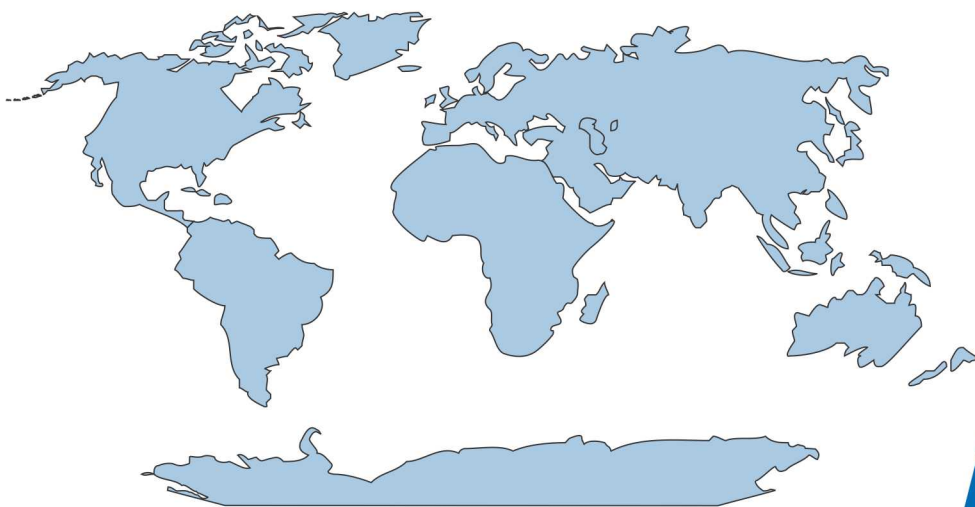


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**AUTONOMY AT THE GRASS ROOT LEVEL**

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**INTRODUCTION**

The idealistic approach of the founding fathers of the Constitution underwent a remarkable change and some provisions relating to autonomy have been incorporated in the Constitution. This has been done by taking into Consideration about the prevailing situation of the country which has given a practical shape to our Constitution.

The needs for formulating a comprehensive study on autonomy is a major political, social and economical issues throughout the developing countries of the world today. The insecurity and lack of Status of the actual tiller cannot but have a disastrous effect on the whole system of the country and it is no wonder that it has been the root of all social and political up levels in history.

**THE FORECAST OF AUTONOMY**

Mostly those who have vigorously canvassed the statement as to provincial autonomy in the third paragraph of the Despatch of the Government of India, dated August 25, 1911, now known by the historic name of Delhi Despatch do not seem to have realized that it is, when dispassionately examined, no more than the anticipation of a policy that is bound to be the outcome of the reforms effected during Lord Morley's tenure of office as secretary of State for India.

Leaving aside all that has followed in the wake of the Dubar, it does not require much argument to arrive at the conclusion that the principle of autonomy was destined to obtain recognition sooner or later as a necessary and inevitable consequence of the reform scheme of 1909. For that major, in spite of the tentative character of some of its important details, is not only progressive, but necessitates a certain amount of readjustment in the system of Government. Its framers, did not advert to what was necessarily its potential aspect, but that is no way alters its innate character under it not only the non-official majorities been brought into existence in provincial councils not only has the gulf of numerical superiority of the official over the non-official element been considerably narrowed in the Supreme Council but provision has been made to take a vote on any question of administration except the foreign policy of the government. But there has been no change what ever in the position of the Supreme and Provincial Government as regards such powers of the adjustment and adaptation as may be rendered necessary by an effective utilization on the part of the non-official element in the Councils of their new rights and opportunities the result is that the position of a Provincial Government becomes untenable, when thought it may be disposed to agree with the non-official majority in its council, it is precluded from giving effect to any measure owing to the different view entertained by the secretary of the state or the Government of India. The result is similar when the Government of India is in sub-stancial agreement with the non-official vote in the supreme council, but feels unable to own that agreement, because of its subordination to the secretary of state, who may favour a different policy should the non-official consensus of opinion be continually ignored owing to the opposition of the Indian or home government there must at all times be a danger of serious dissatisfaction. But this danger is vastly aggravated when it is known or even suspected that the opinion of the supreme or provincial Governments in India is the same as that of the non-official section in the supreme or provincial councils, but can not be acted upon because the higher authorities stand in the way.

A position such as this has to be faced, and unless it is suggested that we should go back upon the reform scheme, the only manner in which it can be faced is by evolving a system of autonomy, however gradual the process of building it up may be. If such a state of affairs as this did not at the present moment exist, it might perhaps be contended that the statement in the Delhi Despatch granted an uncalled-for boon, erring on the side of generosity and incapable of being coordinated with the prevailing system of administration. But the present position of the provincial and supreme governments being what it is in relation, to the reformed and enlarged councils, the statement in the Delhi Despatch cannot but be regarded as a sagacious forecast of a plan that is the rational and inevitable consequence of the previous history of Indian administration. That His Majesty's ministers should have seized the magnificent opportunity furnished by the Imperial visit to India to foreshadow it, is a stroke of policy that can not be too highly praised, and it displays a political provision by no means common in the annals of British statesmanship in the conduct of Indian affairs.

The view I have been trying to enforce here will probably obtain readier recognition if I state the position in a slightly different form, if for instance, the question is asked whether the problem of autonomy could have possibly come up for discussion, If the reform scheme had not been introduced nearly seven years ago, and

acknowledged since by the Govt. in India and at home as a measure that has fulfilled the expectations of its authors. Would it have been possible to think of autonomy under a system of administration which is not only responsible to be governed, but has not even to admit responsible criticism and suggestions, or feel called upon to answer the criticism and in their light to consider the suggestions? Whatever powers a government may possess under such a system, and whatever may be its relations to the source from which it derives its authority, there is no question of autonomy in regard to it. It is a despotism, benevolent or otherwise, of a single official head or of an autocracy of officials, but a despotism all the same, within the scope of its powers, and no question of autonomy can arise so long as it remains, untouched by any inclusion of the popular element in its constitution. There is no meaning in demanding "autonomy" for such a government. But the moment that there is cast upon it the responsibility of justifying its methods and measures in a representative or Semi-representative council, the question of autonomy becomes a question of practical politics for no government can render itself even morally responsible to criticism without being invested with freedom to adapt itself to fresh requirements, and the essence of autonomy lies in this freedom of adaptation. So long as a subordinate government is a despotism pure and simple, its only duty is obedience to its higher authority, but the instant it ceases to be a despotism pure and simple, and has to justify its actions before the representatives of the people, its duty of obedience must be made elastic by a measure of freedom that will secure it the power to pursue a policy which it can espouse and defend as its own. It is with this measure of freedom that the question of autonomy is mainly concerned. Whenever autonomy is possible, it becomes inevitable, as the position of the governing body will hardly be supportable otherwise, and it becomes possible only when a government that has been in practice despotism has become amenable to responsible criticism. Autonomy in India has not been rendered both possible and inevitable by the reform scheme of 1909 and the presence of His Majesty at the Delhi Durbar, nor the mere change of capital to Delhi, would have furnished the essential conditions which alone would render autonomy practicable and necessary. After all, autonomy is not so much a right in itself as a consequence of rights, and it can not be granted as a right to a sub-ordinate Government unless popular right have been granted previously. When once these rights have been granted and successfully exercised, autonomy can not be long withheld.

In spite of the brilliancy of the event in connection with which it was first officially formulated, there is hardly any justification for the view that the promise of autonomy contained in the Delhi Despatch is an abrupt departure in India policy, or a sudden deviation from what has preceded it, or that it effects a change in the traditions and ideals that have distinguished and inspired British rule in every part of the Empire. On the contrary, that promise is only the declaration of a necessary development in the Government of the Indian Empire, made on the eve of an historic occasion which thereby has been rendered additionally memorable. To provide for independent and responsible criticism in the supreme and provincial councils as Lord Morley did eight years ago, and yet to leave the power of readjustment the same as it was before, would have been grotesque statesmanship. The announcement in the Despatch, when considered in the clear light of the events of the past seven years, is in fact no more than the placing of the cupola on the edifice of the reform scheme, raised under the stress of memorable circumstances as the authors of the Despatch were themselves ready to admit. In the planning and the execution of this most memorable of all functions in the history of ancient and imperial Delhi- signaling the triumphs of peace under Britain no less than the glories of her valour and the achievements of her diplomacy- the magnanimous solicitude of the sovereign, the sagacity and courage of his ministers and viceroy, the weight of public opinion, and the common sense of the British nation have all had a share. But the combined effect of all these need not lessen our appreciation of the crucial fact that the reform scheme of 1909 contained the principle of autonomy as a direct consequence of its own success.

#### **AUTONOMY AT THE DOOR STEP**

This was the expression Mr. Gokhale used on the 27<sup>th</sup> of Feb. 1912 in moving before the supreme legislative council a resolution recommending the constitution of District councils. For those who shape the policy of Indian administration that expression of Mr. Gokhale's is more valuable than the suggestion contained in his resolution attractive the latter may be at first sight to the progressive India. The resolution recommended a particular method by which more government on the spot could be secured which was at once set with difficulties and open to objections. Apart from the fear that they may become perpetual rivals to exist district board, consultative district councils, as Mr. Gokhale himself frankly anticipated can not but develop in course of time the inclination to claim administrative control of a certain type in the management of the district. To subject the head of a district in regard to its executive affairs to the authority of a council, however limited it may be to split up the responsibility of Government in every unit of administration and experiment the gravity of which not even those who desire more government on the spot can overlook at present. Although it might have been considered that the recommendation of Mr. Gokhale whose suggestions to government were usually

marked by a sense of through practically was so vastly in excess of what the situation demanded as to suggest that he was for a radical recasting of district administration in India, still there is no denying the force of his main contention for more government on the door step.

Apart from the particular method that he recommended the appeal he made for more government on the spot is an appeal compliance with which is some more feasible and less objectionable from cannot be deferred much longer, if the efforts of the British government in India are not to fall short of their maximum value. The solution of sir Reginald Craddock, the Home member, which consists in liberalizing and invigorating District board may no doubt lead to splendid results if carried out, but it can not from its very nature lead to more government on the door step and cannot therefore compass the particular end in view. For what the vast bulk of the people in India, those who are affected by district administration require more than any representative boards and bodies in access at regular intervals to the head of the district to represent what they may consider to be their grievances. Neither Mr. Gokhale's small district councils nor Sir Reginald Craddock's liberalized district boards with increased powers can furnish such access.

It will be long before representative institutions in India establish close and effective contact between those who carry on the administration and those whose daily well-being is affected by it. As regards the larger problems to which the government of a vast empire must necessarily give rise, representative institutions to fit the maturity of the people are no doubt necessary and of immense prospective value local boards, securing as they do the association of representative men in the actual work of local administration, serve a most beneficial purpose. But of equal importance is the opportunity for the trader to lay before the accredited agent of the government for his grievances, burdens, and disabilities. Relief he may not have in all cases but hearing he must have and the responsible head of the district must know what the people in his charge desire, whether or not it may be open to him to grant their requests. It is this lack of opportunity that has led them to think of the government as an agency whom it is not in their power to approach, between whom and themselves the post office is the only medium of contact and to whom all access is barred by an impregnable hierarchy of officials. It is a wonder that more often than not, they look upon the government as impassive, if not unrelenting? It is again this same lack of a opportunity for the collector of the district to know the people's wants directly and systematically, and to ascertain the trend of their leanings that has powerfully reacted on him making him a mere official in charge of a machine, instead of an administrator in flesh and blood, and crippling his utility and influence with the people of the district. The argument that the subordinate executive of the district know all about the wants of the people is beside the point, since their authority of discretion is not the same as the collector's. Nor is it of much value to say that it is open to the collector to the people of the district, for where everything has become a matter of system, nothing new can be affected unless introduced as a part of that system.

### **VILLAGE AUTONOMY**

Eminent Anglo-Indian authorities have regretted nothing more keenly as a consequence of British reorganization of India than the disappearance of "the village community" the merits of which early British rulers of India completely failed to understand. During centuries of frequent dynastic changes in the kingdoms that formerly constituted the Indian Empire, and in spite of the foreign invasions that followed through the land and vanquished the supreme authority for the time being, the village community had stood as the country's normal and imperishable system of administration. It was a system assimilated to the very soil, and Asiatic rulers were quick to perceive that it was at the bottom of much of the prosperity of the country, and that any rude interference with it would mean handing over the people to perpetual privation and the land to unending disorder. They saw that they might sack the capital of ruler, pillage a prosperous town, plunder a great centre of trade or a sacred shrine, and yet leave the country to recover its former prosperity if the village organization survived their attacks and atrocities. They knew that it was the source from which the stream of prosperity traversed the land, and that if the source were dried up the bed would remain for all time a parched and sandy tract, a reminder of past fertility and a standing witness of present and future desolation. Therefore no ruler ventured carelessly to interfere or to start any manner of experiment with what was religiously believed to be the perennial spring of the country's well being wherewith it healed itself time after time in spite of the afflictions to which it might have been subjected by nature and man. They not only recognized in the village community a system bound up with the land itself, but found in it a social and economical organization which formed the very fiber of the nation. They could not help appreciating the methodical way in which the whole organization worked with clock-like precision, subtle and strong, each part co-ordinate with the others to perfection, the whole scheme a social masterpiece. The best of the Mahomedan, Mahratta and Karnatic rules, the best of the Dravidian chiefs of the south, the feudatory sovereigns and territorial magnates of upper India, did all they could to uphold the strength and prestige of the autonomy of the village community and the

authority of the village “Panch”. The worst of them refrained from interfering with it in any manner. When the British took the administration of the country into their own hands, they thought that an efficient centralized system of government would be incompatible with village autonomy, and proceeded to supplant the powers of the village panchayats by appointing village officials sub-ordinate to Taluq authorities, who in return carried out the mandates of the district officers in direct contact with the local government. The revolution was accomplished with scarcely any thought of the consequences of such a tremendous innovation. Those who were responsible for it believed that they were doing a perfectly innocuous piece of work bound to bring about whole some change in the system of administration. This same change might have been accomplished as easily by the governments that preceded the British government, but they knew that to meddle with the village community would be to throw the country into chaos. They looked upon it as a basic principle which should remain intact however much the exterior structural aspect might be changed.

The British rules, in perfect good faith, removed with strenuous Endeavour every vestige of the old foundations and brought into existence a system of administration neither British nor India, nor even a faulty combination of the good and the suitable elements of both. It was the work of amateur constitution-mongers who were all alike in the faith they had in governing from without, and would not brook the notion that government of any kind from which was possible in India—this after destroying the magnificent village autonomy which India alone of all countries in the world had enjoyed for centuries. The effect has been that administrative department have been multiplied for purposes of provincial and imperial revenue, and the wealth thus drawn from the rural areas goes, not mainly to promote the prosperity of those areas, but to maintain the costliest administration in the world. Before the advent of this centralized system of government the wealth largely remained in the villages themselves, distributed in each village according to social habits and conducing to a plentiful supply of the necessaries of life and consequently to popular contentment. That contentment has now all but disappeared so far as the masses are concerned and has been replaced by a perpetual apprehension of destitution. In addition to this, in the old days the panchayat decided all communal disputes, agrarian suits, and all questions relating to succession and partition, according to the custom of the community, now a system of endless appeals to the privy council has been established, with the result that civil justice has become ruinously costly and the confusion in Hindu law immense and amazing.

The outcome of all this is that the contentment of the masses, which began to disappear on the dis-appearance of the village community, has given place to a sense of despair which looks upon any and every contingency as a probable occurrence to which it must be prepared to succumb. The creation of a relentless from of centralized government with its powerful tentacles stretching out on all sides in the shape of the excise, the forest, the settlement and similar departments, dealt below after below to village autonomy and transferred the wealth of the rural areas to the coffers of the imperial exchequer giving back an almost negligible portion to the villages themselves and retaining the largest bulk of it, firstly for the pay and the upkeep of the military and civil services, secondly to meet the requirements of the men living in large cities and municipal areas who composed these services, and thirdly to maintain those institutions which supply the men for them.

Village sanitation, village education, village pasturage, village irrigation, village granaries, in a word, village plenty and prosperity, have all been laid under contribution to develop the amenities of city life and for the maintenance of the most luxurious service to be found in any part of the civilized globe. Although the official, the semi-official, and the pushup trading classes from now a larger and wealthier section of the population than ever before, the condition of the great mass of the people including the middle classes, has become one of unprecedented trial and of acute struggle to make bath ends meet.

Perpetual need, if not perpetual hunger, seems to be their lot in life. Not only has the socio-economic organization of the village disappeared under the assumption of authority by the British, not only has the autonomy of village administration been completely obliterated, but the very necessities of life have been transferred from the village to the city. The vast rural area of the country has been converted into a source of unailing supply for the serenity and comfort of the superior and subordinate services, civil and military for the installation of the conveniences of life in cities, and for all kinds of civil and military enterprises, without any adequate return to the communities whose resources are continually drained for such purposes. The neglect of village prosperity in a country like England is not a serious neglect, because the wealth of England lies in the prosperity of its great centre’s of manufacture, in its dockyards, in its shipping companies and exchanges. In India our source of wealth will and should remain for a long time in the rural area, if we draw upon this source without adequate provision for replenishing it, we exhaust it and impoverish ourselves in course of time. Such a policy of neglect is not far different from the conduct of the man who had no idea that the goose only laid golden eggs but did not contain them.



The oriental governments took what they wanted from the village in varying propositions, but the balance which now comes away in court fees, stamp and registration fees, lawyers' fees, and in scores of other ways, was in the possession of the village itself and was returned to it to add to its prosperity or to sustain it in distress. The demand of the state might have varied from one sixth to one third of the produce, of the balance, however the village was assured, and that balance included all the rural sources of wealth, such as forest, exercise and salt. Now the resources of the village are in their entirety the resources of the state, and the village fails to get even an adequate sustenance for itself. The cattle have deteriorated, the peasant has deteriorated, the labouris for emigrating, the landlord is an absentee proprietor, the village in many instances a mere set of mud walls, its forest wealth , fuel and manure, a monopoly of the state, the pasturage, if any an arid waste, and the price of agricultural commodities has fearfully advanced, benefiting the middleman and the merchant, but nobody else. The prosperity of the middleman and the merchant is assuredly not the same as the prosperity of the producer or of the consumer. The producer must sell in an increasing number of instances even before the harvest; the clever broker, the vigilant money-lender, and the exploiting trader benefit by the necessitous condition of the producer, and with the supply lagging behind the demand for consumption at home and export abroad, prices have been going up by leaps and bounds. Land is being purchased at an increased price, not because it yields more to the owner, but it is a safe and secure investment on which money can be raised easily by hypothecation, although at a low rate of interest. The irony of it is that the assessment in Ryotwari tracts are raised because the prices are high, and again the raising of the assessments is a cause contributory to the rise in prices. The burden on all classes, excepting the infinitesimal section of prosperous merchants and sow cars, a few high-placed government servants, and the leading men of the learned professions, is becoming crushing. Necessaries have become luxuries and luxuries at the same time have become necessities by our perpetual contact with a foreign civilization which in every department of life has raised the standard of life and the cost of living. The cost of education on top of all this economic devastation is proving a strain too heavy for endurance by all except the really prosperous strata of society.

### **CONCLUSION**

Mere constitutional provisions are not sufficient to give autonomy at the grass root level. It is proper for internationalization meaning of the term "autonomy" by the countries. So long as the different countries are not followed the principles of autonomy, so long as the administration has not changed their attitudes towards autonomous regions, so long as the people are not provided with their minimum requirements or basic needs and basic rights it is practically impossible to think about total autonomy inside the territory of India. Although the basic rights of the people or citizens has not been recognized by the special provisions relating to Article-370and Article-371 (A) to (I) of the constitution of India . so it is hoped that this writing would be helpful to maximize autonomy to a remarkable extend and I hope it will come into success in near future and all the states inside the territory of India have the right to claim the same at the grass root level without delay.

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**BANK FINANCE TO MICRO, SMALL AND MEDIUM ENTERPRISES IN INDIA-AN OVERVIEW**

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**ABSTRACT**

*Micro , Small and Medium Enterprise (MSME) sector is a vibrant segment of the country which is responsible to promote the industrial growth, employment potential, exports, capital formation, sustainable development and overall inclusive growth. Access to adequate and timely credit at a reasonable cost is the most critical problem faced by MSMEs. Over the years there has been a significant increase in credit extended to this sector by the banks. Despite the increase in credit outstanding to the sector, the financial needs of MSMEs have not been adequately addressed by formal financial institutions. The statistics compiled in the fourth census of MSME sector September 2009, revealed that the extent of financial inclusion in the MSME sector is very high. Therefore, MSME sectors should be treated as emerging sectors while providing financial and Non-financial assistance.*

*Key Words: - Commercial Banks, Credit, Financial Inclusion, MSMEs, Sustainable development.*

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**INTRODUCTION**

The banking sector is the core segment of the Indian financial system which decides the progress of the economy. An efficient and modern banking system is must for promoting savings and channelizing them into diversified investment and help to achieve a faster rate of economic development. Banks contribute to speed up the economic growth of a country by mobilizing scarce resources for productive process. Commercial banks constitute the larger part of the total banking system and these banks play an important role in growth and development of economy in general and enterprise sector in particular. They form the most important part of the Indian financial landscape in terms of their role in channelizing credit to the commercial sector and facilitating the process of financial inclusion. The Scheduled Commercial Banks in India comprise 07 Public Sector Banks ( State Bank of India and its 6 Associates), 19 Nationalized Banks, 10 New Private Sector Banks, 23 Old Private Sector Banks, 40 Foreign Banks, 86 Regional Rural Banks (RRBs) and 1721 Urban Co-operative Banks (UCBs).

Micro, Small and Medium Enterprises across the world, including India are the vehicles for faster, sustainable and inclusive growth. Globally, MSMEs have been accepted as the engines of economic growth and for promoting equitable development. In India, the MSME sector plays a pivotal role in the overall industrial development of the country. This sector contributes about 8 percent of GDP of India, 45 per cent of the manufactured output and 40 percent of its exports. They provide employment to over 60 million persons through more than 26 million enterprises. There are over 6000 quality products ranging from traditional to high-tech items, which are being manufactured by the MAME sector in addition to providing wide range of services. The labor intensity of the MSMEs sector is much higher than that of the large enterprises. In recent years, the MSMEs sector has consistently registered higher growth rate compared to the overall industrial sector. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. With its agility and dynamism, the MSME sector has shown admirable innovativeness and adaptability to service in the recent economic downturn and recession. Thus, MSME are important for the fulfillment of national objectives of growth with equity and inclusion.

**DEFINITIONS OF MICRO, SMALL AND MEDIUM ENTERPRISES**

In accordance with the provision of Micro, Small and Medium enterprises development (MSMED) Act, 2006, the Micro, Small and Medium Enterprises are classified into two categories based on their investment in plant and machinery and investment in equipments.

<b>Manufacturing Sector</b>	
Enterprises	Investment in plant & machinery
Micro enterprises	Does not exceed twenty five lakh rupees
Small enterprises	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than five crore rupees but does not exceed ten crore

Service Sector	
Enterprises	Investment in equipments
Micro enterprises	Does not exceed ten lakh
Small enterprises	More than ten lakh rupees but does not exceed two crore rupees
Medium Enterprises	More than two crore rupees but does not exceed five crore rupees

Source: Ministry of MSME

## GROWTH AND PERFORMANCE OF SSI/MSMEs

Table.1: Growth and Performance of SSI / Micro, Small and Medium Enterprises

Sl. No.	Year	Total Working Enterprise (in Lakh)	Employment (in Lakh)	Market Value of Fixed asset (in Crore)	Gross Output (in Crore)	Exports (in Crore)
I	II	III	IV	V	VI	VII
1	2001-02	150.21	249.33	154349.00	282270.00	71244
2	2002-03	109.49	260.21	162317.00	314850.00	86013
3	2003-04	113.95	271.42	170219.00	364547.00	97644
4	2004-05	118.59	282.57	178699.00	429796.00	124417
5	2005-06	123.42	294.91	188113.00	497842.00	150242
6	2006-07	361.76	805.23	868543.79	1351383.45	182538
7	2007-08#	377.37	842.23	917437.46	14351383.45	202017
8	2008-09#	393.70	881.14	971407.49	1524234.83	N.A
9	2009-10#	410.82	922.19	1029331.46	1619355.53	N.A
10	2010-11#	428.77	965.69	1094893.42	1721553.42	N.A
11	2011-12#	447.73	1012.59	1176939.36	1834332.05	N.A

Source: Ministry of MSMEs Annual Report 2012-13, # Projected, N.A: Not Available.

The above Table 1 explains the annual growth of working MSMEs, employment generated, production and exports in India from 2001-02 to 2011-12. The data up to year 2005-06 represents the Small Scale Industries (SSIs) and from the year 2006-07 relates to MSMEs which include manufacturing and service enterprises. It can be observed from Table 1 that in the year 2001-02, there were 105.21 lakh units which created employment opportunities for 249.33 lakh persons which fixed investment of 154349 crore. Total production of this sector was worth 282270 crore and contribution to the India exports was to the extent of 71244 crore. There was a steady growth up to the year 2005-06. After the passing of the MSMED Act 2006, there has been increase in the number of enterprises, employment, investment, production and exports. The above shows that number of MSMEs have increased from 105.21 lakh units in 2001-02 to 447.73 lakh units in 2011-12. The employment in MSMEs increased from 249.33 lakh in 2001-02 to 1012.59 lakh during 2011-12. The investment and production increased from 154349 crore and 282270 crore in 2001-02 to 1176939.36 crore and 1834332.05 crore in 2011-12 respectively. Exports have increased from 71244 crore in 2001-02 to 202017 crore in 2007-08.

## OUTSTANDING CREDIT TO MSE SECTOR

Finance is life blood of an enterprise. For the promotion, development and effective running of an industry, adequate and timely finance is a prerequisite. Financial sector access is critical for MSMEs growth and development. The MSMEs primarily rely on bank finance for their operations and as such ensuring timely and adequate flow of credit to the sector has been an overriding public policy objective. Advances extended to the MSE sector are treated as priority sector advances. Over the year there has been a significant increase in credit extended to this sector by the banks.

## ESTIMATED OUTSTANDING CREDIT DEMAND AND SUPPLY OF MSMEs

Table 2: Estimated Outstanding Credit Demand and Supply of MSMEs (‘ Crore)

Year	Total Demand	Total Supply	Credit Gap in absolute terms	Credit Gap as percent of Total Demand
2010-11	20,92,500	7,37,161	13,55,339	65
2011-12	23,08,384	8,74,482	14,33,902	62
2012-13	25,41,574	10,38,948	15,02,626	59

2013-14	28,03,628	12,37,539	15,66,089	56
2014-15	30,89,863	14,77,928	16,11,935	52
2015-16	34,05,845	17,66,659	16,36,186	48
2016-17	37,57,755	21,24,644	16,33,111	43

Source: RBI Monthly Bulletin, December 2013

The above table 2 shows the estimated outstanding credit demand and supply of MSMEs. In terms of report of the private sector investment for MSME sub group under Working Group for the 12<sup>th</sup> Five Year Plane (2012-2017) the credit gap as a percentage to total demand is estimated at 52 percent in 2014-15 at 16,11,935 crore for the MSME sector. Meanwhile, in 2016-17 the credit gap will be of 43 percent at 16, 33,111 crore.

### FINANCIAL EXCLUSION IN MSME SECTOR

Access to adequate and timely credit at a reasonable cost is the most critical problem faced by MSMEs. Despite the increase in credit outstanding to the sector, the financial needs of MSMEs have not been adequately addressed by formal financial institutions. The statistics compiled in the Fourth Census of MSME sector September 2009, revealed that only 5.18% of the units (both registered and unregistered) had availed of finance through institutional source, 2.05% had availed of finance from non institutional sources; the majority of units i.e., 92.77% had not availed finance or depended on self-finance. Thus, the extent of financial exclusion in the MSME sector is very high. However, this is not entirely unexpected because if one looks at the financial exclusion in our country in general, then Micro, Small and Medium Enterprise cannot remain unaffected by it. Hence, there is a need to bridge this gap through enabling policies and the Government of India needs to play catalytic role to cater the needs of this sector.

### CONCLUSION

MSMEs play a very significant role in the balanced and sustainable growth of the economy. The contribution of micro, small and medium enterprises to GDP, industrial production, employment and exports of the country is quite significant. Over the years, there has been a significant increase in credit extended to this sector by the banks. Despite the increase in financing to the MSME sector there is a till a considerable credit gap which needs to be bridged. Therefore, MSME sector should be treated as emerging sectors while providing financial and non-financial assistance. The government should also take necessary steps to promote the MSMEs product in the market by arranging trade faire, export shoe etc. There is need for the Government, banks or financial institutions to promote MSME development by providing policy support, adequate and timely finance and other required facilities to address the issue of poverty, unemployment, financial inclusion and inclusive growth.

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**LEGAL PROTECTION OF KASHMIRI KHATAMBAND: POST- GI ISSUES AND CHALLENGES**

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**ABSTRACT**

*Kashmir is situated in the western part of the Himalayan range and its position as a frontier region is reflected in its art and culture. Khatamband is one of the distinctive crafts practised by the local people. It has earned GI which has in turn cropped up new issues of maintaining quality through certification and rewarding creativity of artisans. This paper deliberates on the specifications that have led to the GI protection of Khatamband. Further the challenges faced by the artisans and the traders associated with this craft activity have also been highlighted.*

*Key Words: Khatamband, Geographical Indications, Quality control, Kashmir, Handicraft*

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**INTRODUCTION**

Kashmir is a beautiful land with pristine waters and bracing landscape. Kashmiris have won a great admiration as artisans who are hardworking. Their artistic creativity is depicted through various art forms and handicraft activities occupy an important position in this regard. Handicraft activities play an important role in building the economic structure of Kashmir valley. As there are four months of severe winter in valley, people prefer to remain indoors during these months. They do not sit idle in their homes; rather they develop beautiful handicrafts by using their creative skills. The beauty of their paisley homeland is depicted in these handicrafts. The handicrafts which are worth mentioning include Shawls, Sozni embroidery, Crewel and Chain Stitch, Namdha felts, Walnut Wood Carving, Lattice work (pinjrakari), Papier machie, Gabbas, Metal works, and numerous other miscellaneous crafts.

These artistic designs have become an important field of intellectual property which accords protection to them in domestic as well as international markets. In contemporary period, these creations are traced to their origin as they are intimately associated with a particular place and are protected as Geographical Indication against unscrupulous traders who come to produce worthless imitations of these crafts. In India, largest number of GIs are from handicrafts sector because of their unique design, artistic flavour, local material etc. The GI has now proved a viable mechanism to protect its locally rooted properties and in turn maintain its quality. At the same time GIs give the consumers the proper value of their money which they spend for purchasing these articles. Various studies have quantified the price premium associated with GI products. A consumer survey undertaken in the European Union (EU) in 1999, for instance, found that 40 percent of consumers would pay a 10 percent premium for origin guaranteed products (World Trade Organisation, 2004). The handicraft products of Kashmir would definitely fetch a premium price provided they fulfil the quality standards.

**GEOGRAPHICAL INDICATION**

The Geographical Indication of Goods (Registration and Protection) Act, 1999 (hereinafter referred to as the GI Act, 1999) is the first Act in India to provide for registration and better protection of GI to goods. Section 2 (a) of the Act defines GI as under:

Geographical Indication in relation to goods means an indication that identifies such goods as agricultural goods, natural goods or manufactured goods as originating or manufactured in the territory of a country, or a region or locality in that territory, where a given quality, reputation or other characteristics of such goods is essentially attributable to its geographical origin and in case where such goods are manufactured goods one of the activities of either the production or of processing or preparation of the goods concerned takes place in such territory, region or locality, as the case may be.

The goods eligible for GI registration thus may be, agricultural goods, natural goods, manufactured or man made goods, handicrafts, industrial goods and food stuff. Each of these items may belong to one or more classes of the Fourth Schedule – Classification of goods– Name of the classes of the GI Act, 1999. The goods mentioned in the Fourth Schedule provide for a speedy identification of the general content of numbered international classes. They correspond to the major content of each class and are not intended to be exhaustive in accordance with the international classification of goods (Halsbury's Laws of India, 2005).

**IDENTIFICATION OF GEOGRAPHICAL INDICATION**

Any candidate for possible GI should be one of the items with territorial/regional or local geographical characteristics. Such geographical characteristics in items are to be the manifestation of:

- (a) weather/climate or environment of a locality
- (b) soil or water induced products
- (c) biological attributes of the locality
- (d) cultural attributes of the locality
- (e) bio-cultural attributes of the locality
- (f) traditional age-old practices of the locality
- (g) traditional expression having local bindings
- (h) social/environmental/spiritual/religious beliefs or practices

The steps for identifying a possible GI are:

1. Attributes of a GI candidate should be categorised into one or many of the above geographical characteristics. This happens to be the first step towards identification of a GI candidate.
2. The second step is the marketing and production feasibility assurance of the good(s). There are standard procedures of survey of samples for both feasibility studies and experimental marketing.
3. The third step is to consolidate an organised effort through ‘any association of persons or producers or any organization or authority, established by or under law, representing interest of producers of the concerned goods’ (Ragbir Singh, 2008). This is required to fulfill the ‘need to ensure equitable treatment to producers of the goods concerned, that consumers of such goods shall not be confused or misled in consequence of such registration’. GI, being a collective right, identification of an association is must.

#### **KHATAMBAND**

There is perhaps no feature of Indian Art that manifests so great a diversity nor so many points of interest as that of wood work. No aspect of Indian Art can have so much to teach the student as that of wood work (George Watts and Percy Brown, 1979).

*Khatamband* is one of the art forms of Kashmir. It is an art of ceiling-making by fitting small pieces of wood into each other in geometrical patterns. There is no doubt that this manufactured good originating from this region is resultant of a unique combination of the geoclimatic conditions and socio-cultural history of the region.

*Khatamband* is one of the marvellous crafts of Kashmir. When a commoner looks on *Khatamband*, he loses in an imaginative world by thinking that whether really these are the human hands and mind which work together to create such an artistic creation. The designs are developed free-hand by Kashmiri artisans.

Kashmiri *Khatamband* is a registered GI. It was filed for registration as GI under Application Number 204. The application was filed by the Craft Development Institute, Srinagar which is a Registered Society under the Jammu and Kashmir Societies Registration Act, 1998 (Registration Number 4332 S/2003).

#### **DEFINITION OF GOODS AND CLASSIFICATION**

*Khatamband* comprises of a locally grown raw material as well as an indigenous process and related practices that are unique to the said region. i.e., specific raw materials and the production method used in the manufacture of *Khatamband* are both originating in parts of the Kashmir region.

The *Khatamband* craft falls within the definition of ‘goods’ in the GI Act, 1999. Section 2(f) of the Act provides that “goods” means any agricultural, natural or manufactured goods or any goods of handicraft or of industry and includes food stuff.”

For the purpose of the registration of a GI or as an authorised user, goods shall be classified in the manner specified in the Fourth Schedule to the GI Act, 1999. The craft *Khatamband* falls within the purview of Class 20 of the Fourth Schedule which deals with furniture, mirrors, picture frames, goods (not included in other classes) of wood, cork, reed, cane, wicker, horn, bone, ivory, whale bone, shell, amber, mother-of-pearl, meerschaum and substitutes of all these materials, or of plastics.

#### **KHATAMBAND— GI DEFINITION**

*Khatamband* is one of the oldest known wooden craft manufactures of Kashmir. It is a special kind of traditional panelling with little pieces of wood that is both aesthetic and cost effective. Each piece of wood is prepared, intricately carved and then fitted together to form intricate geometrical designs with a definite mathematical foundation. Further the fitting of all the small wooden pieces is done without using nails or glue

so that it can be assembled and reassembled again somewhere else down to the last component. The word *Khatam* is an Arabic word, which means ‘patch’ and *band* is a Persian word meaning ‘lock’ (Balwant Thakur, 1997). This combination of Arabic and Persian words is the most accurate translation of the word ‘*Khatamband*’ literally meaning ‘locking the patches’.

The other local definition of the term *Khatamband* is that it is a Persian word and its meaning is related to the method of the craft. ‘*Khat*’ is drawing lines and ‘*band*’ is one scale, pronounced as ‘*Khat m band*’. The band or scale here refers to the most essential ‘*kannat*’ or a master ruler which has all the markings needed to make a particular pattern. According to this definition, the literal meaning would be ‘drawing lines from the *kannat*’.

Both these definitions capture the two most crucial operations, one at the start and another at the end, for producing *Khatamband* that renders it unique. Both these operations continue to be made entirely by hand even today while many of the other processes have been mechanised for the last twenty years.

### **PROOF OF ORIGIN WITH HISTORICAL REFERENCE**

There are different stories as far as the origin of *Khatamband* in Kashmir is concerned. The technique of *Khatamband* can be traced back to Arab times and subsequently came to parts of central Asia with the Islamic conversions during the Timur period but seemed to have been referred by different names. The Turkish doors, windows and pulpits use a similar technique but called by another name “*Kundekari*”.

It is believed to have come to Kashmir during the Sultanate rule. Since there is absolutely no evidence of wood work made of many small pieces mentioned prior to the 14<sup>th</sup> century this is assumed to be most likely, though Kashmir was renowned for carving skills and amazing construction of wooden houseboats and massive deities even before that.

Some have credited the introduction of *Khatamband* in Kashmir to Mirza Hyder Tughlaq, a military general who captured Kashmir during early Mughal times in 1541 (G M D Sufi, 1996). Mirza was a Turkic speaking Prince. The second version is linked to the coming of Mir Syed Ali Hamdani and his 700 disciples into Kashmir in 1373 AD, of whom the large number of Sufi saints were artists, calligraphers, masons, metal engravers, embroidery artisans and carpenters (Balwant Thakur, 1997). The last reference seems most plausible as it also corresponds with the artisans own stories of their ancestors.

*Khatamband* is also said to have been introduced in Kashmir by Sultan Zain-ul-Abidin during 1423-1470 when he invited artisans from Central Asia to settle in Kashmir and upgrade the traditional crafts here. Since there is no mention of this in his detailed chronicles, it is more likely that he improved *Khatamband* in Kashmir rather than being part of its origin in Kashmir.

In the last 100 years, *Khatamband* evolved as an important craft. Its use was promoted in all the public buildings and colonial residences in Kashmir and even exported to England as an aesthetic and effective insulation that was also a cheaper alternative for residents there (G M D Sufi, 1996). The delicate wood carving and fine *naqashi* embellishments of gold and mineral colours also decreased and instead a type of mullion work with glass and mica were used for windows, doors and *roshandaans*. During the late 19<sup>th</sup> century the houseboat owners gave a further impetus to this craft industry when all the houseboats for tourists were furnished with extensive Kashmir wood work.

### **GEOGRAPHIC LOCATION OF PRACTICE/PRODUCTION**

The Geographic location for *Khatamband* production is District Srinagar and particularly the areas of Safa-kadel and Idgah where there are presently around 150 artisan families practising *Khatamband* for around 100 years now. They claim that their ancestors learnt the technique from Central Asian artisans before the 16<sup>th</sup> century (Balwant Thakur, 1997).

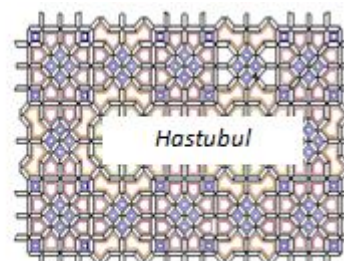
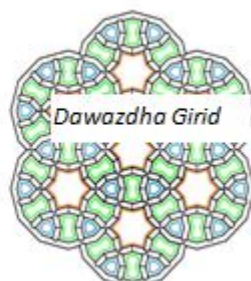
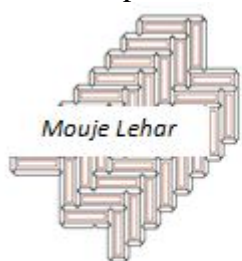
The raw material that is generally used to make *Khatamband* ceilings or panels is wood of either silver fir (*Budloo*) or Deodar all of which grow in Kashmir valley at various altitudes mainly in Districts of Anantnag and Kupwara.

### **DESCRIPTION AND UNIQUENESS**

1. The basic technique consists of small flat pieces of wood inserted into grooved battens. These pieces are in geometric shapes like triangles, squares, pentagons, hexagons, octagons and multi-sided polygons like star shapes etc. The battens are the structural part of *Khatamband*, intersecting each other by the harved lap and bidder joints and mitter joints. As the battens and the pieces are alternatively fitted to each other, the panelling gradually builds like a jigsaw puzzle into a

beautiful geometric pattern that is stunningly intricate. One of the most intricate and time consuming design is the *Bara Murabba* which has around 3750 pieces in a ceiling of 10ft×10ft size. The smallest piece is sometimes less than 40 mm or 1.5 inches.

2. It is partially handmade and extremely labour intensive. In spite of partial mechanisation that has helped in reducing time and therefore, the cost of making *Khatamband*, it is still extremely labour intensive and time consuming. Therefore, it is expensive but long lasting. *Khatamband* lasts for more than 100 years with very little maintenance and repair and gets a burnished sheen over time.
3. A panel of *Khatamband* is formed of small wooden pieces that are held together by joints in such a way that there is no need for glue or nails to fit them together. Nails are used at certain distance to fix the panel onto the under-structure to prevent the whole ceiling from falling off, but the pieces themselves are held together with the help of three different types of joints which form the basic technique of *Khatamband*. These joints are the mortise-tenon joint, halved lap and bridle joint and a third type of joint called the miter joint; the first is how the pieces are held by the battens and the other two are the joints used in the battens.
4. The final product is detachable and reusable. The use of the joints enable the entire *Khatamband* to be detached piece by piece and reused somewhere else again saving precious wood as well as human labour. This feature distinguishes Kashmiri *Khatamband* from Irani *Khatamkari* which is not detachable.
5. Although *Khatamband* in the form of wall panels exist from the 16<sup>th</sup> century, it became well known during the latter 19<sup>th</sup> century when the European travellers visited Kashmir and found this traditional system of making false ceilings that provide excellent insulation against the freezing cold as unique to Kashmir and did not exist anywhere else in India (Walter R Lawrence, 2000). The gap between the understructure and the panelling pieces allows air to be trapped there providing an insulating effect to prevent heat loss.
6. *Khatamband* also combines wood with other materials like glass, mica for making windows. This is called mullion work especially found in early 20<sup>th</sup> century buildings. Most *Khatamband* has some value addition of hand carving. The old *Khatamband* that is found in monuments are richly decorated with fine naquashi work where the wooden pieces are coated with papier-mache layer and painted in traditional Kashmiri motifs and even gold embellishments. The shrines of Dastagir Sahib or Naqshbandi have the finest examples of such *Khatamband* work in Kashmir built.
7. The designs are many and repeat in geometric pattern. *Mouje*, *Panch Muraba*, *MurabaBadam*, *Shesh Gul*, *Chahr Gul*, *Pohul Girdan*, *Pohul Taruk*, *Dawazdha Girdh* and *Barah Muraba* are some of the well known designs and there are more than 120 known designs. Designs are named after the shapes that are predominantly used in it.



8. The *kannat* or master scale is used to produce all the components of one design. It contains all the coded information and calculations of that particular design, represented in the form of marking on a wooden batten and passed from one generation of artisans to another. It is looked upon with great reverence by the producers and artisans as the knowledge about *Khatamband* craft given to them by their ancestors. A set of *kannats* are what is considered most necessary to set up a new *karkhana*. *Karkhanas* are small units where craftsmen work. It consists of 5-15 workers, owned by *Karkhanadar* or manufacturer and supervised by a master craftsman. Therefore, an artisan has to undergo several years of training under a master craftsman and learn all the stages



of production before he is given a set of basic *kannats* from his master craftsman to set up his own unit of production, if he so desires. For the formation of *kannat* there is a separate elaborate process which involves a geometrical and mathematical calculation. The process has been kept a trade secret (*Khatamband*, 2008-09).

### **KHATAMBAND: PROSPECTS AND CHALLENGES**

After getting an understanding of the working of the craft in the Safa-kadel and Idgah Clusters in Srinagar city, an initial phase involving meeting the artisans/unit holders working in the area was done. For this purpose a random sample of 100 artisans (50 from each area) based on job done, scale of investment, and turnover etc. was chosen representing different areas of Safa-kadel and Idgah Clusters and data was collected with the help of questionnaires. During the second phase, meetings were arranged with the traders and various Business Development Service (BDS) providers working in the area. Investigation pertaining to existing government schemes functional in the area and the people benefiting from those schemes was done. The government organisations and the departments like Directorate of Handicrafts, Small Scale Industries Development Corporation (SIDCO), were contacted and information on various aspects relevant to the clusters was collected through detailed interactions and discussions. Discussions with officials and people associated with the craft industry were held in order to clarify issues related to raw material, quality and certification and production value.

While conducting the empirical survey following facts come to fore:

There are only four practitioners of *Khatamband* listed as per the State Handicrafts Department. However, this does not present the true picture. The figures as per the J&K *Khatamband* Ceiling Carpenters Union are provided below:

Year	1981	1991	2001	2008	2011
Number of <i>Khatamband</i> Artisans registered with the Union	170	200	250	319	350-400

Similarly about 300 *Khatamband* artisans are registered with the office of the Development Commissioner Handicrafts, Ministry of Textiles Government of India, Marketing and Service Extension Centre, Srinagar.

### **COSTING AT A GLANCE**

Total number of Units = 80-85

Average number of Artisans per Unit = 5

Average number of working days per year = 300

Average output per Artisan per day = 6 sq. feet

Total annual output =  $6 \times 85 \times 5 \times 300 = 7,65,000$  sq. feet

Average cost of *Khatamband* per sq. feet = Rupees 140/-

Total annual turnover =  $765000 \times 140 =$  Rupees 10,71,00,000/-

**(Prepared on the basis of the survey conducted by the researchers)**

### **ISSUES RELATED TO KHATAMBAND ARTISANS**

#### **I. QUALITY CONTROL AND ENFORCEMENT**

Quality, reputation and characteristics are three criteria to be specified before the registration of a GI. While the GI Act ensures benchmarking of reputation and characteristics, there is no provision for quality control before and after registration. Quality control and enforcement calls for effective regulatory mechanism.

There is a provision in the GI Act and Rules that calls for furnishing of information on the “particulars of the mechanism to ensure that the standards, quality, integrity and consistency or other special characteristics...which are maintained by the producers, makers or manufacturers of goods ...”. Section 11 (2) of the Act specifies the documentation requirements for applying for a GI in India. Section 32 (1) of the GI Rules replicates these provisions and, in addition, stipulates a few more documentation requirements. It also requires the applicant to furnish the “particulars, if any, to regulate the use of the GI ... in the definite territory, region or locality mentioned in the application”(See Section 32 (1) (6) (b) of the GI Rules). However, as indicated by the phrase “if any”, the inspection structure is not a mandatory requirement to be fulfilled while registering GIs in India. As for quality control, often furnishing details about initiatives/plans to set in place

quality control mechanisms (rather than already established mechanisms) may be sufficient to have a GI registered, while the mechanism may follow suit (Kasturi Das, 2010). While it is imperative on the part of the GI Registry to implement these provisions stringently, it is also important for the stakeholders of GIs to ensure that appropriate quality control mechanisms are set in place.

However, in the State of Jammu and Kashmir there is Jammu and Kashmir Handicrafts (Quality Control) Act, 1978 (Q.C. Act) for the improvement of quality of handicrafts and every manufacturer who is registered as such shall be allotted a Quality Control Mark which shall be stamped on a handicraft manufactured by him and the dealers who deal in such handicrafts should bear such Quality Control Mark (Q.C. Mark). At present such quality control can be exercised only in respect of notified crafts. The Government of Jammu and Kashmir, Industries and Commerce Department via notification dated 7<sup>th</sup> January, 1997 and SRO, 14 has provided "Notified Handicrafts" namely Carpets, Chain Stitched Rugs, Crewel and Shawls. *Khatamband* also deserves to be a notified craft so as to ensure its quality in the market.

Once legal rights over a GI are obtained, they have to be defended and enforced. This entails continuous monitoring of the markets to determine whether counterfeit goods are being passed off. While rampant misuse of many Indian GIs demonstrates the urgent need for effective enforcement, the extent of misuse that has already cropped up makes the task rather difficult. Instances of misuse from within and outside the country are plentiful for Indian handicrafts and Kashmiri crafts are not an exception. For instance the community of artisans associated with *Khatamband* feel insecure due to the fear that their craft will be copied and result in loss of their livelihood. Citing example of what happened to walnut wood carving furniture craft, where people from Saharanpur, UP started to replicate the designs and styles from Kashmir which affected the walnut wood carving furniture and accessories market. Products from Saharanpur were made of inferior *Shisham* wood much cheaper than walnut wood which affected the prices of the finished product. Common customers usually cannot differentiate between the quality of the product and most times prefer less expensive and cheaper products (Sandeep Sangaru, 2008).

## II. AVAILABILITY OF RAW MATERIAL

The manufacturers/unit holders always complain about the shortage of raw material. According to them the State Forest Department through its SFC depots distribute about 10 quintals of raw material per artisan through the All Kashmir *Khatamband* Ceiling Carpenters Union. This raw material is distributed among the artisans usually during the month of December-January out of the fire wood reserved for *Hamams* of Masjids and as such is of very low quality. Thus for about 10 months around the year the unit holders are left at the mercy of private wood suppliers. The government rate for *fir (budul)* is Rupees 450 per quintal while same is offered by the private suppliers for about Rupees 950 per quintal. This drastically increases their input costs that, in turn hit their margins and increase the cost of *Khatamband* and as such shrinking their market.

## III. UNIT / PLOT OF LAND

The unit holders complain of a step motherly treatment by various government agencies like the District Industrial Corporation (DIC). The unit holders demand that their industry be treated at par with the other industries of the State. Unit holders have been demanding units in the industrial areas or a plot of land where they could take their units to. Nearly all artisan traders run their units from their homes where the customers come to meet them. They are of the view that their privacy gets disturbed as their family members including their womenfolk also roam around. *Khatamband* as an art involves a lot of labour and that too varied labour. Therefore, lot of space is required. This would have resulted in more and more artisans being involved in this art and would have been a source of sustainable development for a lot of unemployed youths of the valley.

## IV. EXPLOITATION BY MIDDLEMEN

The unit holders allege that that the traders or the contractors often exploit them and take government for granted. They often bid for high end designs in government institutions like *Barah-taaz* (Rupees 450 per feet) while install low end designs like *Pahel gardaan* and *Mouj design* (Rupees 160 per feet). They in turn pay only Rupees 130 per feet to artisans.

## V. PROBLEMS CAUSED BY POLICE AND FOREST OFFICIALS IN THE MOVEMENT OF KHATAMBAND MATERIAL

The unit holders allege that the forest officials and J&K police often hamper the movement of their *Khatamband* related material (finished) on the pretext that the raw material used has been procured through the black marketing. They extract hefty bribe from the artisans/unit holders. According to the artisans this is the

sole biggest reason that hampers the popularity of *Khatamband* outside Kashmir as artisans are always hesitant to move *Khatamband* related material not only outside but also within the limits of the city.

#### **VI. ILL-INFORMED AND UNINFORMED ARTISANS**

The artisans working in various units of *Khatamband* are the most ill informed and sometimes un-informed in the whole handicraft sector of the state. They have no idea about the various handicraft related schemes and various insurance policies of the State and the Centre. Rarely does an artisan possess an artisan card and when he does it, it mostly lies with the *wousta* (unit holder) or the union.

#### **VII. NO INVESTMENT IN NEW DESIGNS AND NEW INSTALLATION FORMULAE**

There is such a huge demand for existing traditional products that the artisans rarely feel the need to experiment and try new designs. This may prove to be a big roadblock in the growth of this industry in future. The most complex process in the art of *Khatamband* is the installation process. It is the complexity of the installation process that has been the main hurdle in taking this craft to far of places. Unfortunately not enough time and money has been spent to simplify this process as this would have greatly promoted this craft.

#### **VIII. NAJAR MONOPOLY**

The *najar* family that brought this craft from Bijbehara area of Kashmir about 70 years ago consider themselves as the divine custodians of this art. In fact till about the 1990's the *najars* had a virtual stranglehold over this craft. It was not due to any free will but owing to huge demand that the *najars* opened this craft slightly to others. Nearly all the office bearers of All Kashmir *Khatamband* Ceiling Carpenters Union are *najars* and they have created barriers for others from entering this field. This has been the greatest impediment towards the flourishing of this craft like other handicrafts.

#### **IX. JUDICIAL ACTIVISM**

The Supreme Court in *T.N. Godavaraman v. Union of India*, AIR 1997 SC 1228, has redefined the scope of the Forest Conservation Act, 1980, suspending tree felling across the entire country and sought to radically reorient the licensing and functioning of forest based industries. In this process the court has gone far beyond its traditional role as the interpreter of law and assumed the role of policy maker and administrator. Till 1996, the Forest Conservation Act was assumed to apply to reserved forests. The Supreme Court held that the Act applies to all forests regardless of their legal status or ownership. It also redefined what constituted "non forest purposes" to include not just mining but also operation of sawmills. The Court laid down:

"The word "forest" must be understood according to its dictionary meaning. This description covers all statutorily recognised forests, whether designated as reserved, protected or otherwise for the purpose of section 2(i) of the Forest Conservation Act. The term "forest land" occurring in the Act will not only include "forest" as understood in the dictionary sense, but also any area recorded as forest in the Govt. record irrespective of the ownership. The provisions enacted in the Forest Conservation Act, 1980 for the conservation of forests and the matters connected therewith must apply clearly to all forests so understood irrespective of the ownership and classification thereof.

In view of the meaning of the word "forest" in the Act, it is obvious that prior approval of the Central Government is required for any non-forest activity within the area of any "forest". Under the Act, all on-going activity within any forest in any State throughout the country, without the prior approval of the Central Government, must cease forthwith. It is, therefore, clear that running of sawmills and mining of any mineral are non-forest purposes and are therefore, not permissible without prior approval of the Central Government."

To equate sawmills with mining, is really extreme. All this has created huge hurdles for new *Khatamband* unit holders as after 2001, the District Industrial Centre has refused to register new unit holders.

**X.** The various government agencies entrusted with marketing and creating awareness about the various arts and crafts like J&K Arts Emporium, Kashmir Chamber of Commerce and Industries, SIDCO, J&K Handicrafts Department have shown no interest in taking this art outside State.

**XI.** New unit holders and budding entrepreneurs in this field allege that timely finance is not available to them. Although the government in general and the J&K Bank in particular do have some financial schemes like the *Khatamband* Scheme but they have remained only on paper. The paper work and other formalities like mortgage and a public servant as a guarantor are so stringent that artisans are rarely in a position to utilise their services.

**ISSUES FACED BY TRADERS****(I) NON RECOGNITION BY THE STATE GOVERNMENT**

The craft of *Khatamband* has still not been recognised by the Department of Industry and Commerce. Thus its real demand and scope is not easy to comprehend and as such traders are not in a position to plan in advance and strategise. The various government policies vis-a-vis *Khatamband* as compared to other wood based industries are vague and not clear. The import-export policies, the taxation policy etc. are still not clear and are open to wide range of interpretations.

**(II) NON AVAILABILITY OF RAW MATERIAL**

Like artisans, the traders contend that the raw material is not easily availability throughout the year. The only source of raw material for the traders are the auctions by the State Forest Corporation (SFC) conducted mostly in summers and that too when dried and fallen trees are available. The traders who get orders in bulk have to wait for a long time for want of raw material. As their orders get delayed, the result is huge business loss.

**(III) LACKLUSTRE ATTITUDE OF THE VARIOUS STATE DEPARTMENTS**

The government departments and agencies like Handicrafts Department, Jammu and Kashmir (Sales and Export) Corporation Limited and the School of Designs with a clear mandate for the promotion of various crafts have done little or nothing for the promotion of this craft outside the State. The outlets of Jammu and Kashmir (S&E) Corporation don't carry *Khatamband* while the School of Designs don't work on *Khatamband* under one pretext or other. The Department of Handicrafts has not till date done any research, study or a market survey to look out for the opportunities for this craft. No investor would like to invest in a market that is uncertain and there is no sure way of calculating the future returns on investments. The various government departments are under an impression that the industry is in a great health and the artisans are earning huge profits and as such the industry needs no support from any quarter.

**(IV) VAGUE GOVERNMENT POLICIES**

The craft of *Khatamband* as an industry has for long been in the State of infancy even in its native State of Jammu and Kashmir. The laws and procedures with regard to this craft are still not clear to the various stakeholders like the Excise Department, Federation Chamber of Industries, the State Forest Department and Forest Protection Force. The various traders and exporters who have tried to take this craft outside the State are frequently harassed in the name of service tax. As compared to other crafts it is a turnkey job and involves the process of installation.

**CONCLUSION**

Given the multi-faceted problems confronting *Khatamband*, it is quite unlikely that GI registration alone would be able to make a significant dent in the livelihood of artisans, especially in view of the significant post-registration challenges. Brand building and constant improvement in quality is required to maintain higher price premium. Steps should be taken to leverage on the registered GI-*Khatamband* for the benefit of owners and enable them to use it as a competitive tool for socio-economic prosperity. There is a need for suitable mechanisms for enforcement so as to prevent the unauthorised use of the word *Khatamband*. Last but certainly not the least, an obligation is imposed on the government to take the necessary steps for the promotion of this craft within and outside the state. There is a need to launch massive skill development programs as also special welfare schemes for the benefit of artisan community.

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MAJOR BENEFICIARIES FROM IFRS CONVERGENCE IN INDIA

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**ABSTRACT**

*IFRS is the revolution in the field of accounting area and became demand of the day. The globalization of the business and the development of e-commerce make it imperative to have a single globally accepted financial reporting system. As more than 150 countries already been adopted IFRS and also India plan to converge with IFRS through IND AS by 2017. The present study attempts to identify the major reasons for adopting and not adopting IFRS and also evaluates the major benefits that beneficiaries like companies, investors and National regulatory bodies by getting converged with IFRS. The statistical results using ranking method depicts that better comparability of the financial statements will become main reason for adopting IFRS and amendments in existing law and practices will be the main reason for not adopting IFRS in India. Also, the result shows that IFRS brings benefits to Investors than other beneficiaries. Therefore, the study suggests amending the laws and regulations in order to meet the requirement of the IFRS, proper training for chartered accounts, academicians and users of financial statements and strongly says that convergence must be only compromise between the norms and standards but it should no way distort the cultural, socio-economical and legal identity of an entity.*

*Key words: IFRS, Standards, Converge*

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**INTRODUCTION**

In the present era of globalization and liberalization, the World has become an economic village. The globalization of the business and the development of e-commerce make it imperative to have a single globally accepted financial reporting system. A number of multi-national companies are establishing their businesses in various countries with emerging economies and vice versa. The entities in emerging economies are increasingly accessing the global markets to fulfill their capital needs by getting their securities listed on the stock exchanges outside their country. Capital markets are, thus, becoming integrated consistent with this world-wide trend. More and more Indian companies are also being listed on overseas stock exchanges. Sound financial reporting structure is required for economic well-being and effective functioning of capital markets.

Different countries follows different accounting standards, which will leads to inconsistent in preparation and presentation of the economic transactions which results increasing confusion for users and preparers of financial statements. This confusion leads to inefficiency in capital markets across the world. Therefore, increasing complexity of business transactions and globalization of capital markets demands for a single set of high quality accounting standards. Thus, there is need of single set of globally accepted accounting standards which induced many countries for converging national accounting standards with IFRSs.

IFRS has been developed by an independent, not-for-profit organization called the International Accounting Standards Board (IASB). As per IASB "IFRS refers to a set of international accounting standard stating how particular type of transactions and other events should be reported in financial statement" or, in other words IFRS refers to guidelines and rules that companies and organizations are required to follow in preparing and presenting their financial statements.

IFRS can be implemented in two ways either by Full Adoption or Convergence. The two terms though used interchangeably but there is a faint but important difference: **Adoption:** It is a process of adopting IFRS as issued by IASB, with or without modifications. Modifications being, generally in the nature of additional disclosures requirement or elimination of alternative treatment. It involves an endorsement of IFRS by legislative or regulatory with minor modifications done by standard setting authority of a country. **Convergence:** It is harmonization of national GAAP with IFRS through design and maintenance of accounting standards in a way that financial statements prepared with national accounting standards are in compliance with IFRS.

**NEED FOR THE STUDY**

In this global era, where information is required to various stakeholders around the world, there is a need for common accounting standards in order to remove diversity and to interact financial information at a global level for financial and investment decisions. IFRS provide the solution as it is single set of high quality accounting standards which offer transparency, accuracy, comparability and globally accepted accounting standards which helps global investors and to all companies operating globally. At present, more than 12000 companies and more than 150 countries have already adopted IFRS. IFRS has become the demand of the day in which India is

no exception. The MCA has officially announced to converge with IFRS through IND AS in all sectors including SMEs by 2017.

Therefore, there is a need to study more about IFRS, its challenges and opportunities to India, role of different stakeholders in convergence process and also regulatory issues involved in convergence with IFRS. The study has taken the views of Chartered Accountants, Academicians and Accounting Students and Research Scholars in order to examine the Opportunities and Challenges involved in implementing IFRS in India through Structured Questionnaire.

### OBJECTIVES OF THE STUDY

1. To study the concept of International Financial Reporting Standards implementation in India
2. To identify major reasons for adopting and not adopting IFRS in India.
3. To examine the opinion of the respondents about IFRS benefits to different beneficiaries like companies, Investors and National Regulatory Bodies etc.
4. To give fruitful suggestions with regard to IFRS implementation in India.

### RESEARCH METHODOLOGY

**Research Design:** This study is exploratory research in nature. It adopts a quantitative approach in analyzing the research objectives. The study adopts a survey approach through a set of questionnaire which was designed to elicit the perception of accounting users. **Sample Size:** The total sample size is 100 comprising of chartered accountants, accounting professors, students and research scholars. **Sampling method:** Convenience non-probability sampling method has been adopted in administering the questionnaire. **Sampling techniques:** Stratified sampling technique was adopted to collect the data which consist of 4 strata i.e., CAs 30, Accounting professors 20, Research scholars 20 and 30 Accounting students. **Sources of data collection:** Both primary and secondary data has been used to collect the data, primary data through structured questionnaire and interview method whereas secondary data includes various publications and articles, text books etc. **Statistical Tools:** Mean and Ranking method through weighted average was adopted using SPSS 16.2 version.

### ANALYSIS AND INTERPRETATION OF DATA

Table No 1: Table showing Weighted Average for Major Reason for not adopting IFRS

Sl.No	Particulars	1	2	3	4	5	6	Total	Score	Rank
1	High cost of adoption	12	6	8	19	30	25	100	2.76	V
2	Amendments in Law & practices	30	35	16	09	06	04	100	4.62	I
3	Lack of knowledge	25	29	28	08	10	00	100	4.51	II
4	Human psychology	13	06	04	16	14	47	100	2.47	VI
5	Lack of training	07	17	37	23	15	01	100	3.75	III
6	Broad changes in accounting world	12	11	08	25	26	18	100	3.04	IV

\*Source: Primary Data

**Interpretation:** The result of Weighted Average shows that amendments in existing law and practice (4.62) is the major reason for not adopting IFRS and human psychology (2.47) are the least reason for not adopting IFRS.

Table No.2: Table showing Weighted Average for Major Reason for adopting IFRS

Sl.No	Particulars	1	2	3	4	5	6	Total	Score	Rank
1	Transparency	19	10	04	21	28	18	100	3.71	IV
2	Comparability	30	35	19	10	06	00	100	4.73	I
3	Investment opportunity	14	16	44	20	03	03	100	4.09	III
4	Mandatory application	17	27	21	31	01	03	100	4.50	II
5	Better corporate governance	02	04	02	05	36	51	100	1.78	VI
6	Uniform accounting system	14	14	11	11	26	24	100	3.07	V

\*Source: Primary Data

**Interpretation:** The result of Weighted Average Method shows that better comparability of financial statements (4.73) is the major reason for adopting IFRS and better corporate governance (1.78) are the least reason for adopting IFRS.

Table No. 3: Table showing the Mean value, Weighted Mean and Percentage Analysis for convergence with IFRS brings benefits to Investors

Description	Mean	Weighted Mean (Total weight/No. of items)	Percentage
Better information for decision making	4.33	<b>0.778</b>	<b>78%</b>
More confidence in information presented	3.80		
Better understanding of risk & return	3.69		
Investors can compare peer group financial statements	3.89		
More timely financial report	3.90		
Save time in analyzing financial reports	3.89		
Better serve investors' interest	3.75		

**Interpretation:** The result of mean shows that major benefits to investors due to convergence of IFRS are better financial and investment decisions (4.33) and least benefits are better understanding of risk and return (3.69).

Table No.4:Table showing the Mean value, Weighted Mean and Percentage Analysis for convergence with IFRS brings benefits to Companies/industries:

Description	Mean	Weighted Mean	Percentage
Simplifies the process of preparing financial statement	3.84	<b>0.753</b>	<b>75%</b>
Improves decision making	3.48		
Enhances accuracy & reliability of information	3.79		
Better comparability	4.20		
Improves Accuracy & reliability offinancial position	4.08		
Merger/acquisition became easy	3.27		
Better corporate governance	3.67		
Better access to capital market	3.89		
Reduces cost of capital	3.72		
Use of consistent reporting	4.13		
Internal audit becomes easy & less costly	3.38		
Single accounting language	4.13		
Better business risk management	3.29		
Overall, IFRS is beneficial to companies	3.87		

**Interpretation:** The result of mean shows that major benefits to Companies/Industries due to convergence of IFRS are better comparability (4.20), Use of consistent reporting (4.13), Single accounting language (4.13) and improves accuracy and reliability of financial position (4.08) and least benefits are merger/acquisition become easy (3.27), better risk management (3.29) and internal audit becomes easier and less costlier (3.38).

Table No.5: Table showing the Mean value, Weighted Mean and Percentage Analysis for convergence with IFRS brings benefits to National regulatory bodies:

Descriptions	Mean	Weighted Mean	Percentage
Enforcement of higher standards of financial disclosures	3.98	<b>0.719</b>	<b>72%</b>
Warning signals of corporate frauds	3.53		
Capital market regulatory will be easier	3.54		
Improves income taxes exchange rates	3.34		



**Interpretation:** The result of mean shows that National regulatory bodies due to convergence with IFRS are enforcement of higher standards of financial disclosure (3.98) and least benefits are capital market regulatory will be easier (3.54), IFRS will made early warning signals of corporate frauds (3.53) and IFRS will result in improving income taxes exchange rate (3.34).

Table No.6: Table showing the comparative Rank order analysis about IFRS brings benefits for Companies, Investors and National regulatory bodies:

Beneficiaries'	Result of Mean analysis		
	Weighted mean	Percentage	Rank
Companies/Industries	0.753	76%	II
Investors	0.778	78%	I
National Regulatory Bodies	0.719	72%	III

**Interpretation :** Overall, the result of rank order using weighted average method shows that IFRS brings major benefits to Investors as it got 1<sup>st</sup> rank (78%), Companies/Industries has got second rank (76%) and National regulatory bodies got third rank (72%) due to convergence with IFRS. Therefore, Investors are the likely beneficiaries due to convergence with IFRS as it got first rank and highest mean value and percentage.

**FINDINGS OF THE STUDY**

- Better comparability of financial statements will be the major reason for adopting IFRS in India and amendments in existing Law & practices will be the strong reason for postponing IFRS convergence in India.
- ‘Better information for decision making’ will be the major benefits that IFRS brings to Investors and about 78% of benefits can be expected by investors due to convergence with IFRS.
- Better comparability of the financial statements will the major benefits that IFRS brings to Companies and about 76% of benefits can be expected by companies due to convergence with IFRS.
- Enforcement of higher standards of financial disclosures will the major benefits that IFRS brings benefits to National regulatory bodies and about 72% of benefits can be expected by National regulatory bodies due to convergence with convergence.
- Comparative analysis of rank order shows that Investors will be the major beneficiaries as it rank first 78%, Companies’ ranks 76% and National Regulatory bodies 72%. Therefore, Investors will get major benefits if IFRS implemented in India and Investors are the major beneficiaries of IFRS convergence in India than Companies and National regulatory bodies.

**SUGGESTIONS**

**Suggestions to the Government and Regulatory Bodies**

- Regulatory bodies and Law makers in India like Companies Act, Taxation authorities, SEBI, IRDA has to amend their laws and regulations in order to meet the requirement for successful implementation of IFRS in India and also need to work together for smooth transition towards it.
- IASB should publicize the standards developed by it and get support from accounting profession, members’ countries and corporate management all over the world.
- Stock exchanges like BSE and NSE can be used for co-operating in taking action against companies that fail to comply with the IFRS.
- Government need to take serious action regarding mandatory application of IFRS to all the companies and need to form a separate committee for IFRS process and feedback purpose.

**Suggestions to the Companies**

- Indian firms will have to ensure that existing business reporting model is amended to suit the requirements of IFRS and must assess the impact of IFRS and start its planning immediately, by dedicating full-time resources to the project.
- Mere adopting of IFRS is not enough, each interested parties namely top management, directors of the firms, independent auditors and accountants of the company have to be trained and come together to discuss and work as a team for successful implementation of IFRS.

- The stakeholders must be properly educated in this line so that they can understand the IFRS-converged reports properly and can take better investment and financial decisions.

**Suggestion to the Academicians/Professionals**

- As IFRS is a new revolution in the field of accounting only few people aware of it. So, awareness has to be created among all the users of financial information by conducting seminars, conferences, workshops etc., for smooth transition towards IFRS.
- For successful implementation of IFRS, it is necessary to train financial statement preparers', auditors' and the academicians as their role is at the centre stage as they have an ability to prepare the young aspirants in the field of accountancy to face the challenges posed in the profession of accountancy in the near future.
- IFRS should be added in the academic syllabus as a compulsory paper in order to create awareness and knowledgeable in this regard such as short term and long term diploma courses and IFRS should be treated has Professional course and also more number of literatures regarding IFRS has to be encouraged.
- Extensive survey and research is needed to carry out before implementation of IFRS system in order to have thorough knowledge about IFRS.

**CONCLUSION**

IFRS convergence is the demand of the day. The transition from Indian GAAP to IFRS will face difficulties, but at the same time looking at the advantages that his adoption will confer, the convergence with IFRS is strongly recommended such as better comparability, transparency, uniformity, transparency and better financial and investment decisions etc. There is a need that all the parties concerned with financial reporting need to share the responsibility of international harmonization and convergence in order to have single set of globally accepted accounting standards.

Moreover, already more than 150 countries and over 12000 countries have already adopted IFRS whereas; India has planned to converge with IFRS through IND AS by 2017 including SMEs. Therefore, convergence of IFRS in India will be possible if all regulatory bodies amend its laws and regulations for smooth transitions from Indian GAAPs to IFRS which is beneficial to companies and Investors to have better financial and investment decision.

Convergence should mean only compromise between the norms of the standards. It should in no way distort the cultural, socio-economic and legal identity of an entity. Hence, the convergence with IFRS should deal carefully in this regard.

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**APPENDIXES**

**1. List of IFRS**

1.	IFRS 1	First – time Adoption of International Financial Reporting Standards
2.	IFRS 2	Share-based Payment
3.	IFRS 3	Business Combinations
4.	IFRS 4	Insurance Contracts
5.	IFRS 5	Non-current Assets Held for Sale and Discontinued Operations
6.	IFRS 6	Exploration for and evaluation of Mineral Resources
7.	IFRS 7	Financial Instruments: Disclosures
8.	IFRS 8	Operating Segments
9.	IFRS 9	Financial Instruments
10.	IFRS 10	Consolidated Financial Statements
11.	IFRS 11	Joint Arrangements
12.	IFRS 12	Disclosure of Interests in Other Entities
13.	IFRS 13	Fair Value Measurement

**2. List of Indian Accounting Standards (IND AS):**

1.	Ind AS 101	First-time Adoption of Indian Accounting Standards
2.	Ind AS 102	Share based Payment
3.	Ind AS 103	Business Combinations
4.	Ind AS 104	Insurance Contracts
5.	Ind AS 105	Non current Assets Held for Sale and Discontinued Operations
6.	Ind AS 106	Exploration for and Evaluation of Mineral Resources
7.	Ind AS 107	Financial Instruments: Disclosures
8.	Ind AS 10	Operating Segments
9.	Ind AS 1	Presentation of Financial Statements
10.	Ind AS 2	Inventories
11.	Ind AS 7	Statement of Cash Flows
12.	Ind AS 8	Accounting Policies, Changes in Accounting Estimates and Errors
13.	Ind AS 10	Events after the Reporting Period
14.	Ind AS 11	Construction Contracts
15.	Ind AS 12	Income Taxes
16.	Ind AS 16	Property, Plant and Equipment

17.	Ind AS 17	Leases
18.	Ind AS 18	Revenue
19.	Ind AS 19	Employee Benefits
20.	Ind AS20	Accounting for Government Grants and Disclosure of Government Assistance
21.	Ind AS 21	The Effects of Changes in Foreign Exchange Rates
22.	Ind AS 23	Borrowing Costs
23.	Ind AS 24	Related Party Disclosures
24.	Ind AS 27	Consolidated and Separate Financial Statements
25.	Ind AS 28	Investments in Associates
26.	Ind AS 29	Financial Reporting in Hyperinflationary Economies
27.	Ind AS 31	Interests in Joint Ventures
28.	Ind AS 32	Financial Instruments: Presentation
29.	Ind AS 33	Earnings per Share
30.	Ind AS 34	Interim Financial Reporting
31.	Ind AS 36	Impairment of Assets
32.	Ind AS 37	Provisions, Contingent Liabilities and Contingent Assets
33.	Ind AS 38	Intangible Assets
34.	Ind AS 39	Financial Instruments: Recognition
35.	Ind AS 40	Investment Property

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## QUALITY OF WORK LIFE IN EDUCATIONAL INSTITUTES

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### ABSTRACT

*The purpose of the study is to know the overall quality of work life in the educational institutes affiliated to Kurukshetra University in Kaithal District. The term **Quality of Work Life (QWL)** aims at changing the entire organizational climate by humanizing work, individualizing organizations and changing the structural and managerial systems. It takes into consideration the socio-psychological needs of the employees. It seeks to create such a culture of work commitment in the organizations which will ensure higher productivity and greater job satisfaction for the employees. The researcher has used questionnaire method for the data collection. Since it is not possible to study the entire universe, so a sample of 100 respondents was chosen.*

*With the help of Percentage method the researcher analyzed that the employees in the educational institutes affiliated with university are satisfied and comfortable with their current job responsibilities and jobs as 57% are satisfied and no one is highly dissatisfied. As far as job security in organization is concerned 49% are satisfied and 3% are highly dissatisfied and feel job insecurity in the organization. Mostly the employees are satisfied in the various dimensions of Quality of Work life.*

*Keywords:- Quality, Work life, Job satisfaction, organizational climate, work commitment*

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### INTRODUCTION

The term “quality of work life” (QWL) was first introduced in 1972 during an international labour relations conference. Quality of Work Life (QWL) received more attention after United Auto Workers and General Motors initiated a Quality of Work Life (QWL) program for work reforms. A process by which an organization responds to employees needs by developing mechanisms to allow them to share fully in making the decisions their design their lives at work.(Robbins ,1989)

The term **Quality of Work Life (QWL)** aims at changing the entire organizational climate by humanizing work, individualizing organizations and changing the structural and managerial systems. It takes into consideration the socio-psychological needs of the employees. It seeks to create such a culture of work commitment in the organizations which will ensure higher productivity and greater job satisfaction for the employees. Quality of work life refers to the favorableness or unfavorableness of the job environment of an organization for its employees. It is generic term which covers a person’s feelings about every dimension of his work e.g. economic incentives and rewards, job security, working conditions, organizational and interpersonal relationships etc. The term QWL has different meanings for different people. A few important definitions of QWL are as follows:

Quality of Work Life is the degree to which work in an organization contributes to material and psychological well being of its members.(Harrison)

**Quality of Work Life** is a process of joint decision making, collaborations and building mutual respect between management and employees. (D.S.Cohan)

**Quality of Work Life** is a process of work organization which enables its members at all levels to participate actively and effectively in shaping the organizations’ environment, methods and outcomes. It is a value based process which is aimed towards meeting the twin goals of enhanced effectiveness of the organization and improved quality of life at work for the employees (The American Society of Training and Development)

To summarize, Quality of Work Life is the degree to which employees of an organization are able to satisfy their personal needs through experience in the organization. Its main aim is to create a work environment where employees work in cooperation with each other and contribute to organizational objectives.

### SCOPE OF QUALITY OF WORK LIFE

Quality of work life is a multi dimensional aspect. The workers expect the following needs to be fulfilled by the organizations:

1. **Compensation:** The reward for work should be above a minimum standard for life and should also be equitable. There should be a just an equitable balance between the effort and the reward.

2. **Health and Safety:** The working environment should be free from all hazards detrimental to the health and safety of the employees. The main elements of a good physical environment for work should be reasonable hours of work, cleanliness, pollution free atmosphere, risk free work etc.
3. **Job Security:** The organization should offer security of employment. Employees should not have to work under a constant concern for their future stability of work and income.
4. **Job Design:** The design of jobs should be such which is capable of meeting the needs of the organization for production and the individual for satisfying and interesting work. Quality of work life can be improved if the job allows sufficient autonomy and control, provides timely feed back on performance and uses a wide range of skills.
5. **Social Integration:** The workers should be able to feel a sense of identity with the organization and develop a feeling of self esteem. This includes the elimination of discrimination and individualism, whilst encouraging teams and social groups to form.
6. **Social Relevance of Work:** Work should not only be a source of material and psychological satisfaction, but also a means of social welfare. An organization that has greater concern for social causes can improve the quality of work life.
7. **Scope for Better Career Opportunities:** The management should provide facilities to the employees for improving their skills both academic and otherwise. The management should always think of utilizing human resources for expansion and development of the organizations.

Researcher conducted a research project on **private educational institutes affiliated to Kurukshetra University Kurukshetra**. The University's programs combine the enduring value of a liberal arts education with the skills and experience offered by professional departments. The University has 445 teaching faculty members. **The University also has 457 affiliated colleges and institutes in the Districts of Ambala, Panipat, Kaithal, Yamuna Nagar, Hisar, Fatehabad, Jind, Karnal, Sirsa, Kurukshetra and Panchkula.**

## REVIEW OF LITRATURE

**Herzberg at al., (1959)** explained Hygiene Factors" and "motivator factors" to distinguish between the separate causes of job satisfaction and job dissatisfaction. It has been suggested that motivator factors are intrinsic to the job that is; job content, the work itself, responsibility and advancement.

**Hackman and Oldham (1976)** drew attention to what they described as psychological growth needs as relevant to the consideration of Quality of work life .Several such needs were identified: skill variety, Task identity, Tasksignificance, Autonomy and Feedback. They suggested that such needs have to be addressed if employees are to experience high quality of work life.

**Cummings, Thomas G.; Molloy, Edmond S. (1977)** assessed the current state of knowledge in the areas of productivity and job satisfaction. The authors attempted to demystify the work-improvement literature so that individuals can choose, implement, and evaluate a work-improvement strategy relevant to their organizations.

**Warr and colleagues(1979)**, in an investigation of Quality of work life, considered a range of apparently relevant factors, including work involvement , intrinsic job motivation, higher order need strength, perceived intrinsic job characteristic ,job satisfaction , life satisfaction, happiness, and self rated anxiety. In particular, war et al. found evidence for a moderate association between total job satisfaction and total life satisfaction and happiness, with a less strong, but significant association with self rated anxiety.

In contrast to such theory based models, **Taylor (1979)** more pragmatically identified the essential components of quality of work life as: - Basic extrinsic job factor of wages, hours and work condition and the intrinsic job notions of nature of the work itself. He suggested that a number of other aspects could be added. Including; individual power, employee participation in the management, fairness and equity, social support use of one's present skills, self development a meaningful future at work , social relevance of the work ar product effect on extra work activities.

**Taylor** suggested that relevant quality of work life concept may vary according to organization and employee group.

**Mirvis and Lawler (1984)** suggested that quality of work life was associated with satisfaction with wages, hours and work conditions describe the "basic element of good quality of work life"; as safe work environment, equitable wages equal employment opportunity and opportunity for advancement.

**Seyfarth, John T.; Bost, William A (1986,)** Studied the relationship between teacher turnover (TT) and school district characteristics and between TT rates in districts with high composite scores in each of 6 worklife categories. A questionnaire survey measured the following variables: compensation; growth and security; social integration; a safe, comfortable work environment; use and development of human capacities; and constitutionalism. The data show that districts that paid relatively high salaries were able to hold teachers even when they employed large numbers of commuting employees.

**Baba and Jamal (1991)** listed what they described as typical indicators of quality of work life, including: job satisfaction, job involvement, work role ambiguity, work role conflict, work role overload, job stress, organizational commitment and turn over intentions. Baba and Jamal also explored reutilization of job content, suggesting that this facet should be investigated as part of the concept of quality of work life.

**Stephen J. Havlovi (1991)** developed and tests hypotheses regarding the influence of Quality of Work Life (QWL) initiatives on absenteeism, accidents, grievances, and quits, using monthly longitudinal human resource archival data collected at a unionized Midwestern heavy manufacturing firm for the period from 1976 to 1986. QWL is found to significantly reduce absenteeism, minor accidents, grievances, and quits.

**Loscocco & Roschelle, (1991)** elaborated that work –related stress and the relationship between work and non work life domains have also been identified as factor that should conceptually be included in quality of work life

**Peter M. Hart, (1994)** hypothesized that psychological distress and morale would be separate outcomes of positive and negative work experiences. Results confirmed that psychological distress and morale operate on different dimensions. Three structural equation models showed that positive experiences were stronger determinants of morale than psychological distress, whereas negative experiences were stronger determinants of psychological distress than morale. The findings challenge conventional wisdom and suggest that it is not possible to enhance morale by reducing negative experiences, nor is it possible to reduce psychological distress by focusing on positive experiences.

**Perry, Chapman, Snyder Jr, (1995)** investigated that classroom practices differed significantly among teachers who held different perceptions about the quality of their work life. However, findings also suggest that interventions aimed at enhancing quality of work life based on the premise that more satisfied teachers may be more receptive to change may be ill-conceived.

**Karen Seashore Louis(1998)** explored the way in which teachers' quality of work life contributes to their commitment to work and their sense of efficacy.

First, a model that ties organizational characteristics of the work place to important behaviors, attitudes and psychological characteristics of teachers that affect their teaching is presented. Second, measures of quality of work life in eight schools are examined, along with the relationship between the quality of work life variables and measures of teachers' commitment and sense of efficacy. Finally, the effects of school structure on quality of work life are examined. The data suggest that quality of work life measures are strongly associated with both dependent variables. The discussion focuses on the implications of the findings and the model for reform strategies.

**Danna & Griffin, (1999)** Quality of work life is not a unitary concept ,but has been as incorporating a hierarchy of perspectives that not only include work based factor as job satisfaction with pay and relationship with work colleagues , but also factor that broadly reflect life satisfaction and general feeling of well being.

**Linda K. Johnsrud(2002)** analyzed that there seems to be a presumption that the quality of work life on college and university campuses has declined for faculty and administrative staff. The author argues that campus leaders who want to improve the performance and retention of faculty and administrative staff must identify and address the particular issues that matter to those employed on their campuses.

**Richard Winter, Tony Taylor & James Sarros (2000),** Concluded The QualityOf Academic Work Life (QAWL) Within A Comprehensive University In Australia. The Study Concluded That Comprehensive universities suffer from strategic dissonance. They want to deliver cost efficiencies and maintain institutional reputation (i.e. centralise), but also want to serve distinct market sectors and expand their revenue base (i.e. decentralise).

**Sirgy et al.;**(2001) defined that the key factor in quality of work life are : need satisfaction based on jobs requirements, need satisfaction based on environment , need satisfaction based on supervisory behavior, need satisfaction based on ancillary programmes, organizational commitment.

**Ellis and Pompli (2002)** identified a number of factors contributing to a job dissatisfaction and quality of work in nurses, including poor work environments, Residents aggression, workload, unable to deliver quality of care preferred, Balance of work and family, shiftwork, lack of involvement in decision making, professional isolation , lack of recognition ,poor relationship with supervisor /peers, role conflict ,lack of opportunity to learn a new skill.

**Bearfield,(2003)** used 16 questions to examine quality of work life and distinguished between causes of dissatisfaction in professional ,intermediate clerical, sales and service workers, indicating that different concern might to have to be addressed for different groups.

## OBJECTIVES AND SIGNIFICANCE OF STUDY

### Objectives of the study are

Primary objective of the study is to know the overall quality of work life in the educational institutes affiliated to Kurukshetra University in Kaithal District, which are been, achieved with the help of following sub objectives:

- To measure the level of satisfaction of employees towards the quality of work life.
- To identify the major areas of dissatisfaction if any, and provide valuable suggestions to improve the employees satisfaction in those areas.

### Significance of the study

The term **Quality of Work Life (QWL)** aims at changing the entire organizational climate by humanizing work, individualizing organizations and changing the structural and managerial systems. It takes into consideration the socio-psychological needs of the employees. It seeks to create such a culture of work commitment in the organizations which will ensure higher productivity and greater job satisfaction for the employees.

**Quality of work life** refers to the favorableness or unfavorableness of the job environment of an organization for its employees. It is generic term which covers a person's feelings about every dimension of his work e.g. economic incentives and rewards, job security, working conditions, organizational and interpersonal relationships etc.

By studying the "Quality of Work Life", employees' view regarding work life in educational institutes could be analyzed and suggestions given to that institute to improve the quality of work life.

Implementation of suggestions, if there is any deficiency in the functioning of institutes, will be helpful in the smooth functioning of educational institutes and to increase the job satisfaction level of employees.

## RESEARCH METHODOLOGY

### Instruments used

Data was collected from primary sources to get first hand unbiased information. The researcher has used questionnaire method for the data collection. Closed ended and open ended questions were there in a questionnaire.

### The Sample size and Sampling Technique

Since it is not possible to study the entire universe, so a sample of 100 was chosen.

Simple Random Sampling was used in this project.

### Statistical tools

The researcher used *Percentage method* for the purpose of analysis of data.

The formula used to compute Percentage analysis is:

$$\text{Percentage of the Respondents} = \frac{\text{No. of Respondents}}{\text{Total No. of Respondents}} \times 100$$

**Area of the study:** Private educational institutes affiliated to Kurukshetra University Kurukshetra.



**LIMITATIONS OF THE STUDY**

1. The study was restricted to only teaching faculty members. Administrative and non teaching employees have not been included in the study.
2. It was not possible to study all the private colleges affiliated to the Kurukshetra University, so colleges in Kaithal District have been taken for the study.
3. Due to time constraints it was not possible to conduct a study on population, so a sample of employees has been take from each educational institute.

**SCOPE OF FURTHER RESEARCH**

A study can further be conducted in following areas:

In researcher study only Kurukshetra university and its affiliated private colleges has been taken for study but the other universities and their colleges can be taken for further study. As researcher’s study is limited to educational institute further the study can be conducted in industries also

**RESULTS AND DISCUSSION**

TABLE:- 1.1

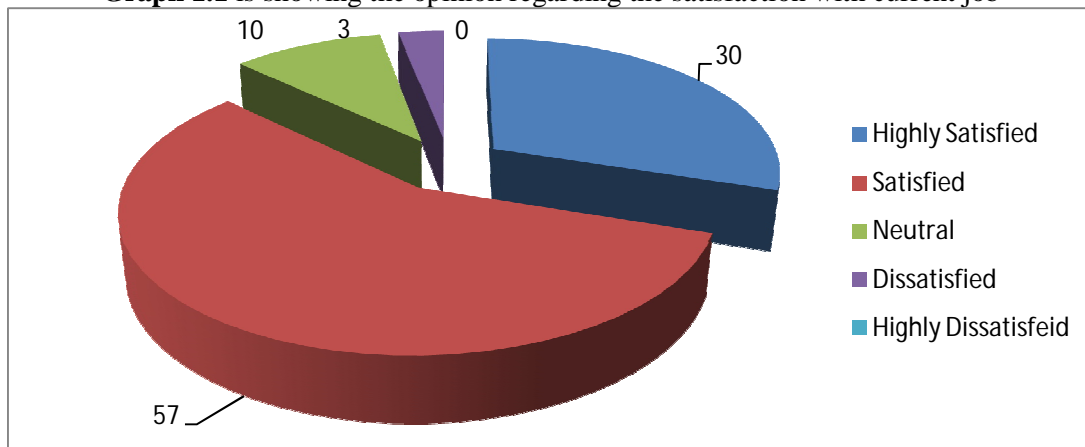
Question No.	OPTIONS					Total Persons
	% Strongly agree	% Agree	(c)% Neutral	(d)% Disagree	(e)% Strongly Disagree	
1. Satisfaction with current job	30	57	10	3	0	100
2. Job security in organization	11	49	33	4	3	100
3. Adequate and fair compensation according to work or designation	8	65	22	5	0	100
4.Satisfaction with the promotional policies in organization	5	7	58	22	8	100
5. Linking rewards to job performance.	11	49	21	15	4	100
6. Cordial relationships exist among the employees/colleagues in organization.	10	52	32	6	0	100
7. Opinion to receive support & encouragement fromsuperiors when work seems difficult	13	26	56	5	---	100
8. Opinion to feel free to offer comments & suggestions	10	67	21	2	0	100
9. Satisfaction regarding communication and information flow between the departments	10	18	28	42	2	100
10.Satisfaction with the development programme by the employer	16	34	37	13	0	100
11.Opportunities for self-development	87	9	4	---	---	100
12.Scope of career development in the organization	21	49	23	6	1	100
13.Opinion of performance appraisal programme adopted by management	6	8	53	31	2	100
14. Satisfaction with the Grievance Redressal procedure	9	35	50	4	2	100
15 Satisfaction with the safety & healthy working conditions	97	3	0	0	0	100
16. Satisfaction with the working	0	12	47	36	5	100

hours of the organization						
17.Possibility for brief absences from the work in the middle of the working day	22	58	10	0	---	100
18. How motivating is the work environment	31	62	7	0	---	100
19. Opinion regarding work load in the organization	0	6	91	3	---	100
20. Opinion regarding harassment or any other in appropriate treatment at work	0	0	3	20	77	100
21.Satisfaction with the canteen facility	16	47	29	8	0	100
22. Balance between stated objectives & resources provided by the organization.	29	67	4	0	0	100
23. Opinion regarding the financial position of workplace at the moment	93	7	0	0	---	100

Source: Primary data

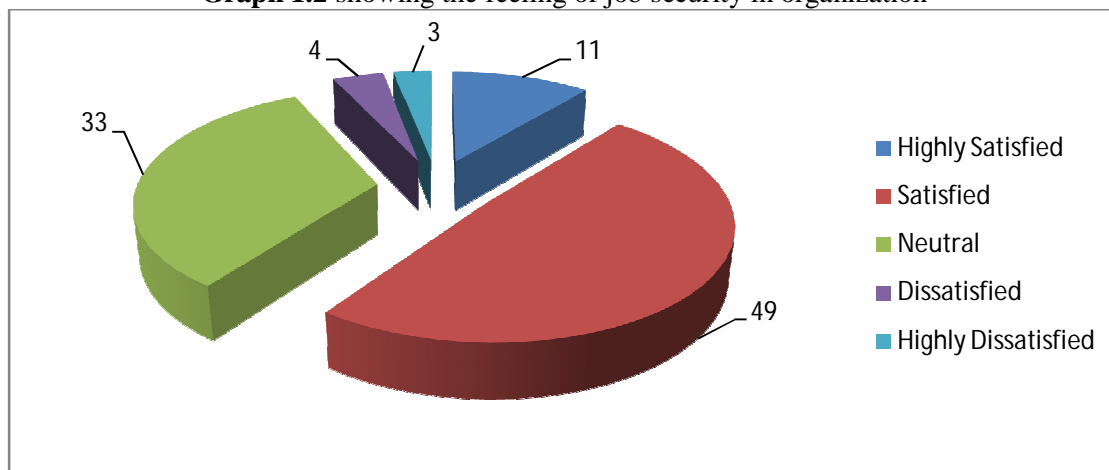
**Q1. Do you feel comfortable and satisfied with your job?**

**Graph 1.1** is showing the opinion regarding the satisfaction with current job



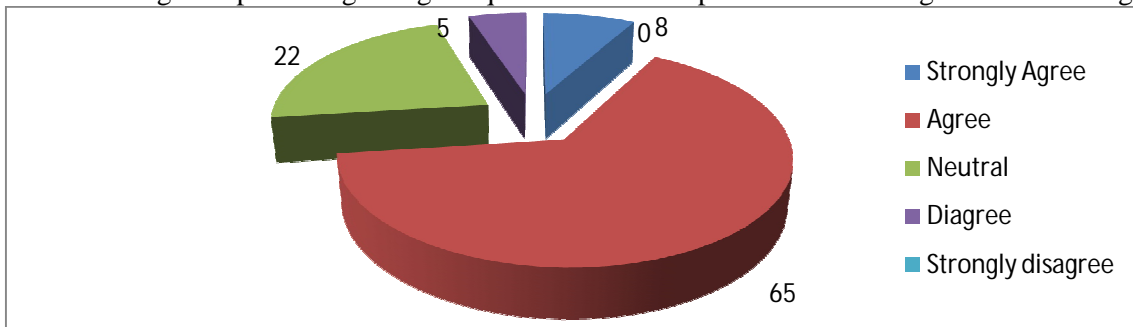
**Q2. What do you feel about the job security in your organization?**

**Graph 1.2** showing the feeling of job security in organization



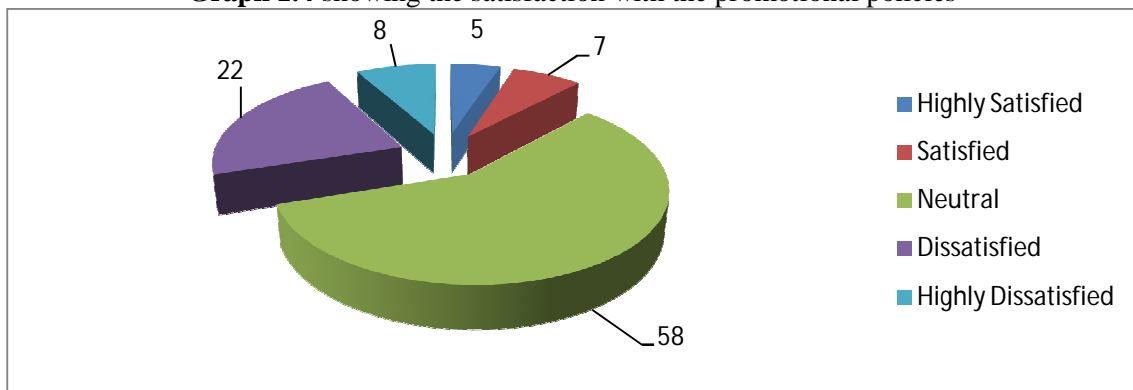
**Q3. Does the organization provides adequate and fair compensation according to your work or designation?**

**Graph 1.3** showing the opinion regarding adequate and fair compensation according to work or designation



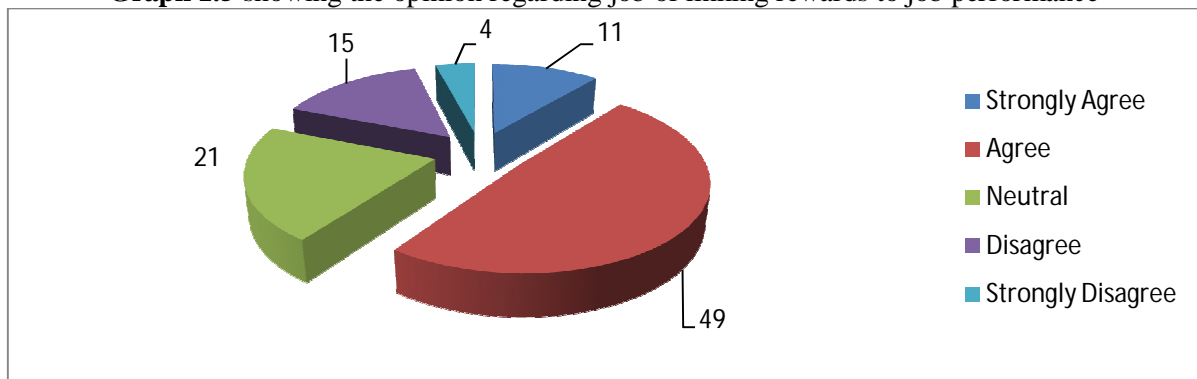
**Q4. Are you satisfied with the promotional policies in your organization?**

**Graph 1.4** showing the satisfaction with the promotional policies



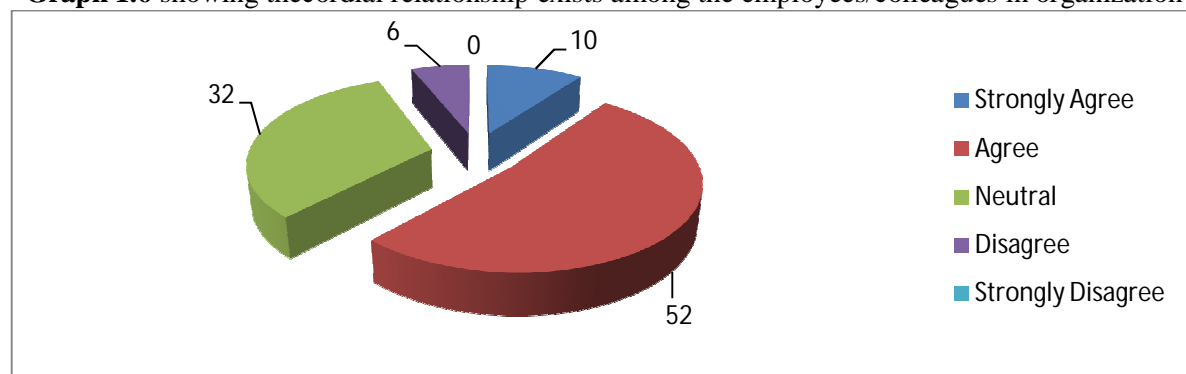
**Q5. Organization does a good job of linking rewards to job performance.**

**Graph 1.5** showing the opinion regarding job of linking rewards to job performance



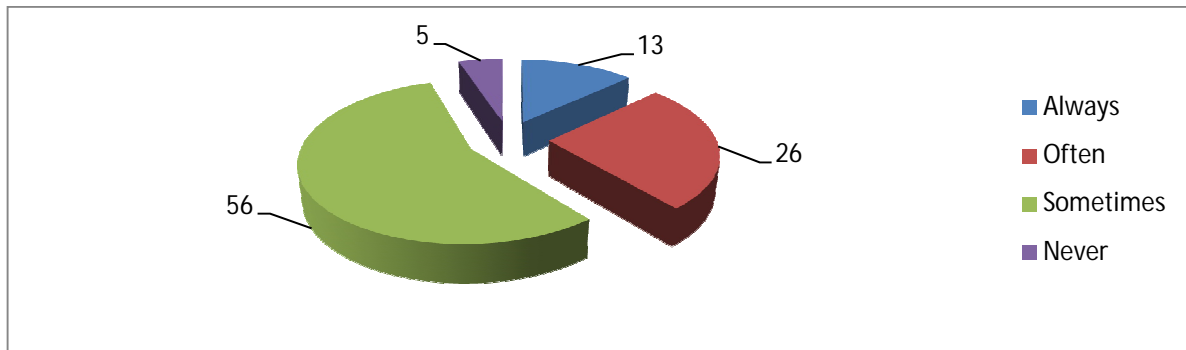
**Q6. There is a cordial relationship exists among the employees/colleagues in organization**

**Graph 1.6** showing the cordial relationship exists among the employees/colleagues in organization



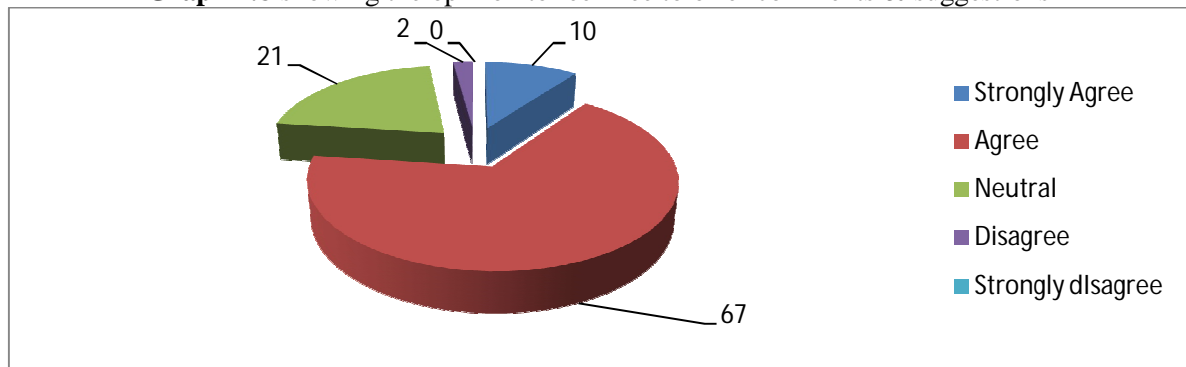
**Q7. When your work seems difficult, do you receive support & encouragement from your superiors.**

Graph 1.7 is showing the opinion to receive support & encouragement from your superiors when work seems difficult



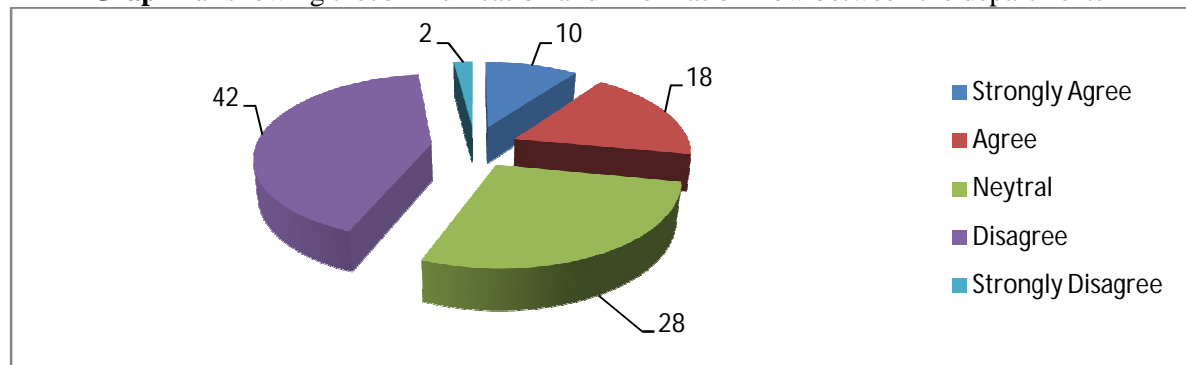
**Q8. Do you feel free to offer comments & suggestions?**

Graph 1.8 showing the opinion to feel free to offer comments & suggestions



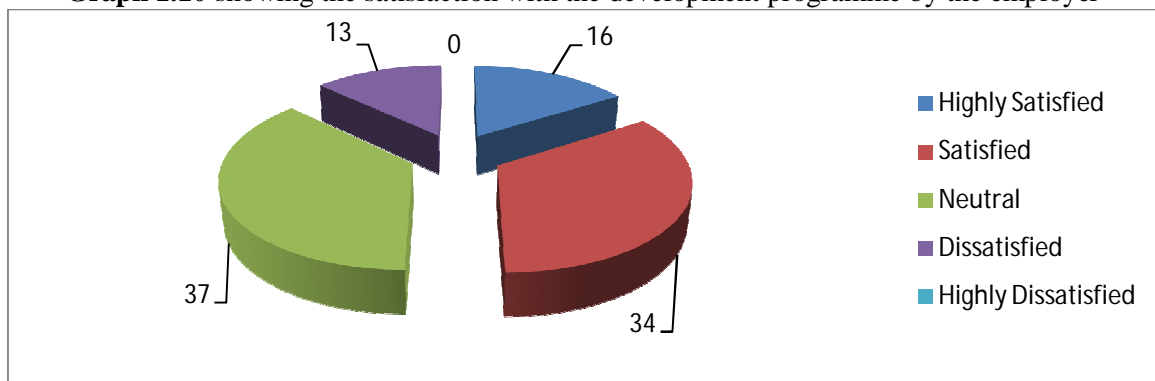
**Q9. Do you think communication and information flow between the departments is satisfactory?**

Graph 1.9 showing the communication and information flow between the departments



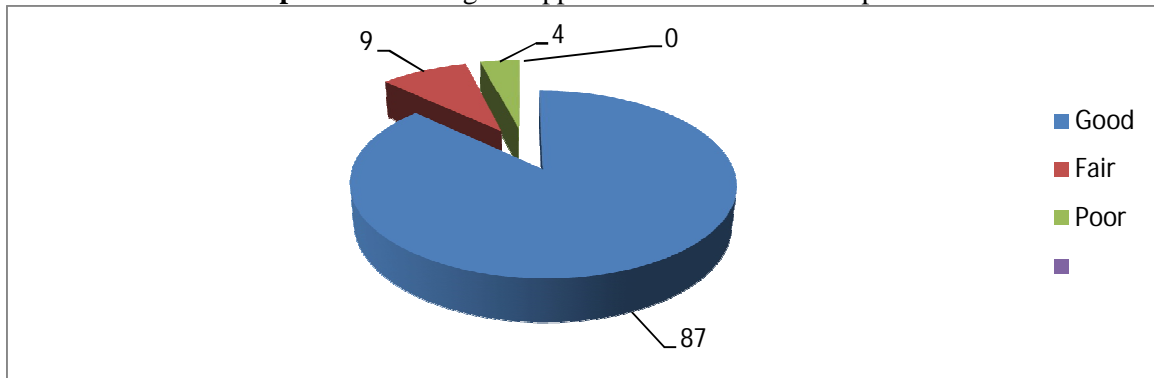
**Q10. How far you are satisfied with the development programme by the employer?**

Graph 1.10 showing the satisfaction with the development programme by the employer



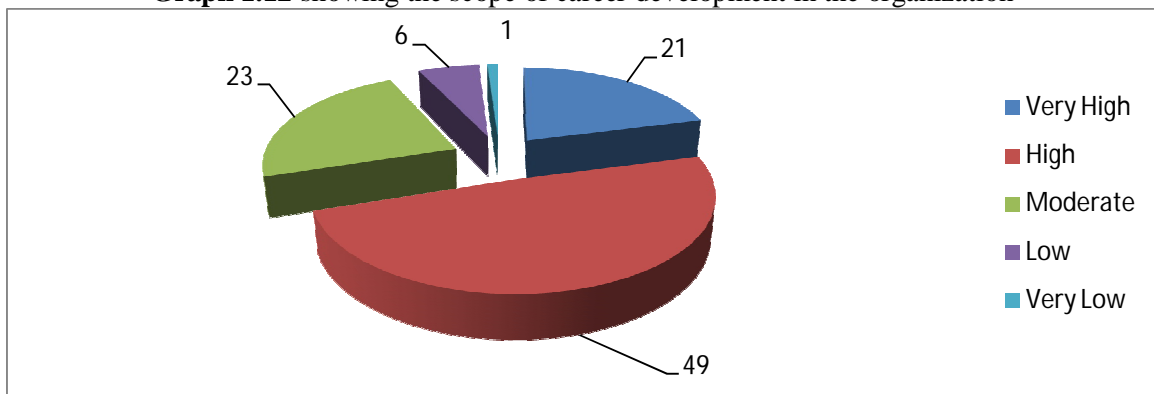
**Q11. Is your current workplace, are your opportunities for self-development?**

**Graph 1.11** showing the opportunities for self-development



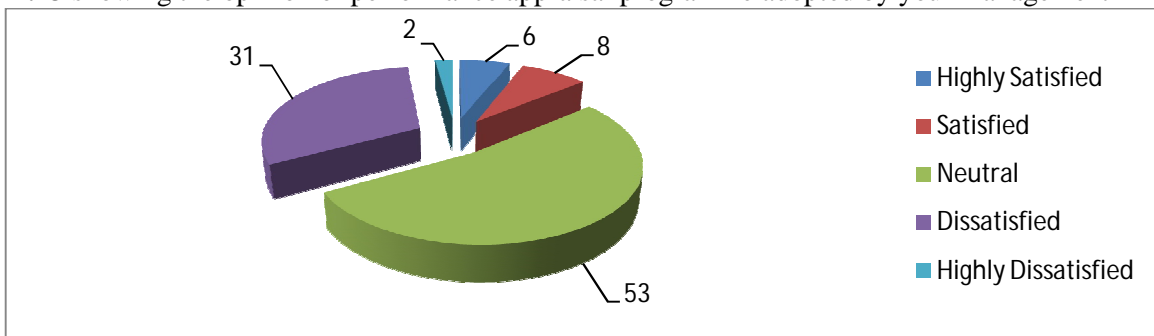
**Q12. What is the scope of your career development in the organization?**

**Graph 1.12** showing the scope of career development in the organization



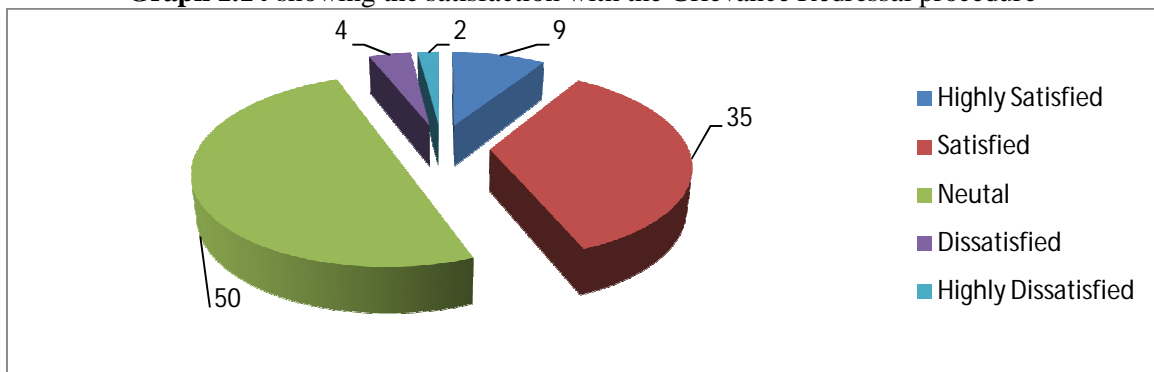
**Q 13. How do you find the performance appraisal programme adopted by your management?**

**Graph 1.13** showing the opinion of performance appraisal programme adopted by your management



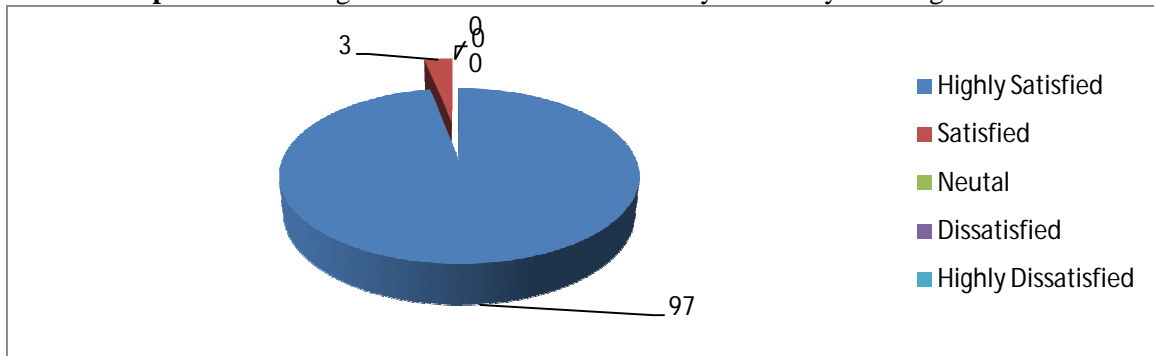
**Q14. Are you satisfied with the Grievance Redressal procedure?**

**Graph 1.14** showing the satisfaction with the Grievance Redressal procedure



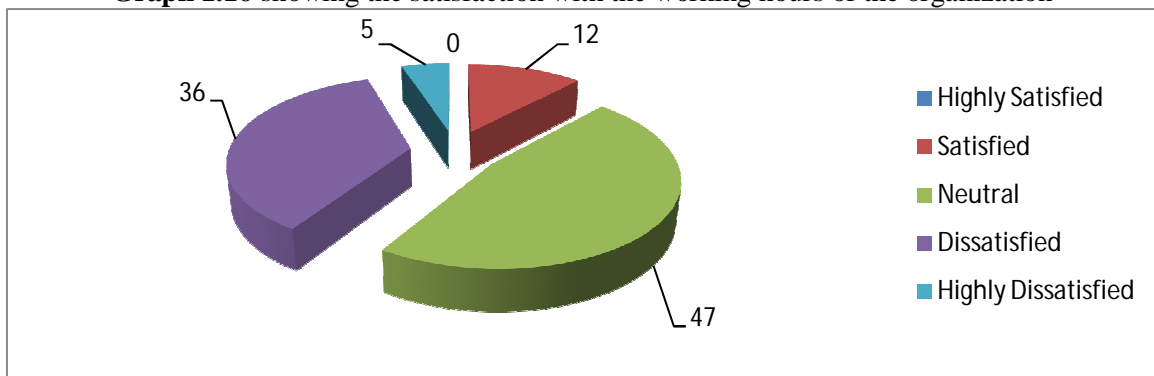
Q15. To what extent you are satisfied with the safety & healthy working conditions?

Graph 1.15 showing the satisfaction with the safety & healthy working condition



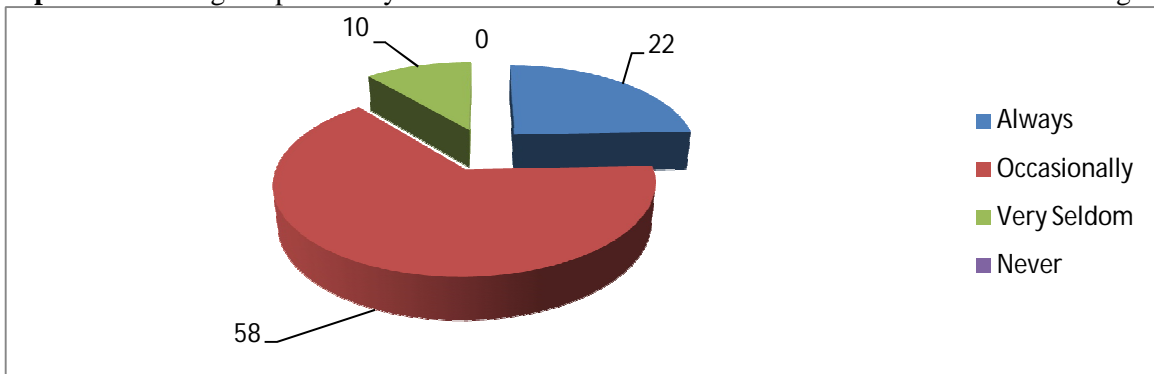
Q16. Are you satisfied with the working hours of the organization?

Graph 1.16 showing the satisfaction with the working hours of the organization



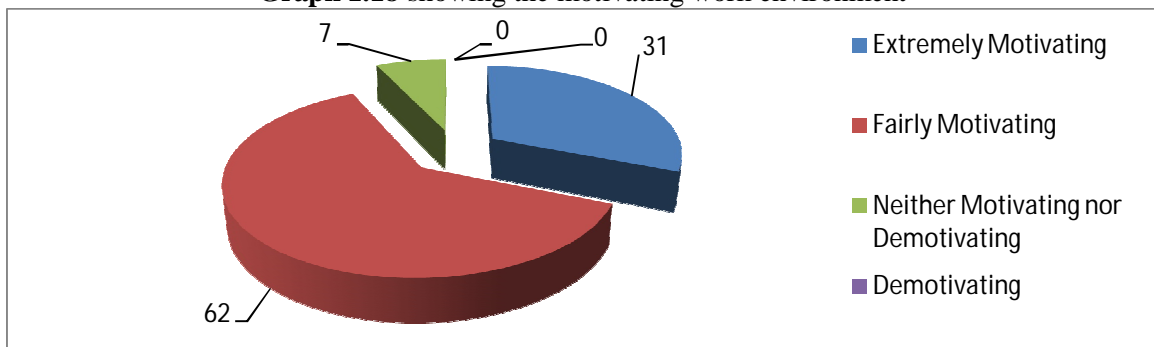
Q17. Do you have the possibility for brief absences from the work in the middle of the working day to run personal errands, such as banking, dealing with authorities, etc.

Graph 1.17 showing the possibility for brief absences from the work in the middle of the working day



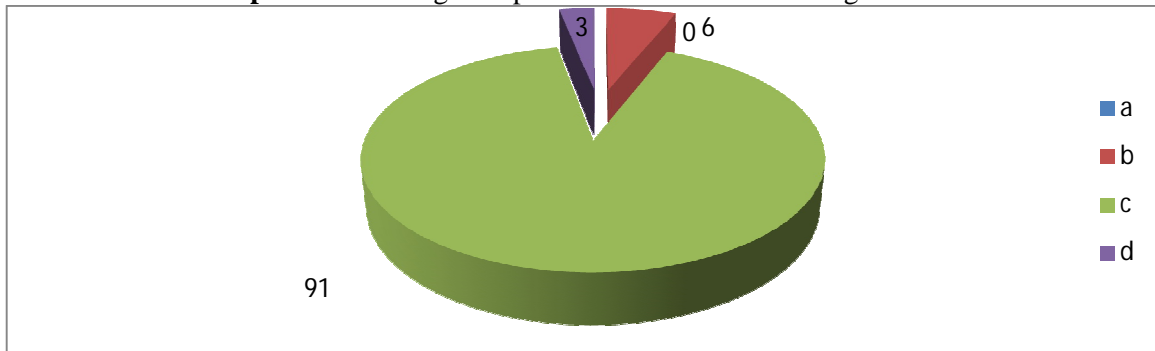
Q18.. How motivating is the work environment?

Graph 1.18 showing the motivating work environment



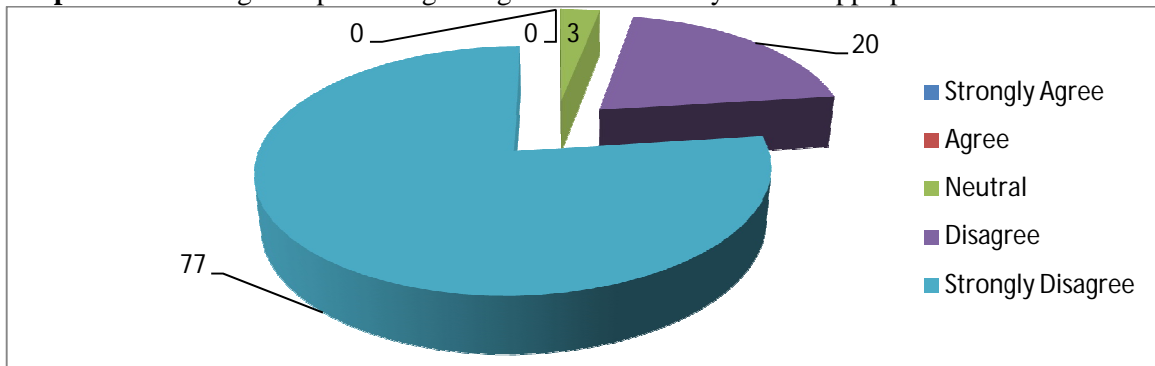
**Q19. What do you think about the work load in the organization?**

**Graph 1.19** showing the opinion of work load in the organization



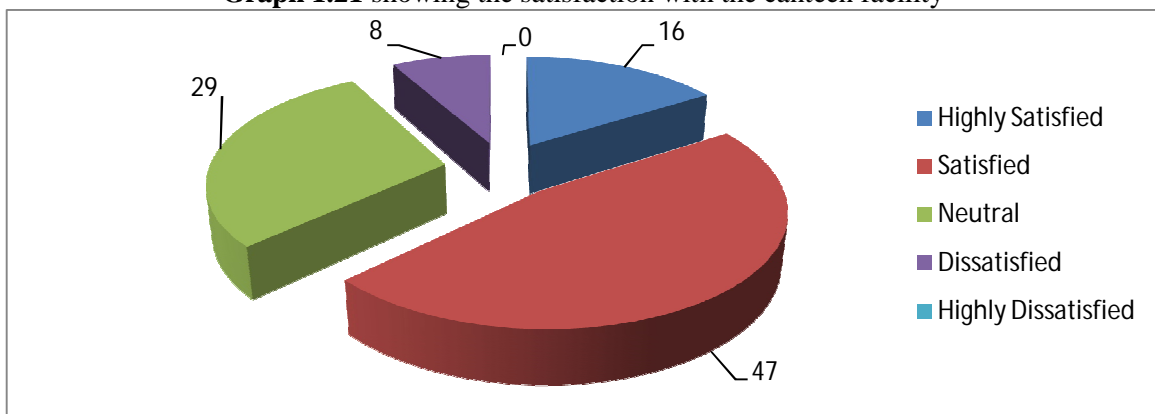
**Q20. When at work, have you been subjected to harassment or any other inappropriate treatment?**

**Graph 1.20** showing the opinion regarding harassment or any other inappropriate treatment at work



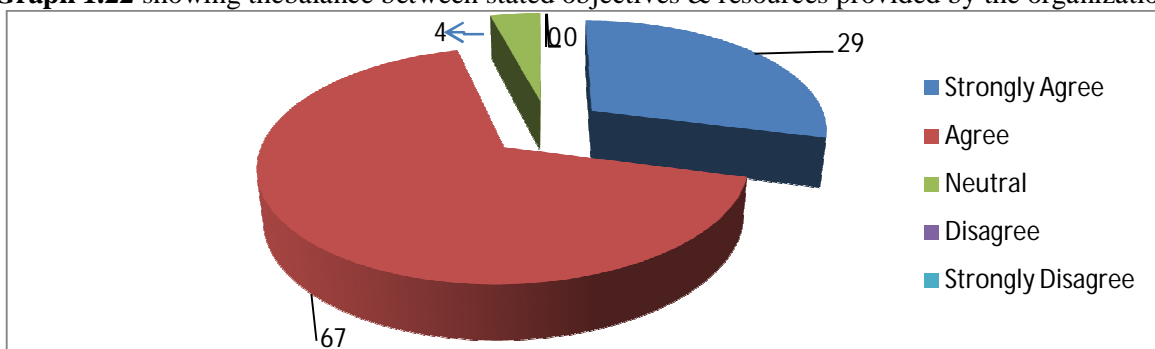
**Q21. Are you satisfied with the canteen facility in your organization?**

**Graph 1.21** showing the satisfaction with the canteen facility



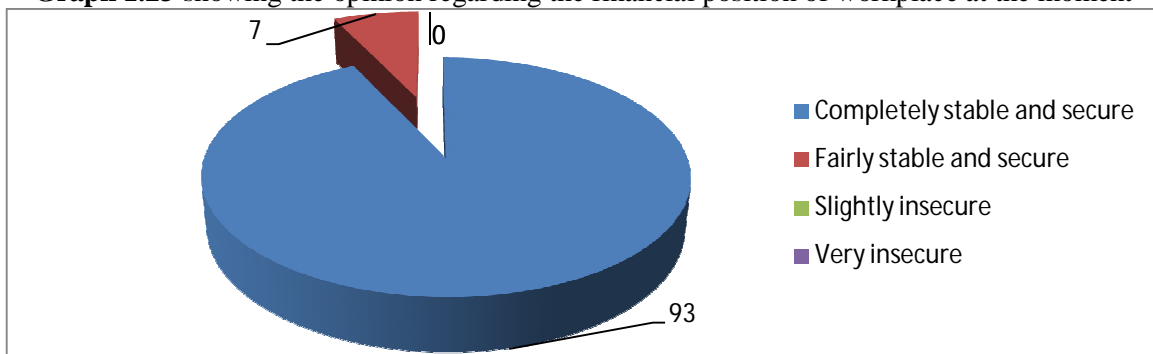
**Q22. There is a balance between stated objectives & resources provided by the organization**

**Graph 1.22** showing the balance between stated objectives & resources provided by the organization



**Q23. In your opinion, what kind of financial position of your workplace is at the moment?**

**Graph 1.23** showing the opinion regarding the financial position of workplace at the moment



**DISCUSSION**

The employees in the educational institutes affiliated with university are satisfied and comfortable with their current job responsibilities and jobs as 57% are satisfied and no one is highly dissatisfied (Q1). As far as job security in organization is concerned 49% are satisfied and 3% are highly dissatisfied and feel job insecurity in the organization (Q2). Fair and adequate compensation are given according to work and designation as 65% employees agree that organization provide adequate and fair compensation according to their work or designation and no one strongly disagree regarding the adequacy and fairness in compensation according to their work (Q3). It has been seen that 58% employees are in vague or in confusing state and so are neutral in their response and 8% are highly dissatisfied with the promotional policies (Q4). Researcher finds that 49% employees are agree that organization does a good job of linking rewards to job performance and 4% strongly disagree (Q5).

A cordial relationship exists among the employees/colleagues in organization as 52% employees agree that a cordial relationship exists among the employees/colleagues in organization, and no one strongly disagrees that cordial relationship exists among the employees/colleagues in organization(Q6) .It has been analyzed that 56% think that sometimes they receive support & encouragement from their superiors when their work seems difficult and 5% never received support & encouragement from their superiors (Q7). 67% employees agree that they are free to offer comments & suggestions in the organization and 2% disagree (Q8). Researcher finds that 42% disagree that communication and information flow between the departments is satisfactory and 2% strongly disagree (Q9). From the above data researcher finds that 37% employees are neutral with the development programme by the employer and no one is strongly dissatisfied (Q10). There are opportunities for the self-development of employees as they can write their books and research papers freely in the organization as it has been analyzed that 87% of the employees have the opinion that they have good opportunities for self-development in their current workplace, and 4% have the opinion that there are poor opportunities for self-development (Q11). Researcher finds that 49% have the opinion of high career development scope and 1% think that the scope of career development in the organization is very low (Q12).

It has been seen that 53% are neutral with the performance appraisal programme adopted by the management and 2% are highly dissatisfied (Q13). It has been analyzed that 50% employees are neutral with the Grievance Redressal procedure and 2% are highly dissatisfied (Q14). Safety provisions and proper working conditions regarding noise, dust, poor lighting, lack of space, inadequate ventilation etc, are present and healthy working conditions are there in educational institutes as 97% of the employees are highly satisfied with the safety & healthy working conditions and no one is dissatisfied and highly dissatisfied (Q15) .It has been seen that 47% are neutral with the working hours of the organization and 5% are highly dissatisfied with the working hours (Q16). It has been analyzed that 58% think occasionally there is a possibility for brief absences no one thinks that there is never a possibility of brief absences(Q17).

Work environment is motivating and everyone feels enthusiastic to learn new things related to work and complete their task with dedication as 62% have the opinion that work environment is fairly motivating and no one thinks that work environment is demotivating or extremely demotivating (Q18). Work load has been evenly distributed, so no one feels overloaded and are able to perform their task with accuracy and commitment as 91% employees have the opinion that work load is evenly distributed and no one thinks that work load is very much and task is not finished on appropriate time(Q19). From the above data researcher finds 77% strongly disagree and have the opinion that they have never been subjected to any harassment or any other inappropriate treatment at work and no one is subjected to any harassment (Q20). It has been analyzed that 47% employees



are satisfied with the canteen facility at college premises and 8% employees are dissatisfied with the facilities available at canteen (Q21).

Equipments in laboratories and essential stationary are provided to achieve the balance between the stated objective and resources as 67% agree, 4% are neutral in their opinion (Q22). Financial position of the educational institutes affiliated with Kurukshetra University is sound and are sufficient to sustain the needs of institutes and requirement of infrastructural and developmental activities as 93% employees have the opinion that the financial position of their workplace at the moment is completely stable and secure and no one has the opinion that the financial position is either slightly insecure or very insecure (Q23).

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**TURNOVER INTENTION AMONG EMPLOYEES OF PUBLIC SECTOR BANKS: AN EMPIRICAL STUDY**

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**ABSTRACT**

*Employee turnover remains one of the most persistent and frustrating problems that organizations face. Employee turnover causes sleepless nights for organizations and human resource managers. The effects of employee turnover are so immense that no organisation should even hesitate to acknowledge that it is a real problem. The purpose of this research was to understand the construct of organizational commitment and turnover intention and how various antecedents are related with them. Based on the gaps identified from the literature, the study seeks to examine the influence of intervening variable such as organizational commitment on turnover intension. The findings suggest that Public Sector Banks need to focus on how to foster organizational commitment, to enhance job satisfaction and quality of work life, reduce job stress and provide support to facilitate employee retention. The results of current study may help the human resource management to plan and implement retention strategies.*

*Key Words: Employee Turnover Intention, Job Satisfaction, Job Stress, Organizational Commitment, Perceived Organizational Support, Quality of Work Life*

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**1. INTRODUCTION**

The past few years have been the most threatening period for the Public Sector Banks. The source of the tumult has been people – i.e. the demand, supply, recruitment, selection and especially retention of Employees in Banks. Among these sources of tumult, Voluntary turnover has become one of the major problems for the Public Sector Banks. Psychological, organizational, and economic costs of employee turnover are indicative of its significance and complexity. Turnover not only hampers performance of organizations but also swells recruiting and training costs of new employees and affects the morale of the Employees remaining in the organization.

Turnover intention is the intention of workers to quit their job. Employee turnover may jeopardize an organization's strategic plan to achieve its objectives, especially when an organization loses its critical employees which might lead to several outcomes including a reduction in the overall level of innovation, quality of customer service and even a negative psychological effect on the employees that stay back or remain in the organization.

Turnover intention is defined as the relative strength of an individual's intent toward voluntary permanent withdrawal from the organization. Such intentions are typically measured along a subjective-probability dimension that associates a person to a certain action within a specific time interval, that is, within the next six months or one year. The turnover intentions construct is drawn from the beliefs-attitudes behavioral intentions model, which holds that one's intention to perform a specific behavior is the immediate determinant of the behavior, meaning that turnover intentions is one's behavioral intention to separate from the job. Most turnover studies reported that the relationship between attitudes about the job or organization and behavioral intentions were significant.

In the Banking Industry, voluntary turnover is reaching alarming proportions. It becomes very important to study this questionable nature of large scale attrition, as India houses a large number of Public Sector Banks. Since this sector is predominantly service oriented, it becomes very important for the Human Resource practitioners to take appropriate steps to understand the turnover drivers, to atleast retain the good performers. If proper care to check employee turnover in this sector is not taken, then the quality of service rendered would be affected due to lack of trained personnel replacing the employee who have left. This would results in rendering quality services to the customers. Turnover can also leave a severe blow to the morale of the remaining employees as they would have to take up additional burden of workload until the replaced employee is trained. This can also be up to their stress levels. Therefore, if employee turnover is not managed properly it would affect Banking Industry in terms of personnel costs and in the end it is likely to impede the sustainability of the Banking Industry. Thus, it is imperative for the Human Resource practitioners to consider changes to be brought to ensure the sustainability of this sector and its role in Nation's economic development.

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## 2. REVIEW OF THE LITERATURE

Price (1977) has defined turnover as the movement of members across the boundary of an organization. Turnover Intention means intent to moving of employees from one organization to another organization; shown by the symptoms of searching for a different job, constant thinking about quitting, disinterest in the current job and much more. It leads to the decline of organizations. A huge concern to most companies, employee turnover is a costly expense especially in lower paying job roles, for which the employee turnover rate is highest (Samuel, 2012). Turnover refers to the amount of movement of employees in and out of an organization, normally present in terms of the turnover rate (Chruden & Sherman, 1972). Mobley (1982) gave the meaning of employee turnover as the discontinuance of membership in an organization by the person who received monetary compensation from the organization. Tanke (2001) has defined turnover as the movement of employees out of the organization. Carley (1992 quoted in Tham, Pee, Kankanhalli & Tan, 2008) states that employees turnover means the rotation of workers around the labour market, between organizations, jobs and careers.

Research using turnover intention as the dependent variable is common (Lum, Kervin, Clark & Reed, 1998). This is due to both theoretical and practical reasons. Theoretically, several researchers (Megilino, Mobley, Griffeth & Hand, 1979) have suggested that the intention to turnover is the best predictor of actual turnover.

It has been recognized that the identification of antecedents of turnover intentions is considered as an effective strategy in reducing actual turnover levels. Many factors play a role in the employee turnover rate of any company, and these can stem from both the employer and the employees. Wages, company benefits, employee attendance, and job performance are all factors that play a significant role in employee turnover.(Bean, 2009). Mobley et al. (1979) [1] suggested two factors that are related to the employee's progression through successive stages of withdrawal. One factor reflects the employee's evaluation of the organization's future expected value and the tension associated with the employee's present work conditions. In turnover process everyone usually points out one factor for their turnover choice, but there are always more factors on the back hand that works as push-cart or driving force for that factor (Jaffari, 2011). Although, there is no standard framework for understanding the employees turnover process as whole, a wide range of factors have been found useful in interpreting employee turnover (Kevin et al. 2004). It was found that employee goal setting (Medlin and Green 2009); career growth (Hamel and Breen, 2007),work environment (Cardoso and Monfardini, 2008; Hansen, 2008 and Burke and Hsieh, 2006), job satisfaction (Palazzo and Kleiner 2002; Garcia and Kleiner 2001; Hannay and Northam 2000 and Stein, K. 1996), training and development (Walsh and Taylor 2007; Shaw et al., 1998; Huselid, 1995) are the foremost decisive factors and very strong predictors of employee turnover intention. An attempt has been made in this research to investigate on the employee turnover antecedents of Public sector Banks in India.

### 2.1 Perceived Organizational Support

Perceived Organizational Support refers to employee's beliefs concerning the extent to which the organization values their contributions and careers about their wellbeing. Perceived Organizational Support would be valued by employees for meeting socio-emotional needs, providing an indication of the organization's readiness to reward increased work effort, and indicating the organization's inclination to provide aid when needed to carry out one's job effectively.

Research on perceived organizational support began with the observation that if managers are concerned with employees' commitment to the organization, employees are focused on the organization's commitment to them for the employee, the organization serves as an important source of socio-emotional resource such as respect, caring and tangible benefits such as wages and medical benefits. Being regarded by the organization, helps to meet employees need for approval, esteem and affiliation. Positive valuation by the organization also provides an indication that increased effort will be noted and rewarded. Employees then take an active interest in the regard which they are held by their employer.

Favorable or unfavorable treatment received by employees determines the organization's attitude towards its employee's wellbeing. An employee who would rate his organization less supportive would develop a high feeling of quitting his place of work. There has been limited investigation of the relationship between Perceived Organizational Support and intention to leave.

### 2.2 Job Stress

Job stress is a major factor that augments quitting intentions of employees. Stress is state of mental or emotional strain or tension resulting from adverse or demanding circumstances. Stress at work is a relatively new phenomenon in modern organizational set ups. The nature of work has gone through enormous changes over

the last century and is still changing at a rapid speed. Job stress is the extent to which job duties are difficult to fulfill for the employee concerned. Stress is synonymous with negative conditions. A job stress individual is likely to have greater job dissatisfaction, increased absenteeism, increase in negative psychological symptoms and reduced aspirations and self esteem. The use of role concepts suggests that occupational stress is associated with individual, interpersonal and structural variables. Stress on the job is costly for employers, reflected in lower productivity, reduced motivation, job skills and turnover. Giga and Hoel in 2003 concluded that high rates of mergers, acquisitions, increasing economic interdependence among countries due to globalization, technological development, and restructuring have changed the organizational work over the last few decades have resulted in time pressure, excessive work demand, role conflicts, ergonomic insufficiencies and problematic customer relationship are causes of stress. Kahn et al. (1964) also consider stress as an environmental stimulus to a person, or an oddity between individual and environment. Wunder et al. (2001), in his research found job-stressors to have a direct and negative effect on the managers' job satisfaction, which, resulted in reduced organizational commitment that led to intentions of quitting and finally the actual quitting from organization. Further, Firth et al. (2004) found that the intentions to quit were highly influenced by job dissatisfaction, lack of commitment to the organization, and feeling of stress.

### **2.3 Quality of Work Life**

Quality of work life (QWL) constitutes a major part of any employee's life. Quality of Work Life explains the extent of the relationship between individuals and his perception of life in relation to his work environment. As most the time of an employee's life is spent on their jobs so it is important to have better quality of work life. It refers to the quality of relationship between employees and the total working environment. It is a multi dimensional concept which constitutes many dimensions that have an influence on the job of the employees and are also considered for measuring the quality of work life. Many researches in the past have shown that there are a number of factors which affect the quality of work life. These factors are adequate and fair compensation, safe and healthy working condition, opportunity to use and develop human capacities, opportunity for career growth, social integration in the work force, constitutionalism in the work organization, work and quality of life, special relevance of work etc.

The quality of work life is the working conditions' response to needs and desires of an individual. Cummings and Worley mention that the quality of work life has two meanings. Firstly, it means a good feeling towards work and good mental health experienced from work in terms of incentives, safe working conditions, and growth. Secondly, it means the ways that organizations use to assure the quality of work such as creating the meaning and importance of work responsibility by applying efficient teamwork and management and labour relation systems. If working conditions are substandard or the workplace lacks important facilities such as proper lighting, furniture, restrooms and other health and safety provisions, employees will not be willing to put up with the inconvenience for long time. Organizational instability has been shown to have a high degree of high turnover. Indications are that employees are more likely to stay when there is a predictable work environment and vice versa (Zuber, 2001). In organizations where there is a high level of inefficiency there is also a high level of staff turnover (Alexander et al., 1994). Saklani (2004) stressed from his findings that employees are inner directed and value their work life from both financial and non-financial incentives. As such, they require a work environment where the commitment of employees towards its organization could be flourished through the attainment of a positive outlook of an individual's job environment of work related experiences that devoid all negative personal consequences (Shamir & Salomon, 1985; Walton, 1975).

### **2.4 Job Satisfaction**

Job satisfaction may be defined as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences (Dunnette and Locke, 1976). This positive feeling results from the perception of one's job as fulfilling or allowing the fulfillment of one's important job values, provided these values are compatible with one's needs (Dunnette and Locke, 1976). Given that values refer to what one desires or seeks to attain (Locke, 1969), job satisfaction can be considered as reflecting a person's value judgment regarding work related rewards. Locke and Henne (1986) define job satisfaction as the pleasurable emotional state resulting from the achievement of one's job values in the work situation.

The relationship between satisfaction and turnover has been consistently found in many studies (Lum et al., 1998). Mobley et al., 1979 indicated that overall job satisfaction is negatively linked to turnover but explained little of the variability in turnover. Mobley in (1977) developed a model that explains the process of dissatisfaction that an employee feels and how he arrives at a decision to leave the organization. Mobley identified several intervening variables that could serve as mediators to the effect of Job Satisfaction. The model

first explains the Employee evaluation of the existing job, and then obviously it is for the employee to gauge his satisfaction in performing the particular job he is engaged. The result of which would be either satisfaction or dissatisfaction. Mobley favored no particular satisfaction model, but contributed to the development of several such models in which he explains how dissatisfaction arises. Thus from research findings it is inferred that dissatisfaction, breeds the stimulation of the thoughts of quitting, which, results in evaluating the pros and cons of looking out for a job alternative that is to check for what the utilities of being in the current job are and what the alternative job would be like. If a dissatisfied employee happens to get an alternative job where he does not have to compromise on job satisfaction, the employee concerned would definitely choose the alternative job, resigning the current job. Thus in summary it can be said that the more satisfied an employee is in his/her job, less likely is the employee's probability of quitting his job in spite of alternative jobs being available in plenty.

### **2.5 Organizational Commitment**

According to Mowday et al. (1982) psychological and emotional attachment of an individual with his Organization is referred as organizational commitment and due to it, likelihood to stay with the organization increases. Organizational commitment is defined in the same manner by some other researchers (Morrow, 1993; Mathieu and Zajac, 1990). Testa (2001) defines organizational commitment as if there is positive appraisal of the work environment; the employee gives a positive response referred to as organizational commitment. When the employee has strong belief in values and objectives of organization or want to remain the member of the organization, such emotional response may be regarded as Commitment (Scholarios and Marks, 2004).

There is extensive support in literature to prove the relationship of turnover intention and organization commitment. Organizational commitment and its results is core to many studies and extensive interest in this phenomenon is due to its relation with employee turnover (Meyer and Allen, 1997). According to Firth (2004), the main contributor in reduction of employee's turnover intention is organizational commitment. The empirical results also show that the organizational commitment has a major impact on turnover intention. A negative relationship exists between them as the increase in organizational commitment leads to low turnover intention (Kumar, Ramendran, & Yacob, 2012).

Many other studies also demonstrate similar results as they also illustrate that the organizational commitment act as precursor to turnover intention (Arnold and Feldman, 1982; Hollenbeck and Williams, 1986; Kochand Steers, 1978; Lee and Bruvold, 2003). Intention to leave is a result of low commitment of employees with their organization. Paille, Fournier, & Lamontagne (2011) explore that among the other types of commitment like commitment to the dispatcher and commitment to the colleagues, commitment to organization has more influence on turnover intention.

Joo & Park (2010) also explain the relationship between organizational commitment and turnover intention of employees. They explain that the employees who are more committed to the organization are less inclined to leave. A number of other studies show the same conclusion as the more the employee is committed to organization the less is his turnover intention and vice versa (Cooper-Hakim and Viswesvaran, 2005; Arkoubi et al., 2007; Meyer et al., 2002).

## **3. RESEARCH METHODOLOGY**

### **3.1 Statement of the Problem**

Employees are the main pillars and the most important factors in driving the success of the organization. They are the people who have the function and ability to organize and manage the outcome of one certain assignment. In the banking industry, employees are expected to demonstrate a very high performance in order to achieve the organization's mission, goal and objective each year which highly depend on the sales volume of their products and services.

Year 1991 is marked as the significant year for Indian banking sector. Globalization, liberalization and other international events lead Public Sector Banks in India to reform and adjust to attain competitive edge in multinationals environment. In order to cope with the changing trend as well to provide effective and efficient service to the customer, turn which the banking sector has taken has reflected its emphasis on high profitability without due consideration for the well-being of the people that they uproot along the way. This is readily noticed especially when the employees' economic, social and private lives are jeopardized in the course of striving to meet the high demands and targets of the Public Sector Banks. Directly or indirectly these reforms in policy and technology in banking sector has deteriorated the social, economic and psychological sphere of the bank employees in India. In lieu of the above, bank workers are beginning to seek alternative appointments elsewhere due to the unstable fate of their career.

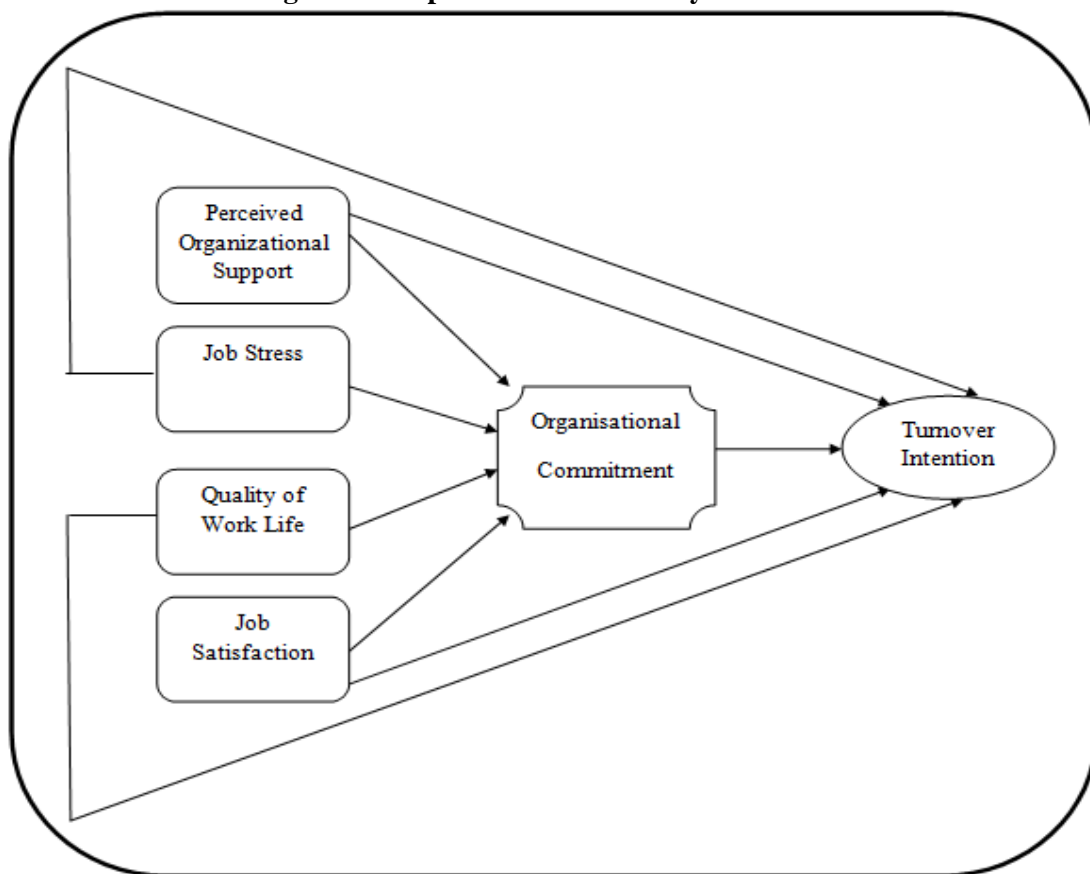
### 3.2 Research Objectives

- 1) To understand the employee's perception on the turnover intention
- 2) To examine the relationship between perceived Organization support, Job Stress, Quality of Work life, Job Satisfaction, Organizational Commitment and Employee turnover intention.
- 3) To examine the influence of intervening variable i.e. organizational commitment on employee turnover intention.

### 3.3 Research Analytical Model

The proposed Research Analytical Model incorporates antecedents of turnover intention and the mediating role played by organizational commitment between the turnover antecedents and turnover intention. Figure-1 presents the model of turnover intentions examined in this study.

Figure-1: Proposed Research Analytical Model



### 3.4 Research Hypotheses

Hypothesis 1 (H<sub>1</sub>) predicts that perceptions of perceived Organizational support will have negative relationship with turnover intention

Hypothesis 2 (H<sub>2</sub>) predicts that there is a positive relationship between Job Stress and Turnover Intension

Hypothesis 3 (H<sub>3</sub>) predicts that Quality of Work Life is negatively related to Turnover Intension

Hypothesis 4 (H<sub>4</sub>) predicts that Job Satisfaction is negatively related to Turnover Intension

Hypothesis 5a (H<sub>5a</sub>) Organisational Commitment mediates the relationship between perceived Organizational support and turnover intension

Hypothesis 5b (H<sub>5b</sub>) Organisational Commitment mediates the relationship between Job Stress and turnover intension

Hypothesis 5c (H<sub>5c</sub>) Organisational Commitment mediates the relationship between Quality of Work Life and turnover intension

Hypothesis 5d (H<sub>5d</sub>) Organisational Commitment mediates the relationship between Job Satisfaction and turnover intension

### 3.5 Research Design

The study adopted the descriptive survey design. The survey was adopted specifically to investigate the impact of variables viz. Perceived Organizational Support, Job Stress, Quality of Work Life, Job Satisfaction and Organizational Commitment on turnover intention among Public Sector Bank Employees.

### 3.6 Sample Design

#### 3.6.1 Target Population

The target population for the study was employees working in Public Sector Banks located in Hyderabad, India.

#### 3.6.2 Sampling Frame

A sampling frame is the list of population elements from which the sample may be drawn in order to represent the target population. It is also known as the working sample. In this study, the sampling frame was based on the list of Bank Offices of Public Sector Banks located in Hyderabad.

#### 3.6.3 Sampling Method

Among a variety of probability sampling methods, consisting of simple random, systematic, stratified, cluster, and multistage area sampling, stratified sampling was chosen to select the sample elements in this study because: (1) it enabled a more efficient sample to be selected than could be chosen on the basis of simple random sampling; and (2) it ensured that the sample accurately reflected the population on the basis of the criterion or criteria used for stratification.

#### 3.6.4 Sample Size

A total of 150 respondents consisting of employees in the age group of 21 to 60, both males and females, from almost all levels of management with different educational background were selected from various Bank Offices of Public Sector Banks in the Hyderabad city.

## 4. MEASURES

Organizational Support was measured using 3 item scale developed by Eisenberg et al. The respondents were asked to rate the statements on a five point scale from 1 (Strongly Agree) to 5 (Strongly Disagree) as to indicate their agreement to the statements to their feel of support from their organizations.

Job Stress of Employees was measured using Scale developed by Tate et al. (1997). Job stress was measured by mental stress symptoms and physical stress symptoms. Three items were used to measure the mental stress and five items were used to measure the physical symptoms of stress.

Quality of Work Life was measured using five item scale developed by Argentero et al. (2007). Respondents rated their quality of relationship with other employees and the total working environment on five points scale ranging from strongly agree to strongly disagree. Job Satisfaction was measured via five items rated on a five-point scale ranging from highly satisfied certain to highly dissatisfied extremely uncertain. The scale was developed by Caplan et al. (1975).

The five-item Organizational Commitment scale developed by Mowday et al. (1979) was used to measure Organizational Commitment among employees. Respondents rated the statements on a five-point scale, ranging from strongly agree to strongly disagree.

The four items of turnover intention scale developed by Seashore et al., (1982) were used to measure the turnover intention among employees. We used the survey questionnaire with a five-point Likert scale ranging from 1 (strongly agree) to 5 (strongly disagree).

## 5. RELIABILITY ANALYSIS

Cronbach's Alpha technique was used to check the reliabilities of the constructs. All the constructs have alpha value greater than the recommended level of 0.7 (Hair et al., 1978). Hence, we concluded that all the constructs of the model had sufficient reliabilities and we can proceed for further analysis. Table I summarizes the results of Cronbach alpha.

**Table I. Reliabilities of Constructs**

Constructs	Items	Cronbach Alpha
Perceived Organizational Support	3	0.78
Job Stress	8	0.81
Quality of Work Life	5	0.94

Job Satisfaction	5	0.82
Organizational Commitment	5	0.79
Turnover Intentions	4	0.85

**6. VALIDATION OF THE MODEL**

Confirmatory factor analysis was conducted to validate the measurement model. AMOS 18.0 was used to check the goodness of fit model. The current study yield a high significance level ( $\chi^2 = 325.14$ ; degree of freedom = 295; probability level = 0.14). The appropriate distributional assumptions were met and we conclude that the model is correct. The departure of the data from the model is significant at the  $p > 0.05$  level.

Table II shows both the results of indices for the current model and suggested guidelines for evaluating model fit (Arbuckle, 2006; McDonald & Ho, 2002; Bentler, 1992). Modification indices do not provide any indication of misfit of the structural model suggesting that there is no need for model modification or inclusion of any new path between the constructs of the model.

**Table II. Results of Model Fit Indices for the Model**

Model Fit Indices	Values	Suggested guidelines
$X^2/df$	1.102	Less than 3.0
Comparative Fit Index	0.908	Equals to or be greater than 0.9
Incremental Fit Index	0.952	Equals to or be greater than 0.9
Goodness of Fit Index	0.974	Equals to or be greater than 0.9
Adjusted Goodness of Fit Index	0.936	Equals to or be greater than 0.9
Tucker-Lewis Index	0.979	Equals to or be greater than 0.9
Root Mean Square Error of Approximation	0.038	Equals to or be lesser than 0.05

**7. HYPOTHESIS TESTING**

The extent of the impact of independent variables on dependent variables was investigated using a regression analysis. Beta weights show standardized regression coefficients used to measure the variance in dependent variable caused by independent variable within the models and p value shows significance level for the models.

The Perceived Organizational Support have significant negative relationship with employee turnover intention ( $p < 0.05$ ,  $\beta = -0.176$ ). The results indicate that Perceived Organizational Support contributed 17% in employee turnover intention. On the basis of the result,  $H_1$  accepted.

Job stress showed significant positive relationship with turnover intention ( $p < 0.05$ ,  $\beta = 0.189$ ). It is clear from the results that more than 18% change in employee turnover intention is caused by job stress. These result of the study validate  $H_2$

The Quality of Work Life has significant negative relationship with employee turnover intention ( $p < 0.05$ ,  $\beta = -0.132$ ), which implies that more than 13% change in employee turnover intention is caused by Quality of Work Life. This finding provides support to accept  $H_3$ .

Job Satisfaction has significant negative relationship with employee turnover intention ( $p < 0.05$ ,  $\beta = -0.178$ ). On the basis of the result,  $H_4$  is accepted.

**8. RESULTS OF MEDIATION ANALYSIS**

Baron and Kenny’s mediation rules were applied for mediation analysis in this study. According to  $H_{5a}$ , Organization Commitment mediates the relationship between Perceived Organizational Support and turnover intentions. The relationship was found significant, satisfying Baron and Kenny’s conditions. Thus, the result indicates mediated relationship. A Sobel test was performed indicating a significant mediation effect. Hence  $H_{5a}$  was supported.

Likewise, Job Stress, Quality of Work Life and Job Satisfaction were subjected to mediation analysis. It was found that the relationships between all the variables and turnover intention were partially mediated by organizational commitment. The Sobel test for all the mediation tests produced a significant mediation effect as well. Hence,  $H_{5b}$ ,  $H_{5c}$  and  $H_{5d}$  were supported.

**9. FINDINGS AND CONCLUSION**

The purpose of this research was to understand the construct of organizational commitment and turnover intention and how various antecedents are related with them. From a practical perspective, the Study helps practitioners to adopt the behavior, which can help Employees to enhance their commitment towards their Organization and in turn, improves the job satisfaction and performance of the Employees. This will help the



Employees feel accountable for their Growth as well as the Organization's growth. When commitment towards the Organization improves, employees are found to be less vulnerable to quit their Work place.

The findings of the study shows that the respondents were least committed to their Jobs. This could be attributed to their non-satisfactory response in their Work place. This shows that respondents were not getting enough support from the Management to help them stay fully committed to their Organizations. This finding reveals that the Management needs to concentrate more on improving favourable job attitudes like commitment and satisfaction amongst the employees towards their jobs by paying more attention to improve the factors viz. Perceived Organizational Support and felt stress within the organization to reduce unfavorable job attitudes. The benefit of such a change can bring forth more employees internalizing the vision and mission of the company and they will strive to improve their performance in their organizations.

Similarly, the findings of the study shows that the respondents in this sample are more stressed out concerning workload and inconsistent role obligations. It is also found that the turnover intention among the respondents was found to be on the higher side due to job stress, which is detrimental to the Organization as poor manpower management, can stunt the growth of the Organization. Hence, the Management has to realize that since Banking Sector is primarily a service oriented sector, it cannot afford to lose existing employees and replace them with experienced and trained work force in a short span of time. They will have to build a stress free environment to help employees excel in their jobs and reduce the vulnerability to quit. Turnover in banking sector can ruin the quality of service provided which could cause a slow death to this sector. Thus, it becomes very important for the Management to foster positive work behavior amongst its employees by looking into ways of reducing job stress among them.

## 10. CONCLUSION

Today in the world of globalization, organizations operate in a fierce competitive environment, where they face many challenges to remain competitive in the market. One of the major challenges that the organizations face is employee retention, as turnover rates in organizations is increasing with a high pace. A large degree of employee turnover is highly detrimental to both the organization as well as the employees. Turnover has an impact over the organization's costs relating to recruitment and selection, personnel process and induction, training of new personnel and above all, loss of knowledge gained by the employee while on job. Additionally, it results in understaffing which in turn lead to decreased effectiveness and productivity of the remaining staff. Most often, turnover intention is consequential to actual quitting behavior. Hence, it is imperative for the Organizations to understand the determinants of turnover intentions so as to arrest the outflow of key personnel and retain competitive edge.

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A CRITICAL STUDY OF UNFAIR MARKETING PRACTICES IN INDIA

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**ABSTRACT**

*Some Marketers, Manufacturers as well as a few Media Owners in India, of late, were criticized very harshly for following Unfair Marketing Practices related to **Product Safety, Product Quality, Spurious Products, Price Fixation, Predatory Pricing**, to mention a leading few. In the modern Marketing scenario, when the competition is very intense, the **Marketing Emphasis**, as a strategy, is in general, observed on **increasing Sales Volume, Market Share as well as Profit**, as far as possible, at an early date. Almost all except a few marketers, no doubt, adopt **Aggressive Marketing** also, as a strategy, but, then **they sell unsought, unwanted or artificially- need created goods or services**.*

*Unfair Marketing Practices in India can broadly be studied under the four broad heads, namely, **Product, Price, Place and Packaging**. The Unfair Marketing Practices related to Product can be categorized under the three categories like **Product Safety, Product Quality and Spurious Products**. The businessmen should necessarily provide priority to all the Safety issues related with the goods or services and address them quite promptly and regularly. The manufacturer and the marketer should take the responsibility to ensure that the quality of the product sold or the service provided, indeed, stands up to the claims or contentions made by them through advertisements or elsewhere. It is not impossible but very difficult to control the entry of spurious products in the market; they are easily available in abundant quantity. There are experienced many Unfair Marketing Practices which are the ultimate result of pricing a product or a service. There are experienced many Unfair Marketing Practices which occur because of issues related to distribution of a product. A consumer's product purchase decision based on incorrect fundamental information mentioned on the package does necessarily not fulfill his purpose or the real need of purchase. **On this background, it is the right time to study, quite critically prevailing Unfair Marketing Practices in India.***

**Significance of the Research Topic in the Present Market Scenario –**

*Some Marketers, Manufacturers as well as a few Media Owners in India, of late, were criticized very harshly for following Unfair Marketing Practices related to **Product Safety, Product Quality, Spurious Products, Price Fixation, Predatory Pricing**, to mention a leading few. Subsequently, they came out with assertive justifications which have really lead to tremendous confusion, controversy and intellectually conflicting arguments, in society. Moreover, as this is a very hot topic of curiosity arousing and debate, at present, it is loudly commented in several guest lectures, seminars, workshops and conferences of not only National but also International levels. Thus, on this background, **this is the right time to study, quite critically. prevailing Unfair Marketing practices in India.***

*Key Words – Artificial- Need Created Products, Spurious Products, Predatory Pricing,*

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**INTRODUCTION**

As a matter of fact, Marketing is recognized as one of the significant functions of the Business Enterprise. Moreover, all the businessmen attach relatively more weight-age to Marketing basically because this alone brings in much needed Revenue for the enterprise. **In the modern Marketing scenario, when the competition is very intense, the Marketing Emphasis, as a strategy, is in general, observed on increasing Sales Volume, Market Share as well as Profit, as far as possible, at an early date.** Apparently, following this kind of Growth Strategy for any enterprise seems to be sound, logical, rational and practical. However, the said strategy is expected to be followed in an ethical and legal manner. On the other hand, the strategy is followed at the cost of consumer satisfaction (which is regarded as a matter of paramount significance for any enterprise) and proper consumer service. **Almost all except a few marketers, no doubt, adopt Aggressive Marketing also, as a strategy, but, then they sell unsought, unwanted or artificial-need created goods or services.** For example, Life Insurance Policies, Toys, Cosmetics, Credit Cards, Chocolates, Cadburys, to mention a few.

**OBJECTIVE**

1. To study critically Unfair Marketing Practices in India

**SCOPE**

The scope of the Paper is extended to a few selected Marketing Practices only for want of the length of the Paper.

## METHODOLOGY

For writing this Paper the following Methodology was followed.

1. Review of literature was done through several books and significant websites in order to develop a better conceptual understanding regarding Unfair Marketing Practices prevalent in India at present (All the details about these books and other websites are given in the section of 'Bibliography', at the end of the Paper.)
2. Various inferences were arrived at after applying logical interpretations based on different facts, learned through review of literature, as mentioned above.

## UNFAIR MARKETING PRACTICES IN INDIA

They can broadly be studied under the following four broad heads.

- (a) Product
- (b) Price
- (c) Place
- (d) Packaging.

Let us discuss each of these heads one by one in the following lines.

### (a) Product

The Unfair Marketing Practices related to Product can be studied under the following three categories.

- (i) Product Safety
- (ii) Product Quality
- (iii) Spurious Products

Let us discuss each of these categories one by one in the following lines.

#### (i) Product Safety –

The consumers buy the products with the belief on the marketer that the products are totally safety in the sense that they would not injure or harm them, at all. In general, the prudent or practical consumer having average Intelligent Quotient may lack technical knowledge which may be really necessary to judge the inherent danger associated with the product or service. At this juncture, it becomes the prime duty and responsibility of the marketer to inform the consumer about the probable danger, if any. For example, Toys, Gas Geezers, Electric Geezers, Drugs, Medicines, Pesticides, etc.

**The businessmen should necessarily provide priority to all the Safety issues related with the goods or services and address them quite promptly and regularly.** The most businessmen carry the misconception that accidents occur due to product misuse at the hands of the consumers. However, it is not the misuse of the product which results into the accident, but it is the technical illiteracy or innocence on the part of the customer which causes the accident. **The businessmen should certainly attempt to improve the overall level of awareness of the consumers about the inherent dangers which products or services carry.**

#### (ii) Product Quality -

**The manufacturer and the marketer should take the responsibility to ensure that the quality of the product sold or the service provided, indeed, stands up to the claims or contentions made by them through advertisements or elsewhere.** After the purchase transaction, the consumer should, at least, be satisfied reasonably, if not delighted ideally.

For example, many consumers believe that 'Bottled Water' is purer and safer than tap water. But, the same may not be the case with all such kind of water. Many lady consumers trust the claim made by the seller that the saree is shrink-proof. In fact, they may not be the case, at all.

#### (iii) Spurious Products -

**As a matter of fact, as it is not impossible but very difficult to control the entry of spurious products in the market, they are easily available in abundant quantity.** For example, Bogus Pharmaceutical companies manufactured many drugs meant for common diseases like cold, cough, body ache, Head ache, fever, etc. After chemical analysis it was found out that such drugs were spurious in their nature as their main ingredients were sugar, salt, wheat. As it is clearly evident from these ingredients, they are totally harmless for human body if they are consumed in proper proportion. When such drugs are readily available at economically affordable prices, a consumer tends to purchase them. Thereafter, neither he suffers from any side effect from such a drug nor his disease gets cured. Bogus manufacturing companies are equally well supported by the dealers who indulge in illegal and unethical selling activities in order to earn handsome and quick returns in the form of attractive commission which is triple the regular commission, sometimes. Since all such details about

commissions are understood only through informal social communications with the wholesalers, dealers or the traders, such market practices are really very hard to prove for want of acceptable or admissible legal evidence.

Counterfeit suiting is also available in major wholesale markets in India. While the Manufactures undertake tremendous efforts to build a Brand over a period through Massive advertising, Sales Promotion, etc. and also through some other effective techniques of Integrative Marketing Communications, counterfeit fabrics cheaply available tarnish the marketing image of the manufacture before the customers.

**(b) Price –**

**There are experienced many Unfair Marketing Practices which are the ultimate result of pricing a product or a service.** For example, many consumers unnecessarily perceive that higher prices are always accompanied with better quality of product or service. In the light of this consumer perception, some manufactures hike the product price even of the inferior product so that it can be perceived as superior by the consumers whereby the sales for such product increase and yield more profit to the manufacture.

Furthermore, two or more manufactures fix a specific price for a product or service preferably may not be exorbitant, but, reasonably high or they decide to bid for the lowest price in as contract.

Besides, some companies indulge in the selling practice of ‘**Predatory Pricing.**’ It means charging a price below the cost of production or charging competitively very low price so as to eliminate the competition.

**(c) Place –**

**There are experienced many Unfair Marketing Practices which occur because of issues related to distribution of a product.** For example, some manufactures insist that a dealer should exclusively deal with the products of its company only. In other words, they do want a dealer to deal with the similar or allied products of other companies, especially the products of the competitors’ company.

In order to stock out slow moving consumer goods, some manufactures put a condition to the companies, at the time of entering into a contract in respect of sale of fast moving consumer goods, to purchase slow moving consumer goods.

Sometimes, the buyer is compelled to purchase full line of the products, that is, all the products of a specific product line, when he actually needs only a part of the line. For instance, when the doctor prescribes to a patient only a few tablets to consume for a particular disorder, the chemist does not sell them, rather, insists to buy the full strip, with the fear or justification that the remaining tablets may not be demanded and they may lie unsold.

**(d) Packaging –**

It is the prime duty and responsibility of every marketer to provide accurate and adequate information, about the product to be sold to the consumer, not only through Packaging but also through Labeling. In simple words, such information should be provided without twisting or coloring the same, quite tactfully or intelligently, because these kinds of, misleading activities on the part of the marketers directly lead to misguidance or misrepresentation. **A consumer’s product purchase decision based on incorrect fundamental information mentioned on the package does necessarily not fulfill his purpose or the need of purchase.** Consequently, the consumer gets dissatisfied or discontented. This, in itself, defeats the pure purpose of marketing, as a significant activity, as consumer satisfaction is regarded as of paramount consideration in marketing.

For example, many companies, more often than not, come out with the catchy words such as ‘**Organic**’, ‘**Bio-Degradable**’, ‘**Recyclable**’, ‘**Environmentally Safe**’ ‘**Ayurvedic**’, etc., without providing real scientific evidence to back them up. In other words, if strict technical meaning associated with such words is ideally interpreted while confirming the claim or contention of the marketers, unfortunately, it is experienced that the products fail the confirmatory tests on these criteria or the parameters. Moreover, tall and narrow cereal boxes look larger only in the shelves, but not so when they are opened. The different terms used in the advertisements such as ‘**Large**’, ‘**Extra Large**’, or ‘**Economy Size**’ are meaningless, in true sense of the term and probably the consumers would require a pocket calculator to calculate the relative prices of such packs, in order to realize the difference in existence in the packs, if any.

**LIMITATIONS**

1. As the study undertaken for writing the Paper is purely of Academic Orientation, only a selected and significant few Unfair Marketing Practices, are covered in the Paper, which are experienced by the consumers, quite frequently.

2. As the study undertaken for writing the Paper is purely based on Secondary Data, all the limitations of Secondary Data have direct and deep impact on the Views and Opinions expressed, so also consequently, on the Inferences, arrived at, in the Paper, by the researcher.

**SCOPE FOR FUTURE RESEARCH**

During the course of the study of this Paper, the researcher found out that there is an ample scope and adequate potential for research in future for the following topics related to Unfair Marketing Practices, Advertising Practices as well as Ethical Practices in India.

1. A Contemporary Study to suggest measures to reduce Unfair Marketing Practices in India.
2. A Critical Study of Unfair Advertising Practices in India
3. A Contemporary Study to suggest measures to reduce Unfair Advertising Practices in India.
4. A Critical Study of Unethical Practices in India.
5. A Contemporary Study to suggest measures to reduce Unethical Practices in India.

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**A RESEARCH STUDY ON THE EFFECTIVENESS OF MARKETING COMMUNICATIONS WITH RESPECT TO WOMEN HYGIENE PRODUCTS**

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**ABSTRACT**

*Marketing communication is a fundamental and complex part of a company's marketing efforts. It includes advertising, direct marketing, branding, packaging, online presence, printed materials, Public Relations activities, sales presentations, sponsorships, trade show appearances and more. Mainly it has two objectives. One is to create and sustain demand and preference for the product. The other is to shorten the sales cycle. Hygiene is an essential component of healthy living, a measure of good standard of living, symbol of prosperity and an integral to achieving health and preventing disease. India claims lowest usage of feminine hygiene products in the world. The reason being behind is lack of awareness in the category, traditional and cultural barriers. The study conducting among the women in Bangalore city having comparison effects of marketing communication of feminine hygiene products between the house wives and working women. This research study also focuses on socio demographic differences between a working woman and house wife on their understanding (effectiveness) of marketing communication of hygiene products.*

*Objectives of the paper includes*

- 1. To study the socio demographic profiles of the women ( house wives vs. working women) in relation to marketing communication of hygiene products*
- 2. To compare the effectiveness of various modes of marketing communication on working women and house wives*
- 3. To suggest the methods to improve ways of marketing communication especially women hygiene products.*

*Research methodology: Current study has been done by exploratory research based on the objectives stated above. The study is based on both primary and Secondary data. By administers direct personal investigation, required data collected by the survey tool of questionnaire. The data so collected was properly coded and analysed with the help of statistical packages. Scope of this study includes working women and house wives of Bangalore city.*

*Key words: Marketing communications, Women hygiene products*

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**INTRODUCTION**

Marketing communications are the means by which firms attempt to inform, persuade and remind consumers – directly or indirectly – about the products and they sell . Al though marketing communications can play a number of crucial roles, they must to do so in increasingly tough communication environment. Technology and other factors have profoundly changed the way consumers process communications, and even whether they choose to process them at all. The rapid diffusion of powerful broadband internet connections, ad skipping digital video recorders, multipurpose cell phones, and portable music and video players have forced marketers to rethink a number of their traditional practices.

**Hand Wash**

Hand wash is the product of cleaning one's own hands with or without use of water. By using this product, It prevents or minimizes diseases and diffusion of infections. By cleansing with hand wash, will protect from diseases. People who are infected with respiratory illness such as common cold, cough can easily transmit viruses through air. So if they don't wash their hands, it is easy to get affect others. CDC ( Centers for Disease control and prevention) has stated that one of the significant measure for preventing the spread of pathogens is active hand washing. In general hand wash products prevents diseases through airborne like measles, chickenpox, influenza etc. It helps to minimise the spread of influenza, diarrhea deterrence, evading respiratory infections. Reports shows that the by practising hygienic behaviour reduces the number of child deaths due to diarrhea, pneumonia which are the major causes of child deaths.

There are five critical times in washing hands with soap and/or using of a hand antiseptic related to fecal-oral transmission: after using a bathroom (private or public), after changing a diaper, before feeding a child, before eating and before preparing food or handling raw meat, fish, or poultry, or any other situation leading to potential infection. It is always better to wash the hands and/or use a hand antiseptic wash before and after tending to a sick person.

**Tissue Paper**

Facial tissue (paper handkerchiefs) refers to a class of soft, absorbent, disposable paper that is suitable for use on the face. The term is commonly used to refer to the type of facial tissue, usually sold in boxes, that is designed to facilitate the expulsion of nasal mucus from the nose although it may refer to other types of facial tissues including napkins and wipes.

The first tissue handkerchiefs were introduced in the 1920s. They have been refined over the years, especially for softness and strength, but their basic design has remained constant. Today each person in Western Europe uses about 200 tissue handkerchiefs a year, with a variety of 'alternative' functions including the treatment of minor wounds, the cleaning of face and hands and the cleaning of spectacles.

The importance of the paper tissue on minimising the spread of an infection has been highlighted in light of fears over a swine flu epidemic. In the UK, for example, the Government ran a campaign called "Catch it, bin it, kill it", which encouraged people to cover their mouth with a paper tissue when coughing or sneezing.

**Sanitary Napkins**

Menstrual pads are worn as a diaper to absorb menstrual discharge (and thereby protect clothing and furnishings). They are usually individually wrapped so they are easier and more discreet to carry in a purse or bag. This wrapper may be used to wrap the soiled pads before disposing of them in appropriate receptacles.

**Mouth Wash**

Mouth wash is a liquid which is held in the mouth submissively or rinsed around the mouth by reduction of the perioral muscles and/ or movement of the head and may be gargled, where the head is tilted back and the liquid bubbled at the back of the mouth

The main use of mouth wash is a part of oral hygiene routine which kills bacterial plaque which causes cavities, gingivitis and bad breath. One of the common use of mouthwash is prior to and after oral surgery procedures such as tooth extraction.

**After shave**

Shaving products are used to assist in the removal of unwanted body hair, to ease shaving by women and men, and include products such as shaving soaps and creams as well as pre- and after shaving lotions.

**Deodorant**

A deodorant is a substance applied to the body to prevent body odour caused by the bacterial breakdown of sweat in armpits, feet, and other areas of the body.

**RESEARCH OBJECTIVES**

1. To study the socio demographic profiles of the women ( house wives vs. working women) in relation to marketing communication of hygiene products
2. To compare the effectiveness of various modes of marketing communication on working women and house wives
3. To suggest the methods to improve ways of marketing communication especially women hygiene products

**RESEARCH METHODOLOGY**

Current study has been done by exploratory research based on the objectives stated above. The study is based on both primary and Secondary data. By administers direct personal investigation, required data collected by the survey tool of questionnaire. The data so collected was properly coded and analysed with the help of statistical packages. Scope of this study includes working women and house wives of Bangalore city.

**SAMPLING DESIGN**

Sample size: 100

Sample frame: Bangalore city

Sampling Frame: Convenient sampling

Survey: Questionnaire

**HYPOTHESIS**

1. H<sub>0</sub>: There is no impact of demographic factors on influence of marketing communication for purchase of hygiene products  
H<sub>1</sub>: There is an impact of demographic factors on influence of marketing communication for purchase of hygiene products



2. H0: There is no significant impact of occupation on frequency of buying hygienic products.

H1: There is a significant impact of occupation on frequency of buying hygienic products.

**DATA ANALYSIS AND INTERPRETATION**

**Table 1. Demographic Variable**

Demographic Variable	Number of respondents	Percentage
<b>Age (years)</b>		
25-30	18	18
30- 35	57	57
35-40	25	25
<b>Educational Qualification</b>		
Primary	0	0
Secondary	0	0
Higher Secondary	4	4
Vocational/Technical School	2	2
Graduation	74	74
Professional Degree	16	16
Post-Graduation	4	4
<b>Status</b>		
Home Maker	50	50
Working Woman	50	50
<b>Monthly /income</b>		
Below 3000	0	0
3000- 7999	1	1
8000--24999	94	94
25000 and above	5	5
<b>Marital Status</b>		
Married	92	92
Single	8	8
Widow	0	0

**Table 2. Hygiene Products Usage Rate**

Mainly 6 Products were taken for study under the category of hygiene products . Out of 100 respondents following is the table shows the usage rate of different products.

Products	No. of respondents
Hand wash	73
Tissues	46
Sanitary Napkins	100
After shave lotion	20
Mouth wash	36
Deodorant	92

Based on this survey 100% of the respondents are using sanitary napkins 73% are using hand wash 46% are using Tissues, 20% are using after shave lotion, 92% are using Deodorant, 36% are using Mouth wash .

**Table 3: Frequency of Purchase**

Buying Frequency	Number of respondents
Weekly	14
Once a month	75
Every 2- 3 Months	1
Every 6- months	10

75% women are buying these hygiene products once in a month. Remains varies with 4% weekly purchases, 1% varies with every 2-3 months. There is 10% varies with once in every six month use to purchase product. Women are so concerned about their hygiene in Bangalore city.

**Table 4: Place Preference to Buy Hygiene Products**

Since working women prefer without any hassle free purchase , most of the consumers are not separately purchasing hygiene products, they purchase along with their general provision buying. Different places , different options are using by them to buy these products.

Place preference	Number of respondents
Convenience store	11
Super store	72
Internet/ Direct Purchase	6
Drug store	11

11% women are buying from convenience store, 72% are buying from super store, 6% are buying from online purchasing portals and remain 11% from drug store.

**Table 5: Average spending on hygiene products (per month)**

Per Month Usage	Number of Respondents
0-- 300	24
301--600	72
601—900	4
901—1200	0
1201—1500	0
More than 1500	0

72% women consuming in and average upto 600 rs. In one month. Remaining 24% are spending in average upto 300 rs. Only 4% are spending more than 600 and less than 900. Even researcher put an option for other choices, there were no respondents in this category.

**Table 6**

Elements in order of importance While considering purchasing hygiene products (Rate scale 1 to 5 where 1 being the most important 5 being the least important)

Elements	No. of Case	1	2	3	4	5
Price	100	54	17	13	14	2
Packaging	100	52	16	14	12	6
Celebrity endorsements	100	50	13	14	11	12
Information provided (about the company/ product)	100	68	18	12	1	1
Ease of use	100	60	15	10	8	7
Advertising	100	60	16	9	7	8
Brand Familiarity	100	63	16	14	4	3
Ease of Buy	100	57	18	13	6	6

**Table 7**

Reasons to purchase hygiene products ( Rate 1 being strongly agree 2 Agree 3 Neutral 4 Disagree 5 Strongly Disagree)

Reasons	No of cases	1	2	3	4	5
To maintain healthy and cleanliness	100	73	17	4	5	1
To improve appearances	100	67	18	7	5	3
To improve confidence	100	70	15	6	7	2
To be trendy	100	63	19	7	7	4
To project an image	100	64	15	8	6	4

**Table 8**

Promotional offers which entice most while purchasing hygiene products ( 1 being most likely)

Promotional offers	No of cases	1	2	3	4	5
Buy one get one free	100	65	18	8	5	4
Mix and Match brands for a set price	100	66	16	9	6	3
Money off when you spend X amount	100	68	14	9	7	2
Temporary or introductory price reduction	100	60	19	13	5	3
Any other						

**TESTING OF HYPOTHESIS**

H0: There is no impact of demographic factors on influence of marketing communication for purchase of hygiene products

H1: There is an impact of demographic factors on influence of marketing communication for purchase of hygiene products

**Table: ANOVA table showing the impact of demographic factors on television**

**ANOVA**

		Sum of Squares	df	Mean Square	F	Sig.
Age of the respondents	Between Groups	24.495	4	6.124	32.292	.000
	Within Groups	18.015	95	.190		
	Total	42.510	99			
Education qualifications	Between Groups	27.162	4	6.790	30.898	.000
	Within Groups	20.878	95	.220		
	Total	48.040	99			
Occupation	Between Groups	13.462	4	3.365	27.708	.000
	Within Groups	11.538	95	.121		
	Total	25.000	99			
Income of the respondents	Between Groups	4.855	4	1.214	117.117	.000
	Within Groups	.985	95	.010		
	Total	5.840	99			
Marital status	Between Groups	5.260	4	1.315	59.488	.000
	Within Groups	2.100	95	.022		
	Total	7.360	99			

**Table: ANOVA table showing the impact of demographic factors on internet**

**ANOVA**

		Sum of Squares	df	Mean Square	F	Sig.
Age of the respondents	Between Groups	26.137	4	6.534	37.914	.000
	Within Groups	16.373	95	.172		
	Total	42.510	99			
Education qualifications	Between Groups	30.879	4	7.720	42.736	.000
	Within Groups	17.161	95	.181		
	Total	48.040	99			
Occupation	Between Groups	15.984	4	3.996	42.102	.000
	Within Groups	9.016	95	.095		
	Total	25.000	99			

Income of the respondents	Between Groups	4.856	4	1.214	117.262	.000
	Within Groups	.984	95	.010		
	Total	5.840	99			
Marital status	Between Groups	6.610	4	1.653	209.317	.000
	Within Groups	.750	95	.008		
	Total	7.360	99			

**Table: ANOVA table showing the impact of demographic factors on FM radio**

**ANOVA**

		Sum of Squares	df	Mean Square	F	Sig.
Age of the respondents	Between Groups	26.555	4	6.639	39.531	.000
	Within Groups	15.955	95	.168		
	Total	42.510	99			
Education qualifications	Between Groups	26.422	4	6.605	29.027	.000
	Within Groups	21.618	95	.228		
	Total	48.040	99			
Occupation	Between Groups	20.636	4	5.159	112.318	.000
	Within Groups	4.364	95	.046		
	Total	25.000	99			
Income of the respondents	Between Groups	4.863	4	1.216	118.176	.000
	Within Groups	.977	95	.010		
	Total	5.840	99			
Marital status	Between Groups	5.646	4	1.411	78.217	.000
	Within Groups	1.714	95	.018		
	Total	7.360	99			

**RESULTS**

The above hypothesis was tested by using the statistical tool analysis of variance (ANOVA) keeping a media communication as an independent variable and demographic factors as dependent variables; it was tested by using 5% level of significance and 95% confidence level.

In the above tables the significant values are 0.000 which is lesser than 0.05, which says highly insignificant; therefore there is no proper evidence to accept the null hypothesis therefore alternate hypothesis is accepted.

Therefore there is an impact of demographic factors on influence of marketing communication for purchase of hygiene products.

H0: There is no significant impact of occupation on frequency of buying hygienic products.

H1: There is a significant impact of occupation on frequency of buying hygienic products.

**Crosstab**

Count

	Occupation		Total
	Home maker	Working woman	
Frequency of purchase Weekly	14	0	14
Once a month	36	39	75
2-3 months	0	1	1
Once in 6 months	0	10	10
Total	50	50	100

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	25.120 <sup>a</sup>	3	.000
Likelihood Ratio	34.777	3	.000
Linear-by-Linear Association	22.248	1	.000
N of Valid Cases	100		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is .50.

**RESULTS**

The above hypothesis was tested by using the statistical tool chi-square test by using 5% level of significance and 95% confidence level. In the above tables the significant values are 0.000 which is lesser than 0.05, which says highly insignificant; therefore there is no proper evidence to accept the null hypothesis therefore alternate hypothesis is accepted. Therefore there is a significant impact of occupation on frequency of buying hygienic products

**CONCLUSIONS AND SUGGESTIONS**

From the statistical analysis hypothesis proved, there is a significant impact of occupation on frequency of buying hygienic products ,there is an impact of demographic factors on influence of marketing communication for purchase of hygiene products.

Since the demand for the hygiene products is constant, there will be always market for these products. Proper communication media, suitable information based advertisement are some of the factors needed to be concentrate. Formulating the communication requires solving three problems, creative strategy, message source and communication channels such as personal or nonpersonal. Indian companies must learn from their western counterparts; not only to identify the sources, timing and direction of the changes likely to affect India, but also the new competencies and perspective that will enable them to respond to these changes, comprehensively and effectively.

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**COMPETENCY MAPPING - NECESSITY FOR EMPLOYEES AS WELL AS EMPLOYERS**

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**ABSTRACT**

*Human resource management is a process of bringing people and organizations together so that the goals of each other are met. Nowadays it is not possible to show a good financial or operating report unless your personnel relations are in order. Over the years, highly skilled and knowledge based jobs are increasing while low skilled jobs are decreasing. This calls for future skill mapping through proper HRM initiatives. Indian organizations are also witnessing a change in systems, management cultures and philosophy due to the global alignment of Indian organizations. There is a need for multi skill development.*

*Competency Mapping is a process of identifying key competencies for an organization, the jobs and functions within it. Competency mapping is important and is an essential activity. Every well-managed firm should have well defined roles and list of competencies required to perform each role effectively. Competency mapping identifies an individual's strengths and weaknesses in order to help them better understand themselves and to show them where career development efforts need to be directed. Competency mapping is not only done for Confirmed employees of an organization and it can also be done for contract workers or for those seeking employment to emphasize the specific skills which would make them valuable to a potential employer. These kinds of skills can be determined, when one is ready to do the work. Competency mapping is one of the most accurate means in identifying the job and behavioral competencies of an individual in an organization. Competency is a set of knowledge, skills and attitudes required to perform a job effectively and efficiently. A Competency is something that describes how a job might be done excellently; a Competence only describes what has to be done, not how. Core competency is something which cannot be copied and it is the pillar upon which individual rest.*

*Keyword : Skill development, Core Competency, Competency Mapping, Multi Skill, Need fulfillment.*

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**INTRODUCTION**

Human resource management is a process of bringing people and organizations together so that the goals of each other are met. Nowadays it is not possible to show a good financial or operating report unless your personnel relations are in order. Over the years, highly skilled and knowledge based jobs are increasing while low skilled jobs are decreasing. This calls for future skill mapping through proper HRM initiatives. Indian organizations are also witnessing a change in systems, management cultures and philosophy due to the global alignment of Indian organizations. There is a need for multi skill development. Role of HRM becomes more important.

Competency Mapping is a process of identifying key competencies for a company or an organization and the jobs and functions within it. Competency mapping is important and is an important activity. Every well managed organization should have well defined roles and list of competencies required to perform each role effectively.

Every industry in the present scenario is trying to achieve high efficiency and effectiveness in order to survive in this cutthroat competition. Industry is basically classified into production and service sector. They try desperately to improve the efficiency of their system. All the methods and approaches for improving the performance and efficiency of their operations points to a basis key factor – "Skill and Competency. Skills and competency, therefore, becomes a focal point of companies, which aims at improving their performance. Every industry, especially production industries, emphasizes on skill and competency. It becomes mandatory for any production company, aiming at improving their performance, to map the skill level of their workers.

Skill mapping, thus, is fast becoming important, buzzword for any industry aiming at revamping them-selves to the present competitive situation. It is becoming popular day by day and many companies are showing keen interest in using this technique to improve their efficiency.

Companies are vastly shifting their approach of having multi-skilled employees with knowledge of only one skill. Companies are interested in knowing the present skill level of their employees so that training can be given to improve their performance. This is where skill Mapping comes in to focus, which apart from mapping the skills also helps in identifying the strategies for multi skilling program for the company.

With increased importance to operational efficiency, cost-reduction, higher productivity norms and managing with fewer employees than before by corporate, brings competency as the most important yardstick for all Human Resource – related decisions like selection, assimilation, development, growth charting and promotion, etc.

The competence approach focuses on linking business strategies to individual performance efforts. It also encourages employees to develop competencies which can be used in diverse work situations rather than being boxed into the job. Development of employees focuses on enhancing their competencies rather than pre-paring them for moving to jobs. In this way they can develop capabilities useful throughout the organization as it changes and evolves.

Over the years, highly skilled and knowledge based jobs are increasing while low skilled jobs are decreasing. This calls for future skill mapping through proper HRM initiatives. Indian organizations are also witnessing a change in systems, management cultures and philosophy due to the global alignment of Indian organizations. There is a need for multi skill development.

Competency Mapping is a process of identifying key competencies for an organization, the jobs and functions within it. Competency mapping is important and is an essential activity. Every well-managed firm should have well defined roles and list of competencies required to perform each role effectively. Competency mapping identifies an individual's strengths and weaknesses in order to help them better understand themselves and to show them where career development efforts need to be directed. Competency mapping is not only done for Con-firmed employees of an organization and it can also be done for contract workers or for those seeking employment to emphasize the specific skills which would make them valuable to a potential employer. These kinds of skills can be determined, when one is ready to do the work.

Competency mapping is one of the most accurate means in identifying the job and behavioral competencies of an individual in an organization.

## **2. DEFINITIONS**

**2.1 Arya Chanakya**, a well known royal adviser and prime minister from Vedic India, penned a famous book known as the Arthashastra, which is probably the first book on competency mapping. The book contains competency mapping models, the thesis and theories of human aptitude, intelligence quotient, emotional quotient and in general everything that is related to human behavior regarding work, logic and emotions. This book is an excel-lent leader and management book and is more than 3000 years old.

**2.2 According to Boyatzis (1982):** A capacity that exists in a person that leads to behavior that meets the job demands within parameters of organi-zational environment, and that, in turn brings about de-sired results.

**2.3 According to UNIDO (2002):** A Competency is a set of Skills, related knowledge and attributes that allow an individual to successfully perform a task or an activity within a specific function or a jobl.

**2.4 According to RANKIN (2002):** "Competencies are definition of skills and behaviors that organization expects their staff to practice in work".

**2.5 ANSFIELD (1997):** Underlying Characteristics of a person that results in a effective superior performancell.

**2.6 WOODRUFEE (1991):** Competency: A person – related concept that re-fers to the dimension of behavior lying behind competent performer.

**2.7 ALBANESE (1989):** Competencies are personal characteristic that contribute to effective managerial performance.

**2.8 HAYES (1979):** Competencies are generic knowledge motive, trait, social role or a skill of a person linked to superior performance on the job. International Journal of Scientific & Engineering Research, Volume 2, Issue 8, August-2011 3 ISSN 2229-5518 IJSER © 2011 <http://www.ijser.org>

## **2.9 WHAT IS COMPETENCY?**

A competency is an underlying characteristic of an individual that is related to effective performance in a job or situation.

Competency: A person – related concept that re-fers to the dimension of behavior lying behind competent performer.

### **3. STATEMENT OF THE PROBLEM**

Therefore, it appears necessary to investigate if a difference exists in job competency expectations held by the manufacturing industries for their employees between the required competency levels to the existing level of working.

Accurate job competencies need to be communicated to all the employed in the manufacturing industries. Research indicates that the closer of the employer job competency expectations i.e, the required competency level to the actual job competency level of the employees brings the better chance for productivity improvement, waste elimination, multi skill development and the higher employees will rate overall job satisfaction.

In order to ascertain accurate and current job competency expectations i.e, the required competency to work in a manufacturing industry, professionals, supervisors and production heads were asked to rate the importance of the specific job competencies for the workforce. The competencies categories included: knowledge, ability and attitude. The managers were asked to list the required competency to perform a job and they were also asked to fix the required level of competencies in the specific competency.

### **4. SCOPE OF THE STUDY**

- The study analyses the skill level of Workmen in the organization, so that the training needs can be found out.
- The study could also provide an insight to the staff's multi-skill level.
- The model can be simulated in other divisions as well as other units.

### **5. SIGNIFICANCE OF THE STUDY**

Competency Mapping is excessively used in the organization to determine the crucial elements and activities. The basic reasons due to which the mapping of the competencies is done are as follows:

- Once the competencies are determined, proper training can be provided to the individuals to work more efficiently on the processes.
- Key performance areas can be improved by understanding the fields where there is a gap between the actual and the desired results.
- If the competencies are determined for the given job, then the person whose career planning phase is taking place can consider those competencies and can be ready for the same.
- Through competency mapping, the individual is preparing himself for the next set of responsibilities.
- With the help of the competency mapping the individual can alter the style of work where the gap exists.
- By overcoming the differences in the desired level and the actual status of performance the individual can feel the increase in the self confidence and the motivation level.
- Competency based approach can lead the individual to derive much efficient results (with more accuracy) as compared to work in a non-competency derived situation.
- Helps the individual to determine the areas where the development is required and thus leads the individual to develop a self development plan.
- Competency mapping plays a crucial role in career planning of the individual in the organization.

### **7. PROCESS OF COMPETENCY MAPPING**

- Effective organization helps their employees by developing their career growth by giving technical support.
- Success of many organizations lies in the area of Training, Learning and Development that builds employer employee relationship

### **8. MAIN OBJECTIVE**

To map the technical competencies for the employees

To develop the competency calendar for employees in any industry.

To assess the Training need identification of the employees in the company

To offer the suggestions to the organization for the betterment of the employees & Organization.



## **9. ROLE OF COMPETENCY MAPPING**

Competency mapping identifies an individual's strengths and weaknesses in order to help them better understand themselves and to show them where career development efforts need to be directed. Competencies are derived from specific jobs within the organization and are grouped into categories like strategy, relationships, innovation, leadership, risk-taking, decision-making, emotional intelligence, etc.

## **10. STEPS INVOLVED IN COMPETENCY MAPPING**

The STEPS involved in competency mapping to identify the key competencies for an organization and the job within the function:

1. Identify the department for mapping.
2. Identify the Structure of the organization and select the grades & levels.
3. Job Description from individuals and departments.
4. Conducting Semi-Structured interviews.
5. Collecting interview data's.
6. Classify the required Skill list.
7. Identify the skill levels.
8. Evaluate identified competencies and skill levels with immediate superiors and other heads of concerned departments.
9. Preparation of Competency calendar.
10. Mapping of Competencies.

## **11. WHAT METHODOLOGY IS USED?**

The following methods are used in combination for competency mapping:

- Interviews, Group work, Task Forces, Task Analysis workshops, Questionnaire, Use of Job descriptions, Performance Appraisal Formats etc.

### **11.1 MODEL USED**

The board approach followed by Arthur Andersen while mapping the competencies is represented as follows:

These kinds of skills can be identified, when one is ready to do the work. Competency mapping is one of the most accurate means in identifying the job and behavioral competencies of an individual in an organization.

## **12. NEED FOR THE STUDY**

There are some useful benefits of using competency model for the company, managers, and employees as well.

### **12.1 FOR THE COMPANY**

- Support corporate Objective, Strategy, Vision, Mission and Culture.
- Establish performance appraisal by a systematic approach for career growth which results in improved job satisfaction and better employee retention.
- Increase the effectiveness of training and professional development programs by linking them to the success criteria.
- Provides clear two way communication process.
- Better understanding of Roles and responsibilities.
- Provide Common standards and same kind of work at equal levels that enable employees to move and work at different parts of the organization.

### **12.2 FOR MANAGERS**

- Identify performance level to improve the accuracy of selection process.
- Provide more objective performance standards.
- Provide good communication
- Develops Employer Employee relationship

- Reduces Career related issues.

### **12.3 FOR EMPLOYEES**

- Identify the critical Skill to perform in the organization.
- Targets, Roles & Responsibilities are very clear.
- Identifies the gap for improvement.
- Provides a systematic approach to improve the skill level.
- Improved Job Satisfaction.

## **13. RESEARCH METHODOLOGY**

### **13.1 Research Design**

A Research Design is the arrangement of conditions for collections and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. The research is a descriptive research, as it includes surveying and fact-finding. The research was not done before for the organization. The research was supposed to explore details for further studies.

Competency analysis begins with identification of the workforce competencies required to perform the organizational business activities. Once the competencies are identified, a mapping between the targeted vs. actual value of competencies is required to measure, analyze and predict the future capability of competencies and take necessary corrective/preventive action to either enhance or maintain the current capability.

Identifying the tasks, skills, knowledge and attitude required to perform various organizational roles can be used in formulating job description, assessing employees' current level of competency, and activities like planning career development and coordinating competency development.

### **13.2 Sampling Method**

Census survey was adopted for the study. As it was census sampling, the entire population was taken for conducting the research. Hence no sampling tool/technique was used to choose the elements of the sample.

### **13.3 Sampling Design**

All 1400 workmen at different units & departments were taken, that comprises of all Production related workmen and also workmen in service departments related to production i.e., Quality assurance, Tool room, Maintenance etc,

## **14. DATA SOURCE**

### **14.1 Primary Data**

The first hand primary data was collected through questionnaires. In addition to it discussions were held with the immediate supervisors, the managers of each department.

### **14.2 Secondary data**

The secondary data was collected through the company profile, the company manuals, and previous year records.

## **15. ANALYSIS**

Competency Mapping is a process of identifying key competencies for an organization, the jobs and functions within it. Competency mapping is important and is an essential activity. Every well-managed firm should have well defined roles and list of competencies required to perform each role effectively. Competency mapping identifies an individual's strengths and weaknesses in order to help them better understand themselves and to show them where career development efforts need to be directed. Competency mapping is not only done for Con-firmed employees of an organization and it can also be done for contract workers or for those seeking employment to emphasize the specific skills which would make them valuable to a potential employer. These kinds of skills can be determined, when one is ready to do the work.

This study compared the workforce job competency expectations for experienced / trained employees in possession of more than 10 years from the date of joining. Workforces are technically separated into 2 distinct categories.

1. Work that is directly supporting the production
2. Work that is indirectly supports the production.

Direct workforces who were the permanent employee of the organization at the time of the survey were participated.

In the beginning of 2011, employees at different units working in various departments are communicated through their immediate supervisors requesting their participation. At the time of survey the number of Direct con-firmed employees present at various units are Unit1: 540, Unit 2: 680, Unit 3: 180. Totally: 1400 employees. Usable responses were received from 1359 employees for a response rate of 97.07%.

The survey instrument was developed from a literature review of job competencies and was refined to three content areas namely knowledge, ability and attitude. Research questions were designed to identify differences if any, in the permanent workforce based upon several criteria.

1. Type of work done by the operator.
2. Number of years the employee had worked in the organization
3. Knowledge of cutting Tools.
4. Knowledge of selection of cutting parameters
5. Ability to do work.
6. Ability to understand drawings
7. Ability to do self inspection
8. Ability to do CNC programming
9. Knowledge to latest techniques and systems like 5S, TPM, TQM, LEAN, ISO, OHSAS

These comparisons were made between the existing competencies arrived from the survey to the required competencies for an employee to perform a particular job. The gaps between these two are the need identified for the competency training.

Consistently, permanent employees were rated by their immediate line supervisor about their performance. The gaps for the need identified are focused by giving appropriate training. The training may vary accordingly, On-Job training & Off-Job training. Training given on need based. Need based fulfillment are done consistently for all direct permanent employees in the organization.

Future research is suggested utilizing to other units in the organization and also to the apprenticeship trainees and flexi work force.

## **16. LIMITATIONS**

Gaining the cooperation of the employees was difficult at the initial stages of the study as the employees were not aware of the topic of the study.

- Some employees were not able to understand the questionnaire as it was new to the organization. To solve this problem and to make it understandable to all, the questionnaires had to be made in simple language and also with day to-day activities.
- Respondents were reluctant to give unbiased opinion fearing of the management.
- The data was collected from the plant through questionnaires. The respondents were not able to spend the desired time with the researcher.

The Rater's decision on the employees was the final one. The problems like central tendency and other partially towards the staff may be present

## **17. CONCLUSION**

Skill development by Competency mapping is one of the most accurate means in identifying the job and behavioral competencies of an individual in an organization .Competency mapping should not be seen as rewards. All the stakeholders must see in the exercise an opportunity for long-term growth. Competency mapping is not only done for Confirmed employees of an organization and it can also be done for contract workers or for those seeking employment to emphasize the specific skills which would make them valuable to a potential employer. Competency is a set of knowledge, skills and attitudes required to perform a job effectively and efficiently. A Competency is something that describes how a job might be done excellently; a Competence

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only describes what has to be done, not how. Core competency is something which cannot be copied and it is the pillar upon which individual rest.

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**DECLINE OF INDIAN INDUSTRIES A RESEARCH ON THE BARRIERS TO THE GROWTH OF INDUSTRIES IN PUNJAB**

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**ABSTRACT**

*Industries are the backbone of any growing economy and things go worst when the same is on decline. As our topic lies, Indian industries are not registering substantial growth or are on a far decline in this behalf. Considering to the north-west region of India, industries are not a much even started or have been in their shut down stage at large, with some opposite positive instances in the state of Punjab and Rajasthan. Still in these clusters too in the state of Punjab particularly, industries are feeling heats out of non-responsive state policies, well visible in days-to-day regional news. In this research we have afforded out to address out the same with the help of existing available literature and research work as well as other secondary data available on industries. We have defined out the research grey area, in order to let the researchers work ahead for the discovery of the same.*

*Keywords: Industrial growth, Indian industry & their problems, Ways to recover up with a special focus on north western states, Research ahead.*

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**INTRODUCTION**

Industries are the backbone of any growing economy and things go worst when the same is on decline. As our topic lies, Indian industries are not registering substantial growth or are on a far decline in this behalf. Considering to the north-west region of India, industries are not a much even started or have been in their shut down stage at large, with some opposite positive instances in the state of Punjab and Rajasthan. Still in these clusters too in the state of Punjab particularly, industries are feeling heats out of non-responsive state policies, well visible in days-to-day regional news.

There were days, when India achieved Independence in 1947 and the national consensus was in favour of rapid industrialization of the economy which was seen not only as the key to economic development but also to economic sovereignty. In the subsequent years, India's Industrial Policy evolved through successive Industrial Policy Resolutions and Industrial Policy Statements. Specific priorities for industrial development were also laid down in the successive Five Year Plans.

Subsequently, the Indian Constitution was adopted in January 1950, the Planning Commission was constituted in March 1950 and the Industrial (Department and Regulation) Act (IDR Act) was enacted in 1951 with the objective of empowering the Government to take necessary steps to regulate the pattern of industrial development through licensing. This paved the way for the Industrial Policy Resolution of 1956, which was the first comprehensive statement on the strategy for industrial development in India.

**Industrial Policy Measures in the 1960s and 1970s**

Monopolies Inquiry Commission (MIC) was set up in 1964 to review various aspects pertaining to concentration of economic power and operations of industrial licensing under the IDR Act, 1951. Subsequently, the Industrial Licensing Policy Inquiry Committee (Dutt Committee), constituted in 1967, recommended that larger industrial houses should be given licenses only for setting up industry in core and heavy investment sectors, thereby necessitating reorientation of industrial licensing policy. In 1969, the monopolies and restrictive Trade Practices (MRTP) Act was introduced to enable the Government to effectively control concentration of economic power. The new Industrial Licensing Policy of 1970 classified industries into four categories and confined the role of large business houses and foreign companies to the core, heavy and export oriented sectors.

**Industrial Policy Measures during the 1980s**

There was some progress in the process of deregulation during the 1980s. In 1988, all industries, excepting 26 industries specified in the negative list, were exempted from licensing. The exemption was, however, subject to investment and location limitations.

**Industrial Policy Measures Since 1991**

Since 1991, industrial policy measures and procedural simplifications have been reviewed on an ongoing basis. Presently, there are only six industries which require compulsory licensing. Important policy measures initiated since 1991 are:

Since 1991, promotion of foreign direct investment has been an integral part of India's economic policy. FDI up to 100 per cent has also been allowed under automatic route for most manufacturing activities in Special Economic Zones (SEZs).

Equity participation up to 24 per cent of the total shareholding in small scale units by other industrial undertakings has been allowed. The objective therein has been to enable the small sector to access the capital market and encourage modernization, technological upgradation, ancillarisation, and sub-contracting, *etc*

Under the framework provided by the Competition Act 2002, the Competition Commission of India was set up in 2003 so as to prevent practices having adverse impact on competition in markets.

In an effort to mitigate regional imbalances, the Government announced a new North-East Industrial Policy in December 1997 for promoting industrialization in the North-Eastern region.

The focus of disinvestment process of PSUs has shifted from sale of minority stakes to strategic sales. Up to December 2004, PSUs have been divested to an extent of Rs.478 billion.

Apart from general policy measures, some industry specific measures have also been initiated. For instance, Electricity Act 2003 has been enacted which envisaged to delicense power generation and permit captive power plants. MRTP provisions have been relaxed to encourage private sector financing in the highways (Ahluwalia, 1991, GoI Annual Report, 2003-04, Handbook of Industrial Policy and Statistics, and Economic Survey, 2004-05).

#### **RESEARCH REVIEW & METHODOLOGY**

Indian industry has had a very restrictive trade regime from the late 1950s. Up to the 1970s the focus of trade policy was on regulating the utilization of foreign exchange through the use of quantitative restrictions. The industrial stagnation that marked the period from the mid-1960s to the late 70s led to rethinking on the role of trade-policy in India (Alexander, 1977, Hussain, 1984 and Narasimhan, 1985). Thus the 1980s witnessed changes taking place in the trade regime with regard to imports of intermediate inputs and capital goods with many items of intermediate inputs and capital goods being brought under the open general licensing (OGL). The 1982-83 trade policy allowed imports to promote technological up-gradation and modernization of Indian industry. The reforms initiated in 1985 made an attempt to bring stability and continuity in the external sector by spelling out a three-year trade policy (1985-88). Reduction and rationalization of duty rates backed up the expansion of items under the OGL lists. A significant feature of the 1988-91 export-import policy was the provision for 'flexibility' in regard to the Replenishment (REP) license, which continues to be freely transferable. The major change in the trade policy of 1992-97 is a negative list of products banned due to health, defence and environmental concerns. Except for consumer goods, all most all items of capital and intermediate goods can be freely imported subject to tariffs. The removal of quantitative restrictions on imports was accompanied by a gradual lowering of customs duties in each of the budgets presented from 1991 onwards. A number of changes were also made to simplify the system- reduction in inter-product variations and rationalization of the tariff structure.

We can discern four distinct phases of India's trade liberalization. The first phase saw the emergence of thinking about the need for change in trade policies as discussed above. The second phase starts with the Long Term Fiscal Policy proposing the removal of import licensing and simplification of the tariff structure and, importantly, the first instance of a 3-year trade policy. The third phase starts with the comprehensive trade policy changes in 1991-92. The final phase starts with the EXIM Policy of 1997-2002 that aims at simplified procedures and rationalized tariff rates.

Goldar, Narayana and Hasheem (1992) examine the pattern of tariff, statutory and realized during the 1980s at the level of broad groups and detailed product classes whereas Mehta (1999) documents the tariff rates for the 1990s by different sections and chapters of HS classification. The level and structure of inter-industry protection have been examined using both nominal tariffs and effective rates of protection (World Bank, 1989, Aksoy, 1991, Aksoy and Etori, 1992, Goldar and Hasheem, 1992, Gang and Pandey, 1998 and Hasheem, 2001). Despite attempts to liberalize India's import trade regime, the structure of import licensing has remained restrictive and complex. There have however been a few attempts to quantify non-tariff barriers according to the manufacturing sectors (Aksoy, 1991, Mehta, 1997, Pandey, 1999 and Hasheem, 2001).

Majority of the studies has estimated nominal as well as effective rate of protection. Most of the estimates of ERP are either based on tariff data or the collection rate<sup>1</sup>. One particular study has attempted to use both published and realized tariff data for arriving at ERP estimates. The Corden measure of ERP is used very

widely (Goldar and Hasheem, 1992b, Gang and Pandey, 1998, Mehta, 1997 and Hasheem, 2001). The popularity of the Corden's measure is reflective of the fact that it takes into account both the direct and indirect value added, while the Balassa measure accounts for only the direct value added.

Majority of the studies computed either the frequency ratio or the import coverage ratio. These have been worked out for the whole -economy as well as manufacturing sub branches. Mehta and Mohanty (1997) and Pandey (1999) compute the NTB indices for the use-based sectors, whereas Aksoy (1991) and Hasheem (2001) provide estimates of share of imports according to licensing categories for broad manufacturing sub-sectors. A major limitation of these exercises is that all these studies pertain to select time points. The review of the empirical findings points towards substantial reduction in the NTB levels across manufacturing sectors in the 1990s as compared to 1980s.

### **QUANTIFYING TRADE BARRIERS: METHODOLOGY AND DATABASE**

Trade interventions in developing countries are of two types: tariff and non-tariff barriers. Import tariffs are simply indirect taxes, which apply on a discriminatory basis, to imports. They may be ad valorem or specific. The range of instruments that qualify as non-tariff barrier is diverse, with some being fiscal, some quantitative, some involving monitoring and so on. Moreover depending on how one defines NTB, the list could be still longer. Findings of Balassa (1982) and Krueger (1981) confirm that the use of NTBs is more pervasive in developing countries than in developed countries.

### **MEASURING EFFECTIVE RATE OF PROTECTION**

Tariff schedules are inadequate guides to nominal protection when quantitative restrictions and not tariffs, are the binding instrument of trade policy. Further, the nominal protection rate disregards the fact that the degree of protection conferred on an activity will depend not only on the any interventions which affect the price of the final good produced, but also by any interventions which affect the price paid for inputs into the production process. This major shortcoming can be overcome by estimating the effective protection rate. The concept of effective protection discussed in Meade (1951) has been extensively refined by Johnson (1960) and Corden (1966).

### **MEASURING NON TARIFF BARRIERS**

Non Tariff barriers [NTBs] dominate the trade regimes of most developing countries. NTBs consist of all barriers to trade that are not tariffs. It also includes well-known trade distorting policies such as import quotas and voluntary export restraints. In order to quantify the particular occurrence of an NTB, it is important to look at the specific details of the implementation of that NTB.

Four different methods can be used for measuring NTBs. These are classified as:

(1) *frequency-type measures* based upon inventory listings of observed NTBs that apply to a particular sector or categories of trade; (2) *price-comparison measures* calculated in terms of tariff equivalents or price relatives; (3) *quantity-impact measures* based upon econometric estimates of models of trade flows; and (4) measures of equivalent *nominal rates of assistance* (Das, 2003).

As pre-mentioned from the above review no officially published research / report have been found on the topic specifically in context of Punjab. Further, the departmental survey's are out of reach due to departmental bureaucracy and other such political restraints. The objective of this research is to address out same in context of state industry. Thereby primary method of research with some of unofficial secondary data research has been taken to address out the problem.

Discussion with a few industry person within the reach of research and appropriate as per his personal judgement has been taken for the primary purpose. Observation and personal discussions with the industry executives has formed the part of such primary research for the purpose. Secondary sources for the purpose are some of the prominent regional newspapers, channels as well as national dailies of concern.

### **RESEARCH OUTCOMES**

As described from the above mentioned industry research, from the primary as well as secondary sources, the main problems summarised as laying ahead the industry in the region are:

- Excessive documental clearance to set up & run out a production facility.
- Excessive tax norms / burden;
- In excess Grass root level departmental interference;
- Power shortage / Inappropriacy in the level / timing of power supply;
- Shortage of resources: Land availability & clearance, Raw material availability, labour availability;

- State government's industry averse policies;
- Weak / negligible government / authoritative support;

Based upon the above outputs we may say that working on the above problems will help a lot to address out the situation.

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**IMPACT OF RAINFALL AND TEMPERATURE IN JAPANESE ENCEPHALITIS IN THE DHEMAJI DISTRICT OF ASSAM**

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**ABSTRACT**

*Japanese Encephalitis (JE) is an important public health problem in India including the Dhemaji district of Assam. As this is a boarder district of Assam with Arunachal Pradesh. Arunachal Pradesh is a hilly state, because of which water logging and flood are the commonly found problem during rainy season in this Dhemaji district of Assam as neighbouring area. A total 151 (One hundred fifty one) numbers of samples from AES (Acute Encephalitis Syndrome) patients were collected from July 2013 to December 2014. Out of which 53 (fifty three) numbers of patients were found positive by JE IgM ELISA. The data was analyzed with the temperature and rainfall, and field investigation was done to check water logging after rainfall, sleeping/living behavior during high temperature, low temperature etc. It was found that maximum numbers of AES patients were reported in the month of July, 60 % in the year 2013 and 85.29% in the year 2014, When maximum temperature, water logging and rainfall occurs in the district. Again, in the month of December & January when minimum rainfall, decrease of temperature occurs showed minimum or nil AES, which was nil in 2013 and 0.73% in December 2014 & nil in January 2014. It was recorded that in the year 2013 rainfall was less than normal where AES and JE cases were also less in comparison with the year 2014.*

*Keywords: JE, AES, IgM, ELISA, Rainfall.*

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**INTRODUCTION**

Dhemaji district is a boarder district of Assam with Arunachal Pradesh. Its covers by Lakhimpur district & Dibrugarh district of Assam and Arunachal Pradesh. The climate of this district is very favourable for all livings. 2600 mm to 3200 mm is the annual rainfall of this district<sup>[1]</sup>. Rainfall of this district generally continuously report from the month April to the end of September annually. Month of July is the rainiest month in each year of this district. Average, about 200 days with 3.5 mm or more rain in a year recorded by the district Dhemaji. Again its humidity varies from 90 to 73 per cent and temperature varies between 39.9°C in summer and 5.9°C in winter in average<sup>[1]</sup>. The maximum temperature recoded by this district in the month July-August and minimum in December-January.

The main income sources of the peoples of this district are mainly cultivation as per 1991 census and having pigs with piggeries as a source of income. The relationships between Japanese Encephalitis with the peoples are start from here as Pigs are the amplifying host for Japanese Encephalitis. Which are easily available here<sup>[2]</sup>. Again first positive Japanese Encephalitis case from Assam was also reported from the Lakhimpur district of Assam, which is a neighboring district of Dhemaji<sup>[3]</sup>. In India, first Japanese Encephalitis case was reported in 1955 from North Arcot district of Tamil Nadu<sup>[4]</sup>. And worldwide first Japanese Encephalitis (JE) virus was isolated from Japan in 1935 & described in 1971, then disease was spread to other countries like Russia, East and South East Asia, Nepal etc<sup>[4]</sup>. The mortality and morbidity of this disease is very high which is 25 to 30 percent<sup>[5]</sup>. Approximately 50,000 cases of JE reported in Southeast Asia annually which is below 10 years and out of which 10,000 deaths occur. This is because of the combined effects of weather change, migratory patterns of humans, birds, and animals<sup>[6]</sup>. The main symptoms of this disease are Fever, headache, malaise, seizures, confusion, disorientation, etc. due to effect on central nervous system leads to Acute Encephalitis Syndrome (AES)<sup>[7]</sup>.

JE virus is transmitted by bites of infective female Culex mosquitoes mainly Culex vishnui, Culex tritaeniorhynchus and Culex pseudovishnui. To prevent this disease peoples need to protract themselves from the bite of mosquitos. Vaccination is also available to prevent this disease. In Assam vaccination is available since 2006 onwards for children and 2011 onwards for adults under the programme of NVBDCP (National Vector Borne Disease Control Programme). The vaccine is SA14-14-2 strain.

**METHODOLOGY**

Blood samples were collected from the patients reported at Dhemaji Civil Hospital and North Lakhimpur Civil Hospital after consented from the attendance from July 2013 to December 2014. Blood smears were prepared as early after collection and rest of the samples were placed at room temperature for 20 minutes then centrifuged and serum were separated and kept at -20°C. Smears were observed under microscope after JSB staining. The serums were kept at -20°C for JE IgM ELISA, NS1 ELISA and Dengue IgM ELISA based on date of onset.

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Next day the areas were visited to check the environment of the patients. All JE negative samples were tested for Dengue & Malaria. The results were analyzed with temperature and rainfall of the district.

*JSB Staining-* After air dried the smear dehemoglobinisation was done by dipping in tap water and then it was placed on JSB-II solution for two to three times. The smears were then placed in tap water for two to three times, after that it was kept on JSB-I solution for 40 to 60 seconds. Which were gently washed in tap water and allowed to air dry followed by Microscopy.

*JE IgM ELISA-* Anti human IgM was coated in ELISA plate, which was captured by IgM antibodies of patient's serum. When JE antigen was added it binds to the IgM antibodies and unbound antigen was removed by washing. In the next step JE monoclonal antibody was added followed by washing and avidin-HRP. The reaction was stopped by stopping solution (1N H2SO4). The result was readed by ELISA reader against 450 nm within 10 minutes after adding stopping solution.

*Dengue NS1 ELISA-* Panbio Dengue NS1 ELISA kit was used for Dengue test which onset was less than 8 days. Where dengue NS1 antigen of serum binds to anti NS1 antibody which was attached in ELISA plate and residual was removed by washing. In the next step Conjugate was added followed by TMB solution, Stop solution added. The result was readed within 30 minutes against 450 nm with the help of ELISA reader.

*Dengue IgM ELISA-* Same principle was followed as JE IgM ELISA test except instead of JE antigen and JE antibody, Dengue antigen and Dengue antibody was added.

**Figure and Image**

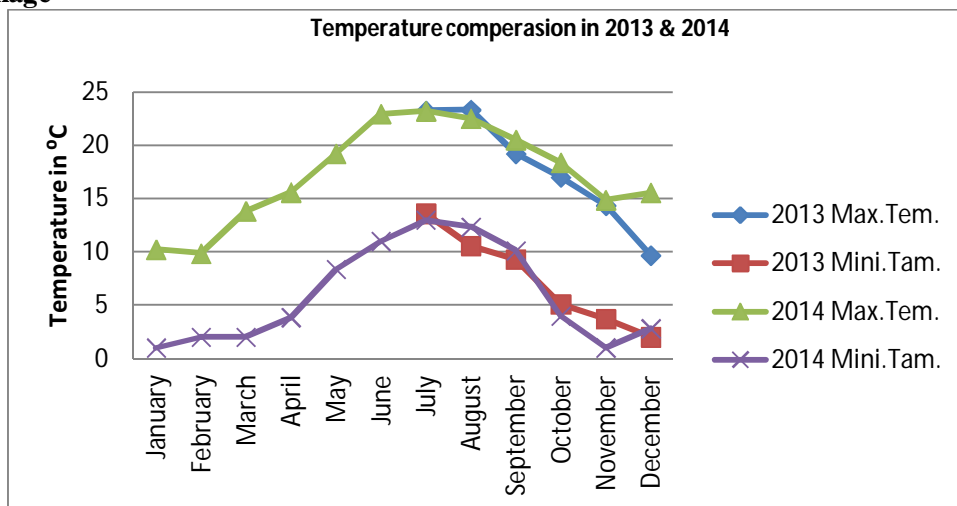


Figure 1: Comparison of temperature in 2013 and 2014.

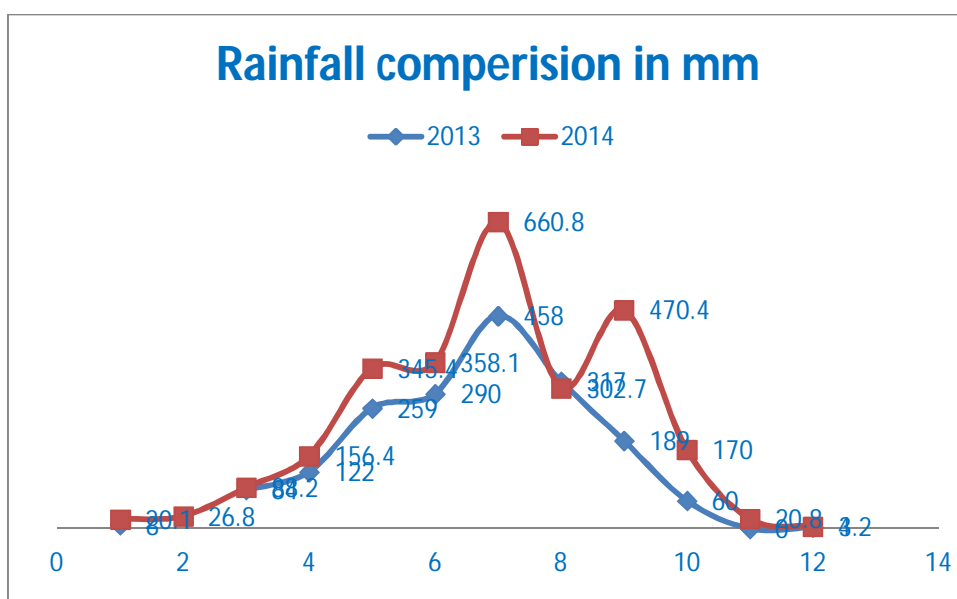


Figure 2: Comparison of rainfall in 2013 and 2014.

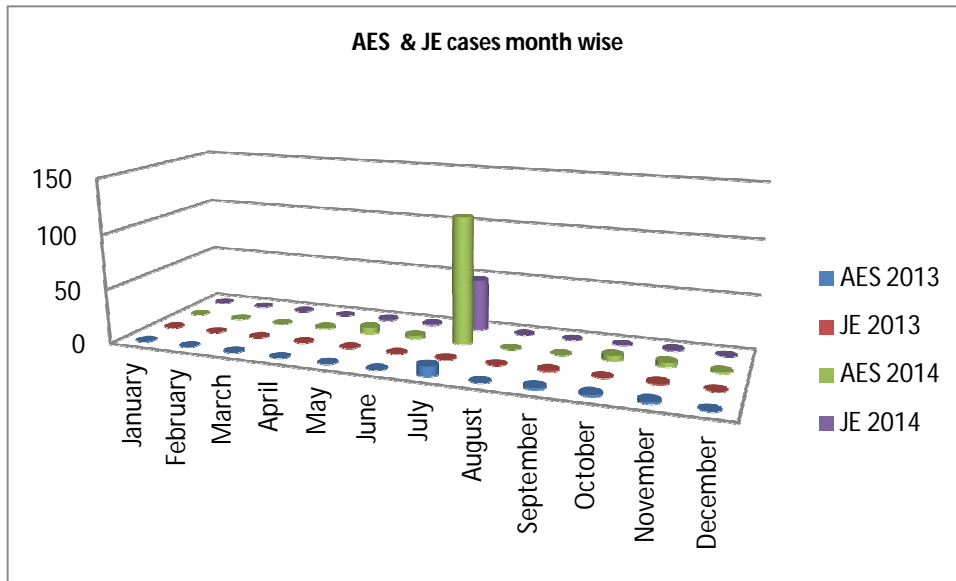


Figure 3: Month wise AES and JE cases.



Image 1: Peoples living behavior with pigs.



Image 2: Mosquito net used in piggery after awareness.

## RESULT

During analysis it was found that maximum numbers of AES patients were reported in the month of July, 60 % in the year 2013 and 85.29% in the year 2014, When maximum temperature, water logging and rainfall occurs in the district. This can be analyzed from Figure 1, Figure 2 and Figure 3. Again, in the month of December & January when minimum rainfall, decrease of temperature occurs showed minimum or nil AES, which was nil in 2013 and 0.73% in December 2014 & nil in January 2014. It was found that the temperature and rainfall was increases in the month of December 2014 in comparison with December 2013. It was also recorded that in the year 2013 rainfall was less than normal where AES and JE cases were also less in comparison with the year 2014.

The JE IgM ELISA positive samples were preserved at -20<sup>0</sup>C for further molecular studies.

## CONCLUSION

AFTER analysis it can be report as rainfall and temperature can directly impact in Japanese Encephalitis. When rainfall increases water logging areas also increases, where risk of mosquito breeding also increases. Again when temperature increases, peoples living behavior also changes like reducing the wearing cloth, stay at outside/open area for more time. As maximum peoples of Dhemaji district use domestic pigs as a source of income, maximum staying outside with less cloth increases the risk of mosquito bites.

To control this disease people have fully aware by government of Assam. People have to convince for JE vaccination.

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INVESTIGATING THE ROLE OF AGE AS A DEMOGRAPHIC VARIABLE AND ITS IMPACT ON  
LEVEL OF EMOTIONAL INTELLIGENCE AMONG NON-WORKING WOMEN

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**ABSTRACT**

*The basis of EI is based on the fact that how well we adapt ourselves to develop sound and intelligent emotional responses and simultaneously manage the emotions of others in a trying situation. But in order to adapt one needs to manage and recognize their own emotional stability and its impact on our behaviors as well as decisions so that one can tactfully handle self as well as others with respect. It basically connects and maintains a balance between our mind and emotional outburst. In Indian context, non-working women play a very important role in running of the family. Infact she is the one who manages the show while others can play their role effectively in their respective environment. She is the face of the family in dealing with the society and following all social commitments. Hence to understand the overall dynamics of the family the emotional intelligence of the woman is important to be assessed. The present paper attempts to measure the role of age as a variable affecting E.I of non-working women with respect to different E.I components. The findings will help in better emotional adjustment , realizing emotional maturity and becoming highly emotionally competent.*

*Keywords: Emotional Intelligence, Emotional Competence, Emotional Maturity, Emotional Adjustment.*

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**1. INTRODUCTION TO EMOTIONAL INTELLIGENCE**

“Knowing yourself is the beginning of all wisdom” Aristotle. Over the past few years researchers have found that IQ (intelligent quotient) is no longer the sole parameter of success. Emotional Intelligence (EQ) is also as essential or even more essential to ensure success in both personal as well as professional lives. Emotional Intelligence is as we define the ability to perceive , assess and control the emotions of self as well as others .According to Goleman(1998),”Emotional intelligence refers to the capacity of recognizing one’s own feelings and those of others, for motivating ourselves and for managing emotions well in ourselves and our relationships”

Emotional intelligence can therefore be defined as the ability to recognize and adjust our emotions that trigger our responses with certain situations or people. Emotional intelligence is an ability to monitor one’s own and other emotions , to discriminate among them and to use the information to guide one’s thinking and actions.

**2. IMPORTANCE OF EMOTIONAL INTELLIGENCE**

**Physical Well-being** – High level of EI makes one more self aware of their own emotions and better management of self emotions .The physical fitness takes care of our bodies to manage stress.by being emotionally aware of our reactions one can manage stress and maintain good health.

**Mental health**-high level of EI shows positive impact on the outlook towards life.Positive attitude alleviates the quality of life and avoids negativity around.

**Healthy Relationships**– High level of EI exhibits better understanding of emotions of self as well as others and shows empathy by caring for the needs , feelings and responses of others.This leads to healthy and stronger relationships.

**Conflict management**-High level of EI shows better negotiation skills and helps in resolving as well as avoiding conflicts due to better perception and understanding the needs and desires of others. It’s easier to give people what they want if we can perceive what it is.

**Success** – Higher emotional intelligence skills show strong self motivation and increased self confidence, and improve the ability to focus on a goal . It also allows us to create better networks of support, overcome setbacks, and persevere with a more resilient outlook. This ability helps to perceive problems as challenges and work an extra mile for success.

**Leadership** –People with higher emotional intelligence are better leaders. Who understand the needs of his people and encourages higher performance and workplace satisfaction. An emotionally savvy and intelligent leader builds stronger teams benefitting the team as a whole.

Emotions play a very important role in the overall quality of our personal and professional lives, more critical even than our actual measure of brain intelligence. While tools and technology can help us to learn and master information, nothing can replace our ability to learn, manage, and master our emotions and the emotions of those around us.

### 3. FRAMEWORK OF EMOTIONAL COMPETENCIES

The ability to perceive express and understand emotion of self as well as others accurately is emotional intelligence (Salovey & Mayer, 1990). They recognize 4 domains of Emotional intelligence.

1) **Self-awareness**-The ability to recognize one's own emotions **and** having a clear perception of own strengths, weaknesses and emotions. This ability helps to understand your own responses and stimuli towards a certain event. It involves emotional self awareness, accurate self-assessment understanding their weaknesses and mistakes and standing up to them as well as learning from their mistakes. High self-confidence urges them to know where they need to improve and with who they can work in tandem to give best results.

2) **Self-management**- The ability to manage one's behavior and to control their emotions appropriately even in adverse circumstances. It involves Emotional self –control where one can manage their distressed feelings as well as control any repulsive feelings towards others. Trustworthiness involves letting others know about your values and act ethically by accepting mistakes of self as well as pointing the mistakes of others. One needs to be careful in their expression so as to be in sync with others. The ability to adapt effectively to changing situations, aim for achieving higher goals and taking initiatives are also part of self management.

3) **Social-awareness** - The ability to understand people and their emotions and act accordingly in order to suit their requirement as well as handle their adverse behaviors calmly and without retaliation .Empathy is a basic competence for this ability. This trait makes one aware of other's emotional requirement concerns and needs. Empathetic person can read between the lines by looking at the facial expression or listening to the tone of others. Being socially aware also portrays ones awareness to understand the flow of emotions towards a greater good or a long term perspective.

4) **Relationship management**. Social skills as we call them have a proficiency in managing relationships and building networks, and an ability to find common ground and build rapport. They include effectiveness in leading change, persuasiveness, and expertise building and leading teams. People with this skill believe in developing others providing to be mentors who can sense other's development needs and nurture talent in the right direction .Excellent communication, influential behavior by fine tuning self behavior sensing other's reaction and effective negotiation as well as conflict management skills show strong relationship management. This ability exhibits visionary leadership and helps in building bonds for better collaboration and team work.

### 4. LITERATURE REVIEW

(Salovey & Mayer, 1990) they first formed the term emotional intelligence and described it as form of social intelligence .High EI is thought to be a protective factor for mental and physical health (Parker et al.,2001) . People with high levels of emotional awareness were found to be less likely than others to show biases in their judgments (Ciarrochi et al., 2003). Taylor, (2002) stated that people with high EI have skills that help them towards success in the various spheres of life both at work and family.

**Goleman's 1998 book, working with Emotional Intelligence** ,argues that workplace competencies based on emotional intelligence play a great role in star performance, and that both individuals and companies will benefit from cultivating these capabilities.According to him the major emotional competencies are

**Emotional awareness-recognizing one's emotions and their effects**. People with this competency know which emotions they are feeling and why, realize the links between their feelings and what they think ,do or say, understand how their feeling affects their performance and know their values and goals.

**Accurate self-assessment-knowing abilities, resources and limitations of self**. People with this competency are aware of their positives as well as negatives, they learn from their experiences and are open to feedback, new challenges and continuously transform themselves.

**Self-confidence – Sense of self-worthiness and capabilities**. People with this competency are decisive, can take right measures in uncertain environment and work pressures.

**Self-control –Controlling negative impulses**. People with this competency remain composed during trying times can manage impulsive feelings .they can think clearly even during pressures.

**Trustworthiness and Conscientiousness – Taking responsibility of self behavior and maintaining integrity**. People with this competency are ethical, reliable and authentic, admit their mistakes and confront unethical behaviors, follow principals in tough situations. Keep promises, are accountable for their responsibilities and very organized.

**Innovation and adaptability-open to new avenues and flexible to accepting change.** People with this competency generate new avenues, welcome and encourage sources to come up with fresh ideas and ready to take risks. They adapt to changes quickly without any inhibition.

**Achievement Drive –meeting excellence.** People with this competency are highly driven to reach their goals, reduce uncertainty and continuously keeps improving their performance.

**Commitment –aligning self with organizational goals.-**People with this competency keep the organizational goals as their main target. All their decisions point towards the fulfillment of organization’s objectives.

**Initiative and Optimism-Displaying Productivity and persistence.** People with these competencies are ready to take steps forward and convert challenges in to success. They move beyond their capabilities for the well being of the organization and do see problems as challenges and look for solutions.

**Understanding others –being Empathetic-**People with this competency are good listeners and are sensitive towards others feelings. They understand other’s perspective and extend help as needed.

**Developing Others- Enhancing other’s capabilities and developing them.** People with this competencies acknowledge other’s efforts and reward their accomplishments. They can identify other’s gaps and nurture them for developing further their capabilities. They work as mentors and foster other’s skills by giving them challenges.

**Service orientation- recognizing, anticipating and meeting needs of the customer.-**People with this competency very well understand the needs and requirements of their customers provide complete assistance to them. They develop satisfied and loyal customers and advise with respect to customer’s perspective.

**Leveraging diversity-generating opportunities through various sources.** People with this competency can thrive in diverse environment and are sensitive to differences created due to them. They can adjust themselves with people from varied backgrounds.

**Political Awareness-Aware of current affairs –**People with such competency are completely aware of the organizational and external environment and understand the factors that shape actions of customers and competitors.

**Influences – Creating an impression-People with this competency are** good at winning people’s hearts .They appeal to the listeners and make a point that can influence to build support.

**Communication-Interaction with messaging-**People with this competence are very effective in communicating by giving and taking information. They accept good as well as bad news and can deal with difficult issues comfortably.

**Conflict Management –resolving conflicts.** People with this competency are very tactful and diplomatic in handling situations. They resolve issues by open discussions and de-escalate to provide win-win solutions.

**Leadership-guiding and inspiring teammates.** People with this competency can lead regardless of their positions and set examples .They guide the performance of others and hold them accountable.

**Change catalyst –managing and initiating change-**People with this competency recognize the need for change and take initiatives for the same. They acts as models for change for others and remove barriers for others to adapt freely.

**Building Bonds- nurturing relationships-** People with this competency build rapport with people and maintain informal networks and maintain friendship with work associates.

**Collaboration and Co-operation- Working as a team-** People with this competency Share information and resources and promote friendly and cooperative environment and collaborate towards shared goals.

**Emotional competency** where one can tackle emotional upsets as well as negative situations like frustrations, conflicts, low self-esteem with ease.High level of EI helps to deal with inferiority complexes and enhances ones capacity to avoid stress and negative emotions and handle egoism by breaking the ice first attitude.**Emotional Maturity** deals with the ability to evaluate identify and express the emotions of self as well as others. Being self-aware and perfecting the art of balancing heart and head, being able to appreciate others and showing gratitude.

Adapting and being flexible to change and knowing when to be aggressive and passive in behavior. Handling emotions appropriately at the right time shows high level maturity.**Emotional sensitivity** deals with the level of



empathy in interpersonal rapport with others. It deals with listening to others without being emotionally carried away and making others feel comfortable in one's presence. Communicating positive emotions through verbal and non-verbal mediums shows sensitivity.

**Emotional Literacy** helps to consolidate one's emotional, cognitive as well as behavioral skills which helps in dealing with trying times as well as situations with a positive approach.

**Katyal and Eliza (2004)** studied gender differences in emotional intelligence and its correlates.

The findings indicated that the girls were higher on emotional intelligence and self-esteem than that of boys.

**Psyczynski et al. (2004)** revealed that people with high self-esteem experience more happiness, optimism and motivation than those with low self-esteem.

**Chopra.Pand Gopal K (2010)**, The Kanji-Chopra model looks into emotional intelligence as a wider construct of self-emotional skills, intrapersonal development capabilities, management excellence and society.

## **5. NEED OF STUDYING EI IN NON WORKING WOMEN**

Globalization has made a paradigm shift of the whole world to an absolute new level. When we see around us we realize that it is increasingly getting difficult to separate the personal and professional lives separate more so because unlike yesteryears the "9-5" tag has now changed to "24X7". People are stressed all the time though it is difficult for them to also associate whether the stress is personal or professional but ultimately it affects both personal as well as professional relationships.

If we try to look at the personal issues we realize that family is an integral part of everyone's life, after all all majority of people earn to run their families in a social context. Going deeper we also find while the working people as well as the kids get a lot of exposure and opportunity to get a change in their environment may it be in terms of work place schools etc non-working women tend to deal with their issues in the same environment day in and day out.

In Indian context, non-working women play a very important role in running of the family. Infact she is the one who manages the show while others can play their role effectively in their respective environment. She is the face of the family in dealing with the society and following all social commitments. Hence to understand the overall dynamics of the family the emotional intelligence of the woman of the house plays a major role as she acts like the manager of the house.

## **RESEARCH DESIGN**

**Type of research-** Exploratory

**Data collection-** Primary data was collected from 100 non-working women across three different age group

**Secondary data-** Books and different journals to develop conceptual framework

**Tools-** Self developed questionnaire based on Goleman's EI components including empathy, social awareness, self awareness, self regulation, self motivation and social skills.

**Type of Sampling-** Convenient sampling

## **OBJECTIVES OF STUDY**

Based on the above concept the following objectives were framed-

- 1) To identify the impact of age on different E.I variables
- 2) To determine the interrelationship between different E.I components among non-working women
- 3) To assess the level of overall E.I among non-working women based on scores

## **FINDINGS AND ANALYSIS**

Based on the objective it was attempted to find how different components of E.I vary with respect to the selected demographic variable-i.e age for this mean based on the score of selected E.I components were analyzed.

**Table-1- Mean score of different E.I variables across varied age groups**

Age (In years)	Score	Mean Values (Empathy)	Score	Mean Values (social skills)	Score	Mean Values (self regulation)	Score	Mean Values (self motivation)	Score	Mean Values (self awareness)
21-40	145	4.14	160	4.57	145	4.14	155	5.16	165	4.71
41-55	140	3.5	138	3.45	169	4.225	160	4	155	3.87
55 & ABOVE	165	5.5	145	4.83	150	5	150	4.28	148	4.93

From table 1(Mean score of different E.I variables across varied age groups) it can be seen that in the first variable Empathy the age group 55&above showed maximum score which is because of the fact that after experiencing different facets of life and varied familial responsibilities women becomes very sensitive towards emotion of self and emotion of others. As compared to other age groups with increasing age in terms of maturity and experience we become highly understanding and empathetic towards our surroundings since when an individual is in other age groups is surmounted under different pressure and other responsibilities thus managing own routine challenges itself leads to comparatively lower empathetic attitude towards others.

The second variable which is social skills similar such observations were made where the highest age group showed maximum score followed by the second age group ,it is also because of the fact that when we are in mid age life due to varied reasons at times with children education, career , settlement, exposure and learning we come across and interact with different people and groups and try to remain highly socialized in order to remain an active part of our surroundings, whereas when we are younger own core responsibilities limit us to be highly social.

The third variable self regulation showed almost similar result across age group it is because of the fact being a female from beginning as a part of culture they are been trained in regulating own emotions and being alert and aware towards emotion of self and a balanced emotional disclosure in routine life. Right from child rearing to their safety, security, grooming and making them achieve their objective and other aspects of domestic life women are self regulated with respect to managing emotions. Thus it was seen that at every age group self regulation showed similar outcome.

The fourth variable i.e self motivation it was seen that the lowest age group scored highest followed by the senior most age group, this is because of the fact that at younger age group we are busy with so many routine chores and increasing responsibilities that an individual learns with growing experience and then with rising age the worries and stress related to at times health, family issues and social pressures etc. it starts dwindling.

The last variable which was self awareness it was seen that the last two age group showed higher score this is also because of the fact that it is experience which is an important factor that adds to make an individual aware about self and other. With escalating responsibilities an individual becomes more and more realistic towards expectations, liking, disliking and acceptability of people around them this makes them more aware towards what will enhance their acceptance or rejection towards different relations, adjustment and smooth life.

The second objective was to determine the interrelationship between different E.I components among non-working women correlation was applied-

**Table-2 Correlation between different E.I variables across age**

Correlation b/w E.I variables	Empathy	Social Skills	Self regulation	Self motivation	Self Awareness
Empathy	1	0.642	0.431	0.408	0.645
Social Skills	0.393	1	0.308	0.516	0.581
Self regulation	0.597	0.308	1	0.632	0.330
Self motivation	0.354	0.539	0.627	1	0.393
Self Awareness	0.430	0.415	0.504	0.647	1

From the above table it was seen that all the components of E.I showed positive correlation with each other this shows that each component contributes to making an individual emotionally intelligent and contribute towards becoming sensitive and understanding towards each other.Thus, it can be said that all the components of E.I play significant role towards making an individual emotionally aware and competent.

The third objective of the study was to assess if the three age groups differed significantly with respect to level of E.I ANOVA was applied which led to the following results-

**Table-3 - ANOVA showing significance of difference among three age groups**

Source of variance	d.f.	Sum of Square	Mean square	F-ratio
Between group	1	110.53	86.16	1.68*
Within group	99	545.9	76.45	

\*Significant at .01 level of confidence

The above table reveals that the effect of age on E.I is found significant. It means that age has significant impact on emotional intelligence of non-working women. This is because of the fact that with respect to age stress level, family responsibility ,social pressures also are different this makes E.I different across different age groups.

Thus from the above analysis based on all the three objectives it can be understood that all the components of E.I are equally contributive towards overall E.I irrespective of age groups. Also it was seen that scores of E.I varied with respect to age and there is a significant role of age on emotional intelligence of non-working women.

### CONCLUSION

Thus, from the above discussion it can be understood that it is important to understand for every individual the significant role that E.I plays in managing our life especially at personal front. It is important at personal level for every individual to be emotionally competent and aware of all those happening that can help in making ourselves adapted towards surrounding demands. Realized and well defined E.I helps an individual to avoid stress and maintain a good balance in life despite of demands. Thus it will help in making one emotionally mature, sensitive and aid in becoming better individuals.

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**PREVENTING AND MANAGING INJURIES IN SPORT**

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**ABSTRACT**

*Despite the health benefits of sports activities, sports injury and risk of injury are important barriers to participation in sport. The risks of sports injuries and their economic costs as well as the role of sport medicine as a prevention method for sports injuries are discussed. The study argues that sport injuries can be considered as an important economic burden in terms of the direct and indirect costs it bears. From the data analysis it is noteworthy that the incidence, prevalence and type of sports injuries vary among men and women as well as age groups - injuries in young men are substantially higher than in females. The comparative analysis of the frequency of accidents, based on data from official statistics and those identified from our survey proved the high number of unregistered and unannounced injuries among professionals and amateurs. It is argued that strong and effective strategies are needed to prevent and manage sports injuries.*

*Keynote words: Sports injuries, professional risks, injuries prevention, sport management, ethics in sport.*

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**INTRODUCTION**

As is well known, there are numerous benefits of sport activities on health. Recent work from all over the world shows that sport and physical activity have important positive effects on both physical and mental health. They indicate that obesity and sedentary life style is now one of the main concerns of public health. Sport and physical activity have positive effects on decreasing obesity, diabetes and cardiovascular diseases. They are suggested as a disease prevention method. Basic documents and researches of the UN, WHO, UNESCO, have shown that the widespread physical exercises and sports are the most powerful factors to cope with many of these health problems. They are essential components of the modern model for a healthy lifestyle and a state of complete physical, mental and social wellbeing (1).

At the same time we often don't think about the risks of playing sport. There is a shortage of approaches to deal with sports injuries. Since the problem of sports injuries is great and heterogeneous and since resources are scarce, methods are needed for making optimal choices in policies to prevent injuries as well as approaches to manage them effectively.

The improvement of our National system of physical education and sport in accordance with the European practices is a priority. A National Strategy for the Development of Physical Educational Sports in the Republic of Bulgaria 2010-2020 was elaborated and adopted. The state implements its policy to ensure the necessary legislative, material and moral support of the people to engage in physical exercise and sport regardless of age, sex, social status, religion, political or ethnic origin (4). The Strategy reflects the need for qualitative transformation of the system of physical education and sport in our country as a mandatory component of political, economic and social changes in society.

**SPORT AND SOCIETY: BENEFITS AND RISKS**

Sport is a major social activity by which culture is created and reinforced. Sport serves important social needs within society: teaches basic values of society; promotes attachment to society; provides self-identification with others in society. The National Strategy for the Development of Physical Educational Sports sets out the principles and theoretical approaches for the construction of a modern, science-based system of physical education and sport (4).

According to the Euro barometer as level of physical activity of citizens Bulgaria ranks last among EU countries with only 3% of citizens that regularly exercise in sport and 58% of the population that never participate in sports activities. Some 46% of Bulgarian citizens said they are not given enough opportunities for sport and physical activity. By this indicator Bulgaria ranks also last among the European countries. On the other hand there is a tendency to increase the number of overweight people. Almost half of Bulgarians are overweight (49,5%). Unfavorable is the trend of the growing immobilization of the young generation - 51.0% of the total population are highly immobile. The level of physical development and physical fitness of children and students compared to previous generations is significantly reduced (2, 4).

These findings are closely connected with the economic crises and largely are a result of the lack of advertising campaigns of some local authorities and state institutions for sport for all as well as insufficient awareness of

the population about the opportunities to practice physical exercises and sports. Researches show also that the organized sport of school children does not meet the growing needs of social practice.

The Ministry of Healthcare is participating actively in the diagnosis, treatment, monitoring and evaluation of physical development capacity of the population, and in the implementation of preventive sports activities related to maintaining a healthy lifestyle of the population (3).

A priority task of the teachers at the Faculty of Public Health, who are also participants in the International Network of UNESCO Chair in Bioethics (Haifa) is the active participation in the promotion of physical and sport education as a means to improve health and physical activities of the population, updating of sports curricula and programs in accordance with European standards as well as raising the sport prestige of the nation globally.

### **SPORTS INJURIES**

Based on our extensive review of the literature we carried out a study to consider the social determinants and health risks of sports. Data was collected from the 2012/2013 survey. A questionnaire was elaborated and self-completed by two respondent groups engaged in sport - 100 professionals and 300 amateurs. Descriptive and correlation analysis were used for data analysis.

Our research interest is focused on sports injuries. Consider estimated injury statistics most frequent sports injuries are sprains (injuries to ligaments), strains (injuries to muscles), and stress fractures (injury to bone) caused when an abnormal stress is placed on tendons, joints, bones and muscle. Most injuries occur to ligaments (connect bones together), tendons (connect muscles to bones) and muscles. Stress fractures can also occur from overuse. Sports injuries can be either acute (sprains, fractures, tears, etc.) or chronic (tendinitis, overuse, etc.).

The comparative analysis of the frequency of accidents, based on data from official statistics and those identified from our survey proved the high number of unregistered and unannounced health disorders among professionals and amateurs.

### **INJURY RISKS**

All sports have a risk of injury. There are various reasons why an injury might occur including improper technique, improper training, biomechanical or anatomical variations, poor balance, poor motor control, lack of functional muscle strengths and overuse.

Among the issues addressed in our study is the health risk connected with the intensive loading of locomotors system as well as poor working conditions which cause working trauma and diseases. Professionals with a very high physical activity are 71,3%, those with a lot of every day stress are 50%, and 68,2% of them notify of working trauma. A lot of cases with working trauma are associated with increased musculoskeletal distortion - 26,4%, and with fracture - 21,8%.

The study identifies some negative professionally factors that involve a certain health risk:

- ✓ risk of injury from poorly - maintained equipment - 59%;
- ✓ slip and fall - 41.8%;
- ✓ respiratory and other infections - 15.5%;
- ✓ impact of noise and vibration - 4.5%;
- ✓ unfavorable microclimate - 3.6% .

The duration of the impact of occupational risk factors is essential for the health status of professionals and amateurs. In this regard was analyzed the duration of the working day and the duration of individual training of the respondents. The results showed that most of the participants released about 3 hours per day for the active exercise (62.9%), followed by 25% - who practice between 3 and 6 hours a day, and 2.6% - released over 6 hours a day for active training. For the majority of them the working day lasts 12 hours (8.3 %) and over 12 hours (5.5%), which together with an increase in the total length of service and age contribute to significant adverse health effects.

### **COMMON INJURIES**

The obtained data in our study indicate that a very large number of respondents reported an injury as a result of exercising their professional sport. The greatest frequency of injuries is associated with strains to muscles and ligament (68.2%), bruise and hamstring (26.4 %), injury to bone (21.8%) and knee surgery (1.8%).

Sports injury rates are lower among amateurs. The majority of amateurs (64.3%) consider that in their sporting activity there are risks to their health. The largest number of participants consider that these risks are related to slip down and fall (39.7%), followed by the risk of respiratory and other infections (11.9%), exposure to noise and vibration (1.8%). This perception of risk is due to the fact that the majority of participants (68.5%) have suffered an injury at some point in their sports activities. The amount of risk of sports injuries, such as muscle and ligaments strains and bruising, increases with age and duration of playing sport from 2 to 7 times. With increasing the years of active playing (over 5 years) raises the amount of slip down and injuries (28.7%), bruising (24.4%), fractures (26.7%). Many injuries and problems arise from inappropriate old or damaged equipment.

### **SPORTS INJURIES PREVENTION**

Sports medicine plays an important role for both preventing sports injuries and also in minimizing the comeback time and in decreasing the costs of injuries. The main goal of the preventive programs, elaborated in our Faculty for education of sports players, is to provide the participants with particular recommendations on how to prevent injury and accelerate recovery after an injury as well as with detailed information how to improve muscle strength, power, speed and flexibility. We are discussing risk stratification and indications for investigations in sports players with risk factors who should undergo education and participation in different preventive programs. Preventing programs are designed for participants involved in different sports and physical activities to gain practical skills to prevent and manage injuries.

Studies show the importance of the assessment of injury prevention strategies. It has been found that the training, using protecting equipment and meeting safety standards are among the factors that reduce sports injuries significantly. When analyzing the risk of sports injuries we ascertain the fact that the widely applied safety standards are of paramount importance. To reduce the risk of injury professionals must comply with the following rules: time off; wear the right gear; strengthen muscles; increase flexibility; use the proper technique; take breaks; play safe; stop the activity if there is pain. All who are engaged in sport must follow established rules and guidelines of their respective sport.

### **SPORTS INJURIES MANAGEMENT**

Minimizing sports injuries is of great importance because injuries cause the individual either to spend less time in physical activity or to stop it completely. Therefore, minimum injury time will allow the individual to get back to the sporting activity and to be able to keep maintaining a healthy lifestyle. Another serious reason is the cost of injury. Sports injuries have direct and indirect costs over economy and the health system. Responding to an injury the right way can prevent further damage and ensure everyone to receive the treatment he/her needs to get back into the game safely.

Sports injuries are usually soft tissue injuries. A soft tissue injury is an injury to muscles, tendons, ligaments or joints (e.g. sprained ankle, torn hamstring and bruise). Other sports injuries are hard tissue injuries. A hard tissue injury is an injury to a bone (e.g. a broken finger). Particularly useful are the following treatment rules in sports injuries, the so-called "RICE": 1/ Rest in order to reduce or stop using the injured area; 2/ Put an ice pack on the injured area; 3/ Compress an injured ankle, knee, or wrist to reduce swelling; 4/ Keep the injured area elevated above the level of the heart to help decrease swelling. There is evidence that the lack of medical treatment, or even just the lack of timely medical care, could have long-term health consequences.

We are organizing courses and by the end of the courses participants have knowledge of a range of common sports injuries and their respective treatments, including possible surgical techniques. They are able also to understand and discuss the diagnosis, assessment and management of sports injuries. Course participants study comprehensive and multidisciplinary non-invasive rehabilitation approaches, different methods and techniques to treat a broad array of functional disorders or sports injuries. They are able to understand how to provide top physical therapy, rehabilitation and manual medicine treatments, and also how to utilize very sophisticated diagnostic methods and tools to help determine which treatment is best for the player. Our patients benefit from the fact we employ a combination of conventional orthopedic and functional neuromuscular medical tools, advanced technology, and methods to arrive at the best conservative, regenerative treatments for relieving pain and promoting healing as well as preventing future problems. The present study supports our view that it is extremely important not to ignore the problem and seek timely a help to receive appropriate, effective medical treatment.

### **LEGAL ISSUES WITHIN SPORT**

Legal issues within sport and recreation organizations are wide and varied (7). As the industry has become more professional, the law surrounding sport seems to have become more complex and challenging for those

involved. Modern sportsmen need to be aware of some of the more common legal issues and if necessary, seek expert legal advice, to minimize the potential conflicts associated with their sports practice and sports rights.

Our research shows that medical professionals are not aware with legal issues concerning sports injuries and rights of those practicing sport. The Department of Medical Ethics and Law have the important task to train students from various medical specialties in legal knowledge, skills, and experience that may be useful in their practice relating to contract negotiation in sport, private association, tort, and constitutional law. Today everyone should be aware of the possibilities of the sports lawyer for representing clients such as amateur and professional players; coaches, referees and officials; leagues; governing bodies of the sports industry; athletics administrators; educational institutions; sports facility owners and operators; and player's medical malpractice. Medical professionals also must be familiar with labor and employment, contract, and worker's compensation law, as well as sports regulations (6).

### **ECONOMIC APPROACH TO SPORTS INJURIES**

Economic evaluation plays an increasing role in prioritizing the implementation of the treatment and prevention of sport injuries. Policy-makers and decision-makers generally need information about the effectiveness of an intervention in relation to its costs to assess whether an intervention provides good value for money. The cost of injury is one of the most important indicators for the seriousness of a sports injury.

In economic terms, similar to all other injuries, the sports injury costs consists of two main categories - medical costs or core costs resulting directly from the injury and non-medical costs of the injury such as transportation or health insurance. Each category also has direct and indirect costs. In general, direct costs of an injury are calculated by considering the cost of using health care resources to prevent, detect and treat injury and its complications - such as the length of hospital stay for a specific injury and the cost per day for that injury. On the other hand, indirect costs indicate the absenteeism from work or the loss of productive output in the economy as a consequence of the injury.

The human capital approach is commonly used to calculate the indirect costs of injuries. This method measures the lost production, in terms of lost earnings, by assuming that the value of a human life is equal to its expected future income. It is important to know not only the costs but also benefits of the activity to maximize societal benefits. In this regard, health economics has a crucial role in preventing injuries through the evaluation of the costs and benefits of injury prevention strategies. The primary aim of the costs of sports injury studies is to show the importance of sports injuries in terms of economic costs and also to assess the injury prevention strategies. In many countries, economic evaluation plays a role in decision-making on reimbursement or the implementation of a specific intervention. We do not have sufficient experience in this field.

The usefulness and quality of future economic evaluation studies on preventing injury may be largely expanded by developing an extensive common core of basic methodological choices that will make these studies more supportive in choosing between alternative interventions. Furthermore, from an economic perspective, sports medicine research and data is of importance to both academics and policymakers since it will reveal important information on the cost benefit analysis of a physically healthy lifestyle (6).

In this connection is especially useful the WHO project whose purpose is to provide a general framework for public health experts, policy-makers and researchers interested in conducting studies that can estimate the economic burden of injuries. For us it is essential that it is intended to assist countries in estimating the cost-effectiveness and cost-utility of injury prevention programs. This guidance has six main stages: 1/ defining the study design (conceptual model); 2/ estimating the health effects of the intervention; 3/ estimating the costs of the intervention; 4/ calculating the incremental cost-effectiveness ratio; 5/ analyzing data and adjusting for timing and uncertainty, and 6/ reporting the results of cost-effectiveness and cost-utility analysis. It is hoped that the guidance will support a growing number of scientific analyses of the economic effects of injuries and, ultimately, result in additional prevention programs and lives saved (5).

### **SPORTS MEDICINE**

Sports medicine has widely been emphasized as an important factor in sports injury prevention studies. It also is stated that sports medicine is of importance, not only as preventive medicine but also for supplying special treatments and cures for specific sports injuries. Even with increasing incidents of sports injuries, it is still clear that the benefits of physical activity outweigh the risks of injuries and furthermore it is possible to minimize the risk factors via preventive medicine.

Sports medicine has important roles both in preventing injuries and curing them. In today's world of advance technology there are many options available for sports injury prevention, faster recovery and timely return to

play sport. It is extremely important to pinpoint the cause of injury in order to prevent re-injury in the future. The specialists in sport medicine treat a wide variety of muscular, skeletal and neuromuscular disorders by combining several medical disciplines like physical medicine and rehabilitation, and pain management. We recognize the importance of the patient's role in their own care. Patients can become pain free and independent of doctors only if they are educated on how to manage and reduce pain and physical dysfunction.

However, sports medicine in our country still does not receive the required attention in terms of research and more importantly in terms of data. Our study argues that in order to increase participation in sports and hence increase the health benefits of the public, it is important to eliminate the barriers to sporting activities such as the risk factors of sports injuries and in this extent sports medicine plays an important role.

### **CONCLUSION**

There is a great opportunity for the health sector to work closer with the sports sector to promote health-enhancing physical activity and sport for all in the future. The sports sector seems to be recognizing the important link between health and sport and there are common areas encouraging cooperation, such as activating disadvantaged groups, the elderly and people with low physical activity levels, and combating inequalities in participation in sport and physical activity. Our mission is to make important contributions to society through innovative research in sport, exercise science and active living.

The Faculty of Public Health offers undergraduate and postgraduate qualifications in a wide range of sport and exercise related disciplines which are developed through extensive collaboration between its nine departments as well as with the other faculties in the Medical University of Sofia. It is the Faculty that uniquely blends physical, intellectual and social dimensions that facilitate the transformation of human potential through sport and physical activity. Our task is to combine tradition with modernity, and to provide an innovative, high quality and inclusive learning experience underpinned by a commitment to the advancement, dissemination and application of knowledge.

The rich and varied nature of what the Medical University has to offer is available not just to students but also to graduates and all those who are interested in upgrading their qualifications in the fields of sport, physiotherapy, tourism and recreation, contributing to the optimization of health, well-being and quality of life in society through physical activity, and to performance improvement in a wide range of physical activities and sports.

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**USAGE OF INTERNET AND SOCIAL MEDIA BY THE STUDENTS OF INDIAN HIGHER  
EDUCATION - A CASE STUDY**

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**ABSTRACT**

*Education has been viewed as a crucial aspect in contributing to the welfare of the country. In today's scenario, Educational Institutions are becoming more competitive because of the number of institutions growing rapidly. The truth behind today's educational institutions is a substantial amount of knowledge is hidden. To stay afloat, these institutions are focusing more on improving various aspects and one important factor among them is quality learning. The opening of Information and Communication Technology in India plays a vital role in enhancing the quality of Indian Higher Education. Today, learning has taken various dimensions such as e-learning, virtual learning, socializing etc because of the tremendous use of internet. The increasing popularity of internet and social networking services like twitter, facebook, blogs, wiki's, whatsapp, youtube, forums etc, among the students act as learning aids. This paper is an effort to unearth the usage of internet and social media by the students of Higher Education in India and to bring out how the usage influence their academic performance.*

*Keywords : Social media, Internet, Higher Education, Performance, Learning Analytics.*

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**I. INTRODUCTION**

Higher education institutions have grown-up exponentially in the past three decades in India and have strived to give a quality education for all. It was so easy for the institutions because of the booming of Information and Communication Technology (ICT) in India. Around the globe, ministries of education are promoting Information and Communication Technologies (ICT) as an element of the modern education systems they strive to build. The quality of higher education had a very prominent role in economic growth and development of a nation. In order to increase the access to higher education and improving its reach to the remotest parts of the country various forms of new educational systems arrived here in India. It includes e-learning, virtual learning, distance learning, socializing etc. In addition, it is catering to life-long learning aspirations and that too at affordable cost.

In the beginning, traditional method of teaching was there were no proper facilities for both the teachers and the students. Only after the 1970's the number of schools developed and current system of education started its journey. With the innovation of the internet in the 21st century, outstanding changes have occurred across various aspects of our lives [1]. The internet has produced vast opportunities as well as threats for institutions across various industries; in short, all institutions are compelled to either willingly or reluctantly support their products or resent their services online, using the internet as a distribution channel [2,3]. This advanced technology has become a vital instrument of communication and information, therefore providing distinctive benefits to both learners and educators[1] as such, there is an international drive, across educational institutions, to offer learning environments that meet the requirements of the 21st century[4]. We all know technology plays an important role in enhancing and developing our learning system. Through internet it has been made possible to know all things. Also, Internet gained its popularity with the invention of various social networking services like facebook, you tube, twitter, blogs, whatsapp, forums etc. Social media is defined as web-based activities which give access to individuals to build unrestricted or semi-public profiles in a confined system; locate and connect to some other users, view and navigate the list of connections with the ones created by others inside the system [5].

The Social networks have the promising to make interaction, communication, and collaboration possible and more effective and hence, Social Networks have been highly introduced to support and amplify educational activities [6]. This creates a lot of revolution in the way the students learn and share. Such revolution has changed the way of how individuals communicate and interact with each other as well as how they access, exchange and share knowledge [7,8]. Social networks are recognized as vital tools for reshaping learning and education environment [9]. Such technologies have attracted the attention of the young generation [10] as well as university students [11]. Recently, Social Networks are acknowledged as new generation of e-Learning platforms [12]. There is an increasing awareness of students, teachers as well as researcher on the potentials of applying Social Networks applications for education purpose, as a result of the growing number of the users of these applications [13], and the widely spreading of these applications among universities and educational

institutes [14]. In addition, the importance of social networking and its impact on the effectiveness of learning has barely begun to be explored in the Arab countries. Therefore, finding the factors that influence the students' behavioral intention to use Social Networks as a learning tool in universities is perceived an important research issue[15].

The paper is a novel attempt to explore the use of social media by the higher education students in India for their enhancement of academic performance. In Section II, the literature review and social media sites most frequently used by the target students taken up in the study are discussed. Section III presents the data model and analysis. Section IV deals with the results and discussion about the research findings. Section V provides a conclusion and suggestions for future work.

## **II. LITERATURE REVIEW**

Higher education has taken various dimensions of learning with the invent of internet and various social networking sites. Social media, as defined by Bryer and Zavatarro “are technologies that facilitate social interaction, make possible collaboration, and enable deliberation across stakeholders”[16]. Social network sites which were introduced in less than a decade ago have drawn large numbers of users (students) [17]. Kord [18] confirmed that the involvement of students in social media has increased considerably since 2004. Recent studies carried out by some researchers reported that 80% to 90% of students in the Universities are actively involved with at least a particular social media, [19,20,21].

Recent surveys have revealed that a growing number of today's undergraduates often referred to as “Net Generation” students (those born between 1980 and 1989) consumed approximately 9 hours of social media per day with most of them using Social Network Sites (SNS) with Blogging and Micro blogging tools.[22]. A study by Abu-Shanab and Al-Tarawneh, explored the advantages and disadvantages of Facebook utilizing university students. A sample of 206 students responded to a survey containing 10 advantages and 10 disadvantages of Facebook, and yielded interesting results [23]. By their very nature, social networks enable college students to participate online for many purposes, for example, to help strengthen communication and maintain relationships. Furthermore, one can share knowledge and experiences, collaborate on relevant topics, and ask for advice or assistance. Accordingly, it may be argued that students use social networking for learning purposes [24, 25].

The positive effects are that it helps students to improve their knowledge and social skills by: 1) increasing student activity in creating and sharing information, 2) asking for academic assistance and support, and 3) providing a good way to release student pressure. In the same way, “the social networking sites are virtual study halls for a wired generation”[26]. It is reported that the number of studies on the use of social network applications in education is limited, that the focus of studies conducted so far has been more on the identity, network structure, privacy and technology; and that there is a need for research on the use of these tools in education. The purpose of the study was to carry out a sample application regarding the influence of well-known social network site in the improvement of the performance of student community[27]. Social media is said to comprise of online applications for social networking sites, social bookmarking and sharing tools, social citation tools, blogging and microblogging tools, virtual worlds, e-conference presentation sharing tools, audio and video tools, e-project management tools, and research and writing collaboration tools; primarily developed to foster user-centered social interaction. By this definition, social media could be categorized into eight areas that are inter-dependent by their mode of usage [28]. Some of the most widely used social media by the higher education students are Facebook, youtube, twitter, whatsapp, blogs, forums, wikis etc. Search engines are also widely used for educational purpose eg. Google.

## **III. DATA MODEL AND ANALYSIS**

The dataset used for this study for finding the social media usage by the higher education students was taken from randomly selected 105 students of an Arts and Science College in Tamilnadu during the academic year 2014-2015. All the students have a prior knowledge on internet and on the social media. The study is being undertaken to investigate the impact of social media on students towards mainly the use of social media sites like facebook, youtube, twitter, blogs, whatsapp, Wikipedia and Google search engine. It helps to assess and estimate the time spent by students on social media, and whether it affects their academic performance. This study uses a questionnaire to bring out the influence of social networking sites and to provide answers to the following questions:

1. Whether Internet is useful for improving their academic performance?
2. How often the students use internet?

3. How search engines are beneficial for completing the assignments?
4. Which social networking is considered more dependable for students improvement?
5. Whether it is necessary to have internet for higher education?
6. How the social media improves domain ( your subject / general ) knowledge ?
7. Whether social media and internet interesting and beneficial?

There were 40 questions included in the survey that focused on the personal, academic, socio economic, web and social media usage. 11 Questions related to personal and socioeconomic information. 9 Questions related to academic details and 20 questions related to computer, internet and social media details. The questions mainly focused on how the social media is educationally competent for the students.

**For example : Question samples from the Questionnaire**

**Personal : Age**

1. Below 18      2. 18 – 21                              3. 22 – 25      4. 26 – 30

**Socio Economic : Family Income**

1. Below 5000                      2. 5000-15000                              3. 15000-25000                      4. Above 25000

**Academic : Education UG / PG , if PG then UG %**

- Education : 1. <60      2. 60 to 70                              3. 70 – 80                              4. Above 80

**Internet usage : Frequency of Internet use a day for Education**

1. No use    2. 1 time    3. 2 to 4 times    c. 5 or more

**Social Media usage : Frequency of using youtube for Education**

1. No use    2. Less    3. Moderate    3. High.

**IV. RESULTS AND DISCUSSION**

The data was collected from the students focusing on how they use internet for their enhancement of their academic performance. How the internet, search engine or the social networking sites are beneficial for them in educational aspect. The results are tabulated below in Table I. The results show that participants mainly are between 18 and 25 years. 53% of the students are in the age group 22-25 and 27% are in the age group 18-21. The socio economic status of the students show that 48% of students enjoy a moderate status and 32% of students are in good economic condition. 11% have a poor economic background. The academic excellence of 30% of students is found to be excellent, 40% good and 15% average and 6% poor. The results show that all the students have a computer or a laptop on their own. 96% of the students use internet and have a prior knowledge on computers and only 4% have given a negative response. About the frequency of internet usage for educational purpose, 40% of the students use it for 2 to 4 times daily, 11% use it for 5 or more times daily and 38% use it for atleast 1 time and 8% of the students don't use it regularly. So 89 % of the students use internet daily for learning.

**TABLE – I: REPONSES ON PERSONAL, ECONOMIC, ACADEMIC AND INTERNET USAGE**

CATEGORY	CRITERIA	PERCENTAGE (%)
AGE	18-21	27
	22-25	53
FAMILY INCOME	Good	48
	Moderate	32
	Poor	11
ACADEMIC PERFORMANCE	Excellent	30
	Good	40
	Average	15

	Poor	6
INTERNET DAILY USAGE	5 or more times	11
	2 – 4 times	40
	1 time	38
	No use	8

The results in Table II on the other hand, present information on the current situation regarding the usage of Social Networks by the students for their academic enhancement. The results show that most of the participants about 90% are using internet and google for their academic activities and for learning purpose. They use the social networking media only to some extent for learning. Specifically, it is found to be Facebook (59%), YouTube (56%), Blogs(39%), Twitter (40%), Whatsapp(47%), and wiki(75%). Thus students use internet, google and wiki mostly for their learning.

**TABLE – II: REPOSES ON FREQUENCY OF USING INTERNET AND SOCIAL MEDIA**

CATEGORY	CRITERIA	PERCENTAGE (%)
Use of Internet for Assignment	Never Use	7
	Moderate	55
	Excessively	35
Use of Google for Education	No use	7
	Less	13
	Moderate	52
	High	25
Use of Facebook for Education	No use	42
	Less	24
	Moderate	30
	High	5
Use of blogs for Education	No use	60
	Less	15
	Moderate	19
	High	5
Use of twitter for Education	No use	61
	Less	13
	Moderate	23
	High	3
Use of youtube for Education	No use	44
	Less	12
	Moderate	35
	High	9
Use of whatsapp for Education	No use	53
	Less	16
	Moderate	23
	High	8
Use of wiki for Education	No use	25
	Less	13
	Moderate	37
	High	25

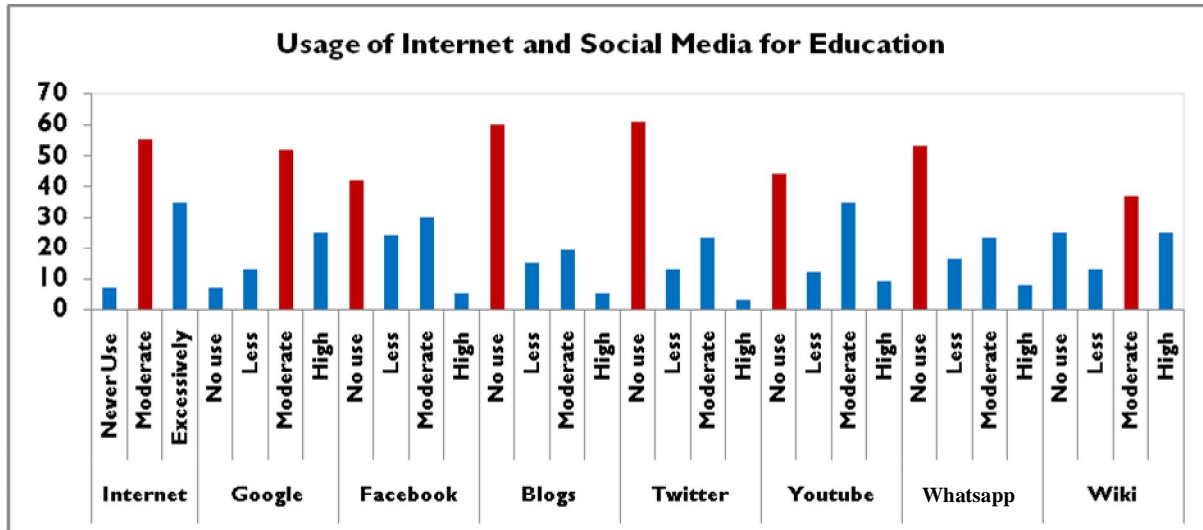


Fig. 1. Usage of Internet and Social Media for Education

From Fig.1 it is inferred that Internet, Google and wiki are widely used for education while social networking sites like Facebook, Twitter, Whatsapp, Blogs and Youtube are not frequently used by the students for education. Many students use social networking only for communication and not for education. This knowledge can be used in future to tune the students to use the social media like youtube, wiki and blogs for better sharing of their knowledge and improve their learning. Thus the ill effects of the negative usage of internet and social media can be reduced.

The results in Table III, reveals the opinion of the students on the need of internet for higher education and how it influence their personal and academic traits. The results show that most of the participants about 99% say that it is necessary to use internet for education and they agree with the fact that it improves the domain / subject knowledge. 97% of the students say that it is interesting and beneficial. Among the participants, 99% say that improves self confidence and 91% say that it improves their academic performance. Around 79% of the students say that the information shared in social media is useful.

TABLE – III: OPINION ON THE NEED OF INTERNET FOR HIGHER EDUCATION

CATEGORY	CRITERIA	PERCENTAGE (%)
Necessity for Internet	Yes	99
	No	1
Improves domain/ subject knowledge	Yes	99
	No	1
Interesting and Beneficial	Yes	97
	No	3
Improves Self Confidence	Yes	99
	No	1
Improves Academic Performance	Yes	91
	No	9
Social Media Useful	Less	10
	Moderate	53
	High	26

V. CONCLUSION

In this fast changing world, technology is the pivot around which the human needs and service revolves. The increasing use of Information and Communication Technologies (ICTs) has brought changes to teaching and learning at all levels of Higher Education System (HES) leading to quality enhancements. In a growing country like India, there are endless possibilities with the integration of ICT in the education system. The increasing popularity of internet and social networking services like Twitter, Facebook, Blogs, Wiki’s, Whatsapp, Youtube, Forums etc, among the students act as learning aids. The study shows that more than 90% of the students use Internet, Google, Wiki and other social media like Facebook, Blogs, Whatsapp for their learning.

The study also revealed it improves the self confidence, domain knowledge and it makes learning interesting. Thus the paper unearths the usage of internet and social media by the students of Higher Education in India and shows that the usage improves their academic performance. The study was carried out using only a small dataset and it can be extended to a large dataset. To extract the knowledge and store the same to predict student performance in advance by applying data mining techniques will be the future work.

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## **WORK AND FAMILY-THE ONGOING STRIFE: AN OVERVIEW**

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### **ABSTRACT**

*Work and family are the two eternal sphere of any working individuals life. Both these spheres have determinants called family interference with work (FIW) and work interference with family (WIF). The paper discusses the influence of family- and work-specific determinants of multiple forms of family interference with work (FIW) and work interference with family (WIF) conflict. Differential gender effects for FIW and WIF conflict support the traditional gender roles embedded in Confucian ethics is also thrashed out.*

*Keywords: Work, Family life, Gender, Conflict, Tug of war*

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### **INTRODUCTION**

Family and work are the two most imperative domains of life for most working adults (Andrews and Withey, 1976). When divergences between these two domains occur, there are unfavorable consequences for both individuals and organizations. Individuals who experience work-family conflict may invite increased health risks, inadequate performance as a marital partner and parent, reduced life satisfaction and poor marital adjustment (e.g. Greenhaus and Beutell, 1985; Near *et al.*, 1978; Suchet and Barling, 1986). Inability to deal with the demands of the two domains may also visible itself in the form of increased absenteeism and turnover, reduced organizational commitment, and lower productivity (Fernandez, 1986; Schultz and Henderson, 1985). To avoid the costs associated with work-family conflict, it is incumbent upon human resource professionals to help employees strike a balance between work and family. Playing a more dynamic and pivotal role in meeting this challenge, however, requires an understanding of the variables that trigger such conflicts.

Traditionally, researchers have viewed work-family conflict as a uni-directional construct. Recently, however, the bi-directional nature of work-family conflict has been recognized by many researchers (e.g. Adams *et al.*, 1996; Duxbury *et al.*, 1992; Frone *et al.*, 1992; Gutek *et al.*, 1991). Conflicts originating in the family may have negative organizational consequences, such as when the illness of an elderly parent or child prevents attendance at work (Gutek *et al.*, 1991 ). Similarly, those stemming from the work domain may encroach on the family, such as when long hours in paid work prevent the performance of domestic tasks. Recent studies report that the two directions of work-family conflict, WIF and FIW, have unique antecedents, with those for FIW coming from the family domain and those for WIF from the work domain (Adams *et al.*, 1996; Thomas and Ganster, 1995).

### **FACADES OF WORK FAMILY CONFLICT**

Multi-dimensional facets of work-family conflict have also been identified. According to Greenhaus and Beutell (1985), there are three forms of work-family conflict: time-based, strain-based, and behavior-based. Time-based conflict occurs when the time demands of one role are incompatible with those of another (e.g. working overtime forces the cancellation of a family outing). When strain experienced in one role intrudes into and interferes with participation in another role, strain-based conflict results (e.g. the stress of tending to a sick child affects one's ability to concentrate at work). The third form, behavior-based conflict, occurs when behaviour patterns appropriate to one domain are inappropriate in another (e.g. emotional restrictions at work are incompatible with the openness expected by family members).

Integrating the bi-directional and multi-dimensional aspects of work-family conflict, Carlson *et al.* (1998) proposed six dimensions of work-family conflict. Family interference with work (FIW) and work interference with family (WIF) each have three sub-dimensions: time-, strain-, and behavior-based forms of conflict. The six dimensions of conflict measured include time, strain, and behavior crossed with work interference with family and family interference with work

### **FAMILY-SPECIFIC DETERMINANT OF FIW CONFLICT**

It is predicted that there are four family-specific variables that affect FIW conflict. These are:

1. Marital status;
  2. Working spouse;
  3. Parental demands
  4. Hours spent on household work
- 
-



According to Herman and Gyllstrom (1977), married individuals experience more work-family conflict than those who are unmarried. Single persons tend to have more flexibility in the use of their time and energy, and they have fewer familial obligations. Thus, they are less likely to experience FIW conflict. For those who are married, the employment status of their spouse is also a potentially important influence on FIW conflict. Greenhaus *et al.* (1989) proposed that the number of hours worked per week by spouses was positively associated with conflict between work and family. Non-working spouses are usually the pillars of the family, and they assume most of the family responsibilities. This frees the employed partner to more fully concentrate on his/her work. In contrast, in families with both partners working full-time (or part-time), individuals face dual demands from work and family activities, resulting in increased levels of FIW conflict.

In a similar vein, parents are more likely to experience work-family conflict than non-parents (Herman and Gyllstrom, 1977). Both the number and age of children have been found to influence work-family conflict (Bedeian *et al.*, 1988; Loerch *et al.*, 1989; Voydanoff, 1988). Parental demands increase with the number of children, and parents of younger children (who are likely to be particularly demanding of their parents' time) experience more conflict than the parents of older children (Beutell and Greenhaus, 1980; Greenhaus and Kopelman, 1981; Pleck *et al.*, 1980). In addition to parental demands, the hours spent on household work may also affect work-family conflict. According to the rational view proposed by Gutek *et al.* (1991), there is a simple, main-effect relationship between hours and perceived conflict. The more time one spends on the roles associated with one domain, the less time will be available for the other domain (Keith and Schafer, 1984; Staines *et al.*, 1978). Because time is a limited resource, spending more time on household chores means that less time is available for work. The result is an increased level of FIW conflict.

#### **WORK-SPECIFIC DETERMINANTS OF WIF CONFLICT**

Researchers have tended to focus on work-specific variables as a source of work-family conflict, because individuals have relatively less control over their work lives than their family lives (Higgins and Duxbury, 1992). According to Hackman (1977), as presented in Model B, these variables include the four role stressors of autonomy, ambiguity, conflict, and overload, as well as the hours spent on paid work.

Hackman (1977), said autonomy is the degree to which the job provides substantial freedom, independence and discretion to the individual in scheduling the work and in determining the procedures to be used in carrying it out. In this regard, autonomous individuals will perceive that work outcomes depend substantially on their own efforts, initiatives and decisions; they will feel a strong personal responsibility for the successes and failures of their work. Individuals who have control over their work activities have more flexibility in allocating their limited resources at work and at home. As such, the degree of interference from work to family is minimized (Voydanoff, 1988).

Role ambiguity occurs when an individual does not have clear information about what is expected on the job or how the reward system works (Kahn *et al.*, 1964). Those who suffer from role ambiguity experience lower levels of job satisfaction, high job-related tension, greater futility or vainness and lower self-confidence (Kahn *et al.*, 1964). It is also likely that individuals who have ambiguous jobs will have higher levels of WIF conflict. Resources needed to deal with the ambiguity or it may be shifted from the family domain to the work domain (Greenhaus and Beutell, 1985).

Role conflict is the simultaneous occurrence of two or more sets of pressures, such that compliance with one makes compliance with the other more difficult (Kahn *et al.*, 1964). Beehr and McGrath (1992) state that role conflict occurs when an employee is expected, as part of the job, to do something that would conflict with other job or non-job demands or with his or her personal values. Thus, conflict at work may draw resources away from the family domain, resulting in higher levels of WIF conflict (Greenhaus and Beutell, 1985).

Role overload occurs when the total demands on time and energy are too great for an individual to perform the roles adequately or comfortably (Greenhaus and Beutell, 1985). Individuals who perceive their workload to be more than they can handle experience negative emotions, fatigue, tension, and other mental health symptoms (Cooper and Hensman, 1985). It is also likely that they will experience higher levels of WIF conflict, because time and energy are limited resources (Gutek *et al.*, 1991). When excessive demands are made in one domain (e.g. work), resources may be borrowed from another domain (e.g. family). Similarly, as the actual hours spent at work increase, less time will be available for family activities (Greenhaus and Beutell, 1985). Thus, just as increasing hours spent on household work will affect FIW conflict, we expect to also find a direct relationship between the number of hours spent on paid work and WIF conflict.

### **DIRECT EFFECTS OF GENDER ON FIW AND WIF**

There is a significant body of research linking work-family conflict with gender (e.g. Duxbury and Higgins, 1991). Although opposing theoretical arguments have been offered regarding the effects of gender on work-family conflict (see Gutek *et al.* (1991) for a discussion), the job-strain role model (Karasek, 1979) is consistent with our general stress-based perspective for understanding work-family conflict. Karasek (1979) identified two key operating forces: role demand and control, and postulated that it is the combination of low control and heavy role demands that is consistently associated with high levels of stress. This model suggests that the amount of work-family conflict perceived by an employee will be associated with the employee's work and family-role demands and the amount of control he or she has over these demands. Such perceptions of work and family roles are influenced by gender-role stereotypes (Pleck, 1984).

The traditional division of labor is gender based, with the wife responsible for the family and the husband assuming the breadwinner role (Higgins *et al.*, 1994). Despite the fact that women are now more educated, participate more in the work force, and have more equal employment opportunities, evidence continues to suggest that women still carry the primary responsibility for family work (Berardo *et al.*, 1987; Grant *et al.*, 1990). In response to these differential role demands, women are more likely to allow family demands to intrude into the work domain. In contrast, men will be more inclined to let work demands intrude into the family domain (Pleck, 1984; Voydanoff, 1988). To the extent that these gender-role demands are an integral part of their identities, individuals will perceive less control over them and more conflict will result (Lent *et al.*, 1987; Thoits, 1991; Williams *et al.*, 1992).

### **MANAGERIAL IMPLICATIONS**

The employer-employee relationship is an evolving one, with both parties recognizing the growing importance of the quality of work and family lives. In so far as these two domains are interconnected and possibly reciprocal (e.g. Greenhaus and Parasuraman, 1986; Near *et al.*, 1980), organizations should attend to both. To help alleviate family interference with work, many western organizations, including several universities, have adopted various family-friendly policies such as flexi-time and child-care facilities (Wilson, 1995).

To reduce WIF conflict, organizations should focus on reducing role conflict and role overload. It is essential that employers provide employees with the resources needed to meet the demands of the job. In addition, family supportive programs such as child care facilities and flexible schedules can help employees balance the competing demands of work and family. Our findings also highlight the important influence of the supervisor, with supportive supervisors helping to alleviate the influence of role conflict on WIF conflict. A possible alternative is for organizations to introduce a mentoring program, so that employees get needed support from a mentor rather than from an immediate supervisor.

### **CONCLUSION**

It is evident that the determinants of Family interference with work (FIW) and work interference with family (WIF) puts the role of an individual into a state of puzzlement. Individuals irrespective of genders find it intricate to play the role with its uniqueness, resulting in deficiencies in performance at workplace and hampering health and wellbeing. Even though employing organizations and families are continuing to increase the horizons but it has become tricky to balance these two domains. In this study, we have extended the study of work family conflict to consider its bidirectional nature and multidimensional forms. To the extent that work and family are interconnected, maintaining a harmonious relationship between the two will benefit both individuals and organizations.

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**BY-PRODUCTS – SET TO PROVE AS SAVIOUR FOR SUGAR PRODUCERS**

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**ABSTRACT**

*Sugar industry is a peculiar type of industry in India characterized by irregular rainfall, scarcity of trained labor force, Government's interference in determining the prices of raw material (sugarcane) and final product (sugar). India is one of the largest consumers and producers of sugar in the world and is the world's second largest producer next to Brazil of the sugarcane. Sugar industry is among the largest traditional agro-based industries in India.*

*Considering the size of the sugar industry worldwide, it is apparent that there is an enormous potential for the introduction of sugar cane trash for not only electricity and paper generation, but also the production of biogas and bio ethanol.*

*It is observed that the by-products divisions of most of the sugar producing units have shown higher returns on capital employed. Sugar industry always faces a problem of higher overhead costs. If the by-products divisions are managed tactfully, it can complement the entire sugar production business. Through by-products division, the overhead costs are absorbed in the margins of these by-product divisions, which may help the factory to survive in the competition.*

*Number of sugar factories which did not anticipate the growth prospectus in by-products division, could not sustain the increasing fixed overhead cost of sugar plant. This resulted in continuous losses for those plants and eventually closures of the same.*

*This article is an attempt to explore opportunities in the usage of by-products such as Bagasse, Molasses as meaningful resources to explore opportunities for survival and growth.*

*Key Words: Paper generation, biogas, bio ethanol, overhead costs, Bagasse, Molasses*

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**USE OF BAGASSE IN COGENERATION**

India is one of the largest consumers and producers of sugar in the world and is the world's second largest producer next to Brazil of the sugarcane. Sugar production is an energy intensive industry and requires both steam as well as electricity. Bagasse is the leftover of the sugarcane after crushing and is burnt as a fuel in the boiler of sugar mill. Bagasse is the fibrous matter that remains after sugarcane or sorghum stalks are crushed to extract their juice and is a by-product generated in the process of manufacture of sugar. It can either be sold or be captively consumed for generation of steam. It is currently used as a biofuel and in the manufacture of pulp and paper products and building materials. The Bagasse produced in a sugar factory is however used for generation of steam which in turn is used as a fuel source and the surplus generation is exported to the power grids of the state government.

For each 10 tonnes of sugarcane crushed, a sugar factory produces nearly 3 tonnes of wet Bagasse. Since Bagasse is a by-product of the cane sugar industry, the quantity of production in a country is in line with the quantity of sugarcane produced.

Cogeneration is defined as simultaneous generation of electricity and thermal power. Bagasse cogeneration has been practiced in sugar mills since long to meet sugar mills own energy needs. However, supplying excess electricity to the grid has gained momentum worldwide in last one decade. It offers several advantages such as near – zero fuel cost, increased viability of sugar mills, energy security, fuel diversity, reduced transmission and distribution losses and carbon emission reduction. In view of this, GOI has launched a programme to enhance surplus electricity generation from Bagasse cogeneration. Bagasse cogeneration is renewable energy and comes under Ministry for New and Renewable Sources of Energy (MNRE) of Government of India.

Bagasse-based cogeneration potential in sugar mills is estimated to be 5000 MW. Further, as per KPMG analysis this potential will be approximately 9700 MW by 2017. As per MNRE database total installed capacity of Bagasse cogeneration is 2393 MW as on 31st October 2013. It is estimated that four million units of electricity per megawatt of capacity of the cogeneration plant is generated per year.

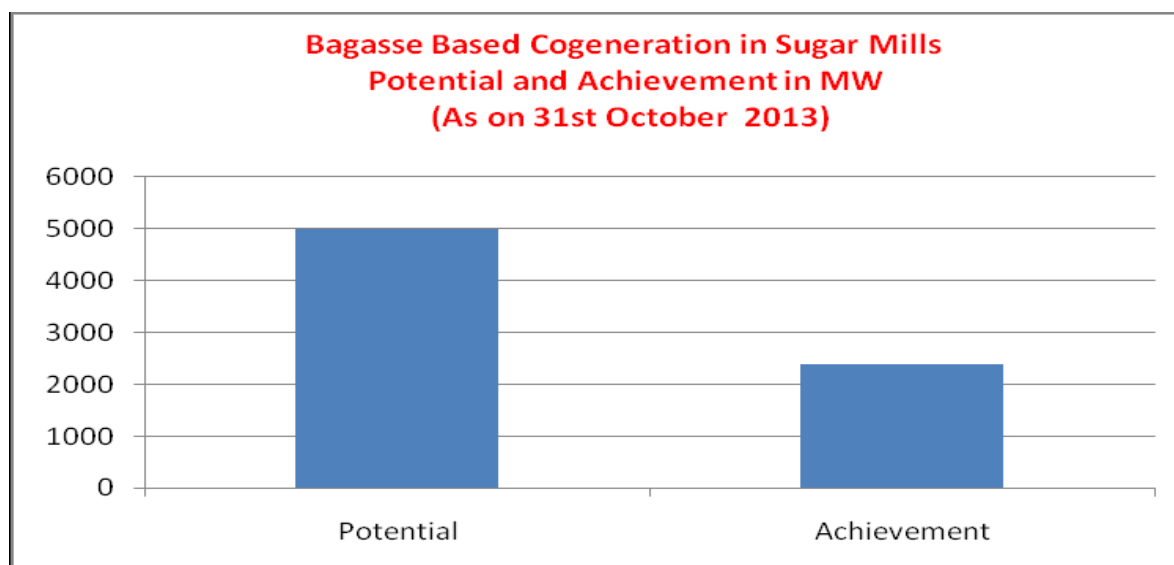


Figure 1: Bagasse Cogeneration Potential and Achievement Source: MNRE Press Release dated 30.08.2013

Bagasse when burned in quantity produces sufficient heat energy to supply all the needs of a typical sugar mill, with enough energy to spare. To this end, a secondary use for this waste product is in cogeneration, the use of a fuel source to provide both heat energy, used in the mill and the electricity which is typically sold on to the consumer through power grids.

The power produced through co-generation substitutes the conventional thermal alternative and reduces greenhouse gas emissions. In India, interest in high-efficiency Bagasse based cogeneration started in the 1980's when electricity supply started falling short of demand. High-efficiency Bagasse cogeneration was perceived as an attractive technology both in terms of its potential to produce carbon neutral electricity as well as its economic benefits to the sugar sector. In the present scenario, where fossil fuel prices are shooting up and there is a shortage and non-availability of coal, co-generation appears to be a promising development. The thrust on distributed generation and increasing awareness for cutting greenhouse gas emissions increases the need for cogeneration. Also it helps in controlling pollution from fossil fuels

India's 527 working sugar mills crush around 240 million tonnes of cane per year and generate 80 million tones of wet Bagasse (50% moisture), of which they consume around 70 million for meeting captive requirements of power and steam. Thus, electricity production through cogeneration in sugar mills in India is an important avenue for supplying low-cost, non-conventional power. Presently, India has around 206 cogeneration units with a cumulative installed exportable capacity of 3,123 MW (peak season). Besides, India has a potential of generating 500 MW of power through Bagasse and with modernization of the new and existing sugar mills India has potential to generate surplus power across all sugar factories in India to the extent of 5000 MW in the time to come.

In the last 15 years, 1952.53 MW of Bagasse cogeneration projects were commissioned. The states with a leadership position in implementing biomass power projects like Bagasse based cogeneration of power are Andhra Pradesh, Karnataka, Tamil Nadu, Chhattisgarh, Maharashtra, Ounjab and Rajasthan.

According to a Government policy regulating cooperative sugar factories, the State Government provides 5% of the capital expenditure on the cogeneration project while the factory concerned puts in an equal amount. The Sugar Development Fund of the Union Government provides 30% funding of capital investment and the remaining is secured through institutional funding. An investment of around Rs 4.50 crore per MW is needed to start a cogeneration plant in a cooperative factory.

### USE OF BAGASSE IN THE PAPER INDUSTRY

For a long time, bamboo, soft woods etc. had been the traditional fibrous raw materials in the paper industry throughout the world. But due to global shortage of these raw materials, the paper industry throughout the world had been exploring the possibilities of using alternate fibrous raw materials, particularly agricultural residues like Bagasse. A strong case for being a substitute to wood can be made for Bagasse. Toward the beginning of the current century, it was almost well established by paper experts throughout the world that Bagasse, after proper depithing, was an ideal raw material for the manufacture of different kinds of paper, newsprint etc.

India produces about 1.8 million tonnes of paper annually presently. This is likely to increase by almost two fold during the next five year plan. About 80% of the raw material required for paper production comes for forest species like bamboo, soft wood etc. It is a common knowledge that for various reasons our forest cover is fast dwindling. This has caused an ecological crisis of alarming magnitude.

The process of making paper in itself is not a clean one. Pulp and paper mills are among the worst polluters to air, water and land of any industry in the world. The paper making plants around the world release millions of pounds of highly toxic chemicals such as toluene, methanol, hydrochloric acid etc into the air and water each year. Thus, paper industry in itself is a deathbed for environment. However, the use of Bagasse can solve these problems to a large extent

The physical properties of Bagasse are well suited for writing papers, generic printing, as well as tissue products. Not only this, Bagasse is also used for boxes and newspaper production. Bagasse sugarcane products are highly biodegradable. While plastics take up to 400 years to degrade, and Styrofoam – a compound used for packaging never degrades. Even within the factory, Bagasse has properties which require less chemical bleaching. It requires less bleaching chemicals than wood pulp to achieve a bright white sheet of paper. This leads to reduction in the impact of chemicals like chlorine on the environment.

Over the years – ever since the paper production industry came into existence, the rampant use of wood to make pulp in order to furnish the end product has led to cutting of trees in large numbers. The trees that sustain our life have been treated dreadfully. With instances of soil erosion, floods, rise in the pollution levels, and climate change hanging like a sword over mankind, alternatives to replace the use of wood not only in the paper mills but also in energy production and infrastructural demands is being aimed at.

Conservation and afforestation efforts on a massive scale are urgently required to restore environmental balance. It is highly desirable to reduce pressure on forests by the consuming industries like paper mills by development of alternate technologies. The use of Bagasse for paper production must, therefore, be encouraged to conserve forests.

#### **USE OF BAGASSE AS AN ALTERNATIVE FUEL**

Bagasse is also emerging as an attractive feedstock for bio ethanol production. Also, each Bagasse fuel facility can be turned into an anaerobic digester that could produce pipeline quality biogas. Bagasse contains around 45-55 per cent of cellulose on a washed and dried basis. Such cellulose rich Bagasse is being investigated all over the world for its potential to produce commercial quantities of cellulosic ethanol.

Considering the size of the sugar industry worldwide, it is obvious that there is an enormous prospective for the introduction of sugar cane trash for not only electricity and paper generation, but also the production of biogas and bio ethanol. What is further appealing is that the process uses waste from a mill, reducing the waste to be decomposed or landfilled, saving considerable resources. The use of sugarcane trash would avoid the use of fossil fuels and attendant Carbon dioxide emissions, which would prove to be a boon for the highly threatened environment. A country harnessing Bagasse as an energy resource to its full potential is Brazil. Since Brazil has no indigenous fuel, the country has also developed the use of biomass as a fuel for electricity generation, hence supplementing the long term unreliability of hydro electric power to a point where nearly 30 per cent of the country's gross domestic primary energy consumption is derived from biomass products.

Combined heat and power from sugarcane in the form of power generation offers renewable energy options that promote sustainable development. With the depleting fossil fuel deposits, and increase in green house gases due to burning of fossil fuels, Bagasse emerges not only as an alternative, but a way better way to sustain and produce energy.

#### **OPTIMUM UTILIZATION OF BY-PRODUCTS**

Sugar factory is gifted with number of by-products like alcohol (spirit for industrial use, ethanol and foreign liquor), co-generation (electricity generation). It is observed that the by-products divisions of most of the sugar producing units have shown higher returns on capital employed.

Sugar industry always faces a problem of higher overhead costs. If the by-products divisions are managed tactfully, it can complement the entire sugar production business. Through by-products division, the overhead costs are absorbed in the margins of these by-product divisions, which may help the factory to survive in the competition. Number of sugar factories which did not anticipate the growth prospectus in by-products division, could not sustain the increasing fixed overhead cost of sugar plant. This resulted in continuous losses for those plants and eventually closures of the same.



Through Distillery (Spirit and potable alcohol), high margins are realized because low cost of raw material 'molasses' (molasses being intermediate by-product of sugar process). Theoretically, one MT of sugarcane produces 40 Kg molasses (that costs around Rs. 2000 per MT).

There is opportunity for production and sales of ethanol. Presently Government is encouraging use of ethanol as substitute for fuel for vehicles. But the sugar factory has to secure the sales to the petrol pumps in advance; otherwise ethanol production may not be a proper solution for sugar factories.

Use of spirit for perfumes production is also emerging as a new area for development for distillery by adopting fusion process. Some factories in Maharashtra are taking this project on pilot basis.

Availing Carbon Credit from the Government itself is an excellent opportunity. Environmental safety is a key issue for every factory, especially sugar factory which emits more carbon in the air causing environmental pollution. Government is encouraging less pollution by offering carbon credit. Carbon credit is the amount the factory gets if it emits carbon below a specified level. Factories those operate on Bagasse fired boilers for electricity generation can only avail this facility. Sugar factory gets this advantage as it generates Bagasse as by-product and uses it for electricity generation. If they expand, there is greater opportunity for more revenue generation through carbon credit.

### **CONCLUSION**

Our country has made impressive growth in the Bagasse cogeneration. India has vast untapped potential of Bagasse cogeneration. Further, cogeneration potential will increase in near future. Government of India has taken several initiatives to enhance Bagasse cogeneration which received positive response from sugar sector.

For a long time, bamboo, soft woods etc. had been the traditional fibrous raw materials in the paper industry throughout the world. But due to global shortage of these raw materials, the paper industry throughout the world had been exploring the possibilities of using alternate fibrous raw materials, particularly agricultural residues like Bagasse.

Considering the size of the sugar industry worldwide, it is apparent that there is an enormous prospective for the introduction of sugar cane trash for not only electricity and paper generation, but also the production of biogas and bio ethanol. The by-products are set to rescue sugar mills from their financial problems. "By-products are set to prove the saviour for the mills," said Abinash Verma, Director-general, Indian Sugar Mills Association.

Forward integration into distilleries, power generation, paper production and Bagasse as alternative fuel continues to yield healthy returns, driven mainly by a supportive regulatory framework. A significant part of the total revenue and profits of sugar mills comes from by-products, especially in the case of forward integrated entities.

If the by-products are used meticulously it would also result in maintaining ecological balance and environmental protection. Thus, by-products are all set to prove as the saviour for Sugar producers.

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**SMALL & MEDIUM ENTERPRISES: ASSESSING ALTERNATIVE SOURCES OF FINANCING**  
(Case study of sports goods manufacturing enterprise Meerut district, U.P India)

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**ABSTRACT**

*Small and Medium Enterprises (SMEs) play a crucial role in any developing economy. The study was undertaken to analyse the alternative sources of finance for Small and Medium Scale Enterprises (SMEs) in Meerut Region of U.P, India. In undertaking the research, 100 questionnaires were distributed to SME's using the convenience sampling procedure, out of which 82 questionnaires were retrieved. The data is analyzed and represented through graphs & tables. During pilot study it was found that there was no SIDBI branch in Meerut district, so the SME's are using different kinds of alternative sources like- venture capital, traditional finance and Committees among which majority of population preferred traditional finance and committees.*

*Keywords: financing, traditional finance, venture capital, availability of credit and SME's*

**INTRODUCTION**

Post globalization SMEs are exposed to greater opportunities than ever for expansion and diversification across the sectors. Indian market is growing rapidly and Indian entrepreneurs are making remarkable progress in various industries like Manufacturing, Food Processing, Textile & Garments, Retail, IT and Service sector. The small enterprise sector has continued to contribute immensely in creating large scale job opportunities across space and, in the process, helped reduce inter-regional and rural-urban disparities in growth. Certain products in this sector have also been consistently figuring in the export basket during the recent decades, although the export performance in the global market has been unimpressive and the level of threat has also enlarged.

An increasing emphasis upon external orientation, competitiveness and networking with agencies within and beyond the sector and nation seemed to have been the bedrock of current policy paradigm; the recent policy framework corroborates this notable shift in focus. It may, however, be pointed out at this stage that till as late as October 2006, by when the Micro, Small and Medium Enterprises Development (MSME) Act came to be legislated, the 'medium' category never had been formally defined; although, especially, in certain sub-sectors and regions many dynamic small enterprises had been operating at a much higher level of investment in plant and machinery and market reach. The exact trend in India can be seen from the following table:

**MSME Act-2006**

Particular	Manufacturing (investment in P&M)	Services (investment in equipment)
Micro enterprise	Up to 25 Lakh	Up to 10 Lakh
Small enterprise	Above 25 Lakh & up to 5 Crore	Above 25 Lakh & up to 2 crore
Medium enterprise	Above 5 Crore up to 10 Crore	Above 2 Crore & up to 5 Crore

Source: <http://dcmsme.gov.in> 15

\*The SME sector has been contributing significantly to the manufacturing output, employment and export. Between 2003-2004 & 2007-2008 the SME sector registered average annual growth in the number of units & employment of around 4.1% & 4% respectively. SMEs always represented the model of socio-economic policies of Government of India which emphasized judicious use of foreign exchange for import of capital goods and inputs; Labour

\*Economic survey 2008-2009

Intensive mode of production & employment generation. SMEs developed in a manner, which made it possible for them to achieve the following objectives such as high contribution to domestic production, significant export earning, low investment requirements, operational flexibility, Location wise mobility, low intensive imports, import substitution, technology – oriented industries, competitiveness in domestic and export markets. The SME sector is likely to generate one million jobs every year and will play a crucial role in garnering demographic dividends, creating additional jobs for millions of skilled and unskilled workers and facing the challenges of globalization. The SME sector has established true Indian entrepreneurship and some of the biggest names in India Inc have their roots in the sector

- SME units in India are being funded by foreign and local fund providers.
- The advancement in technology has also contributed highly to the SME sector. There are numerous business directories and trade portals available online that contains a rich database of manufacturers, sellers and buyers
- To start and maintain these units, minimal investment is required.
- These SME units are now being funded by many government and private banks.
- The SME sector is one of the greatest contributors of domestic production as well as the export earnings. Many major mergers have taken place recently.

Thought the sector is flourishing and expected to grow further in the near future, there are however certain challenges that the SME sector will have to face.

- Though the SME industries are spread all over the urban areas, proper infrastructure needs to be developed in the rural areas to establish these industries there.
- The SME units are functioning efficiently and effectively, but even now there is lack of information regarding the inputs of these industries, like the raw materials, skills, machinery and equipment.
- There is need of high level research and development required to develop these sectors in both the urban and rural areas.

The SME sector is almost at the initial stage of its growth. With further advancements in technology, this sector is likely to grow further and contribute greatly to the economy of India. Though SMEs are being touted as the priority sector within the economy, they continue to face problems pertaining to finance. When it comes to banks, they have a very traditional way of lending to this segment against collateral and SMEs end up being under financed. Evidently, the biggest challenge before the SMEs today is to have access to non debt based and non-traditional financial products such as external commercial borrowings, private equity, factoring etc.

Micro, small and medium enterprises (MSMEs) play a crucial role in the development of emerging and developed economies. In India, MSMEs contribute immensely to the economy in terms of output, exports and employment and thus have strategic significance. MSMEs account for nearly 45% of India's manufacturing output and more than 30% of total exports and provide employment to nearly 65.9 mn people, second to agriculture. With close to around 28.5 mn units in the sector, it is a driving force for long-term growth of the Indian economy.

### **OBJECTIVES OF THE STUDY**

**Objectives:** To make a systematic and targeted investigation, we have identified the following objectives of this study:

1. To investigate the alternative sources of funds for SME's in the sports goods industries.
2. To assess the suitability of different sources of financing for SME's and their impact on overall growth and development of the sector.

### **REVIEW OF RELATED LITERATURE**

This chapter shows the past research work related to the topic which has been conducted both at national and international level. References have been enlisted at the end of the chapter.

and medium enterprises (SMEs), a sector that comprises much of worldwide economic activity. A recent industry report estimates that financial institutions have yet to tap into a potential global market for SME financing worth about \$5 trillion (MasterCard, 2008).

### **Chung-Hua Shen, Haumin Chu, and Yu-Chun Wangv (Jul 2012) Who Furls the Umbrella on Rainy Days? The Role of Bank Ownership Type and Bank Size in SME**

They have Investigated changes during the three recent recessions in the granting of loans to small and medium-size enterprises (SMEs) by privately owned banks (POBs), government-owned banks (GOBs), and foreign owned banks (FOBs). The effects of bank size on SME lending are also examined. The behaviour of cutting lending during the recession is referred to as "furling the umbrella on rainy days." The behaviour is found for FOBs during the last recession (covering the subprime crisis) but not for GOBs and POBs. On the contrary, GOBs even significantly increased SME lending during the crisis period. Finally, large banks make more SME loans than do small banks in both tranquil and crisis times in this study. In most countries, financing to small and medium-size enterprises (SMEs) is important because SMEs provide more than two-thirds of

employment (see. e.g., Beck et al. 2005; Berger et al. 2004). In the literature, studies typically compare the lending behaviour of foreign-owned banks (FOBs) and privately owned banks (POBs) during a crisis.

**Govinda Sharma (2011)** do SMEs need to strategize? – The study is prompted by the fact that most SMEs may not have the wherewithal or the willingness to devote time and resources to strategy formulation but are focused to reconsider this position by the pressures of globalization. And Findings – SMEs need strategy but the strategy depends on the complexity of the process. The case study points to the need for top management support and commitment. This paper attempts at filling research gaps on competitive strategies for SMEs

**Jun Su, Yuefan Sun (2011) Informal finance, trade credit and private firm performance;** The purpose of this paper is empirically tests the promoting effects of informal finance and trade credit on the performance of private firms in China. Finding- Informal finance and trade credit have positive effects on private firms' performance

**Factors constraining the growth and survival of SMEs in Nigeria (2011):** Implications for poverty alleviation, Mr. John O. Okpara, has conducted a study the purpose of this paper is to investigate the factors that hinder the growth and survival of small businesses in Nigeria. The results of the study reveal that the most common constraints hindering small business growth and survival in Nigeria are lack of financial support, poor management, corruption, lack of training and experience, poor infrastructure, insufficient profits, and low demand for product and services

**Professor David Pickernell, Dr. Gary Packham, Dr. Paul Jones, Dr. Christopher Miller, Dr. Brychan Thomas** have investigated in a research paper in 2011 “Graduate entrepreneurs are different: they access more resources” This paper investigates whether, and in what areas, graduate entrepreneurs, are significantly different to non-graduate entrepreneurs, both generally and in terms of external resources the findings of this paper are that the graduate entrepreneur-owned firms were statistically significantly more likely (than non-graduate owned firms) to be younger, be running younger businesses, in high knowledge services, to have Intellectual Property, make more use of websites, and be of high growth potential. In terms of external resources graduate owned businesses were more likely to have received beneficial business advice from informal networks / trade associations, government business services, friends and family, customers and suppliers, and to have public procurement customers at the national / international level.

**Mr. S.K. Chhabra, (2009)** - has conducted the study on **Role of scheduled commercial banks in socio-economic development of Nagaland**, the paper also evaluate the performance of commercial banks in term of various parameters, in which SME is a part. Nagaland is an industrially backward state. Till date the state is industrially represented by 10 medium and large industries, 1900 SSI units, the government of state is desperately trying for the development of SME's in the state. Commercial banks are expected to provide adequate and timely assistant in view of the backwardness of state, both commercial bank and financial institution are also expected to adequate concession through the various condition and norms, for commercial banks and term loan. The finding of this paper , today's banks have cumulatively financial majority of loans and advance in the world, banks have to ensure increased credit flow into the economy of Nagaland and also to the vital agriculture sectors for inducing growth process.

**B Sobha Rani\* and D Koteswara Rao March 2008 Financing Small Enterprises: Recent Trends: investigated** Small and Medium Enterprise (SME) sector is a vibrant and dynamic one, and an engine of growth for the present millennium. Recent trends in credit flow to SMEs, in particular, and medium enterprises, in a limited way, from commercial banks and the Small Industries Development Bank of India (SIDBI). inspite of the special efforts, only 14.3% of registered small enterprises have availed institutional credit, credit for SMEs has shown disturbing trends, despite the high level of liquidity in the banking system and the initiatives taken by the Union Government and Reserve Bank of India (RBI)

**Dr. Sunil Kumar (2006)** investigated the concept of small industrial & entrepreneurship in Meerut district to find out effect of organization setup & working district industries centre to propose the entrepreneurship in small scale industries. The objectives of the study were to evaluate and access the progress and to trace out the bottle necks of different programs and scheme launched by district industry centre and analyze the different policy governed to entrepreneurial development of SME's to find out the constraints and factors affecting the entrepreneurship development in SME's further to suggest the suitable measures to overcome them.

**Smallbone, David Welter, Friederike Jul/Sep (2001) The Role of Government in SME Development in Transition Economies :** Examines the **role** of government in relation to small- and medium-sized enterprise (SME) development in economies at different stages of market reforms in Central and Eastern European

countries; ways in which the state can influence the nature and pace of SME development; nature and extent of the contribution of SME to economic development; views and experiences of SME managers.

**Alternative sources of finance for SMEs**

Okraqu and Croffie (1997) argue that SMEs relies primarily on personal savings of owners, and sometimes business profits, if any for their financial needs. They have little or no access to formal external credit. Traditional financial institutions regard SMEs as high risk and high default rate businesses. As a result, the financial needs of SMEs are not considered in the lending policy formulation of banks. Most of them are denied access to financial assistance from traditional financial institutions. Therefore, SMEs would have a choice than to turn to alternative sources of finance to cater for their financial needs. Some of the alternative sources of finance for SMEs are discussed below:

**FRIENDS AND FAMILIES**

Contributions from family and friends remain an alternative source of finance for SME operators Okraqu and Croffie (1997). Financing from friends and families is an important phenomenon. It is the most common source of finance for the poor (Collins et al., 2010), especially for the third of the world’s population without access to formal finance. Moreover, it is important for small

**ANALYSIS & INTERPRETATION**

**What kind of alternative sources are being used by you to raise funds**

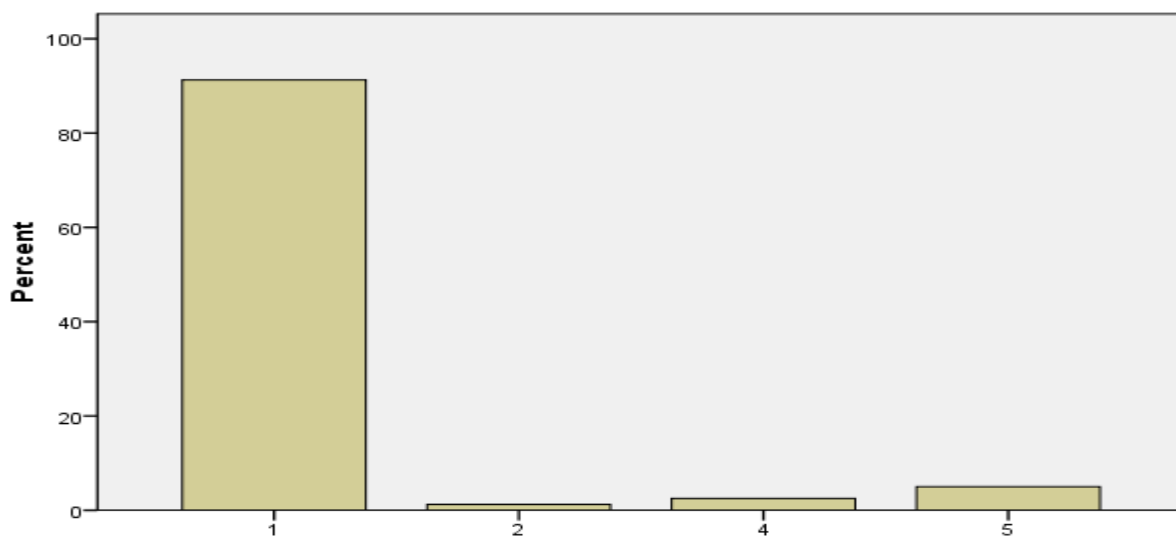
2.1 Venture Capital

**Frequency Table**

**Q.2.1**

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	1	73	91.2	91.2	91.2
	2	1	1.2	1.2	92.5
	4	2	2.5	2.5	95.0
	5	4	5.0	5.0	100.0
	Total	80	100.0	100.0	

**Q.2.1**



**Q.2.1**

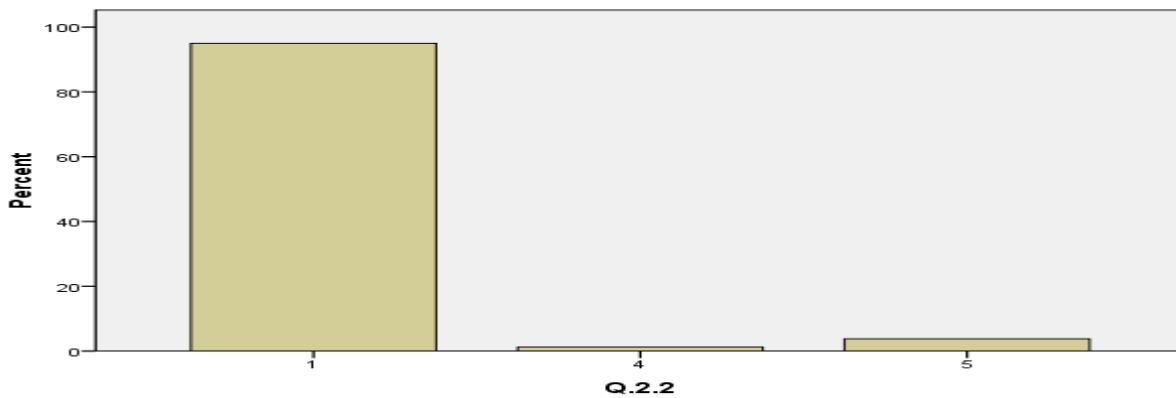
From above bar graph, it is concluded that majority of population not prefer Venture Capital to raise fund, they preferred either self finance or finance from commercial banks.

**2.2 Committees**

**Q.2.2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	76	95.0	95.0	95.0
	4	1	1.2	1.2	96.2
	5	3	3.8	3.8	100.0
	Total	80	100.0	100.0	

**Q.2.2**



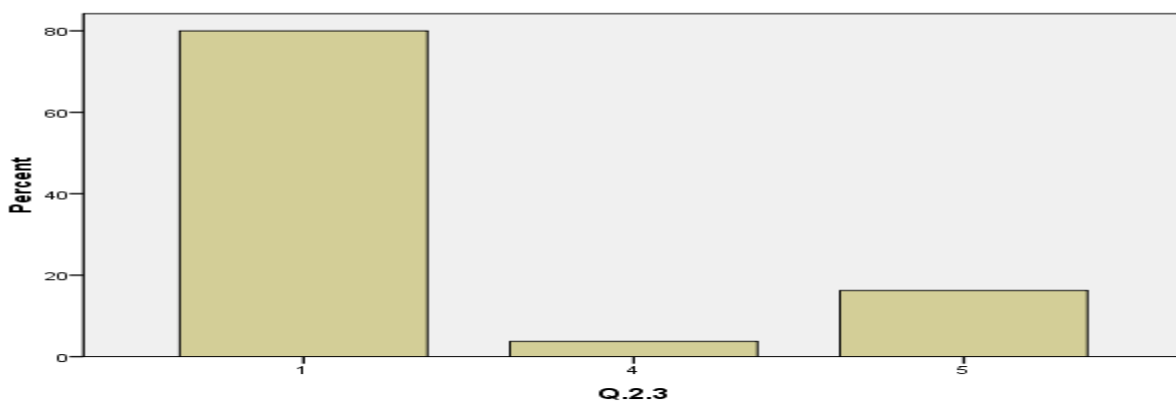
From above bar graph, it is concluded that majority of population not prefer Committees to raise fund, they preferred either self finance or finance from commercial banks.

**2.3 Traditional Finance.**

**Q.2.3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	64	80.0	80.0	80.0
	4	3	3.8	3.8	83.8
	5	13	16.2	16.2	100.0
	Total	80	100.0	100.0	

**Q.2.3**



From above bar graph, it is concluded that majority of population also not prefer Traditional Finance to raise fund.

**FINDING**

From the above analysis it has been seen that among three alternative sources of funds all almost are equal opted by SME's, majority of population not prefer alternative source to raise funds they preferred either self finance or finance from commercial banks in Meerut district.

**CONCLUSION**

In the decades to come, the SME sector will continue to be one of the engines of growth for the country's economy and presents a significant business opportunity for both banks and alternative finance providers. Alternative sources of finance can, therefore, step in and assist SMEs in their growth and development. Savings and Loan Companies in recent years have aided and continue to serve SMEs as they provide an alternative avenue for savings and access to credit for small savers and borrowers for whom the procedures and requirements of the traditional financial institutions are too burdensome and discriminatory. The situation is largely attributed to asymmetric information, their lack of collateral, high administrative costs of SME lending and high risk perception of SMEs. Access to finance is essential for improving SME competitiveness, as SMEs have to invest in new technologies, skills and innovation in growth and development. This paper concluded that SME's are still having some access to alternative finance apart from financing through commercial banks, like- venture capital, traditional finance and Committees among which majority of population preferred traditional finance and committees.

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**UNORGANIZED LABOUR AND CHALLENGES TO INDUSTRIAL RELATIONS: EMPIRICAL EVIDENCE FROM NORTH KERALA****S. Rajesh<sup>1</sup> and Dr. Manoj P K<sup>2</sup>**Ph.D Scholar<sup>1</sup> (Business Administration), Manonmaniam Sundaranar University, TirunelveliAssistant Professor<sup>2</sup>, Department of Applied Economics, Cochin University of Science and Technology, Kochi

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**ABSTRACT**

*The scenario of the Indian industries represents an interesting yet thought provoking picture. The pattern of growth of industries is a very peculiar phenomenon in the Indian context. India as a nation abounds in people, variety of people and a heterogeneous level of economics. Industries have a special role in the context of Indian economics. The role of the industries in India is manifold. It is a job provider, it is a business centre and it is also a public relations centre. These three aspects have equal or probably interconnected significance in the Indian context. The vastness of Indian population and the parabolic nature of Indian industrial scenario give an important place to the private industries where everything from production to employment and labour policies becomes fanciful entity. In the commercial or business jargon therefore they became the unorganized sector. In fact statistical survey assigns 93 percent of the total workforce this unorganized sector. Being a private operation in the global context, naturally these workers get subjected to alienation in every phase. They become a non-entity as far as the welfare schemes like labour laws, working conditions, salary procurement, and timely increments and over all social protection are concerned. In short they are silent sufferers catering to the needs of the country's economic welfare with none to voice their concerns. They get exploited in the absence of an organizational outfit. Without getting organized they do not get a platform to raise their voice in a bargain for recognition and important. The present article here aims to project this alienation of the unorganized industrial sector in the northern regions of Kerala state and show how their predicament can pose challenges to the concept of industrial relationship so essential for the overall boosting of the economics from the manufacturers world.*

*Key Words: Satisfaction, Social security, Working conditions, Bargaining power, Stress*

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**1. INTRODUCTION**

Breman (1985) suggested that exploitative capitalist system continuous in India as far as the informality is concerned. Further to that, Ghose (1994) and Nagaraj (2004) has the opinion of informality which has intensified as the economic liberalization and jobless growth in the Indian formal sector. Easy availability of capital, technological change biased towards skilled labour and capital and dependence on foreign markets as well as high-income earners in the domestic market have been considered the reasons why formal firms have moved to more capital-intensive methods of production, leading to jobless growth in Indian manufacturing. Another interesting study Khasnabis and Nag (2001) find that principle factor as a principle reason for de-skilling of labour is because of vertical separation in the labour process of during the post-reform period. Study of various social security schemes have been carried out by Perera (2002). Rajan (2002) carried out studies for social security programmes in the unorganized sector in three south Asian countries like India, Sri Lanka and Bangladesh which focus mainly it demerits in implementation. An article in Siliconindia (2008) describes the observation report for economics, social, and cultural rights concerning the social security benefits of the workforce in India. Accordingly, the report states that social security is not a priority for the Indian government. The report also found that only 0.4 percent of the unorganized sector workers receive social security benefits like the Provident Fund. This indicates there is an issue of lack of social security system prevailing in India.

Sanyal (2007), Chatterjee (2008) and Sanyal and Bhattacharya (2009) argue, in many developing societies, the informal sector provides an 'economic space in which workers engage in economic activities in ways that are very different from the capitalist organisation of production. In particular, the prevalent form of labour in the informal sector is self-employment, which is different from the usual wage based employment resting on the alienation of labour from capital. Firms in India that hire more than 10 workers with power and 20 workers without power need to be registered under the Factory Act of 1948 and are considered to belong to the formal sector. The remaining firms are considered part of the unorganized or informal sector. There is no bargaining power for the informal employees.

According to RenanaJhabvale(2013) mentioned in India always majority belongs to informal workers and they were only discovered with the advent of liberalization, their vulnerabilities and insecurities need to be addressed through social security policies which recognize their specific needs and through laws which are not confined to labour, but include commercial law as well as regulations which cover specific sectors of the economy. The

changing world of work has led to the many different forms of organizing around the needs associated with work and livelihoods. Empowerment is the desire of people who feel powerless to have more control over their lives. More and more workers are being left out of the social security net, and the coverage of both employees state insurance scheme (ESIS) and employees pension fund (EPF) is shrinking. Here great emphasis given to lack of social security system in India. Another study by Meghanad Desai (2013) reveals that "situation of informal workers in India remains precarious. The right boundaries defining what is a formal sector enterprise not only leave many outside but even in the formal sector casualization is rampant since the costs of employing workers on a regular basis in a formal sector are higher than having contract labour. In India the formal sector remains less than 10 percent surrounded by the swamp of informal workers. India has an exceptionally large proportion of workers in the informal sector even compared to other south asian countries". Cost of employing informal workers is less compared to formal workers. Martha Alter Chen & Joann Vanek(2013) have stated that across the developing world, the majority of informal workers are poor, and the majority of working poor are informally employed. Informal employment is widely recognized to include a range of self-employed persons, who mainly work in unincorporated small or unregistered enterprises, as well as a range of wage workers who are employed without employer contributions to social protection. Most of the urban informal workforce pays taxes, fees or bribes of various kinds to various local authorities simply to be able to pursue their livelihoods. In many cases, it is the employer who seeks to disguise the employment relationship or otherwise avoid regulations.

The importance of poor working conditions portrayed here. NaliniNayak(2013) has stated that one of the features that characterize the developing world is that production and large sections of the workers remain in the unorganized sector. The struggle to get a comprehensive legislation for domestic workers in India is on the anvil. The growth of the last decade in India has essentially been jobless growth. It is through collectivization that the strength of this disorganized sector has finally become a force to reckon with in certain sectors. Lack of Legislative protection for the informal workers specified here. RetanSen(2013) has observed that India has had a very large informal or unorganized sector which faces serious disadvantages compared to small percentage working as organized workers. Economic liberalization aggravated this problem by creating for more jobs in the informal sector. This massive workforce lacks regularity in employment, social security benefits a faces low wages and poor working conditions. Every state in India has seen marked decline in organized share of employment. Different categories and groups of informal workers had different concerns, priorities and demands. Serious disadvantages of working in the unorganized sector.

K.V.Ramaswamy(2013) has noted that the conventional view point would predict declining wages due to trade liberalization. Impact of globalization on unorganized wages is ambiguous and largely depends on country circumstances and specificities. There is no improvement in the employment conditions in the unorganized sector because they have no access to social security benefits and no written work contracts and this situation sustainable in the future depends on how labour demanding the economic growth turns to be. Jerome Joseph & Srinath Jagannathan(2013) has observed that theoretical effort depicts job insecurity as the severity of the threat to one's job and powerlessness to counteract the threat. There are two important dimensions to the lived experience of the insecurity phenomenon in the pursuit of livelihood in and through what is represented by a job. The more fundamental dimension of this phenomenon is the degree of real threat to one's livelihood and the second element is the degree of powerlessness in countering the threat. There is recognition that change will occur only when such hegemonic discourses are contested and changed. Insecurity is much more and the subjugation that inheres in the production of insecurity is extremely debilitating for workers. Alternative narratives which yearn for change and justice are evident in the articulations of workers. Insecurity is the matter of concern for the informal workers. R.K.A.Subrahmanya(2013) has remarked that the percentage of the people below the poverty line has come down the hard core of poverty remains intact, at about 300 million. Abolition of hunger should be the primary objective of the 12<sup>th</sup> Plan. The rate of maternity benefits needs to be raised uniformly for all pregnant and lactating women. Under the existing system much of the money meant for the poor gets lost on the way due to involvement of meddle men. Poverty remains intact in the informal sector.

## **2. RELEVANCE AND SIGNIFICANCE OF THE STUDY**

Survey of the literature reveals that the topic issues and challenges of unorganized sector exist from various countries. In India, particularly in the northern regions of Kerala State is highly accommodated with unorganized sector is not free from issues like insecurity, lack of social security access, poor working conditions, lack of legislative protection, bargaining power and low wages. It is expected that the present research findings will add new knowledge to the existing literature on the subject which may benefit the industrial relation system in India. In the above context, the primary objective of the study is to examine the job

satisfaction level of unorganized sector and its impact in the industrial relations with reference to northern regions of Kerala in India.

### **3. OBJECTIVES OF THE STUDY**

- a. To make an overall study of the informal sector workers in the northern region of Kerala state in India and understand the underlying reason for their unorganized status;
- b. To study the satisfaction level of the workers in the unorganized sector in the region under study;
- c. To study factors challenging cordial industrial relations in organizations under study and to identify relations between job satisfaction and factors adversely affect cordial industrial relations; and
- d. To suggest the measures to improve satisfaction level of employees in the unorganized sector by focusing on factors that significantly influence their satisfaction and suitably mitigating them.

### **3. METHODOLOGY OF THE STUDY**

#### **3.1 Period of the study**

The study was conducted for a period of 6 months from July 2013 to December 2013. The respondents were contacted and interviewed in the factory premises during their off-duty hours.

#### **3.2 Research Instrument**

A structured interview schedule was prepared for the purpose of collecting the data. The factors of the study were drawn out from the related studies and the statements of the schedule were framed representing the factors. These were given shape in consultation with the field experts. The survey was preceded by a pilot study, conducted by interviewing a sample of 30 respondents. After computing the score of each respondent for the first test and retest, Cronbach Alpha Score was calculated. As the score of the test for the tool was above 0.50, the tools were found to be reliable.

#### **3.3 Research Methodology**

The study was confined to northern (Malabar) region of Kerala State. This area was selected, keeping in mind that it is well endowed with human resources approximately 50000 in various industrial sectors which include textile and other industries. It was decided to collect the necessary information from 300 workers in the unorganized sectors (15 medium and small sized textile manufacturing organizations, 10 unaided (self-financing) educational institutions and 5 construction firms (builders)), 30 employers/management representatives / industrial experts and 10 trade union leaders/representatives affiliated to various political parties. Non-probability, proportionate quota sampling was used for the study.

A questionnaire was prepared in the light of the objectives of the study. In addition to this, different research findings on unorganized sector were used as secondary sources. Various published materials have been taken into consideration for developing the theoretical framework of the study.

#### **3.4 Collection of Data**

For collecting the data the respondents were contacted individually and given a brief description about the nature and purpose of the study. For the convenience of the respondents the statements were translated into vernacular language (Malayalam) so that the respondents could give their response with ease.

## **4. RESULTS AND DISCUSSION**

In the initial stage, primary data collected and analyzed using statistical tools.

### **4.1 Reasons for being Unorganized**

From Table I, it is noted that all respondents (340) agree the reason for unorganized employee but contradicting rank of their preference of reasonable variables. 54 percent (185 out of 340) respondents were suggested management does not allow organizing takes 1<sup>st</sup> rank preference as far as employee and trader union leaders are concerned.

**Table I: Reason for being Unorganized**

Reasons for being unorganized	Employee (300)	Employer (30)	TU Leader (10)	Total (340)	%	Rank Preference		
						Employee	Employer	TU Leader
Management does not allow to organize	175	0	10	185	54	1	5	1
No awareness about organized	50	6	0	56	16	2	4	2
Aware but no options	45	7	0	52	15	3	3	3
Not interested to be organized	20	8	0	28	8	4	2	4
Don't know the reason	10	9	0	19	6	5	1	5
Total	300	30	10	340				

Source: Field Survey

#### 4.2 Satisfaction Level of Workers in the Unorganized Sector

From Table II, it may be noted that 300 workers, 94 percent (282 out of 340) of them are not satisfied in the unorganized sector.

**Table II: Satisfaction level of workers in the unorganized sector**

Variable question	Satisfied	Not satisfied	Don't know
Satisfaction level of workers due to unorganized	18	282	0
Percentage	6	94	0

Source: Field Survey

**Table III: What reason makes you to be not satisfied due to Unorganized?**

Variable question : X	Challenging variables of unorganized sector : Y
Reason for job dissatisfaction	Y1 : Social security scheme accessibility Y2 : Working condition Y3 : Legislative protection Y4 : Bargaining power Y5 : Remuneration Y6 : Job stress and exploitation

Source: Research Design for the study

It is pertinent to note that worker becomes unorganized for various reasons but at the same time majority of the respondents (workers & trade union leaders) have the opinion that they are not much satisfied with their job and majority of the managers or employers are opposing this situation. So for further analysis, job dissatisfaction of unorganized worker is kept as dependent variable (X) and various challenging variables of unorganized sector as independent variables (Y1, Y2, Y3, Y4, Y5 & Y6). In the second stage of analysis, the primary data collected are analyzed using SPSS 11.0 package. Accordingly, relevant tests of hypotheses are done, as given in following paragraphs.

#### 4.3 Social Security Scheme Accessibility

It is said that ninety percent of the world's population does not have the social protection. Particularly the people in the informal sector are not covered by any type of social security protection, i.e. either by a contribution based insurance scheme or by any social assistance scheme. The number of covered persons as a percentage of number of persons working, it is estimated that in India, 90 percent of the working population do

not have any formal arrangements for social security coverage. Provident Funds/Gratuity, Old age, survivor, widow and disability pension, Medical care of all sorts and Protection from all kinds of risks life and non life affecting the social existence of individual. The following hypothesis is framed to find the association between job dissatisfaction and lack of social security scheme accessibility of unorganized workers.

$H_0$ = *There is no significant association between job dissatisfaction and lack of social security scheme accessibility of unorganized workers.*

$H_1$ = *There is significant association between job dissatisfaction and lack of social security scheme accessibility of unorganized workers.*

The result shows that there is a significant association between job dissatisfaction and lack of social security scheme accessibility of unorganized workers at 2 d.f. and 0.05 significance level. Among the 340 respondents, 78 percent of them have the opinion that job dissatisfaction moderately depends upon lack of social security system in the northern regions of Kerala. This includes 249 selected workers out of 300, 6 employers / management authorities out of 30 and 10 trade union leaders out of 10. 22 percent of them have opinion that lack of social security system not depends upon job dissatisfaction in this region. It is concluded that job dissatisfaction and lack of social security scheme accessibility of unorganized workers are highly associated; thus directly affecting conflicting situations and cordial industrial relations.

#### 4.4 Working Conditions

The organized sector has been growing at a faster pace than the unorganized sector. However, there are significant differences of working conditions and benefits for workers in the organized and unorganized sector. This has a negative impact on the productivity by increasing transaction and training costs. Another difference is regulation of maximum working hours and number of holidays. Non-payment of overtime work is a very common phenomenon in the informal sector. The following hypothesis is framed to find the association between job dissatisfaction and poor working condition of unorganized workers.

$H_0$ = *There is no significant relation between job dissatisfaction and poor working condition of unorganized workers.*

$H_1$ = *There is significant relation between job dissatisfaction and poor working conditions of unorganized workers.*

The result shows that there is a significant association between job dissatisfaction and lack of social security scheme accessibility of unorganized workers at 2 d.f. and 0.05 significance level. Among the 340 respondents, 71 percent of them have the opinion that job dissatisfaction moderately depends upon poor working conditions in the northern regions of Kerala. This includes 220 selected workers out of 300, 14 employers / management authorities out of 30 and 7 trade union leaders out of 10. 29 percent of them have opinion that poor working conditions not depends upon job dissatisfaction in this region. It is concluded that job dissatisfaction and poor working conditions of unorganized workers are highly associated which directly affects conflicting situations and cordial industrial relation system.

#### 4.5 Legislative Protection

The unorganized workers do not have protection of labour laws like Minimum Wages Act, Equal Remuneration Act and Workmen Compensation Act, due to ignorance and lack of effective enforcement. Women and child workers are subjected to severe exploitation. Most of them work from home at piece rates, rather than in factories or workplaces. The following hypothesis is framed to find the association between job dissatisfaction and lack of legislative protection of unorganized workers.

$H_0$ = *There is no significant relation between job dissatisfaction and lack of legislative protection of unorganized workers.*

$H_1$ = *there is significant relation between job dissatisfaction and lack of legislative protection of unorganized workers.*

The result shows that there is a significant association between job dissatisfaction and lack of social security scheme accessibility of unorganized workers at 2 d.f. and 0.05 significance level. Among the 340 respondents, 84 percent of them have the opinion that job dissatisfaction moderately depends upon lack of legislative protection in the northern regions of Kerala. This includes 255 selected workers out of 300, 25 employers / management authorities out of 30 and 7 trade union leaders out of 10. 16 percent of them have opinion that lack of legislative protection not depends upon job dissatisfaction in this region. It is concluded that job

dissatisfaction and lack of legislative protection of unorganized workers are highly associated which directly affects conflicting situations and cordial industrial relation system.

#### 4.6 Bargaining Power

Workers in the unorganized sector are exploited in numerous ways and their voice is not heard, as at large they do not have collective bargaining capacity (at present) unlike in the organised sector. Besides the traditional unorganised sector, due to globalisation, there are new unorganised sectors arising like shop-employees, migrant workers, women workers and child labours. The following hypothesis is framed to find the association between job s dissatisfaction and lack of bargaining power of unorganized worker.

$H_0 =$  There is no significant relation between job dissatisfaction and lack of bargaining power of unorganized worker.

$H_1 =$  There is significant relation between job dissatisfaction and lack of bargaining power of unorganized worker.

The result shows that there is a significant association between job dissatisfaction and lack of bargaining power of unorganized workers at 2 d.f. and 0.05 significance level. Among the 340 respondents, 66 percent of them have the opinion that job dissatisfaction moderately depends upon lack of bargaining power in the northern regions of Kerala. This includes 205 selected workers out of 300, 10 employers / management authorities out of 30 and 9 trade union leaders out of 10. 34 percent of them have opinion that lack of bargaining power not depends upon job dissatisfaction in this region. It is concluded that job dissatisfaction and lack of bargaining power of unorganized workers are highly associated which directly affects conflicting situations and cordial industrial relation system.

#### 4.7 Remuneration

The prominent issue is regarding ensuring of minimum wages for the workers. As compared to the organized sector the wages in the informal sector are not regularized. They do not have protection of labour laws like; Minimum Wages Act, Equal Remuneration Act and Workmen Compensation Act, due to ignorance and lack of effective enforcement. The following hypothesis is framed to find the association between job dissatisfaction and low remuneration of unorganized worker.

$H_0 =$  There is no significant relation between job dissatisfaction and low remuneration of unorganized worker.

$H_1 =$  There is significant relation between job dissatisfaction and low remuneration of unorganized worker.

The result shows that there is a significant association between job dissatisfaction and lack of social security scheme accessibility of unorganized workers at 2 d.f. and 0.05 significance level. Among the 340 respondents, 96 percent of them have the opinion that job dissatisfaction moderately depends upon poor working conditions in the northern regions of Kerala. This includes 290 selected workers out of 300, 26 employers / management authorities out of 30 and 10 trade union leaders out of 10. 4 percent of them have opinion that low remuneration not depends upon job dissatisfaction in this region. It is concluded that job dissatisfaction and low remuneration of unorganized workers are highly associated which directly affects conflicting situations and cordial industrial relation system.

#### 4.8 Job Stress and Exploitation

Excess workload leads to job stress and more exploitation happening in the unorganized sector as compared to organized sector. Women and children are the most affected among the workers in the unorganised sector while children are exploited to the maximum in this sector. The following hypothesis is framed to find the association between job dissatisfaction and other factors like job stress and exploitation in the unorganized sector.

$H_0 =$  There is no significant relation between job dissatisfaction and other factors like job stress and exploitation in the unorganized sector.

$H_1 =$  there is significant relation between job dissatisfaction and other factors like job stress and exploitation in the unorganized sector.

The result shows that there is a significant association between job dissatisfaction and other factors like job stress and exploitation in the unorganized sector at 2 d.f. and 0.05 significance level. Among the 340 respondents, 80 percent of them have the opinion that job dissatisfaction moderately depends upon poor working conditions in the northern regions of Kerala. This includes 250 selected workers out of 300, 14 employers / management authorities out of 30 and 8 trade union leaders out of 10. 20 percent of them have

opinion that other factors like job stress and exploitation in the unorganized sector not depends upon job dissatisfaction in this region. It is concluded that job dissatisfaction and other factors like job stress and exploitation in the unorganized workers are highly associated which directly affects conflicting situations and cordial industrial relation system.

##### **5. CONCLUDING REMARKS AND SUGGESTIONS FOR IMPROVEMENT**

The unorganized sector workers act is a legislation which covers the entire length and breadth of the Indian society particularly the industrial sector. The unorganized labourers should first make it point to organize themselves systematically through people oriented and legally binding welfare programmes. The concept of constructive organizational strength should percolate to the grass roots level. At the village level there must be trained facilitation to inject awareness of organizational strength at the grass root level population. They should know that they are also eligible to the government welfare schemes and time to time benefits given to organized workers. They must be quite educated about their privileges and rights. It should be administered to the ignorant villagers that they are also a legal body of workers eligible for legitimate litigation in the context of their rights. Legal empowerment is one prime facility that the organization of the unorganized labourers should manufacture. There must be a smooth coordination between workers in the public as well as private sectors. Among the various statutory bodies, there must be a framework to include and promote industrial relations. All the industrial equity matter, and the industrial relations of the organized and the unorganized labourers must be placed under the traditional judiciary for legal adjudication.

The overall progress in the Indian industrial sectors including private and public units prompts us to draw a more comprehensive and clearer picture of the phenomena of informal economy over the past four decades. The concept of informal sector is something which has been deliberately or inadvertently or probably involuntarily neglected with the work of progress. The informal sector should make it bounding to look into the typical ramification in the production and labour relations. In the Indian context the situation becomes extremely heterogeneous and hence should be given a larger share of attention. The most important condition necessary for good industrial relations is a strong and enlightened labour force which in turn may help to promote the status of labour without harming the interests of management.

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