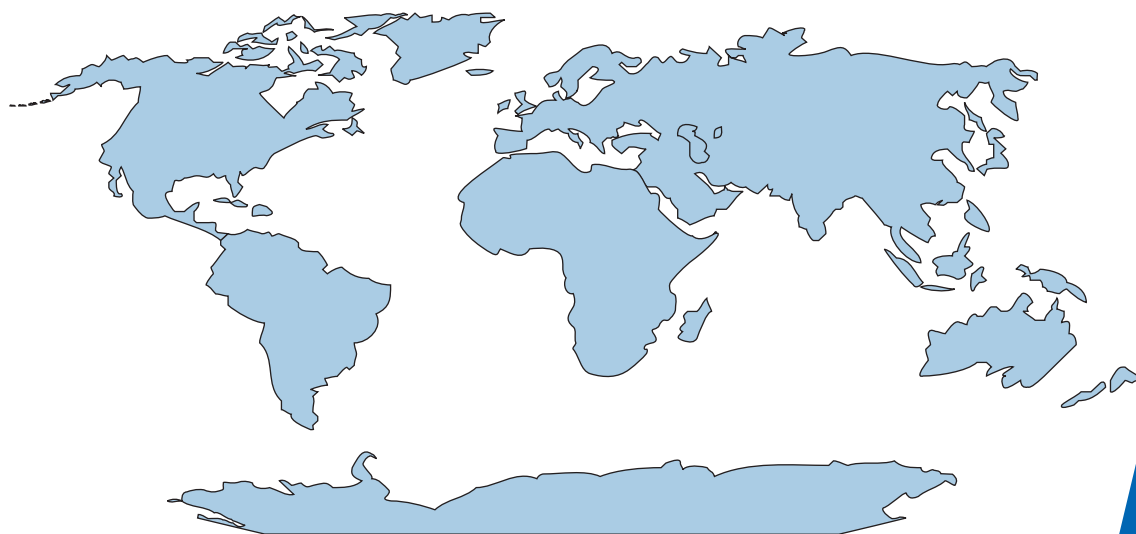


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THE DECLINING FORTUNE OF CHILD SOLDIERS: A REVIEW OF DANIEL G.NEGUSIE V. ATTORNEY GENERAL OF THE UNITED STATE.

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ABSTRACT

The history of mankind is replete with wars and conflicts with hardly any nation spared, and Africa remaining the epicenter of global conflicts. As a consequence of these unabating wars, some of which are genocidal in execution, children have become easy and readily available prey for recruitment into the armed forces or armed group in different capacities. Even though these child soldiers are indoctrinated, de-psychologised and intimidated to carry out heinous crimes against humanity, they too are unfortunate victims of the war they participate in, often times unwillingly. Whenever the opportunities arise, they seek to escape to any other territory by way of asylum. Regrettably article I (F) of the United Nation Convention. Relating to the Status of Refugees 1951 (The 1951 Convention) excludes child soldiers from the protection of the on the ground inter-alia as a person who has committed a crime against peace, a war crime, or a crime against humanity.

However in a ground breaking and precedent- setting decision, the Supreme Court of the United States in the petition of Daniel Girmai Negusie V.Attorney General of the United States (2008) No.07 499 held that the “persecution bar “similarly provided for in the Immigration and Naturalization Act 8 U.S.C does not apply to an alien whose involvement in persecutory act is involuntary because he engaged in the conduct due to credible threats of death or serious harm.

In this article, the decision of the Supreme Court of the U.S is reviewed and its impact on the status of the application for asylum by child soldiers refugees and other such persons that may have participated in war crimes involuntarily.

Key words:-Child Soldiers, refugees, asylum, 1951 Convention, persecution bar and Negusie.

1.0 INTRODUCTION.

The last two centuries have recorded so many conflicts with devastating and dire consequences. The Second World War which lasted from 1939 to 1945, stands as a sore thumb in the annals of global conflicts. An estimated 75 Million people died in the war, including about 20 Million soldiers and 40 million civilians¹. Many civilians died as a result of diseases, starvation, massacres, mass bombing and deliberate genocides. It is on record that the defunct Soviet Union alone lost around 27 million people during the war².

The list of global conflicts and their consequences are as shocking as benumbs the mind. The Korean conflict which started in 1945 have so far claimed over 4,500,000 casualties³,the conflict in Columbia which started in 1964 have claimed up to 600,000 lives⁴.On the African continent, the activities of the Lord’s Resistance Army in Uganda, Democratic Republic of Congo, Central Africa Republic and South Sudan which started in 1987 have wasted over 200,000-500,000 lives⁵.

The Somali Civil War accounts for over 500,000 of global war related casualties⁶.The list is seemingly endless and no one can, with mathematical precision tell when global peace will be achieved.

According to Koffi Annan, more than 30 wars have been fought in Africa, the vast majority of them intra-state in origin. In 1996 alone,14 out of the 53 countries of Africa were afflicted by armed conflicts accounting for more than half of all war related deaths worldwide and resulting in more than 8 Million Refugees, returnees and displaced persons⁷.

In most of these conflicts, children as young as even 9 years old were forcefully conscripted into the armed forces or armed groups of the belligerents to perform various roles thus leading to the concept of what is now widely accepted as child soldiers.

1.1. CHILD SOLDIERS

According to a factsheet provided by UNICEF, it is estimated that about 300,000 children of all sexes are currently put to effective use as child soldiers in more than 30 ongoing conflicts globally⁸.

A child soldier is defined as a person under the age of 18 who directly or indirectly participates in armed conflicts as part of an armed force or armed group. According to the United Nations, while some children wield assault rifles, machetes, or rocket propelled grenades on the front lines, others are used in “combat support” roles as messengers, spies, cooks, mine clearers, porters and sexual slaves. It is not uncommon for them to participate in killing and raping⁹. However, the pegging of the age at 18 would appear to be a later day development brought about by the Optional Protocol to the Convention on the Rights of the Child. Before then the 1949 Geneva Conventions and the 1977 Additional Protocol set 15 years as the minimum age for participation in armed conflict. Notwithstanding the clear obligation of states to stop or discourage the use of child soldiers, the phenomenon is wide spread contrary to article 77 of the Additional Protocol 1 which states that “parties to a conflict shall take all feasible measures in order that children who have not attained the age of 15 years do not take a direct part in hostilities, and, in particular shall refrain from recruiting them into their armed forces”.

Other than direct combat duties, child soldiers are put to many uses some of which are well captured in the 2004 Global Report of the Coalition to Stop the Use of Child Soldiers. In the Report, in Burundi, “children as young as ten have played a significant role in the conflict, serving as combat troops, labourers, spies, and sex slaves for the Burundi armed forces as well as armed political group.”¹⁰

As posited earlier, the use of child soldiers is wide spread and even global with the African continent occupying the unenviable number one spot with the largest members in Burundi, Central African Republic, Chad, Democratic Republic of Congo, Rwanda, Somalia and Uganda. In Asia, Myanmar (Burma) is reported as the only country in the region where government forces forcedly recruit and use children numbering some 30,000 as child soldiers. Child soldiers also are found in Afghanistan, Bangladesh, India, Indonesia, Nepal, the Philippines, Thailand, Sri-Lanka, Iran, Iraq, Israel, Germany, Columbia, Turkey and in the Chechen Republic¹¹

The reason and attraction for recruiting children as soldiers are not far-fetched. They bother more on fear, innocence, and intimidation and as a survival strategy. A former child soldier who was 13 when he was recruited had this to say:

“When they came to my village, they asked my elder brother whether he was ready to join the militia. He was just 17 and he said no; they shot him in the head. Then they asked me if I was ready to sign, so what could I do-I didn’t want to die”.¹²

No matter the circumstances surrounding the mode of recruitment, what is however not in doubt is that it is hardly voluntary. They themselves are victims of conflict. According to the U.N,

“Child soldiers are among the saddest victims of conflict; they rarely emerge from military service with a sense of their own worth and identity. Worse, they often experience violence that leaves them physically or psychologically scared. Facing a difficult adolescence, many turn to drugs, alcohol and anti-social behaviour”¹³

Like all persecuted and vulnerable group the child soldier seeks and long for a return to normal life of pristine innocence. He wishes he could pull off his oversized and burden-laden boot and run to safety. He longs for the protection and safety of a friendlier territory where he can resume normal life; the snag

is whether international humanitarian law, can offer the child soldier any umbrella of protection as a refugee. Does the child soldier even qualify to be a refugee status?

Article 1. A.2 of the 1957 Convention defines refugees as follows:

Any person who owing to a well-founded fear of being persecuted fear of being persecuted for reason of race, religion, nationality, membership of a particular social group, or political opinion, is outside the country of his nationality, and is unable to or, owing to such fear, is unwilling to avail himself of the protection of that country.

In view of the unambiguous provision of this article, can we then submit with justification that a child soldier fits into this classification? Is the child soldier therefore an oppressor or oppressed?

Rightly speaking, can they by reasons of their previous conducts in the capacity of child soldiers be deserving of refugees status? The matter is made more complicated by Article 1F of the Refugee Convention which provides:

The provisions of this convention shall not apply to any person with respect to whom there are serious reasons for considering that;

- a) He has committed a crime against peace, a war crime, or a crime against humanity, as defined in the international instrument drawn up to make provision in respect of such crimes.
- b) He has committed a serious non-political crime outside the country of refugee prior to his admission to that country as a refugee.
- c) He has been guilty of acts contrary to the purpose and principles of the United Nation.

It is in view of the issues raised here in the light of the Refugee Convention that we set to review the NEGUSIE case and its impact on the interpretation of Article. 1F of the 1951 Refugee Convention.

2.0. NEGUSIE V. ATTORNEY GENERAL OF THE UNITED STATES (2008). NO. 07-499.

2.1. FACTS OF THIS CASE.

Petitioner Daniel Girmai Negusie was a citizen and resident of Eritrea during the Ethiopian-Eritrean war. One day in 1994 when petitioner was 18 years old, he went to his town's theater to see a movie. Soldiers surrounded the theatre; when the audience left the theatre at the movie's conclusion, everyone was "apprehended and hand-tied by rope". The soldiers shot at anyone who attempted to escape.

His captors subsequently forced petitioner to perform "hard labor" in a salt mine. Anyone who attempted to escape and was caught was "kept in the sun for three days without food and water.

After a month in the salt mines, petitioner was forced to undergo military training for six months service as a gunner on a naval vessel patrolling the Red Sea. He testified that during this service, he never fired the gun at any person or vessel.

Following his conscription in the Eritrean navy, petitioner was discharged and took a job as a painter aboard a ship. In 1998; however, the conflict with Ethiopia re-erupted, and petitioner refused to fight because he considered Ethiopians his "brothers". As a result of his refusal to fight and because he is half-Ethiopian, petitioner was taken to prison, where he was placed in solitary confinement for six months. Petitioner remained under harsh conditions, forced to perform hard labor for an additional one and a half years after his solitary confinement.

During his imprisonment, petitioner converted to Protestant Christianity, for which he was subjected to additional persecution. At one point, he was forced to roll on the ground in the hot sun while being beaten with a stick every day for two weeks for talking with fellow Christians in the prison.

Once petitioner was released from prison in 2001, the prison camp's commanding officer directed him to assume "duties as a prison guard and also in the surveillance of the base. Petitioner was never permitted to leave the military base and would have been executed had he tried to flee. In fact, petitioner testified that at least two of his friends were killed in the course of trying to escape from their forced service as guards.

While forced to serve as a prison guard, petitioner was told to "bring out the prisoners from their cells and punish them". Petitioner, however, objected and declined taking such an action of punishing the prisoners "because it offended his beliefs as a Christian. Instead, in the face of threatened execution, when ordered to punish and torture the prisoners, petitioner" did the opposite of what they ordered me to do. Rather than denying the prisoners showers, for instance, he permitted them to take showers in secret at night. He also gave the prisoners food, water, and cigarettes in secret, and let them out into the fresh air at night. Although he witnessed torture take place, he never himself beat or killed anyone during his forced service.

After almost four years of coerced service at the military base and prison, petitioner resolved to risk death in escape rather than continue coerced service for his captors. He fled in the dark of night to a friend's house. Each night for the next five nights, he and another escapee swam out to a container ship anchored in the Red sea. On the fifth night, they finally opened a ventilation shaft and sneaked into a container, bringing food and water with them. Over one month later, petitioner arrived in the United State and filed asylum.

2.2 PROCEEDINGS.

The Immigration Judge (IJ) rejected petitioner's asylum claim and his claim for withholding of removal. The IJ found that petitioner was credible and that there was "no evidence to establish that petitioner is a malicious person or that he was an aggressive person who mistreated the prisoners". Nevertheless, the IJ determined that "the very fact that he helped keep the prisoners in the prison compound where he had reason to know that they were persecuted constitutes assisting in the persecution of others and bars petitioner from relief (citing *Fedorenko v. U.S. States*, 449 U.S. 490 (1981); *Bah v. Ashcroft*, 341 F.3d 348 (5th Cir. 2003) (per curiam).

Dissatisfied with the ruling of the IJ, the petitioner appeal to the Board of Immigration Appeal (BIA).

In an unpublished decision, a single panel member of the Board of Immigration Appeals (BIA) dismissed petitioner's appeal. She determined that "the fact that the petitioner was compelled to participate as a prison guard, and may not have actively tortured or mistreated anyone is immaterial". The panel member reached this conclusion because, in her view, "an alien's motivation and intent are irrelevant to the issue of whether he 'assisted' in persecution. It is the objective effect of an alien's actions which is controlling". Citing *matter of Fedorenko*, 19 I. & N. Dec. 57, 69 (BIA 1984). The petitioner lodged an appeal before the Court of Appeal for a review of the BIA's decision.

1. The Court of Appeal's Decision:

The Court of appeals denied the petition for review of the BIA's decision. The court ruled that "the question whether an alien was compelled to assist authorities is irrelevant, as is the question whether the alien shared the authorities' intentions and, hence this appeal to the Supreme Court.

3.0. ISSUES FOR DETERMINATION

The Immigration and Naturalization Act confers upon the Attorney General and the Secretary of Homeland Security broad discretion to grant asylum to a "refugee" as defined in the Act, but prohibits the exercise of that discretion in favor of any person who has "ordered, incited, assisted, or otherwise

participated in the persecution of any person on account of race, religion, nationality, membership in a particular social group, or political opinion.””8 U.S.C.\$§ 1158 (b) (1) (A), & (2),(A),1101 (a) (42) (A).

The Act also provides that when “the Attorney General decides that an alien’s life or freedom would be threatened in a particular country because of the alien’s race, religion, nationality, membership in a particular social group, or political opinion”, the Attorney General may deport the alien to that country only in specified circumstances; this benefit also does not extend to aliens who participate in persecution..U.S.C \$ 1231 (b) (3) (A) & (B).The question presented is:

Whether these “persecutor bars “apply to an alien whose involvement in persecutory acts is involuntary because he in the conduct due to credible threats of death or serious bodily harm

4.0 SUMMARY OF ARGUMENT AND JUDGMENT

A refugee fleeing persecution should be eligible for asylum and for withholding of removal when the prosecution that he suffered included being forced upon threat of death or serious injury to participate in the persecutory acts of his oppressors. The statutory “persecutor bar” – which provides that a person who “ordered, incited, assisted, or otherwise participated in persecution” (8 U.S.C \$ 1101 (a)(42) may not seek a discretionary grant and asylum or obtain withholding of removal –is not triggered by such involuntary acts.

The critical term in the statute-“persecution”-is not simply a description of objective conduct; it requires in addition that the actor’s state of mind satisfy a standard of moral offensiveness. The standard is met when the conduct is motivated by animus toward the persecuted group or when the actor is indifferent but decides to participate voluntary, whether for financial gain or simply because he is unwilling to exercise his ability to choose a different course. In-voluntary acts that are the product of threats of death or serious injury are not a voluntary choice at all and therefore occupy a far different place on the scale of moral offensiveness.

The interpretation that is plain from the language of the statute also is supported by the general principle, well-established in both criminal and civil law, that individuals should not suffer serious adverse consequences on the basis of involuntary acts. Because Congress legislated against the background principle, and the persecutor bar contains no indication that congress intended to override it, the provision should not be interpreted to apply to coerced conduct.

The statutory context provides still more support for this conclusion. Congress enacted the prosecutor bar to conform United States Law to the 1967 United Nations Protocol Relating to the Status of Refugees. That Protocol’s persecutor bar is triggered by criminal conduct, and therefore incorporates criminal law concepts such as an excuse based on duress. The implementing statute should be read in the same manner.

The government and the fifth Circuit base their conclusion that the persecutor bar does encompass involuntary acts on this Court’s decision in *Fedorenko v. United States*, 449 U.S.(19*!),which construed a provision of the 1948 Displaced Persons Act governing grants of visas to individuals displaced by World War II.*Fedorenko* is entirely inapplicable here. It contracted the provision of a different statute with different statutory language enacted in a very different context.

There simply is no basis for applying *Fedorenko*’s rule in this very different context.

The Court’s decision in *Fedorenko* pointed to the particular structure of the controlling provision: the restriction had two subsections, one addressing assistance to enemy forces. The word “voluntarily”was including in only the latter subsection. The court found that exclusion of civilians and one addressing assistance to enemy forces. The word “voluntary” was included in only the latter subsection. The Court found that the exclusion of “voluntary” from the subsection relating to prosecution of civilians was

sufficient to establish congressional intent to override the general principle against imposing serious adverse consequences on the basis of involuntary acts. Because “voluntary” does not appear in the persecutor bar provision at issue here, however, this reasoning is inapplicable to this case. The Court should therefore construe the persecutor bar in accordance with its common sense meaning and the well-settled back-ground legal principle.

The Supreme Court found merit in the appeal of the petitioner, Daniel Girmai Negusie and the judgment of the Court of Appeal was reversed.

5.0 CONCLUSION

Section 101 of the Immigration and Nationality Act, 8 U.S.C. which provides in pertinent part:

a) (42) The term ‘refugee’ does not include any person who ordered, incited, assisted, participated in the persecution of any person on account of race, religion, nationality, membership in a particular social group, or political opinion” is *pari-materia* to Article I(F) of the Refugee Convention which *inter alia* exempts person who has committed a crime against peace, a war crime or a crime against humanity “from the definition of a refugee which by implication exempts such a person from the protection the 1951 Convention and this is what is referred to as “persecution bar”. This kind of provision is antithetical to the reason d’être of the signatories to the 1951 Convention is not in synch with today’s reality.

This anachronistic position has led not a few people to call for the scrapping of the 1951 Convention. They argue that the convention is a relic of the cold war, that the convention is inadequate for refugee protection “because it is not flexible in the face of what is perceived to be the new refugees, and that it is insensitive to national, regional and international security concerns”.¹⁴ It is obviously clear that even though the phenomenon of child soldier has been with mankind, and predates the convention, the convention turned a blind eye to it. There is no gain saying that the activities of child soldiers are involuntary acts and should be exculpatory of the persecution bar as the bar should only apply to an individual who has ordered, incited, assisted or otherwise participated in the persecution of any person as rightly held by the U.S Supreme Court in this case.

Involuntary acts that are the product of threats of death or serious injury should be exempted from the application of Article I (F) of the 1951 Convention. The current position of the European Union is welcome and a step in the right direction. Article 2(e) and 15 of E.U. Directive No. 2004/83/EC provides that persons who have fled war-caused generalized violence, are at certain condition, eligible for a complementary form of protection called “subsidiary protection”. This form of protection is contemplated for people who, though strictly speaking, are not refugees, but if returned to the place of habitual residence and are nevertheless exposed to death penalty, torture or other forms of inhuman and degrading treatment.

In view of the ending phenomenon of child soldier it is time we took a second look at Art. I (F) of the Refugees Convention or else the drum beat for its scrapping will continue to beat louder.

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AN OVERVIEW ON INDIAN RURAL MARKETING

Mrs. Rina Dave and Dr.Dhaval Dave

ABSTRACT

Indian Rural markets are now dominating the urban market in terms of demand and potential. The rural population is nearly three times of the urban market. The rural society is also urbanizing gradually with the increase in literacy rates and exposure to global trends. It is showing interest in branded products and services. The use of these branded products and services are increased and customers' preferences towards it also increased. The consumption trend in rural areas has shown a paradigm shift from price-driven to quality-driven products. The winds of liberalization removed barriers and presently, many nationals and international manufacturers have made a foray into different markets. But still Indian rural market is facing problems like deprived people and deprived markets, lack of proper physical communication facilities, transport, many languages and dialects, dispersed markets, prevalence of spurious brands and seasonal demand, low per capita income and narrow consumption basket.

INTRODUCTION:

Rural market is the key to survival in India. Most consumer markets are getting cluttered, thereby slowing down the growth rates of consumer products. While overall volumes continue to grow reasonably well, there are too many players sharing market share. Reducing prices and investing heavily in sales promotion becomes inevitable in the urban markets. Consequently, operating margins come under pressure and new growth markets need to be explored. It is here that the rural markets provide an opportunity, a ray of hope for a marketer.

DEFINITION OF RURAL MARKETING

Rural marketing is the process of developing, pricing, promoting, distributing rural-specific goods and services, leading to exchanges between urban and rural markets, which satisfies consumer demand and also achieves organizational objectives.

The concept of Rural Marketing in India Economy has always played an influential role in the lives of people. In India, except of few metropolitan cities, all the districts and industrial townships are connected with rural markets. The rural population in India has around 627 million, which is exactly 74.3 percent of the total population. Rural Markets are defined as those segments of overall market of any economy, which are distinct from the other types of markets like stock market, commodity markets or Labor economics.

PROFILE OF RURAL MARKETING

The Indian rural market with its vast size and demand base offers a huge opportunity that companies cannot ignore. We are a country with 1.12 billion people of which 70% live in rural areas which means more than 700 million people spread around 6,27,000 villages. India's rural population comprises of 12% of the world's population presenting a huge, untapped market. The importance of the rural market for some FMCG and durable marketers is underlined by the fact that the rural market accounts for 55 per cent of LIC policies, 70 per cent of toilet soaps, 50 per cent of TV, Fans, Bicycles, Tea, Wrist Watches, Washing soap, Blades, Salt, Tooth Powder and 38 per cent of all Two-Wheelers purchased.

The data says that out of the two million plus BSNL connections, If we look at Indian Rural market, it is very vast in nature firstly FMCG - 6500 Billion, Agri-Inputs - 4500 Billion, Consumer Durable's - 500 Billion, Automobiles (2 & 4Wheelers) - 800 Billion. We can observe that Indian rural market is growing very speedily. A recent forecast revealed that the Indian Cellular Services revenue will grow at a rate of 18.4 per cent with most of the growth coming from rural markets.

According to Census of India 2011, "Revenue villages with clear surveyed boundaries; where the density of population is not more than 400 people per sq. meter, with at least 75% of the male population engaged in agricultural and allied activities and which does not have a municipal corporation and board."

According to Insurance Regulatory Development Authority (IRDA) has explained on different note, "A villages with a population of less than 5,000, with 75% of male population engaged in agricultural activities"

FMCG sector identified "Rural" as place with a population less than or equal to 20,000 peoples. FMCG refers to consumer non-durable goods required for daily or frequent use. They move fastly at the sales counter. Normally consumer spends less time and efforts in buying these goods. They are relatively high volume and low value products. The FMCG sector consists mainly of sub-segment viz., personal care, oral care, and households.

PROFILE OF THE RURAL CONSUMER

No comprehensive study of the Indian rural consumer has been undertaken so far. We have to rely on the few cursory studies that have been conducted in the past on aspects of the buying behavior of the Indian rural consumer. The profile is based on a few available statistics that have been made available by some reputed research agencies like the IMRB (Indian market Research Bureau), NCAER (National Council for Applied Economic Research) and the Thompson Rural Market Index.

(1) Low literacy levels:

It is estimated that the literacy level in rural India is 45 percent as compared to 52 percent for the whole country. However, the literacy rates are much lower in the villages of underdeveloped states like Bihar. The maximum education is till the primary school or high school level. Because of this, the print media and hoardings cannot make a significant impact. Therefore product demonstrations become integral to the marketer's promotion strategy.

(2) Low income levels:

Though rural incomes have grown in the past decade, the money earned by the average rural consumer is still much lower than that of his urban counterpart. A large part of the income is spent on basic necessities, leaving a smaller portion for other consumer goods. Low purchasing power, standard of living, per capita income, economic and social positions are the traits of rural consumers.

(3) Location pattern of rural consumers:

India's urban population is concentrated in 3,200 cities and towns, whereas the rural population is scattered over 638,667 villages. Of these, only 6,300 have a population of more than 5,000

persons. More than three lakh villages are in the category of 500 people or less (55 percent of the total), and more than 1.5 lakh villages have 200 people or less (25 percent of the total). Rural consumers therefore are scattered over a large area, unlike their urban counterparts, who are highly concentrated.

(4) **Reference groups:**

Typically, in a rural area the reference groups are primary health workers, doctors, teachers and panchayat members. The village trader or the grocer, commonly called '*Baniya*' or '*Mahajan*' may also be an important influence in the decision-making of rural customers. This is because the trader extends credit to the farmers. Today, another person who is considered a change agent is the rural bank's officer or manager. A marketer needs to be aware of these influences who can effect changes in the rural customer's consumption patterns.

(5) **Occupation:**

Typically, in a rural area the principal occupation is farming, trading, crafts, and other odd jobs like plumbing, electric works etc. There are also primary health workers and teachers. The different types of farming activities include growing crops, cattle and poultry farming. The basis for differentiation is obviously the size and ownership of land. Consumption patterns differ according to income levels.

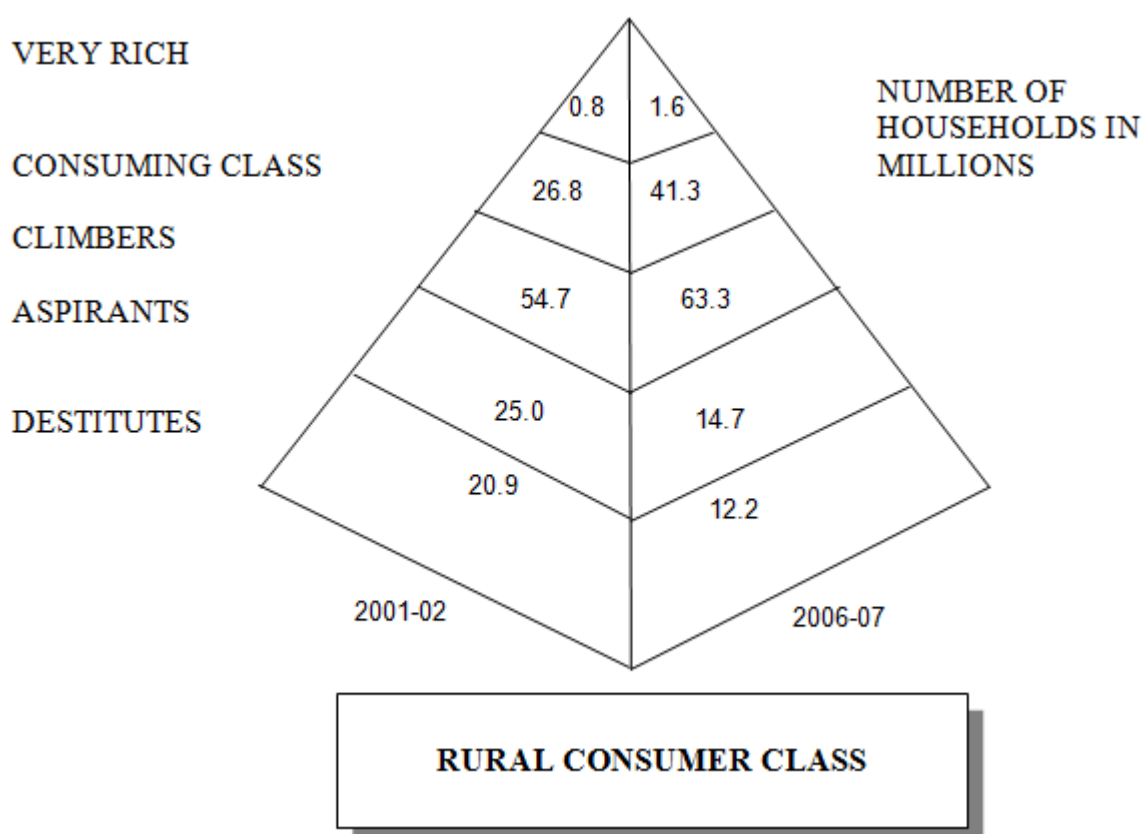
(6) **Media habits:**

Rural people are fond of music and folklore. In rural Maharashtra a popular form of entertainment is the *Tamasha*. Rural folk listen to the brave deeds of their hero Shivaji. Likewise, in Uttar Pradesh, *Nautanki* entertains the rural customer. And then there are television, radio and video films.

(7) **Other variables:**

Culture, language, religion, caste and social customs are some other important variables for profiling a rural consumer. Rural consumers have a lot of inhibitions and tend to be rigid in their behavior. A company has to take intense care while targeting them.

CLASSIFICATION OF RURAL CONSUMERS BASED ON ECONOMIC STATUS



1. The Affluent group:

Numerically, this group forms a small part of the Indian population, with 150 million people. Though people in this group can afford conspicuous consumption of a high order, they do not form a demand base large enough for manufacturing marketing firms to depend upon exclusively, except perhaps those that deal with real luxury items. For example, cash-rich wheat farmers in Punjab and chilli merchants in Andhra Pradesh (Guntur) fall in this group.

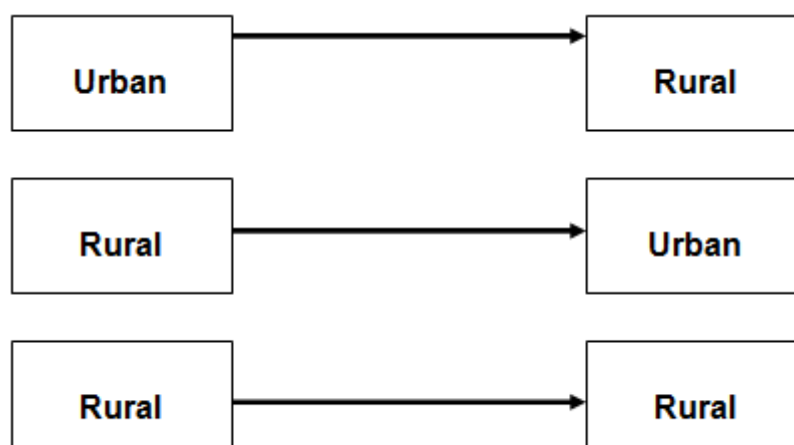
2. The middle class:

The evolution of the class and its all-out expansion is tremendous. There are an estimated 300 million people in this class. It forms the base for demand for manufactured goods in the country, where it constitutes the largest segment. For example, sugarcane farmers in Uttar Pradesh and jute farmers in West Bengal fall in this category.

3. The poor:

The third category, the poorer sections, stands out in striking contrast to the first group. Their size is very large (there are an estimated 250 million in this class) and their purchasing power is very low now. This group is getting the benefits of social, educational and economic schemes, and over a period of time, a good part may advance economically and merge into the middle class. For example, the poorest farmers growing jowar, bajra etc., of Bihar and Orissa fall in this class.

CLASSIFICATION OF RURAL MARKETS



Urban to Rural (U2R)

A major part of rural marketing falls in this category. It includes the transactions of urban marketers who sell their products and services in rural areas. Important items sold in rural areas and manufactured in urban areas include pesticides, fertilizers, seeds, FMCG products, tractors, bicycles, consumer durables etc.

Rural to Urban (R2U)

Transactions in this category basically fall under agricultural marketing where a rural producer (usually a farmer) seeks to sell his produce in an urban market. An agent or a middleman plays a crucial role in this marketing process. Important items produced in rural areas and sold in urban markets include seeds, fruits and vegetables, milk and related products, forest produce like beeswax and honey, spices, cotton for textile mills etc.

Rural to Rural (R2R)

This includes activities that take place between two villages in close proximity to each other. The transactions involve areas of expertise a particular village has. Items in this category include agricultural tools, handicrafts, bullock carts, dress materials etc.

PROBLEMS IN RURAL MARKETING

Although the rural market does offer vast potential, it should also be recognized that it is not easy to operate there. Rural marketing is a time-consuming affair and requires considerable investments in terms of evolving appropriate strategies. The major problems with rural markets are:

Deprived People and Deprived Markets

The number of people below the poverty line has not decreased in any appreciable manner. Thus, by and large rural markets are characterized by poor people and underdeveloped markets. A vast majority of rural people is tradition-bound and fatalistic. They believe in old customs, traditions, habits, taboos and practices. They also face the frustrations of intermittent, inconsistent electrical power, archaic, scarce and unreliable telephone systems, neo-feudal politico-business associations that hinder

developmental efforts, deeply ingrained ideologies of caste hierarchy, gender inequality, and religious-communal difference, as well as significant deprivation of basic human needs.

Lack of Proper Physical Communication Facilities

Communication with these villages is difficult and highly expensive. Even today, most villages in the eastern parts of the country are inaccessible during the monsoon. Moreover, 300,000 villages in the country have no access to telephones. Private telecom companies are working with BSNL to provide service in rural areas at local costs which could be a costly affair considering the underdeveloped infrastructure.

Transport

Many rural areas are not connected by rail transport. At least 50 percent of rural roads are poorly surfaced, and many are totally destroyed or severely damaged by the monsoon and remain unserviceable, leaving interior villages isolated. And the use of bullock carts looks inevitable for many years into the future. Of the 15 million carts in the country, 12 million are estimated to be in rural areas, transporting about 6 billion tones of freight per year. Camel carts operate in Rajasthan and Gujarat in both urban and rural sectors. In Haryana, Punjab and Western UP, buffaloes also are used for carts.

Many Languages and Dialects

The number of languages and dialects vary widely from state to state, region to region and probably from district to district. Messages have to be delivered in local languages and dialects. Even though the number of recognized languages is only 18, there are an estimated 1,700 dialects. It is difficult for marketers to design promotional strategies in different languages and local dialects. Facilities such as phone, telegram, and fax are less developed in villages, adding to the communication problems faced by marketers in the distribution of goods, etc.

Dispersed Markets

Rural populations are scattered over a large land area and it is almost impossible to ensure the availability of a brand all over the country. Seven Indian states account for 76 percent of the country's rural retail outlets, the total number of which is placed at around 3.7 million. District fairs are periodic and occasional in nature. Manufacturers and retailers prefer such occasions as they allow greater visibility and capture the attention of the target audience for large spans of time. Fairs at Pushkar, Ujjain, Kota and Bulandshahr are major sources of attention for rural buyers but aren't concentrated unlike urban markets. Advertising in such a highly heterogeneous market, which is widely spread, is very expensive.

Low Per Capita Income

Even though about 26 percent of GDP is generated in rural areas, it is shared by 74 percent of the population. So per capital incomes are low. Moreover, demand for goods in rural markets depends upon the agricultural situation, as agriculture is the main source of income and it depends upon the monsoon to a large extent. Therefore, demand is not stable or regular.

Low Levels of Literacy

Literacy rates are low in rural areas compared to urban areas. This leads to the problem of communication. The print medium is ineffective in rural areas since its reach is poor.

Prevalence of Spurious Brands and Seasonal Demand

For any branded product there are a multitude of 'local variants', which are cheaper, and, therefore, more desirable for villagers. Rural consumers are cautious about buying and decisions are slow. They like to give a product a trial and buy it again only after getting personal satisfaction.

Different Way of Thinking

There is a vast difference in the lifestyles of urban and rural people. An urban customer has many more choices than his rural counterpart. The rural customer usually has two or three brands to choose from, whereas the urban one has many more choices. There is also a difference in the way of thinking. The rural customer lives fairly simply compared to his urban counterpart. Life in rural areas is still governed by customs and traditions and people do not easily adopt new practices.

Distribution Problem

Effective distribution requires a village-level shopkeeper, mandi/taluka-level wholesaler or preferred dealer, a distributor or stockiest at the district level and a company-owned depot or consignment distribution at the state level. So many tiers increase the cost of distribution. Rural markets typically pose complex logistical challenges that translate into high distribution costs. Coupled with relatively slower growth of incremental demand and the lack of an adequate institutional mechanism for retail operations, margins are squeezed to the utmost. There are, of course, more macro-level concerns about purchasing power parity, per capita household expenditure and regional and cultural variances as well. Taken together, these make up the great hurdle race that one can ill-afford to either ignore or take for granted. Infrastructure (bad roads, no adequate warehousing and lack of good distributors) also poses a major problem when a marketer thinks of targeting rural markets.

Narrow Consumption Basket

According to the NCAER's *India Market Demographics Report, 1998*, almost 55 percent of FMCG (fast moving consumer goods) goods produced in the country were consumed by our villagers between 1992-93 and 1997-98, with an annual average growth rate of 14 percent. The report estimates rural demand for consumer durables at around Rs.4,500 crore in 1997-98, with an average annual growth rate of around 8 percent in the post-reform period. These figures are based on a narrow consumption basket of about 20 most expendable goods and do not signify either the potential size of the market (given large inter-regional variances) nor the real dynamics of product preferences and life cycles.

CONCLUSION

Rural marketing will grow in importance in the coming years. Some crude estimates point out that rural markets are growing at the rate of Rs.400 crore per annum (at present the total estimated rural market is Rs.100,000 crore). Corporates that have understood the mind of rural consumers and markets and how to work it have notched up successes. Brave new experiments such as UL's Project Shakti, Colgate Palmolive's Operation Jagruti, ITC's e-Choupals to n-Logue's attempt at wiring up rural India,

articles and case studies bristling with anecdotal instances can perhaps show the way to marketers who are looking to take the plunge into the rural hinterland to hawk their wares.

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A PREFERENTIAL ANALYSIS OF LEISURE TIME ACTIVITIES IN MANAGEMENT STUDENTS RESIDING IN UNPRIVILEGED AREA

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ABSTRACT

This study into the free-time and leisure needs of young management students living in comparatively disadvantaged areas of MP state is an empirical research. The main objective of the study was to investigate the free-time and leisure needs of students aged 18-25 years living in areas designated as socially and economically disadvantaged. The research aimed to: Describe the physical and social environments that affect the activities of the students, explore how the young people spend their free time, Identify the factors that facilitate and/or inhibit the choices the young people make about how they spend their free time, Provide policy-orientated recommendations that will contribute to the development and provision of appropriate leisure and free-time facilities for young people. The findings of the study pave the path of further behavioral research in the same field to build a healthy society.

Key words: Leisure, Leisure Time, Physical Environment, Social Environment.

INTRODUCTION

“Make each day your masterpiece” - John Wooden

In every culture, there are hours in the day when every young students are not formally required to be institute or engaged in household or paid work. They choose to be involved in various activities, and there are public and private programmes, organizations and individuals who support their participation. These hours, these activities and often even these programmes are considered discretionary. They are viewed as optional—nice but not necessary, or even particularly important. These are the hours, the activities and the programmes whose absence or disappearance would not be noticed by policy makers but would be very much felt by young people. The importance of leisure time for young management students, particularly belongs to deprived city and how they spend their free time is the theme of the study. The realization for the importance of all these activities is low. But these are directly or indirectly affect the quality of the society. When crime rates go up, the quality and quantity of young people’s discretionary hours are dimension of social enlistment thus should be considered by government and other reputed concerns. When test scores drop or family incomes dip, opportunities to participate in voluntary activities are often restricted, as the hours required for work or study are increased. When public funds are low, sports, recreation and cultural programmes and institutions are often among the first casualties. In a number of sectors, these hours and activities and the infrastructure that supports them are seen as promising means to achieve specific, well-defined ends, including delinquency prevention, formal education or HIV/AIDS prevention.

Thus the study is quite essential as it may be treated as a parameter used to evaluate the youth psychology which can also affect the moral health of the society.

OBJECTIVE

The current study focuses on the following research objectives:

1. To identify the preferences of the management students regarding leisure time activities;
2. To investigate how the management students allocate their time across traditional and modern activities;
3. To examine how preferences vary among students of different genders and regions.

HYPOTHESES

1. There exist a significant difference between the allocation of time for traditional and modern activities;
2. There exists a significant difference between preferences among male & female students with respect to leisure time activity.

LITERATURE REVIEW

Mannell (1985) considers limited time for leisure activities to be one of the factors of physical constraints. The extended research by Hultsman (1995) indicated that due to work and family responsibilities, “time commitment” (meaning one is lacking time to participate) is an obstruction stopping people from participating in leisure activities. Pivec (1998), studied the interest of teenagers and television and internet seizes the interest the youth. Mark Aguiar, Erik Hurst (2006), in their study preferred to take household members as the respondent with the age in between 21 to 65 and all are essentially working. The survey on time allocation is considered into 14 broad categories. They also manifested the fact that the amount of leisure enjoyed by the average American has increased substantially over the last 40 years. The research of CopperWiki (2008), suggest that the reading habits among children are on the decline and the reasons for decline in reading habits among children are offshoots of technological advancements. Fayaz Ahmad Loan (2011), Comparing students’ preferences between reading and electronic media activities, reading proved to be one of the top most activities only defeated by watching television and listening music. The research also emerge the fact that the result will be deviated from a developed country to undeveloped one. In year 2003 the 35 pages long world youth report on Rethinking Leisure stipulates that appropriate use of time and meaningful participation in available opportunities by the youth can transform the society. In other word the author would like to say that quality of leisure time expenditure by the youth in their formative years will build a healthy society. The use of leisure time as a discretionary time will enhance the knowledge and also pave the path for new learning for them. But the amount of time young people spend away from work and school work varies significantly across populations and regions. Differences exist within the developing world. As Asian adolescents in developed countries, according to Larson and Verma, “spend nearly all of their non-school time at home”, while young people in Europe and the United States spend significantly more time (perhaps a quarter of their waking hours) with peers. Shyu, Chin-Shyang, Hsu, Cheng-pin (2012), observed that generally, people participate in leisure activities with different motives. When there are restrictions or issues preventing an individual from continuously participating in a certain leisure activity, leisure constraints are created which minimize or reduce the individual’s perception of quality and participation frequency. The basis of their research is the findings two previous literatures, which states that that most of the research on spare time management takes a point view of time management (Kuo, 2008; Wang, 2004). Besides that, other research and scholars investigate issues related to free time management from a time allocation perspective (Kuo, 1998; Stebbins, 2006; Wu, 2002).they were started their paper with researching how to perform self-management well with the limited free time at hand.

RESEARCH DESIGN

1. Scope of the study

The scope of the present study is limited to the degree college students of the rural areas of Dewas covering the faculties of management like BBA, BAM, MBA, MAM. The students belong to age group of 18 to 25 years.

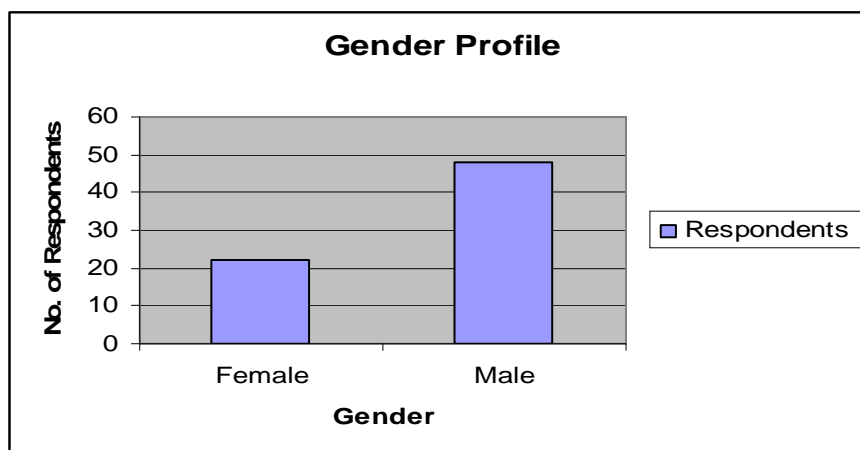
2. Sample Profile

We visited various management institutes, coaching classes imparting knowledge to management students, clubs in Dewas city and in nearby areas. Seventy young people were

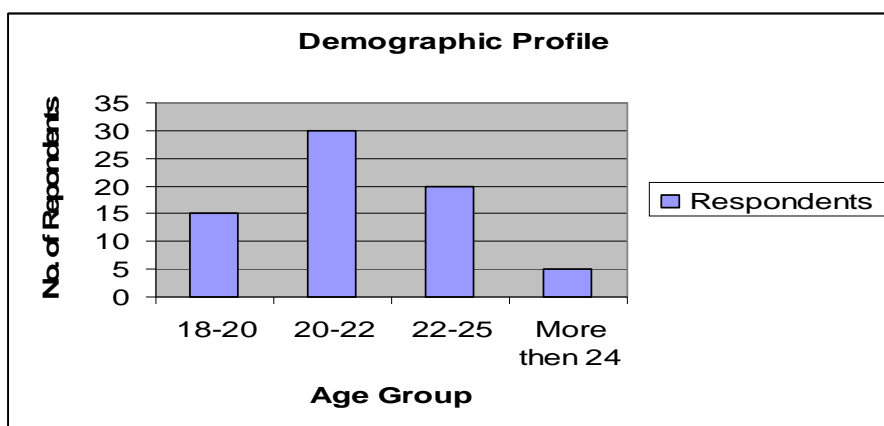
interviewed for the purpose of this study (30 individual interviews and 40 in focus group discussions).

3. Sample Description

The study sample included twenty-two young women and forty-eight young men. Fifteen of the young people were aged 18-20 years, thirty were age of 20-22, twenty were aged , 20 respondents were of age 22-24 years and five people are of more then 24years.



The students interviewed are belongs to rural areas maximum among them can lived in villages and need to travel for a long distance to attend the colleges. Few of the students are paying guest or tenant. Maximum among them are working part time for their livelihood. Maximum among them took up part-time work to establish financial independence and as a means of generating extra income to purchase clothes and mobile phone and to support their leisure activities.



4. Data Collection Method

The research methodology adopted was a qualitative multi-method approach that comprised a mix of individual interviews and focus group discussions. Baseline data were also gathered for each participant using a pre-coded questionnaire that was administered subsequent to individual interviews and focus group discussions. Written consent was sought from the management students belongs to unprivileged areas and their parents to participate in this study.

5. Methodology

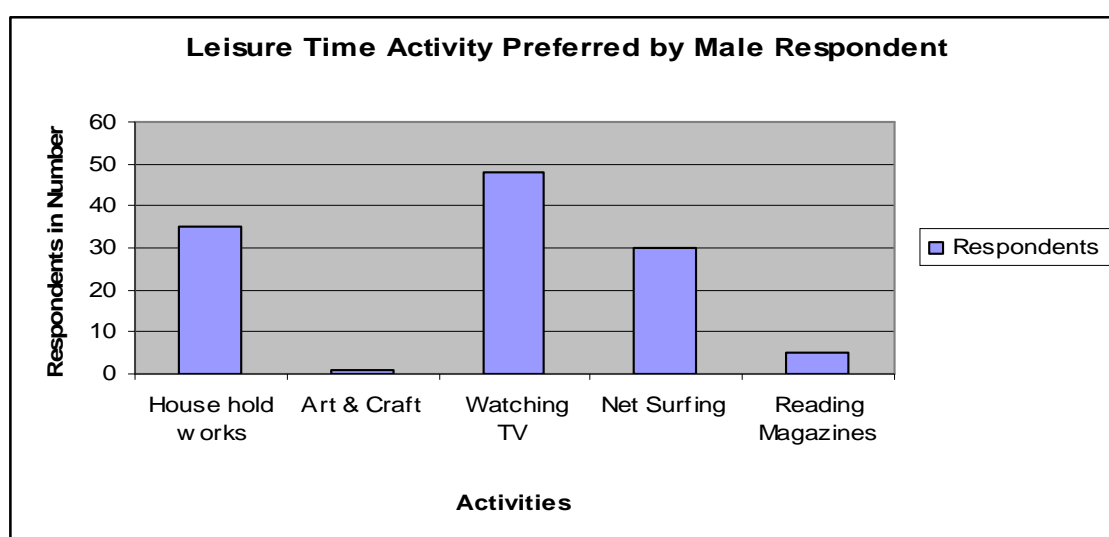
The survey method of research was applied to conduct the study and questionnaire was used as a data collection tool. Before drafting the questionnaire, the relevant literature was reviewed and analyzed which provided some directions in drafting questionnaire. After the survey questionnaire was drafted, it

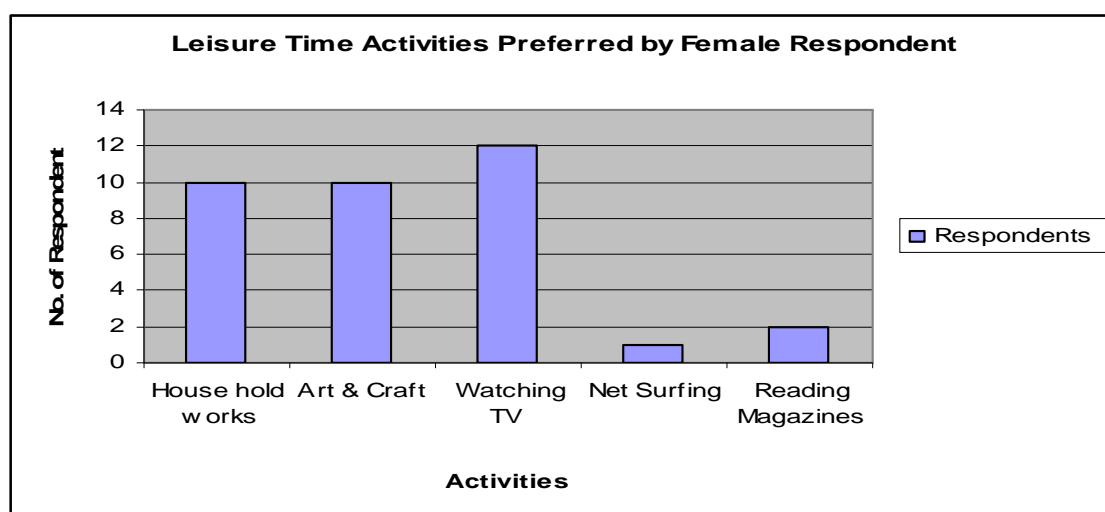
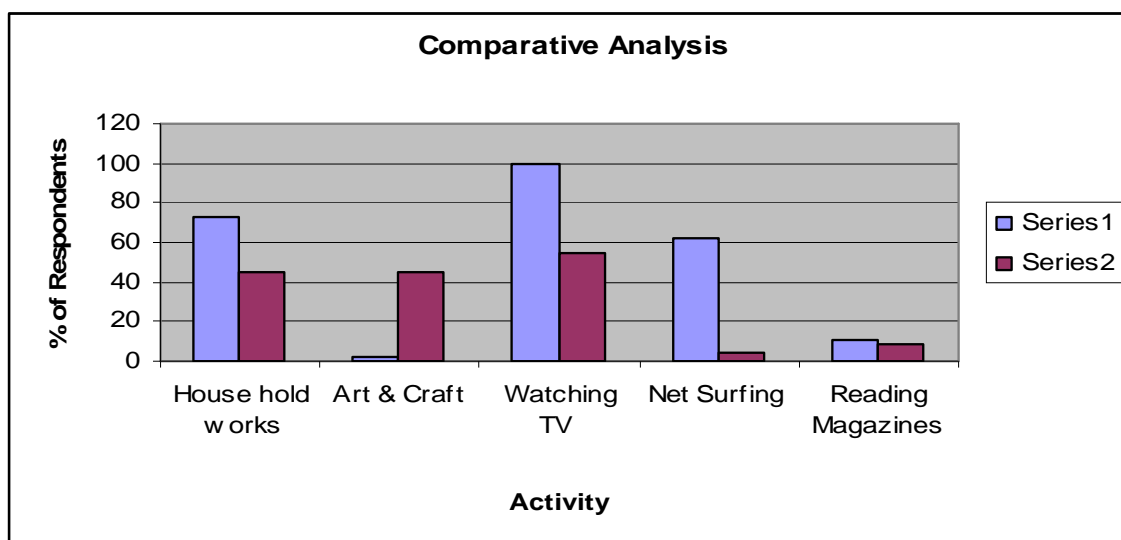
was pre-tested with five students to ensure that it is understandable. The questionnaire was then modified according to the result of the pre-test. Later, the data was collected from the college students during classes and the questionnaire was administered personally to ensure the excellent response rate as well as to avoid any misunderstanding while providing responses. The stratified random sampling technique was employed for selection of students. The students were selected from different strata based on gender, region and faculty. Finally, the percentage analysis were applied for analysis of data.

DATA ANALYSIS

In asking the question 'what is the best way to spend your leisure time', with respect to this question different answers are received.

- Some of the students replied that 'what leisure time?' The counter question received as an answer of the first question is usual, frequent and also a most common answer involves sadness. The reason being their busy life schedule, in which they have to spend their many hours of a day in traveling which indicates their struggle for getting education and knowledge.
- Few among them sound this negative answer as they need to engage themselves in their family business that means they are busy to work for survival.
- With respect to first hypothesis Management students from unprivileged areas consider net surfing and mobile games as a modern technique used to reenergizes them self. Where as books, out door games are considered as old trends. Going to city to visit malls and enjoy the food culture also lucrative for them.
- The allocation of time for modern and traditional leisure time activities are totally different. Here the first null hypothesis is rejected.
- If we can talk about the girls of rural areas, most among them have to act like a helping hand for their mother. Some among them are also married and if in any condition they will become free the first priority given to the text books. In that case leisure time activity lost their meaning.
- With respect to second hypothesis research suggest that there exist a significant difference between male and female preferences about the leisure time activity. Thus the second null hypothesis not accepted.
- Refer the below charts





Research suggest that there exist a significant difference in the preference given to the leisure time by the girls and boys. In our sample most of the respondents are extremely busy.

In case of unprivileged students there is really is no best way to spend leisure time for them. It is all a matter of there availability of time and money. There personal choice and preferences are secondary. The truth of the matter is we all need leisure time to rejuvenate and nurture our inner selves to cope with our busy lives. It is essential for our well-being to take some much needed time and 'smell the roses' whenever the opportunity presents itself.

FINDINGS

Data were analyzed qualitatively to seek answers to questions about the preferences of management students from unprivileged areas. There preferences are only sorted when they will find them self free to go in to city. It also depends from their social environment in which they lived, , their feelings about obstacles to recreation in their areas and their opinions on how things could be improved. A number of issues emerged in relation to age, gender and neighbourhoods/ geography.

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Appendix Table 1: Classification of Leisure Activity

Core Market Job
Main Market Job
Food Preparation
Literature
Sleeping /Nap
Education & Training
Strengthen the pursuing studies
Net Surfing
Entertainment
Active Recreation
Civic Activities
Personal Care
Religious/Civic Activities”

CINEMEX EXPANSION STRATEGIES TO REDUCE THE DISTANCE MARKET WITH CINEPOLIS

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ABSTRACT

Cinemex is a company that has been characterized by having a very strong expansion strategy, and in recent years has acquired companies being competition as part of its strategy and be able to extend its market power against the industry's leader called Cinepolis, however, this strategy hasn't done Cinemex win market even competing by price. The main strength of Cinepolis is technological innovation so the strategy is to expand the firm is to open new complex projects highly technological. Moreover, opening Cinemex complex projects a lower level. The conclusion of the trial is that for Cinemex can continue to expand should redirect its strategy to open theaters with top-level projects that currently use in order to win market power Cinepolis.

Keywords: Cinemex, duopoly, game theory, no cooperatives games, strategies.

1. - INTRODUCTION

The film industry is one of the most important entertainment industries in the country, based on a duopoly market structure in which two firms compete, Cinepolis and Cinemex. In this paper it is analyzed some strategies followed by Cinemex company expansion. It is analyzed from the point of view of game theory by a comparison of the follower firm against the leader in the industry that is Cinepolis. Comparison is made from the perspective of market share to corroborate what is the firm that uses the best strategies to gain market power so we can expand in a faster way.

2. - BACKGROUND

Cinemex is a company that started operations in 1995. Since its inception has been characterized by the objective to be positioned as the leader in its field and has achieved it in the metropolitan area of Mexico City. Its expansion plan led Cinemex to acquire MMCinemas in February 2008, and the Lumiere cinemas in April 2012 to reach the sum of 190 complexes within the Mexican Republic. Cinemark cinemas were acquired by Cinemex in February 2013 (Alonso, 2011, 13 de junio; Cámara Nacional de la Industria del Cine, 2011).

Cinemark cinemas had a total of 30 complexes. With these acquisitions, Cinemex reached 220 complexes located all over the republic against its main competitor, Cinepolis that has 303 rooms. And according to the article published by Gutiérrez (2013) in The Economist, continues its expansion plan and has scheduled several openings throughout Mexico in order to approach the industry leader.

3. - PROBLEM DELIMITATION

Cinemex has a strategy of rapid expansion, so that it has acquired companies that were part of their competition (MMCinemas, Lumiere and Cinemark). Having a clear expansion strategy of the firm and with the information published on the website of items "made in business" in 2012, Cinemex bet on several openings along the Mexican Republic for the purpose of positioning in the industry which it competes, but Cinemark acquisition materialized. Then in this new context, it is unclear what the new strategy Cinemex.

4. - JUSTIFICATION

The purpose of the present work focuses on the importance of the expansion strategies of a company to compete with the rest of the industry. Growth strategies can be implemented in various ways, one of which is the acquisition and transfer of control of the assets, operations and management of a company

to another (purchaser), becoming the first in the last unit, as defined by Peng (2006). But there are other strategies that determine the growth of the company, such as the one is using Cinemex, competing in quality and technology offer.

5. - WORKING HYPOTHESIS

Cinemex may sustain its growth if reformulates its expansion strategy basing their competition in quality and technology offer.

6. - THEORETICAL – CONCEPTUAL FRAMEWORK

A. Theory of games: games with incomplete information. The case of simultaneous movements.

Game theory is a formal way to analyze the interaction between groups of rational players who interact strategically. Economic agents, in this case the bidders, may adopt very different strategies in their relationships, i. e. strategic interdependence, which is the object of study of game theory (Varian, 2011). For Gibbons (1993) game theory is the study of multiperson decision problems, such problems are posed in the economy.

A game is a process, in which multiple agents interact, subject to rules, with well-defined outcome, characterized by strategic interdependence. The components of the games that are used in game theory are:

Players: There must be two or more players (i) (companies) so they can interact.
Player i : 1,2, ... n.

1). Types

- a) Rational agents with capacity for rational decision making
- b) Nature. The player does not pursue any particular goal (random decisions).
- c) Action or movement: It's a decision of player i .
- d) Joint information: State specifically what each player knows. It is the knowledge of a player on the game and its features (the set of information changes over time).

B. Information

According to Rasmussen (1996) different types of information used in game theory are:

- a) Perfect: Games in which the past history of the game is in the public domain and no simultaneous decisions.
- b) Imperfect: When a player does not know what other players have done previously.
- c) Complete: Games in which payments of all players are public information.
- d) Incomplete: When a player does not know the characteristics of their rivals (preferences, strategies).
- e) Symmetric: Nature does not intervene after the players.
- f) Uncertainty: Player payments are uncertain. Players try to maximize their expected utility.

C. Strategy

It must be defined the possible movements (actions) to be made by each player and their sequential or simultaneous. This is the rule that states that action should be taken in every moment of the game, given the set of information (if)

Each player if $\in SI = \{s(1)i, s(2)i, \dots s(m)i\}$ n° number of feasible strategies.
 $S = \{s1, s2, \dots s = \text{number of players}.$

D. Payments

There must be a specific payment. It indicates the value that reaches the player after the nature and other players have selected their action and developed the game.

Results: Must be known the results obtained by every one of the players for each possible set of actions that are followed. Is the set of elements of the game that the analyst selects once the game was played, to summarize or describe what will happen.

To determine the equilibrium and solving games, these are defined in terms of dominant strategy (Gibbons, 1993) as one strategy for each possible combination of the strategies of the remaining players. Gains of these players are strictly less than the gain of the player's strategy that has a strictly dominant strategy.

When the combination of strategies in which each strategy is an optimal response to the other, as all players use optimal responses, none has reason to change strategy. The combination of strategies is said to be in equilibrium i.e. that is stable. This is what is defined as Nash equilibrium (Sánchez, 2004). This balance is the optimal choice as it provides better benefits than any other strategy taken. Varian (2006) explains that Nash equilibrium always consists of dominant strategies but not always a dominant strategy is Nash equilibrium.

To analyze the Cinemex expansion strategies are used games with incomplete information. Games with incomplete information are characterized by at least one player who does not know payments as an unknown function of another player. These are simultaneous games in which the players do not know any relevant element of the opponent's payoff function.

E. Reasons to make acquisitions

One of the main reasons for making an acquisition is productive synergies that can generate a business (Abellán, 2004):

- a) Cost reduction through economies of scale and scope.
- b) Improving strategic benefits and income resources.
- c) Growth: to grow in the current market or enter new ones.
- d) Market power: increase the market share of the company.

7. - SETTING CONTEXT

According to the statistics of the Mexican Institute of Cinematography and to raise the scheme in a general context of competition for this industry, the movie industry in 2012 generated revenues of \$ 10, 674 '274, 000 in Mexico. In 2011, the exhibition film industry attended 205 million of people who are basically divided between 4 companies, Cinopolis, Cinemex, Cinemas and Lumpier. This situation raises oligopolistic market structure and in 2012 228 million people attended which was partitioned between 3 and then between two companies. Thus, this indicates that the exhibition industry of films in Mexico currently has a duopolistic structure.



Figure 1. Assistance average by State 2011-2012.

Source: Instituto Mexicano de la Cinematografía (IMCINE) (2011, 2012). Anuarios estadísticos de 2011 y 2012.

In Table 1 it is analyzed some indicators of the film industry in 2011 and 2012. It is appreciated that Cinemex increased the percentage of their screens from 30% to 33%. This is due to the acquisition of the Lumiere cinema. There is clear that Cinemex expansion strategy is based on acquisitions.

According to Zozaya (2009), an acquisition is the purchase of one company by another resulting in a larger-size and is one of the ways used today to increase size and gain competitiveness. That is why Cinemex followed its strategy and acquired most of its competition being its last big move buying the Cinemark cinemas. Thus, Cinemark cinemas have reached 38% of the complex to 41% of Cinemex, which appears to shorten distance with the leader but is not reflected in just as the percentage of market participants (market share). That despite the short distance that exists in the percentage of complex number by these two companies, there is a difference of 15%.

Table 1- Comparison of indicators in Mexico exhibiting percentages.

Exhibitor	Percentage of exhibitors		Cinemas screens Percent		Percentage of assistants		Percentage of Income	
	2011	2012	2011	2012	2011	2012	2011	2012
Cinopolis	41	42	48	49	58	60	62	64
Cinemex	30	33	34	36	28	29	27	27
Cinemark	6	5	6	6	6	6	6	5
Otras	23	20	12	9	8	5	6	4

Source: Instituto Mexicano de la Cinematografía (IMCINE) (2011, 2012). Anuarios estadísticos de 2011 y 2012.

A. Analyzing the growth strategies of competition

In an article published by Mendoza (2012) by CNN Expansion Magazine, the Cinemex CEO Alejandro Ramirez, explains the strategies that have been crucial to the growth of the firm that runs:

- a) Reinvests about 90% of their profits.
- b) Go a step further, means that at the end of 2013 all Cinemex screens will feature digital projection technology which will help to save costs and improve the customer experience.
- c) Know your audience
- d) Factor surprise: Investment in technological innovations, such as 3d and 4d screens of which are the only suppliers in the country.

Moreover, the general manager of marketing Cinemex, Claudio Sanchez, told the newspaper El Universal in 2012 that have been investing millions in acquisitions, renovations and new openings that have been historic for the firm, in order to monopolize the market share. Moreover, employing the strategic variable is price, to achieve thus attracting more attendees.

B. The following table is a comparison of the overall context of the two companies.

Cinemex, despite Cinemas Lumiere acquired in 2012, had no growth in terms of market share as noted in Figures 2, 3 and 4, even to acquire Cinemark cinemas had no substantial growth in terms of market share.

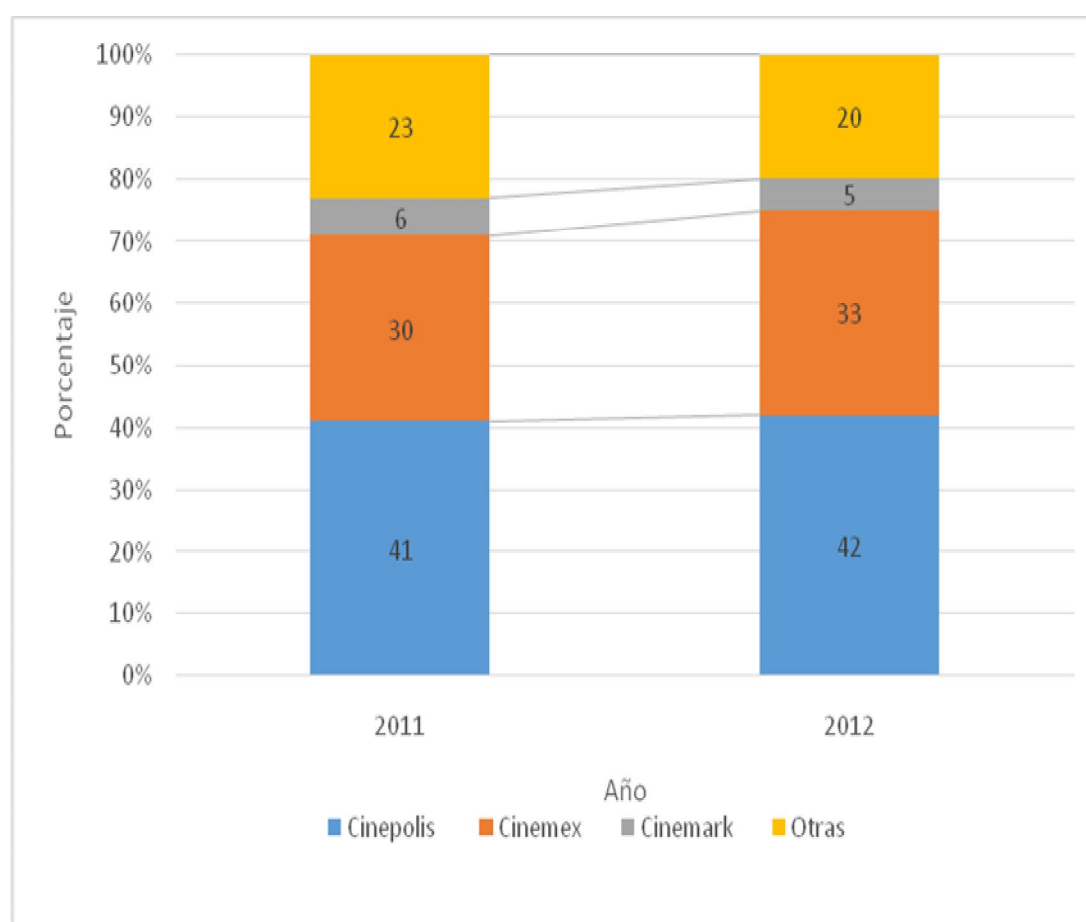


Figure 2. Market share by number of cinemas

Source: Instituto Mexicano de la Cinematografía (IMCINE) (2011, 2012). Anuarios estadísticos de 2011 y 2012.

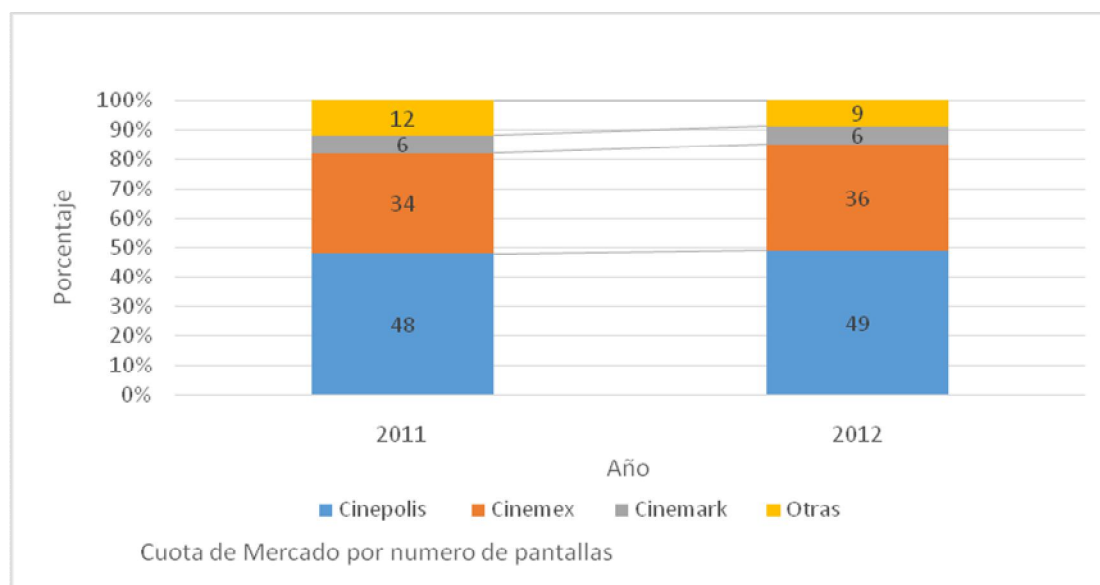


Figure 3. Market share by number of screens

Source: Instituto Mexicano de la Cinematografía (IMCINE) (2011, 2012). Anuarios estadísticos de 2011 y 201.

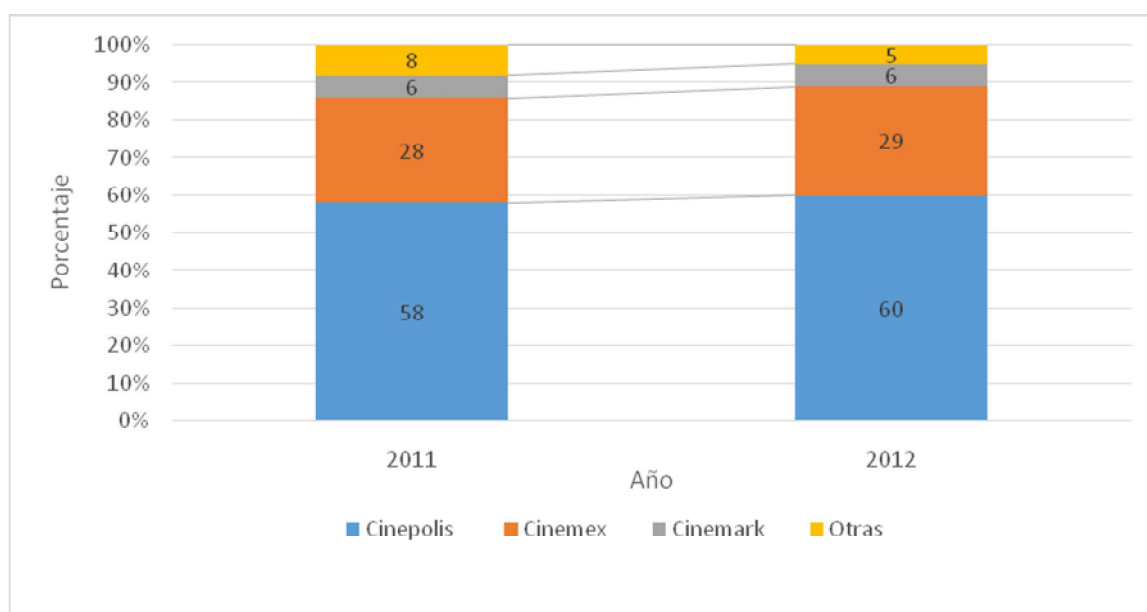


Figura 4. Market share for attendance.

Source: Instituto Mexicano de la Cinematografía (IMCINE) (2011, 2012). Anuarios estadísticos de 2011 y 2012.

The main purpose of the company is to cut away in front of its competitor. But there is observed that the little growth that the company gets is because local theaters stop receiving market and even Cinopolis also gains market share from local cinemas every year just in greater proportion than Cinemex. Figure 5 shows that Cinemex only has obtained market share through acquisitions strategies and not by beating Cinopolis market in direct competition or even by giving lower prices. Hence, it is concluded that the main factor to win market share and technological innovation unlike differences in offered services between the two companies that are screens and larger rooms by Cinopolis.

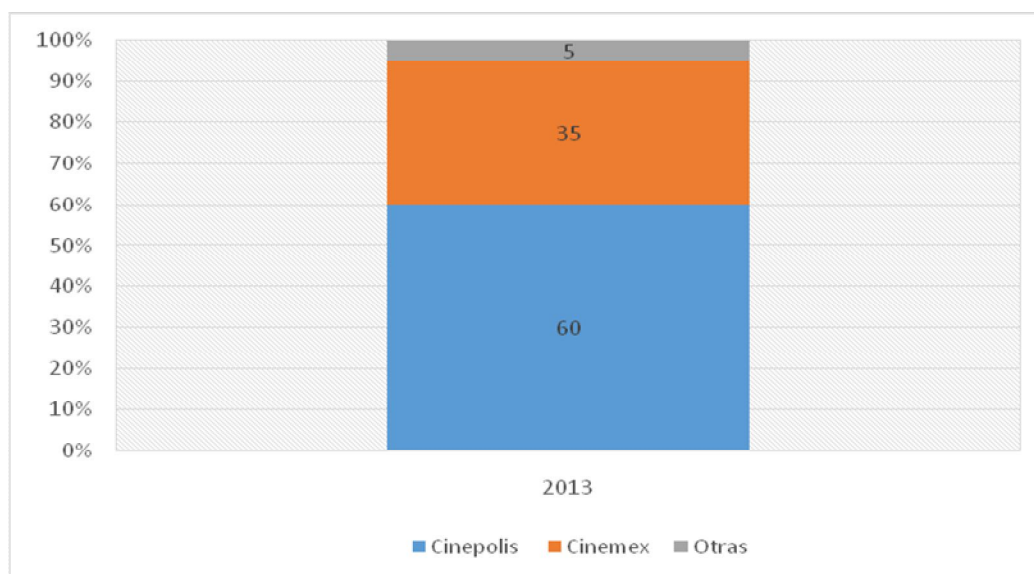


Figura 5- Market share by Attendance.

Source: Instituto Mexicano de la Cinematografía (IMCINE) (2011, 2012). Anuarios estadísticos de 2012.

8. - METHOD

The method used in this research is a comparison of indicators between the two largest chains of movie exhibitors: Cinepolis and Cinemex and use of game theory to analyze it based on an example written by Fernández (2002) in his book "Theory of Games: their application in economics."

Games with incomplete information: the case of simultaneous movements.

A. Players

E1=Cinepolis

E2=Cinemex

B. Rules

Each company has 2 options to do: Expand or not to expand.

- There are 5 points that do not belong to any company.
- Every company does not know what the other company does.
- The movements are simultaneous as they have to develop strategies to implement in the short term.
- The e1 (Cinepolis) - manages an expansion project- standard good.
- e2 (Cinemex) - There are questions about the type of project that can carry out. This uncertainty comes from the technology that can be used, some features of the product and the form of financing.

C. Payments

- If they expand without making acquisitions with their current projects:
- The e1 grows 2 points
- The e2 growing 0 points
- If e1 expands and e2 does not expand (3, -1)
- If both expand (2, 0 + x)
- If e1 does not expand and e2 expanded (0, 1 + x)

- g) If none expands everything stays the same
 - h) If the project is good $x = 2$
 - i) If the project is standard $x = 0$
- * Good project = Opening of new cinemas with high technology, comfortable seating, large rooms.

Payment matrix

CINEMAX	CINEPOLIS	
	Standard project (X=0)	
	Expand	Not expand
Expand	(2,0)	(3-1)
Not expand	(-1,1)	(0,0)

CINEMEX	CINEPOLIS	
	Good project (X=2)	
	Expand	Not expand
Expand	(2,2)	(3-1)
Not expand	(-1,3)	(0,0)

9. - ANALYSIS OF RESULTS

- A. Cinopolis always prefers to carry out a good project, since it is its dominant strategy as the company Cinemex.
- B. The dominant strategy of both companies is expanding, then it is Nash equilibrium, in this way, both companies will reap the greatest benefits of the market.

10. - CONCLUSIONS AND RECOMMENDATIONS

The Cinemex expansion strategy should focus on opening new complex with a technology offer enough to compete with Cinopolis. The variable price is not insignificant to increase market share in this industry, since the only difference between the services offered by these two companies is the price range, offer of technology, sizes of rooms and displays. In the last 3 Cinopolis has advantage and are those that appear to be the variables that define which company gets more market share.

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EFFECT OF JOB SATISFACTION ON FACULTY RETENTION: A STUDY OF FACULTY RETENTION IN PRIVATE PROFESSIONAL INSTITUTES OR UNIVERSITIES OF UTTARAKHAND

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ABSTRACT

The study attempt to explain effect of job satisfaction on employee retention, that can be defined as the ability of an organization to retain its employees, especially the most talented ones. In order to retain these employees organizations adopt various retention activities. Retention activities may be defined as sum of all those activities aimed at increasing organizational commitment of employees, giving them an overall ambitious and myriad of opportunities where they can grow by outperforming others. Retention is essential to sustain business operations and can very well prove as a competitive advantage for an organization in the long run. Faculty's dissatisfaction and fewer qualified recruits choosing a career in academia threaten the growth of higher education system. The research aims at analyzing various factors such as payment, promotion, supervision, fringe benefits, contingent rewards, operating conditions, co-workers, nature of work and communication that affect faculty job satisfaction and thus in turn their retention. The research paper works on building the cause and effect relationship of job satisfaction on job retention. This has been explained with the help of Structured equation Modeling. The research has been conducted in the private academic organizations such as the universities and colleges of Uttarakhand region as per the objective of the research.

Keywords: Endogenous Factors, Exogenous factors, Job Retention, Job satisfaction, Structural Equation Modeling (SEM)

1.0 INTRODUCTION:

A teacher is one who is expected to have great knowledge, wisdom and authority in a certain area, and who uses it to guide others (teacher). The guru is seen as the one who "dispels the darkness of ignorance. The importance of a teacher as an architect of our future generations demands that only the best and the most intelligent and competent members of our intelligentsia be allowed to qualify for this noble profession. Employee retention has become a serious concern as retaining the talented staff becomes valuable for the organization. Keeping in view the importance of academic institutions and teachers it has been evident that good teachers having contented feeling towards their jobs not only perform their responsibilities well but also it strengthens the organizational culture of any academic institution. The organizations need to bridge a gap between their recruitment and retention strategies. Employee retention has been researched extensively. Job satisfaction is influenced by factors such as work place and physical working conditions. Hence, the environment in which faculty work plays a major role in deciding their job satisfaction. Faculty's dissatisfaction and fewer qualified recruits choosing a career in academia threaten the growth of higher education system. Factors such as payment, promotion, supervision, fringe benefits, contingent rewards, operating conditions, co-workers, nature of work and communication affect faculty job satisfaction and thus their retention. Majority of previous studies on job satisfaction mostly focused on the employees of organizational and industrial settings (Gautum, Mandai & Dalai, 2006) and literature on job satisfaction of academic staff is very spars (Malik, Nawab, Naeem & Danish, 2010) however, the overall performance of educational institutions ultimately depend upon their own teachers performance and their level of job satisfaction i.e., is a pleasurable positive emotional state resulting from the appraisal of their job or job experiences e.g., tasks, work setting and relationship with workers (Hammer & Organ, 1978; Lock, 1976; Weaver,

1980). This research paper will discuss about the factors that lead to job Satisfaction and Job satisfaction then leads to Job retention.

The research paper covers primarily the faculty members from different private professional institutes / universities of Uttarakhand Region. Uttarakhand hosts some of the most reputed educational institutions of National and International glory. India's best schools and training institutes are located in Uttarakhand such as; FRI, IIT Roorkee, IIM Kashipur, Wadia Institute of Himalayan Geology, Indian Institute of Petroleum, Survey of India, Indian Military Academy, Wildlife Institute of India, Lal Bahadur Shastri National Academy of Administration, Indian Institute of Remote Sensing, Rashtriya Indian Military College, Nehru Institute of Mountaineering, ONGC, ASI, FRI, IMA, Aryabhata Research Institute of Observational Sciences (ARIES), Central Building Research Institute (CBRI), Indian Institute of Petroleum (IIP), Indira Gandhi National Forest Academy, are a few to name.

The paper includes research done on private professional institutes or universities of Uttarakhand. A set of questionnaires were made to collect the data from the respondents, that included the teaching staff; professors, associate professors, assistant professors and lectures. The research study includes facts and figures for the data collected from various private professional colleges and Universities located in various parts of Uttarakhand for the year 2013. Professional Colleges located in Haldwani, Rudrapur, Dehradun, Kanpur etc were surveyed to collect the data.

2.0 LITERATURE REVIEW

The review of literature reveals that the Job satisfaction has impact on employee job retention. Researchers have given studies which state that an employee who is satisfied at the workplace tends to stay at that workplace for a longer period of time. Researchers like, Tutuncu & Kozak (2007); Robinson & Baron (2007) and Carbery et al. (2003) have established consistently that employee turnover has a direct correlation with job satisfaction and organizational commitment.

Carbery et al. (2003)² has reported other dimensions that have also been stated to effect turnover. For example, career expectations, managerial competencies and the psychological attributes help in deciding to leave an organization.

According to Robinson & Baron (2007); Tutuncu & Kozak (2007)¹⁰ the factors like deskilling and standardization have also been stated as reasons that lead to lack of job satisfaction and then turnover.

Many of these studies use the job descriptive index (JDI) by Smith et al. (1969)¹¹, in which the work itself, the pay and supervision can lead to job dissatisfaction and turnover.

Gustafson (2002)⁴ in his research confirms the role that low pay, and opportunities for better pay, plays in the decision to leave an organization.

Bairi, Manoharand Kundu (2011)¹ have acknowledged that recently employee retention has emerged as the focus point of many researches in the field of HRM, particularly as part of talent management programs in which many of the human resources practitioners have integrated into the program. He concludes that knowledge retention plays a vital role in retaining talented employees.

Cole (2000)³ in his article, says that "Employees remain loyal with such organizations where the employees have value, sense of pride and work to their full potential". Organization reward system, growth and development, pay package and work life balance are the main reason for employees retaining in the organization. Therefore, he concluded that the employee will stay in the organization by their valuation and loyalty.

Kaye and Evans (2003)⁶ noted that to remain in the current jobs, career growth, learning, and development are the major three bases. A cooperative supervisor gives opportunities to learn, challenges, and growth on their jobs equivalent to their abilities and ambitions. A supervisor supports employees to develop the task itself along with their capabilities and keep themselves upgraded in their expertise.

The literature review discusses the theoretical framework of this research work. It provides an overview of the impact of different factors on job satisfaction that affect the job retention of an employee. The previous research study also shows that employee retention is an important focus point which needs to be addressed. The above mentioned researches have been mostly done in non academic organizations. In the case of academic organization research has mainly been conducted in universities or colleges outside India. Therefore, the main aim of my study is to find out factors responsible for faculty retention, by conducting research and assessing Teachers retention in Private Professional Institutes and Universities in Uttarakhand and to find out solution to retain the teachers for a longer period of time.

3.0 OBJECTIVES OF THE STUDY:

- To understand the assessment of teacher's retention in private professional institutes and universities in Uttarakhand region.
- To study the causes of high rate of attrition in private professional Institutes / Universities.
- To find ways of retaining qualified and competent faculty.

4.0 RESEARCH METHODOLOGY:

4.1 Area of study :

The area of the research work mentioned in research paper are teachers working in the private institutes or universities of Uttarakhand region. As the main aim of the researcher is to assess faculty retention in Private Professional Institutes or Universities of Uttarakhand, therefore the researcher will cover 20 respondents from the Private Professional Colleges or Universities (which will include 20 respondents each from any 10 Private Institutes or Universities of Uttarakhand). The data included facts and figures collected in the year 2013.

The simple random sampling is used in the research study.

The questions are based on Likert's five -point scale, ranging from; strongly disagree to strongly agree. Actual data collection was preceded by a pilot survey. The pilot survey was carried out with a sample size of 30 faculty members working with different private professional and Government universities in Uttarakhand with a view to clarify questionnaire structure holistically and avoid any interpretation problems.

4.2 Data Collection Method

The methods used to collect data are: Primary Data Sources and Secondary Data Sources. The primary data for the present study has been collected from the respondents using questionnaire.

4.3 Research work:

Each construct includes many different variables and each variable has been measured in order to find out their contribution. The data has been collected from the faculty members working in the private institutes or universities of Uttarakhand region. It is a usual observation that people when satisfied with their job or the related factors; tend to stay in the organization for a longer period of time. Hence the

various factors which can lead to job satisfaction have been mentioned as well as these factors then finally lead to job retention. The statistical tools such as SPSS and AMOSS have been used. The reliability and validity of the questionnaire has been tested through SPSS. To show the relationship or the cause and effect relationship between job satisfaction and job retention, Structural equation modeling (SEM) has been made.

5.0 NULL HYPOTHESIS:

Ho 1: Promotion has no significant impact on job satisfaction.

Ho 2: Personnel development has no significant impact on job satisfaction.

Ho 3: Job security has no significant impact on job satisfaction.

Ho 4: Remuneration has no significant impact on job satisfaction.

Ho 5: Work environment has no significant impact on job satisfaction.

Ho 6: Career advancement has no significant impact on job satisfaction.

Ho 7: Occupational stress has no significant impact on job satisfaction.

Ho 8: Motivation, Institutional culture has no significant impact on job satisfaction.

Ho 9: Superior or peer relationship has no significant impact on job satisfaction.

Ho 10: Personal factors have no significant impact on job satisfaction.

Ho 11: Job satisfaction has no significant impact on Job retention.

6.0 RESULT AND ANALYSIS:

6.1 Factors that assist in retention in job

In the research study the effort is done in order to analyze the perception of the faculties working in the private universities or institutes of Uttarakhand with respect to different components that assist them in Job retention. To trace the impact of various factors that assist in job retention some questionnaires were used as a tool. In the questionnaires 17 different components have been considered. The mean and standard deviation of the various components of Job retention are shown in table 1. The cronbach alpha of all the components is found to be 0.932, which ensures high level of consistent reliability in the responses of the teachers considered for data collection in the research study.

Table 1: Mean, Standard deviation and Cronbach alpha of various components of retention

Factor	Variables	Mean	S.D.	Cronbach Alpha
Factors assisting in Job Retention	High Salary	3.49	0.997	0.932
	Career advancement / promotion	3.62	0.927	
	Good research environment	3.53	1.016	
	More research facilities and funds	3.33	1.017	
	Job security	3.53	1.065	
	Institution is located in good region/ city	3.89	0.903	
	Workplace close to hometown	3.76	1.140	
	More freedom and autonomy	3.69	1.010	
	Job of spouse in same city helps in managing	3.33	1.109	

	family life			
	Retention because children education will be disturbed with change in workplace	3.16	1.042	
	More financial benefits	3.29	0.999	
	Less work load (life – work balance)	3.31	1.000	
	Higher education opportunities	3.43	1.019	
	Constant motivation from higher authorities	3.59	0.998	
	Good Institution support	3.65	0.934	
	Well reputed institution	3.87	0.881	
	Good leave facility	3.45	1.078	

The table 1 indicates the mean score of all the variables for the faculty members working in the private institutes. It is also found from the research study that the faculties of private institutes and universities in Uttarakhand find the most desirable component to be that the institution is located in a good town or city; with the highest mean scoring component of 3.89. The other most desirable component as per the research is the well reputation of the institute, with a mean of 3.87 and the third desirable component being that the workplace is close to the hometown, with a mean of 3.76. Hence, it can be concluded that the teachers of private professional colleges or Universities in Uttarakhand region find; good location of the institute, good reputation of the institute and workplace close to hometown to be the most desirable factors that are most responsible for them to retain in any organization for a long period of time.

6.2 Impact of Job Satisfaction on Retention

In any organization if employees are satisfied with their job, they prefer to stay for a longer time in the same organization. Same is the case for the academic organizations. Job satisfaction in educational institution especially in private sector comes from a variety of reasons. These reasons may include promotion, personnel development, Job security, Remuneration, Work environment, Career advancement, Occupational stress, Motivation, Institutional culture, Superior or peer relationship and personal factors. If the faculty has a positive feeling on the above mentioned factors, except for Occupational stress and personal factors, the level of job satisfaction increases and hence it influences the retention of the faculty.

In the research study the effort is done in order to study the impact of the above mentioned factors on the level of Job satisfaction, as well as the impact of job satisfaction on retention level of the faculty members. The Structural Equation Modeling (SEM) Method is applied in order to test the cause and effect relationship between the constructs. The Structural equation Modeling Diagram is shown in figure1. The figure also shows the standard regression weight of each construct. The results of the Structural Equation Modeling (SEM) are shown in table 2 which represents the significance of the relationship made by the researcher.

Fig 1: Structural Equation Modeling (SEM) of Exogenous and Endogenous factors

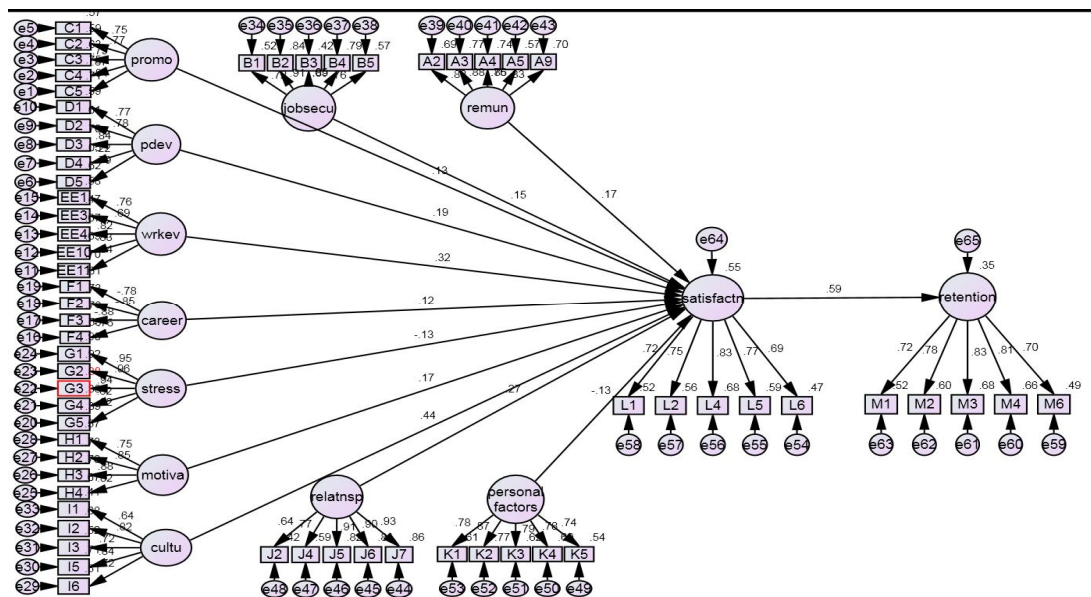


Table 2: Standard Regression weight, P-value and squared multiple correlation of the endogenous and the exogenous factors

Endogenous Construct	Exogenous construct	Standard Regression weight	Unstandardize d Regression weight	C.R.	P-value	R ²	Remark
Job Satisfaction	Promotion	0.135	.092	2.221	0.026	55%	Significant impact
	Personnel Development	0.185	.111	2.930	0.003		Significant impact
	Job Security	0.154	.097	2.511	0.012		Significant impact
	Remuneration	0.171	.103	2.808	0.005		Significant impact
	Work environment	0.321	.212	4.833	0.000		Significant impact
	Career advancement	0.123	1.000				Significant impact
	Occupational Stress	-0.132	-.0999	- 2.215	0.027		Significant impact
	Motivation	0.175	1.000				Significant impact
	Institution Culture	0.435	.360	5.764	0.000		Significant impact
	Superior / Peer Relationship	0.269	.151	4.322	0.000		Significant impact
	Personal factors	-0.130	-.088	- 2.121	0.034		Significant impact
Job Retention	Job satisfaction	0.593	.725	6.393	0.000	35.1 %	Significant impact

To check the significance of the effect of job satisfaction on job retention; the p-value of all the factors have been calculated. The exogenous factors for Job Satisfaction includes Promotion, Personnel Development, Job Security, Remuneration, Work environment, Career advancement, Occupational Stress, Motivation, Institution Culture, Superior / Peer Relationship and Personal factors whereas the endogenous factor for Job satisfaction is Job retention. As shown in results the probability (p-value) of all the cause and effect relationships between various constructs on Job satisfaction is found to be less than 5 percent level of significance. Hence it can be concluded that these factors have a significant impact on level of job satisfaction. The highest impact is found to be for the factor Institutional Culture, followed by the work environment on Job satisfaction. In addition to this the Occupational Stress and some personal factors have a negative impact on the level of Job Satisfaction. The efforts are also done to analyze the impact of Job Satisfaction on Job Retention. The result indicates that the probability value (p-value) of the cause and effect relationship between Job satisfaction and job Retention is found to be less than 5 percent level of significance. Hence with 95 percent confidence level it can be concluded that the Job Satisfaction has a significant positive impact on level of Job Retention. The study also tells that predictors of Job satisfaction explain 55 percent of its variance. In other words, the error variance of satisfaction (i.e. Job Satisfaction) is approximately 45 percent of the variance of satisfaction (i.e. Job Satisfaction) itself. Similarly it can be estimated that the predictors of retention (i.e. Job Retention) explain 35.1 percent of its variance. In other words, the error variance of retention is approximately 64.9 percent of the variance of retention (i.e. Job Retention) itself.

7.0 FINDINGS OF THE STUDY AND RECOMMENDATIONS:

The main objective of the study is to understand the assessment of teacher's retention in private professional institutes and universities in Uttarakhand region and to study the causes of high rate of attrition in private professional Institutes / Universities. The study reveals that:

- The cronbach alpha of 0.932 indicates high reliability of the factors on the construct of factors that affect job retention.
- All the null hypotheses have been rejected with 95 percent confidence.
- It explores three major factors that significantly and highly affect job retention of the faculty of private institutes or universities. The factors revealed as per the study states location of the institution in good town or city, well reputation of the institute, and closeness of workplace to the hometown are the major indicators of job retention.
- The study reveals the exogenous factors for promotion, personnel development, job security, remuneration, work environment, career advancement, occupational stress, motivation, institution culture, superior / peer relationship and personal factors have a significant impact on job satisfaction. Hence, the organizations must make efforts to provide all such factors mentioned, in order to retain their potential employee.
- The highest significant impact is found to be for the factor institutional culture, followed by the work environment on job satisfaction. In addition to this the occupational stress and some personal factors have a negative impact on the level of job retention. Thus, a good, healthy and positive institution culture and work environment, strongly impacts the feeling of job satisfaction in an employee and hence their job retention. On the other hand occupation stress and personal factors are the reasons that negatively affect the job retention and hence are the reasons for employee attrition and job dissatisfaction. Thus, organization must make efforts to give a justified work load to the teachers so that they are not over-stressed because of work.
- The research also finds that job satisfaction has a significant positive impact on the level of job retention. Hence, an employee who is satisfied retains in job for a longer time.

- The research tells that the predictors of job satisfaction explain 55 percent of its variance. In other words, the error variance of satisfaction (i.e. Job Satisfaction) is approximately 45 percent of the variance of satisfaction (i.e. Job Satisfaction) itself.
- The predictors of retention (i.e. Job Retention) explain 35.1 percent of its variance. In other words, the error variance of retention is approximately 64.9 percent of the variance of retention (i.e. Job Retention) itself.

8.0 CONCLUSION:

The research study concludes that (i) factors such as promotion, personnel development, job security, remuneration, work environment, career advancement, occupational stress, motivation, institution culture, superior / peer relationship and personal factors influence job satisfaction of the faculty members of the private professional colleges or universities of Uttarakhand. (ii) It can also be concluded that the job satisfaction has an impact on job retention. Hence, in order to increase the job retention of the faculty members of the private professional colleges and universities of Uttarakhand, the employers of the organization must make efforts to increase the job satisfaction of their employees by addressing to all the factors mentioned in the study. (iii) The organization must make efforts to decrease the occupation stress on the faculty and try to solve and understand the personal issues and factors that may disturb the employee and may result in job dissatisfaction. (iv) A balanced work load to a faculty can help solve this problem.

9.0 FUTURE SCOPE OF THE STUDY:

The study relates to faculty of private professional institutes or universities of Uttarakhand. It provides the base for the other researchers to extend the study to other part of the country.

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LIFE SKILLS FOR EMPOWERING AND DEVELOPING YOUNG PEOPLE

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ABSTRACT

This paper describes a conceptual model for contributing to the empowerment and development of young with a life skills approach. This approach, sometimes referred to as skills-based education, builds skills in these particular areas to strengthen the young' protective factors, promote the competencies necessary to make a healthy transition to adulthood, and promote adoption of positive behaviors. Effective programs focuses skills to issues relevant to a young's developmental tasks and social context, such as critical thinking, effective communication skills, decision-making, interpersonal relationship skills, self awareness building skills, empathy, and coping with stress and emotion. With life skills, one is able to explore alternatives, weigh pros and cons and make rational decisions in solving each problem or issue as it arises. It also entails being able to establish productive interpersonal relationships with others.

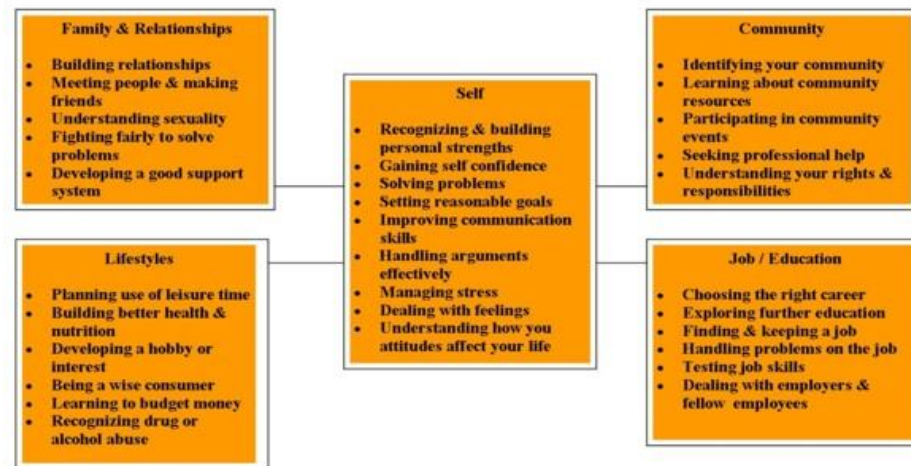
Key words: Life skills, young people, skill based education, empowerment.

INTRODUCTION

Life skills help young people navigate the challenges of everyday life. They enable them to develop into healthy, responsible, and productive adults. Adolescent life skills are central to psychological theories that aim to understand how skills and competencies develop. From a practical standpoint, the promotion of life skills has been identified as a key resource for enhancing positive and productive development in youth. As today's societies rapidly become ever more diversified both demographically and politically, our youth and adolescents face multifaceted challenges as important not only for maintaining the quality of civic life and social cohesion, but also for enabling children and adolescents to develop into healthy, productive, and autonomous adults. Defining such skills can also improve our assessment of how well prepared young people are for life's challenges, and it can help us identify overarching goals for monitoring and evaluating education and intervention practices.

The skills needed to maintain the quality of civic live, a successful and meaningful personal life, and positive social relationships, authors have proposed various definitions and conceptualizations of life skills. This paper focuses on the development of life skills in young people. The World Health Organization (1997) defines youth as people between the ages of 15 and 24 years and adolescents as people between the ages of 10 and 19 years. The term "young people" can be used as short hand for these groups combined (ages 10 to 24). UNICEF (2002) defines life skills as psychosocial and interpersonal skills that help people make informed decisions, communicate effectively, and develop the coping and self-management skills needed for a healthy and productive life.

Life skills can be applied to actions directed at either the self, other people, or the local environment; their goal is to promote health and well-being at all these levels. Life skills are essentially those abilities that help promote mental well-being and competence in young people as they face the realities of life. Most development professionals agree that life skills are generally applied in the context of health and social events. The definition extends into consumer education, environmental education, peace education or education for development, livelihood and income generation, among others. In short, life skills empower young people to take positive action to protect themselves and promote family relationships, their own life styles, their community, health, education, job and maintain positive social relationships.



UNESCO, UNICEF and WHO list core life skills as:

1. Decision-making: evaluating information and advice to make informed decisions; assessing the advantages and disadvantages of different options; changing decisions to adapt to new situations; setting goals; planning for the future.
2. Problem solving.
3. Creative thinking.
4. Critical thinking: analyzing social and cultural influences on attitudes, values, and behavior; questioning inequality, injustice, prejudice, and stigma; exploring and evaluating social roles, rights, and responsibilities; evaluating risks.
5. Effective communication skills: Words are 7% effective; Tone of voice is 38% effective, Non-verbal clues are 55% effective¹.
6. Interpersonal relationship skills.
7. Self-awareness building skills: identifying personal strengths, weaknesses and vulnerabilities; clarifying personal values and beliefs; recognizing personal worth and personal happiness.
8. Empathy.
9. Coping with emotions.
10. Coping with stress.

The additional areas in which a culturally sensitive approach is needed include:

- Goal setting.
- Assertiveness.
- Negotiation skills.

When conducting life skills training:

- Focus on the risks most likely to occur among participants and recognize what they already know, feel, and can do about them.

- Adapt program objectives, teaching methods, and materials to the age, gender, sexual experience and culture of the participants.
- Encourage learning from each other—peer-to- peer, teacher, family, and others in the community. Use a range of participatory learning methods that provide opportunities to use knowledge and practice skills and that have proved effective in changing sexual behaviors.
- Place sexual and reproductive health education in the context of other related health and social issues that can be useful entry points.
- Ensure messages and related processes are consistent and coherent across the school environment.
- Establish early partnerships with key ministries to secure their commitment to the program and to advocate for its inclusion into the national curricula.
- Evaluate program objectives, processes and outcomes using realistic indicators and allowing enough time for results to be observed.

Changes in social and behavioral factors have given greater prominence to health related issues are as^{2,7}:

- HIV/AIDS and other sexually transmitted diseases,
- sexual and other forms of exploitation ,early pregnancy,
- injuries,
- violence,
- alcohol , drug or tobacco abuse,
- war and political instability
- unemployment,
- discrimination in its many forms.

LIFE SKILLS-BASED EDUCATION

In many countries these children are taught through more traditional ‘information based’ approaches. However, more effective teaching and learning outcomes are likely to result from classroom methods that address *skills* as well as *information*, *values* and *attitude* related issues. This educational approach is also known as the *life skills approach*⁷.

Life skills education is designed to facilitate the practice and reinforcement of psychosocial skills in a culturally and developmentally appropriate way; it contributes to the promotion of personal and social development, the projection of human rights, and the prevention of health and social problems⁸.

Life Skills education aims to include the promotion of responsible behavior, self-confidence, equality and the prevention of prejudice and abuse⁹.

Traditional education method	Life skills-based education
Teacher-centred	Child-centred
Emphasis on reproducing and learning by heart and academic knowledge	Emphasis on the application of the content and learning of skills and attitudes
The teacher uses one-way teaching, during which the teacher speaks and the students listen	Students learn from both the teacher and each other Sitting arrangement is flexible and the

Children sit in rows one behind another all the time and the teacher sits facing the class	teacher moves around the class, working with an individual a group or the whole class depending on the activity
Learning is mostly through written text (textbooks and taking notes)	Besides written text, teachers make use of participatory and interactive activities
The lesson content is not adjusted to local conditions	The content of the lesson is adapted to real-life situations

Difference of traditional education and life skill based education^{5,6}.

ROLE OF LIFE SKILLS IN GENERATING BETTER CHOICES FOR THE YOUNG CONCERNING THEIR HEALTH:

Developing life skills helps adolescents translate knowledge, attitudes and values into healthy behavior, such as acquiring the ability to reduce special health risks and adopt healthy behavior that improve their lives in general (such as planning ahead, career planning, decision-making, and forming positive relationships). The adolescents of today grow up surrounded by mixed messages about sex, drug use, alcohol and adolescent pregnancy. On one hand, parents and teachers warn of the dangers of early and promiscuous sex, adolescent pregnancy, STDs/HIV/AIDS, drugs and alcohol, and on the other hand, messages and behavior from entertainers and peer pressure contradict those messages. Often, they even promote the opposite behavior. It is through life skills that teenagers can fight these challenges and protect themselves from teenage pregnancy, STDs, HIV/AIDS, drug violence, sexual abuse, and many other health-related problems.

Hopefully, developing life skills among adolescents will empower girls to avoid pregnancy until they reach physical and emotional maturity, develop in both boys and girls responsible and safe sexual behavior, sensitivity and equity in gender relations, prepare boys and young men to be responsible fathers and friends, encourage adults, especially parents, to listen and respond to young people, help young people avoid risks and hardships and involve them in decisions that affect their lives.

The teaching methods used by the life skills approach are youth-centered, interactive, and participatory and emphasize experiential learning. The following methods are commonly used: group work and discussions, brainstorming, role-playing, storytelling, debating, and conducting audio-visual activities.

CONCLUSION:

As a result, developing life skills helps the young people to translate knowledge, attitude and their health behavior such as acquiring the ability to reduce specific risk behavior and adopt healthy behavior that improve their lives in general such as planning ahead, career planning, decision making, and forming positive relationships (WHO, 1997b). It reinforces knowledge, positive attitude and values and healthy skills and behavior. Simultaneously they help in reducing misinformation and myths, negative attitude and risky behavior. Finally, some theoretical perspectives view life skills as a way for adolescents to actively participate in their own process of development and the process of constructing social norms. By teaching young people how to think rather than what to think, by providing them with the tools for solving problems, making decisions and managing emotions, and by engaging them through participative methodologies, skills development can become a means of empowerment.

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EMPLOYEE SATISFACTION, MOTIVATION, CULTURAL DIFFERENCES

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ABSTRACT

Human Resource Management is most important in the business world nowadays, because people and their knowledge are the most crucial aspects affecting the productivity of the company. This study is conducted to analyze the employee satisfaction among the various organizations. Though employee satisfaction is considered as a factor of social psychology but in this study it is analysed from organizational perspective. The main emphasis of this research paper is to analyze the level of employee satisfaction, motivation and cultural differences in Various organizations. The paper studies the theory presented by the researchers in the field of motivation and employee satisfaction. However, the data and research is usually based on secondary source of data collection. The theoretical framework of this paper includes such concepts motivation, employee satisfaction and cultural differences. Findings of this research paper have suggested that there is a direct positive relationship between employee satisfaction, motivation and cultural differences.

Key Words: Motivation, Employees Satisfaction and Cultural Differences.

INTRODUCTION

At present employee satisfaction has been an important issue. People are interested to work in the organization as well as the services where they get more satisfaction. It is human behavior. But in reality how far such employees' satisfaction is ensured in different jobs. The researcher interest is to analyze job satisfaction from organizational perspective. One of the main aspects of Human Resource Management is to measure the employee satisfaction. Organisation have to make sure that employee satisfaction is high among the workers, which is a precondition for increasing productivity, responsiveness, quality, and customer service. The importance of employee satisfaction and motivation keep on growing all the time in the organization. Many researchers have been made to find out the effect the employees satisfaction and motivation have in the productivity of the organization. This paper is about the employee satisfaction in a various organizations. The main subjects will be cultural differences and motivation, and the effect they have on employee satisfaction. To find out the results for the research, various secondary data of various organizations analyzed. The purpose of this kind of research is to find out which factors could be improved in the organization and how to make employees enjoy their work every day. In this research it is explained what kind of factors have an effect on employees' satisfaction and which perhaps cause employee dissatisfaction. In this paper the concept of culture will be explained. It will also be discussed how important it is to understand different cultures and their effects on employee satisfaction. The analysis of the research results is based on various theories in the field of Human Resource Management. Different motivation and cultural theories are used in explaining and analyzing the results.

“Job satisfaction is relatively without merit; when people are simply happy to have a job at all, they are unlikely to leave that job simply because some parts of the job itself, or the company, or their co-workers or the pay doesn't suit them perfectly. Although that is the situation at the moment, however, it will not always be so”.

LITERATURE REVIEW

There are many studies and literature about employees' satisfaction in motivation and cultural differences. "Employees' satisfaction and morale are highly inter-related. To my mind, employees' satisfaction requires certain basic seriousness about what one is doing. Thereafter, the level of satisfaction may decrease due to prevailing work conditions or other factors but we can overcome this dissatisfaction among employees by providing them various motivational tools. Motivation refers to the way urges, aspirations, strivings, or needs direct control or explain the behavior of human beings. (Dalton E. McFarland). Motivation has close relationship with the employee satisfaction because if the employee is fully satisfied with the job in the organization that surely they will give best performance in organization output but on the other side if they are not satisfied then they will be demotivated as well in the organization. So to prove the topic of this study, we explained McGregor theory of motivation in this regard.

THEORY X AND THEORY Y

This theory of motivation was developed by Prof. Douglas McGregor on the basis of hypothesis relating to human behavior. He involves certain assumptions regarding human behavior and human nature & categorizes the theory in two aspects I.E. theory X and theory Y. Theory X includes those employees who dislike work and whenever possible will try to avoid it. On the other side theory Y involves those employees who really take interest in work given by their superiors and always welcome responsibility. These employees are very much sincere for work.

EMPLOYEE SATISFACTION

Over years, employee satisfaction has been a key area of research among industrial and organizational psychologists. There are important reasons why companies should be concerned with employee job satisfaction, which can be classified according to the focus on the employee or the organization. First, the humanitarian perspective is that people deserve to be treated fairly and with respect. Employees' satisfaction is the reflection of a good treatment. It also can be considered as an indicator of emotional well-being or psychological health. Second, the utilitarian perspective is that job satisfaction can lead to behavior by an employee that affects organizational functioning. Furthermore, employee satisfaction can be a reflection of organizational functioning. Employee satisfaction is generally considered as the driver of the employee retention and employee productivity.

Satisfied employees are a precondition for increasing productivity, responsiveness, quality, and customer service (Kaplan 1996, 130).

The research showed that the key factors affecting employee satisfaction are career opportunities; job influence, teamwork and job challenge (Armstrong 2006, 264).

CULTURE

Culture is mental software of the mind. It is learned, not innate. It derives from one's social environment rather than from one's genes. Culture should be distinguished from human nature on one side and from an individual's personality on the other. (Hofstede -2005).

There are two types of culture which affects on job satisfaction. First one is organizational culture here it means school culture. Organizational culture is the social glue that binds members of the organization together (Kreitner 1995:5329).

The relationship between superior and subordinate, decision making, delegation of authority, types of leadership, and bureaucratic power are part of organizational culture. Job satisfaction is related to these

criteria. Like if decision making process is participative everyone should be satisfied on the other hand under undemocratic decision making process creates dissatisfaction. Second one is social culture.

Hofstede (2005) identified these two cultural dimensions in society. He defined “a society as masculine when emotional gender roles are clearly distinct.

CULTURAL DIFFERENCES IN EMPLOYEE SATISFACTION

The level of employee satisfaction is affected by a wide range of variables relating to individual, social, cultural, organizational and environmental factors. Rarely can organizations guarantee uniformly high job satisfaction among members. Thus, behavioral responses of employees to low job satisfaction, such as absenteeism, turnover, and dissent, are of continuing interest.

Rusbult and colleagues (Rusbult 1988, 36) made a significant contribution to understanding employee-employer exchange relationships by outlining and testing a model of responses to low job satisfaction.

According to Rusbult et al. (1988), exit is active and destructive, voice is active and constructive; neglect is passive and destructive, loyalty is passive and constructive. Rusbult et al. (1988) found that high prior job satisfaction consistently promoted the constructive responses of voice and loyalty.

With the under-standing of cultural diversity the company can construct successful strategies, management styles, and keep the employees motivated and satisfied. (Spector 1997, 25-27).

This chapter is an attempt to develop a framework for analyzing employee satisfaction through motivation and also the impact of cultural differences among employees of an organization. In this regard a brief review of literature on employees' satisfaction is made in order to identify the factors/variables that have a bearing on satisfaction among employees. So here the purpose of this chapter is to present a literature review through which reader will get an idea about meaning of employees overall satisfaction in an organization, as well as factors affecting on it. Though employees' satisfaction is a term of social psychology effort has been given to explain it from administrative and social perspective. To understand the meaning of employees' satisfaction I have used Luthans, Hullin, and Paul Spector's idea. Especially the researcher has elaborated the Two factor theory of Herzberg which also clearly identified some factors of related to the topic of this paper.

OBJECTIVES

- The main aim of this paper is to analyze the level of employee satisfaction in various organizations.
- To analyze the effect of cultural differences on employee satisfaction.
- To know the positive relationship between the employee satisfaction, motivation & cultural differences.

RESEARCH METHODOLOGY

In conducting the research project, secondary sources were consulted like

- A computer scan was conducted using the Internet to identify Sources related to the research topic.
- Related research already undertaken was studied.
- A literature study was conducted to identify the key elements of motivation and reward systems.

FINDINGS

There is research on overall satisfaction among the employees working in an organization and they analyzed the term employees' satisfaction from social-psychological point. But this study can be termed as a unique one as this is the only study ever found regarding employees satisfaction. Here the term employees' satisfaction is analyzed from organizational perspective. Satisfaction is the fulfillment of one's expectation from job. It is a pleasurable or positive emotional state resulting from the appraisal of one's job experience. But expectation of people may not be homogeneous. It may differ from person to person, place to place, job to job, context to context, organization to organization. So, satisfaction cannot be generalized. From organizational perspective, policy and administration of organization, culture of that organization, working environment, supervisory style affects the employees' satisfaction.

On the basis of the secondary data collection and its study, it is possible to analyze the situation in various organizations. It is very important both for the manager of the company as well as the employees that the relationship between them is good and open. To prove my topic of study I analyzed the data of Prisma Mikkeli. In this organization it is obvious that the employees find the relationship with their direct manager very good. The relationship between the manager and the employee is very essential when thinking of the employee satisfaction and motivation. The employees in Prisma Mikkeli also think that it is very easy to communicate with the manager and that the manager shows attention towards the work they do get. In the work place where communication is easy, the power distance is usually smaller and also employees feel appreciated at work. In Prisma Mikkeli the employees are quite satisfied with the amount of information they get from the manager about the job and tasks the employees are expected to do. If the management uses enough time to explain the tasks to their employees, it will reduce the amount of frustration the employees have and that way increase the productivity. Same is true in the case of limited amount of information got about the situation of the company. In Prisma Mikkeli the employees are fairly satisfied with the amount of information they get. In Prisma Mikkeli the employees are very satisfied with the work culture of this organization and also with the various tools of motivation used in their organization to retain employees.

CONCLUSION

To summarize the findings of my study, it has been proved that there is a direct correlation between the employee satisfaction, motivation and cultural differences. Sometimes employees also motivate themselves due to good and peaceful culture of the organization. And also if the employees are fully satisfied with the job and environment of the workplace than definitely it leads to strong motivation of employees. Various researchers did the study on this particular topic and also proved the strong positive relationship among motivation, employee satisfaction and cultural differences.

To prove my topic and give fruitful conclusion also I took the secondary data of one organization i.e. Prisma Mikkeli. Employees of Prisma Mikkeli are very satisfied with the motivation at the workplace. The workers of the company are not satisfied with the current salary and the fairness of the wages system compared to the tasks they do. Other aspects of the wages system at the company are fairly satisfying to the employees. The company's benefit design is done very well, since the employees show quite high satisfaction with it. Also the jobs that Prisma supermarket offers to its employees quite satisfy their expectations except for the possibility to be promoted. At last, the work environment in Prisma Supermarket is satisfactory and the employees are quite satisfied with the working conditions.

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COMPETENCY MAPPING OF SOFTWARE ENGINEERS EMPLOYED IN INDORE CITY

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ABSTRACT

Competency mapping is process which an individual uses to identify and describe competencies that are the most critical to success in a work situation or work role. Competency mapping is important and is an essential exercise. Competency mapping is used for: recruitment and selection, identification of training needs, role renewal, as a basis for conducting assessment development centers, creating competency based performance management systems etc Every well managed firm should have well defined roles and list of competencies required to perform each role effectively. The competency mapping process does not fit the one-size-fits all formula. It has to be specific to the user organization .The present research paper is an attempt to identify the competencies required for Software Engineers Employed in Indore City. The knowledge and skills of software engineers are perhaps the most important factors in determining the success of software development. Thus, we seek to identify the professional competencies that are most essential. A list of 11 competencies has been identified using brain storming technique. The sample have been divided into 2 groups experienced and inexperienced (each group with sample size 25) these groups have been tested for the variations in their competencies using a 5 point likert scale. Hypotheses have been formed for the significance difference in the respective traits of the 2 groups and t- test has been applied to test the hypotheses.

Keywords: Competency, Competency mapping, Brain storming, Likert-Scale, t-test, Level of significance

INTRODUCTION

Competency Mapping is a process of identifying key competencies for a company or an organization and the jobs and functions within it. Every well managed organization should have well defined roles and list of competencies required to perform each role effectively. Competency mapping analysis helps in individual's career growth. It generally examines two areas: emotional intelligence or emotional quotient (EQ), and strengths of the individual in areas like team structure, leadership, and decision-making. Competency mapping can also be done for identifying the specific skills which would make them valuable to a potential employer. Competency mapping evolves a result, which not only specifies the skill level of the persons but also identifies the Gray areas where improvement can be made by training or by other means. Competence Based Management has become a very vital component in the effectual operation of an enterprise or an organization, due to the increased need of the latter to be agile enough to become accustomed to rapid market changes and re-orientation of its business plans. In this situation, competency based management become the key human resource tool, which enables the enterprise to manage and develop the skills of their employees, recruit the most appropriate candidates, and make effective succession planning and employee development plans. Competency mapping is effective in manufacturing as well as service organization. Like any other service organization, competency mapping is very effective in knowing the core competencies required for the software engineers and it is helpful in bridging the gap between desired competencies are required competencies .This also helps in training needs identification .

REVIEW OF LITERATURE

Acharya Chanakya book Arthashastra, is probably the first book to 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 re-garding work, logic and emotions.

Study of (Kak, 2002) aimed to examine the potential of an organization's sustainable competitive advantage depends on the rareness and imitability of its resources and capabilities. The less imitable a competitive advantage is, the more cost disadvantage is faced by the competitor in imitating these competencies. Thus, core competence is an important source of sustained competitive advantage for corporate success and greater is its economic return. The literature has been reviewed for the sources of core competence, role of core competence for competitive advantage, and formulation of strategy with core competence and flexibility in a more focussed manner. The organizational learning, strategic flexibility, effective technology management, and people provide the important sources of core competence.

Vukica Jovanovic, Mileta Tomovic (2008), As product design and realization process are changing constantly due to new challenges in the global working environment, highly skilled workers are needed by companies who want to stay competitive. Those engineers need some new skills that are being identified as missing by the Society of Manufacturing Engineers and National Association of Manufacturers. The project named Midwest Coalition for Comprehensive Design Education involves five different colleges which are working on the development of a new program that would bridge the competency gap that currently exists in the education of design and manufacturing engineers.

Pooja Thripathi & Jayanthi Ranjan (2010), their research presents the development of expert system to assist in the operation of competence management in educational institution. The knowledge based consists of a rule-based expert system for the competence management and subsequent performance assessment. It is generally recognized that an expert system can cope with many of the common problems relative with the operation and control of the competence management process.

Mily Velayudhan T.K (2011), study has been attempted to identify gaps in the competency levels of IT professionals working in two IT firms in Chennai. The various dimensions have been used to assess the performance level and identify the gaps.

Ashima Joshi (2013) through her research on competency mapping on academicians elucidate that on mapping the competencies for both management faculties and commerce faculties it is found that there was no significant difference in subject knowledge, punctuality, discipline and self development orientation among management and commerce faculties

RATIONALE

There are some useful benefits of using competency mapping model in software industry. This mapping can help in smooth achievement of Support corporate Objective, Strategy, Vision, Mission and Culture of the organisation. In establishing performance appraisal by a systematic approach for career growth which results in improved job satisfaction and better employee retention. It may play a major role in increasing the effectiveness of training and professional development programs. It supports in identifying the critical Skill of Software Engineers to perform in the organization. It also helps in identifies the gaps for improvement.

OBJECTIVE OF THE STUDY

- To find the major competencies required for Software Engineers Employed in Indore City.
- To study the differences in the traits of experienced and inexperienced Software Engineers.

HYPOTHESIS

- 1) There is no significant difference in subject knowledge of experienced and inexperienced Software Engineers.
- 2) There is no significant difference in punctuality & disciplinary matters of experienced and inexperienced Software Engineers.

- 3) There is no significant difference in project dealing and assignment handling of experienced and inexperienced Software Engineers.
- 4) There is no significant difference in analytical skills of experienced and inexperienced Software Engineers.
- 5) There is no significant difference in self development orientation of experienced and inexperienced Software Engineers.
- 6) There is no significant difference in leadership skills of experienced and inexperienced Software Engineers.
- 7) There is no significant difference in creative working style of experienced and inexperienced Software Engineers.
- 8) There is no significant difference in communication skills among experienced and inexperienced Software Engineers.
- 9) There is no significant difference in managerial ability among experienced and inexperienced Software Engineers.
- 10) There is no significant difference in adapting the novel technologies among experienced and inexperienced Software Engineers.
- 11) There is no significant difference in working style in context to Innovation amongst experienced and inexperienced Software Engineers.

RESEARCH METHODOLOGY

With the help of previous research and texts a list of 28 traits has been collected. A brain storming session has been organized among the senior technical personals, to short list the most important competencies. After the session 11 important traits were finalized .Two groups were formed, each with sample size 50 by choosing 25 experienced and 25 inexperienced Software Engineers. A set of 11 hypotheses has been formed for 11 different competencies. t- test has been applied to the groups to test if there is any significant difference in competencies of the 2 groups.

Sampling method

Convenient sampling method was adopted. The 2 samples chosen are considered as representative of the whole population. Sample size chosen is 25 in both the groups.

Sampling unit:

A Random survey was conducted in Software industries based in Indore City.

Sample size:

The Sample size for the survey is 50.

Sampling tool:

t- Test

Data Collection

Primary data were collected using a convenient sample from the experienced and inexperienced Software Engineers of software industries based in Indore city . The questionnaire was floated among the available engineers .The response was required on a 5 point likert scale in the following form :Excellent- 5,Very good – 4, Good-3, Average-2 (needs some improvement),Below average1(needs a lot of improvement).

Assumptions

1. The sample chosen represents the whole population.

2. Respondents were fair while answering the questions.

LIMITATIONS OF THE STUDY

- Sample size is limited to 50 respondents from Indore city. With this sample size it is difficult to generalize the results at large scale.
- Data were collected through convenient judgmental sampling, thus the sample may not give the exact replica of the universe.
- Limited resources like man power, money and time restrict the research dimensions.

RESULTS & CONCLUSION

T statistic has been summarized in the following

Competency	Mean Score for Group-1 (Experienced) (N=25)	Mean Score for Group-2 (Inexperienced) (N=25)	t*	H ₀	H ₁
Subject knowledge	4.28	4	2.605	Accepted	Rejected
Punctuality & discipline	3.96	3	4.125	Accepted	Rejected
Project and assignment	4.24	2.72	18.857	Rejected	Accepted
Analytical skills	4.68	2.4	1.789	Accepted	Rejected
Self development orientation	3.8	3.32	8.583	Accepted	Rejected
Leadership skills	3.8	2.88	4.000	Accepted	Rejected
Creative working style	3.24	3.32	44.500	Rejected	Accepted
Communication skills	4.12	2.84	3.094	Accepted	Rejected
Managerial ability	3.12	3.56	8.364	Rejected	Accepted
Adapting the novel technologies	4.16	2.4	2.023	Accepted	Rejected
Innovation	4	3.84	30.250	Rejected	Accepted

(Note: The value of t has been compared with the value of $t_0 = 1.5$ at 5% level of significance.)

It has been found that out of identified 11 traits, there is no significant difference among the Experienced & Inexperienced software Engineers in the 7 traits viz (Subject knowledge, Punctuality & discipline, Analytical skills, Self development orientation, Leadership skills, Communication skills, Adapting the novel technologies)and has a Significant difference in 4 traits viz (,Project and assignment Creative working style, Managerial ability ,Innovation) hence the management need to conduct different training programs for both the groups on the parameters where the difference in significance level is been identified.

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NATIONAL/COUNTRIES COMPETITIVE ADVANTAGE (DIAMOND MODEL) IN RELATION TO KENYA'S VISION 2030

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ABSTRACT:

The purpose of this paper is to contribute to the literature on Kenya's vision 2030 and its evaluation since its inception up to now to evaluate in relation to the National/Countries competitive Advantage (Porters Diamond Model). The aim is to do an intensive literature review on the Kenya vision 2030 and evaluate how far Kenya achieved its competitive advantage in relation to Porters Diamond Model basing on the three Kenya vision 2030 pillars i.e. Economic, Social and Political.

Design/Methodology/Approach – *The literature on Kenya Vision 2030 was majorly drawn from Second Annual Progress Report on the implementation of the first medium term plan 2008-2012 of Kenya Vision 2030, The proposed constitution of Kenya, Kenya Vision 2030, the popular version, Laws of Kenya, Political Party Act and Laws of Kenya, The ethics and anti-corruption commission Act. This is secondary data source. The literature also includes current examples from the Kenyan environment which fits in what the literature has pointed.*

Findings: *From the literature review, it was found that Kenya as nation needs to put in more effort to achieve the vision 2030. All the three pillars, economic, social and political still need a lot of enhancement for the achievement of the vision 2030. The vision 2030 may not be achievable; especially what the nation has achieved at 2012 is so minimal. The achievement does not give Kenya a global competitive advantage.*

Research Limitations /implications - *This research was limited to the secondary data literature review, media reports, common knowledge. The implication is that an in-depth research has not been done. There is a possibility that some of the achieved issues may not have been mentioned. Another limitation is that the research reviewed the general analysis of the achievements of Kenya Vision 2030 and therefore it could not bring out the specific achievements that gives Kenya competitive advantage in specific areas of the three pillars i.e. economic, social and political.*

Original Value: *To share with other Kenyan's the evaluation on how well the Kenya Vision 2030 is being achieved.*

Key Words: *Kenya vision 2030, economic pillar, social pillar and political pillar*

INTRODUCTION:

The Kenya Vision 2030 is a strategic plan for Kenya covering a period 2008 to 2030. It gives a guide on how Kenya is expected to grow according to this plan "vision 2030". The vision is based on three pillars, economic, social and political. Kenya vision 2030 has been in existence since 2008 and it is still in operation until 2030. We are now at 2012. The basis of my argument shall be based on what the vision states and what Kenya has achieved so far and if Kenya is on the way to achieving the vision. The Kenya vision 2030 is divided into a number of parts. We have the achievements that are expected to be done by 2015, i.e. the millennium Development Goals: elimination of extreme poverty and hunger; universal primary education, gender equality; reduction in child mortality; improvement in maternal health, lower HIV/AIDS and major disease incidence; environmental sustainability; and better

partnerships with international development partners. Let's look at the Kenya Vision 2030, the period 2008-2012.

THE KENYA VISION 2030 IS BASED ON THREE PILLARS:

Economic – to maintain a sustained economic growth of 10% p.a. over the next 25 years.

Social – a just and cohesive society enjoying equitable social development in a clean and secure environment.

Political – an issue-based, people-centered, result-oriented, and accountable and democratic political environment.

The above three pillars are expected to enhance Kenya competitive advantage globally as a prosperous nation with high quality of life where investors can exploit the economic environment, live without fear because of the stable social environment and be assured of security due to political stability.

Porters Diamond model (National/Countries Competitive Advantage) popularly known for competitive attractiveness is based on four nations or country particular determinants and chance and government (external variables). The nation specific determinants are:

- **Factor conditions** – nation's endowments
- **Demand conditions** – local market dynamics
- **Related and supporting industries** – clusters and holonic networks
- **Firm strategy, structure and rivalry** – choice of firm competition
- **Chance** – wars, innovations
- **Government** – influence through tax, laws, incentives, regulations/deregulation etc. Porter 1990.

STRATEGIC PLAN FOR KENYA COVERING PERIOD 2008-2012.

The three pillars for Kenya vision 2030 mentioned above i.e. economic, social and political pillars must have a foundation on which they will operate (factor conditions and demand expectations, strategy, structure, rivalry and related and supporting industries) i.e..

- Infrastructure
- Energy
- Science, Technology and innovation
- Information, communication technology
- Land reforms
- Labour, human resource development manpower
- Security, peace building and conflict management

Infrastructure: The vision states that there would be development of a new transport corridor to southern Sudan and Ethiopia, development of road maintenance and management system, establishment of rapid bus transportation system and light rail for Nairobi and its suburbs.

The construction of Lamu-Sudan-Ethiopia transport corridor is at feasibility study phase and tendering for construction in process; modernization of Jomo Kenyatta International Airport, improvement of Kisumu International Airport and Wilson Airports and rehabilitation of 10 airstrips across the country have been done; and construction, rehabilitation and maintenance of major and regional roads such as Nairobi-Thika Road, Nairobi By-pass and the Northern Corridor are on going. These are factor conditions that can give Kenya a competitive advantage. Kenya is known for high production of tea and flowers for export. Infrastructure becomes a very important foundation. Kenya needs to get the

products on the world market on time otherwise it may lose out on business. The improved roads are a small percentage of the Kenya's road network and therefore more needs to be done for effective road network infrastructure. This infrastructure even interferes with domestic movement of food to the market thus making the price of food too expensive, as poor roads multiply to high transport charges which multiplies to high price.

Energy Sector: The interventions in the energy sector are designed to provide adequate, quality, reliable and affordable energy. Targets for the sector were to increase the country's power generating capacity by 1,516Mw, increase the number of Kenyan households with electricity connections by 27 per cent the third unit of OlkariaII was constructed and is generating an additional 35Mw. Contracts procured for Sangoro Hydro Power Station and coal-fired power plant at Mombasa are still underway. This is also a factor condition. Affordable energy will reduce the cost of manufacturing. This will attract foreign investment as the cost of production will be low thus giving a good profit margin. Currently, in Kenya, energy is still a major milestone for most of small manufacturers. It is still very expensive and therefore discouraging many who would be entrepreneurs or the entrepreneurs resort to using crude methods of production thus not taking advantage of economies of scale. The rudimentary way of production compromises on the quality of products thus not able to sustain international competition. The government has made a lot of effort to distribute electricity in the rural Kenya but more effort is still required for the rural folks to have an impact on the economy through their enterprises.

Science, Technology and Innovation: This seeks to achieve key objectives of enhanced access, equity, relevance and quality of outcomes. In Higher Education Institutions, bursaries were awarded. A research fund was also established, operationalized and research grants disbursed to selected research institutions. Skills to be able to innovate are a factor condition that can create intellectual property that can be traded on the international market. Take the example of information technology i.e. Microsoft Office is being sold all over the world, India is also known for integrated systems among other countries. This innovation gives them a competitive advantage on the world market. This is one area that Kenya has not explored much. The Kenyan who innovated M-Pesa programme was cheaply bought out of his patent rights and he can no longer claim it, otherwise, it would have been one of the Kenyan innovations. This is vision has not been achieved yet.

Information Communication Technology: Targets were improvement of telecommunications infrastructure by reducing the cost per Megabyte of data transmitted to Kshs. 2,000; increasing the number of households with access to radios and TVs to 97 per cent and 90 per cent, respectively; and improving access to ICT countrywide by ensuring 50 per cent of the population have mobile phones and 13 per cent use internet. The cost per Megabyte of data transmitted was, for example, reduced from Kshs.2,500 charged in 2008/2009 to Kshs.500 in 2009/2010. The number of households with access to radios and TVs stood at 74 per cent and 28 percent; and the number of households with access to mobile phones and internet facilities were 63.2 per cent and 3.6 per cent, respectively. One would argue that this vision has been achieved. It helps in quick communication while making contracts etc.

Land Reforms: Land is one of the main factors of production. The land reforms should be implemented so that maximum utility can be gained. Everybody should be accessible to land and if there is a land exchange transaction, the registries should be modernized so that it does not take anomaly long to own land. Land use mapping should also be done. So far, land in Kenya has not been mapped properly for use. We had cases of Tatoo Village, that was to be built on a very rich agricultural land which could have otherwise been used for intensive farming i.e. coffee, maize etc.

Labour, Human Resource and Manpower Development: The three pillars of *Kenya Vision 2030* (economic, social and political) are anchored on the existence of a skillful, productive, competitive and adaptive human resource base. The target for this sector was the creation of 787,000 jobs; settlement of 70 per cent of the industrial disputes reported; and upgrading of additional 80 MSE worksites. In addition, the sector was to place 9,500 trainees on industrial attachment, train 5,500 students in relevant industrial skills, improve productivity in 10 companies, train 65 productivity

technical service providers among others. A total of 445,900 jobs were created, a total of 9,773 students were placed on industrial attachment, a total of 5,636 students were trained in various industrial skills, productivity improvement was undertaken in 10 companies, a total of 70 productivity service providers were trained, a total of 32 MSE worksites were rehabilitated, a total of 11,400 (74.9 per cent) disputes were reported resolved and 479 Trade Dispute Award announced among others. A strong human resource means increased production that being a factor condition.

Security, Peace Building and Conflict Management: The economic, social and political pillars of the *Kenya Vision 2030* are grounded on the existence of security, peace and tranquility establishment. Equipping of a forensic laboratory; installation of surveillance cameras in Nairobi, Mombasa, Nakuru and Kisumu; improvement of police staff housing; and security and policing reforms are among the major targets. Other reforms to be implemented were to target the prison service, starting with reduction of the number of suspects in remand homes, improved training and working conditions for prison staff; and the reorientation of the Kenya prisons service to focus on correctional activities. This is one of the target visions that have not been achieved. Currently, Kenya is under bombing threat and Kenyan's are scared of being blasted anytime. We hear of blasts in churches, etc. This year, we have heard more than 5 blasts in different areas. Post-Election Violence showed us that peace in Kenya is still not assured. Security is an issue that has evaded Kenya for some time. Insecurity is on the rise. This is one of the main factor conditions that can add competitive advantage to any nation. The investors will have confidence to invest because they will feel secure, their investment secure and live peacefully. America the other day advised its citizens in Kenya to be on the lookout of being bombed. This will definitely affect the tourism sector as the visitors will be less and less.

ECONOMIC PILLAR:

Tourism Sector: Tourism is one of the six key sectors identified to drive the 10 per cent economic growth rate envisaged in the MTP (2008-2012). By focusing on the tourism sector, Kenya aspires to be atop ten long haul tourist destination offering a high-end, diverse, and distinctive visitor experience.

The MTP (2008-2012) prioritized development of three resort cities in Isiolo, Kilifi and Diani; premier parks initiative; under-utilized parks initiative; and development of niche tourism products. Translation of the tourism and wildlife policies into Wildlife and Tourism Act, and development of the heritage policy were also to be implemented.

The tourism sector experienced are bound in 2009/2010. Total international tourist arrivals increased from 1.2 million in 2008 to 1.5 million in 2009, representing a growth of 23.9 per cent.

A preliminary concept paper that outlines the situation analysis of Kilifi and Ukunda, their themes, boundaries and spatial plans for resort development and funding mechanisms has been prepared and a study on the transport corridor that has resort cities component has been commissioned. Two premier parks (Amboseli and Lake Nakuru National Parks) have been segmented. Further, investors have been identified for Meru Conservation Area, Mwea, Hells Gate, Kisumu Impala and Ndere Island. Feasibility studies have also begun under the Tsavo Conservation Area under the PPP arrangement. The tourism sector in Kenya can be utilized as characteristic strategy because Kenyan natural sites are not as other countries thus may reduce rivalry. This characteristic advantage thus intensity in tourism improvement is vital. At the same time, this industry is also affected by the security and labour. The tourism sector needs to assure the visitors that they are safe and also for them to pay dearly for the services offered, the services must be of quality. I would say that in the tourism sector, the vision is being achieved due to Kenya's unique sites i.e. The Mara Wildebeest migration that is a World wonder which gives Kenya great potential for Kenya's tourism. We could also include factor conditions in this sector. The wildebeest migration is a condition that Kenya has that gives it a competitive advantage over its rivals in tourism.

Agriculture, Livestock and Fisheries: The overall goal of the sector is the attainment of food security. The slump in the agricultural sector continued in 2009 when it recorded a subdued growth rate

of negative 2.7 per cent, up from negative 4.1 per cent in 2008. Consistent with the decline in agricultural output, prices of most agricultural commodities surged, leading to increase in the cost of living. About 480 fish ponds were constructed under the Economic Stimulus Programme (ESP). Fertilizer cost reduction was among the key issues that was to be achieved to hasten the agricultural produce. The fertilizer cost is still high to most Kenyan's and which is affecting the produce. The supply chain of the agricultural produce is still an issue yet it is one of the target key issues. We have had situations where maize has rotten in the stores due to lack of market. Farmers could not get market for the maize. This is still a drawback to Kenya because lack of good storage wastes the food. In Central Kenya, we were shown pictures of green vegetable going to waste because there was no market for it. At the same time, milk was poured due to lack of market, poor storage. The harvest was high, but the supply chain was poorly managed thus leading to waste. This nation endowment, which is a factor condition does not give Kenya a competitive advantage because the wasted food could have been sold somewhere else if the supply chain was well managed. Each year, when there is draught, Kenya livestock suffers a big blow. The Masai community known for herding of cattle, loose their animals to draught. This is because planning for this season is usually not done. Boreholes in those affected areas could be one alternative to caution the animals in times of draught. Also, the cows can be slaughtered, the meat processed for regional and international markets instead of waiting for the animals to die, what a waste. The development of agricultural master plan as one of the key issues has not yet materialized. In dry areas, i.e. Ukambani, hunger is the norm of the day. Irrigation projects have not been put in place to assist these people cultivate food for consumption and even for the regional markets. Farmlands are being utilized for other purposes i.e. construction of cities, houses etc. If the government could set aside farmland areas so that owners of those farms are not allowed to subdivide them into small pieces that can not make economic sense, so that when farming is done, it is intensive. Take an example of Kitale, the government should encourage the owners of those farms not to subdivide them because it is the country's bread basket. As we speak, subdivisions are going on and before we know what, there will be pieces of farms that intensive farming becomes impossible. The government has failed to encourage the farms to do intensive farming may it be livestock or agriculture. Although the country has this endowment as a factor condition, it has failed to enhance it thus losing the competitive advantage. Agriculture is a factor condition that could give Kenya a competitive advantage. In the sectors of tea, coffee, etc, Kenya has the best on the market. The problem is that it does not have supporting industry so that the products can be processed locally and then taken to the world market at a competitive price. A tea or coffee processing factory will do a lot of good.

Manufacturing: The MTP (2008-2012) envisions a robust, diversified and competitive manufacturing sector.

The contribution of the manufacturing sector to the GDP increased marginally from 10.4 per cent in 2007 to 10.6 per cent in 2008. It then declined by about one percentage point to 9.5 percent. The sector performance has, thus, continued to drift away from the MTP targets in 2009. In this sector, strategy and structure is very crucial. Foreign investors can be encouraged to do foreign direct investment. The government can put a policy to encourage foreign investors to partner with locals so that not all the proceeds are taken away. Take an example of India, and in Arab countries. The foreign investor should partner with the local and the foreign investor owns just a fraction of the investment. This will encourage local investors to get into the manufacturing sector reduce on the imports of products that are locally demanded. Kenya imports small things like needles. Some of these items can be manufactured right here. Take an example of the oil that has just been discovered in Turkana. The contracts that have been signed by the Kenya government and the investors, are amazing. Kenya accepted to have only 18% of the investment while 82% is for the investor. Most African countries accept this kind of contracts which is really making the country to be less competitive. In quarter for

example, the oil extraction contract with the foreign investors is 45% and 55%, the former being for the host country and the latter being for the investor.

Wholesale and Retail Trade: In 2009/2010, the MTP prioritized building of a free trade port in Mombasa starting with a pilot in Maragua; and building of at least 10 tier one market, starting with a pilot project in Athi-River. The wholesale and retail trade sector has experienced a mixed growth pattern over time, where periods of positive growth have been interspersed with periods of negative growth and subdued performance. The vision also seeks to enhance the marketing system by lowering the transaction costs through institutional reforms, provide informal retail operators with permanent and serviced facilities. I would say that this has been achieved to a certain extent. Markets for retail trade are under construction in different counties. We have the Muthurua retail market complete. Counties like Kakamega, the market is under construction, etc. At the same time, these markets are not enough for the retailers. This is more reason why there are still many retailers that have no place to sell their wares. One of the key issues was to build one free trade port at the coast to Serve Eastern and central Africa. This is yet to be achieved. These are strategies that would give Kenya a competitive advantage over its rivals.

Business Process Outsourcing: The *Kenya Vision 2030* and the MTP(2008-2012) envisages Kenya to be “the top off-shoring destination for Africa”. In 2009/2010, the sector was expected to lay 5,000 kilometres of sub-marine fiber-optic and 5,500 kilometers of terrestrial fiber-optic cables. In addition, the sector was expected to develop five Information and Communication Technology (ICT) policies. 619 BPO jobs were created; 5,000km under sea fibre-optic and 5,500 km of terrestrial fibre-optic cables were laid and are fully operational; 1,341 youths were trained in BPO and entrepreneurship skills; 135 institutions connected; 10 digital villages established; and 38 BPO operators granted bandwidth. The strategy to increase the speed of communication by the laying of the fibre-optic cables was a good move because Kenyan companies would now be connected to the outside market. It is competitive advantage for Kenya. This move will add a competitive advantage as IT companies will be attracted to invest in Kenya because the infrastructure shall be in place for ease of operations. This will in turn create jobs for the youth. This was to be implemented with the BPO Park which is already being advertised so much for the investors to take their stake in (Konza City). This will give one stop shop for administration and talent and serve as a “show-case” park to attract more top foreign IT companies. This is a vision that has not been achieved yet but if it does come to pass, it will give Kenyan companies a competitive advantage.

Financial Services Reforms: Financial services play a critical role in the development of the country by providing intermediate on between saving and investments. The key targets for the financial services sector in 2009/2010 were review of the banking sector legal and regulatory frameworks, enactment Money Laundering (Prevention) Bill, and establishment of credit reference bureaus, the Banking Act was amended, a real time gross settlement (RTGS) system introduced, Anti –Money Laundering Act enacted and banking (credit reference bureaus) regulations, 2010 was operationalized. The country increase accessibility to finance of the Kenyan population 85%. This has not been achieved yet. The bank interests are too high, and due to poor wealth distribution, it is only a few Kenyan’s who can access loans in the bank. An effort was made towards achieving this issue by introducing micro-financing strategy where enterprise groups were being given loans i.e. youth, women etc. The financial services reforms is a strategy that can gain Kenya a competitive advantage. The legal and institutional reforms can enhance transparency in all transactions and build trust and make enforcement of justice more efficient so that cases like the NHIF saga are not repeated.

SOCIAL PILLAR

The main sectors under this pillar include education and training, health, water and irrigation, environment, housing and urbanization, gender, sports, youth and culture.

Education and Training: Improve access to global competitive quality education (math, science and technology) training for sustainable development and to enhance individual wellbeing. This will be achieved through construction and equipping of 560 secondary schools ;expansion and rehabilitation of existing schools; recruitment of 12,600additional teachers; establishment and implementation of a computer studies. Construction and rehabilitation of at least one boarding primary school in each constituency in arid and semi-arid lands; and establishment of a voucher feeding programme in five of the poorest districts. Admissions to primary schools increased from 92.5 per cent in 2008to 92.9 in 2009, while for secondary schools the net enrolment rates increased from 28.9 per cent to 35.8per cent, a total of Kshs. 6 billion was disbursed to 200 secondary schools for construction/ rehabilitation works. This was meant to facilitate transformation of the schools into centers of excellence. A National Schools' Rehabilitation Fund was also established with an initial allocation of Kshs. 278 million.

These funds benefitted Mangu High School(Kshs. 128 million) and Maseno School (Kshs. 150 million).Construction of 560 secondary schools which is ongoing, a total of Kshs. 6.3 billion disbursed to 355 secondary schools to transform the schools into centers of excellence, Kshs. 544,122,000 disbursed to 31 districts in arid and semiaridlands for construction of primary schools, 420 primary schools were allocated Kshs. 3.5 million each under the Economic stimulus Programme to rehabilitate and transform them into model primary schools, Voucher feeding programme18,060 teachers were recruited on contract terms. The strategy is vicious and it was not achieved wholly. The teacher student ratio is still an issue in Kenya. In lower primary, we have cases where the teacher student ratio is 1:100. This will definitely interfere with the quality of education as the teacher does not give personalized attention to the students. The target of creation of centres of excellence will not materialize thus impacting on the economic growth.

Health: Providing quality and affordable health care to all citizens. Improvement of access to quality reproductive health, family planning and gender based anti -violence services; rehabilitation of rural health facilities to enable provision of integrated and comprehensive health care by constructing 200model health centres and recruiting3,866 nurses countrywide under the Economic Stimulus Programme. Others were development of a policy frame work for public-private-partnerships; development of a financing strategy for the entire health sector; and review of National Social Health Insurance Fund to be in line with a wider-based financing strategy for primary health. There were marked improvements in the health outcomes. These included improvement in under-five mortality rates from 92 per 1,000 live births in 2007 to 74 per 1,000 live births in2009. This milestone was lower than the year's MTP target of 55 deaths per 1,000 live births. Immunization coverage improved from 71 per cent to 77 per cent. Maternal mortality rates, however, deteriorated to 488deaths per 100,000 births in 2009 up from 417 per 100,000 births in 2007.Along the same lines, nine hospitals were completed and 44 are at various stages of implementation as part of the interventions to offer integrated and comprehensive healthcare. In addition, construction of one model health centre and recruitment of 20nurses per constituency under the same initiative is almost completed. Towards this end, 200 health centres in 200 constituencies were each allocated Kshs. 20 million under the Economic Stimulus Programme to rehabilitate and turn them into model facilities. A total of 3,866 nurses were also employed under the same programme during the period under review.

A draft Health Policy Framework has been prepared, human Resources Strategy has been prepared and is being implemented, Output Based Approach (OBA) rolled out to 64 new health facilities, guidelines for management of Health Sector Service Fund and gazettelement of the same at national and sub national level. Human resources is the most important capital that can there be and therefore this human resource needs to be healthy. This strategy will gain a competitive advantage to any country. It is absurd that Kenya was trying to disburse health services to all Kenyans, when corruption came in and the whole good intended process was put to a halt. The NHIF saga of misappropriating funds by allocating large amounts of money to non-existent clinics i.e.Meridian Clinix. The staffing at the hospital facilities is a big issue. The nursing staff in the hospitals are understaffed and are being

overworked. The rural health facilities have no drugs and they have very poor management. In literal sense, they do very little to the rural Kenyan. The private sector health is so expensive, out of reach of the normal Kenyan. This key issue needs a lot to be done. With the ailing manpower, Kenya is not bound to be competitive.

Environment and Natural Resources: To rehabilitate and restore Nairobi river basin, 4,000 fast growing indigenous tree seedlings were planted on various sections of the river. Natural resources is a factor condition that is usually unique and has gain to the country in question. The example of the Oil discovery in Turkana. The government made an agreement with the investor and it is sharing 18% and 82% respectively. This is sheer throw away of the nation's natural resource. This factor in as much as Porter's Diamond suggest that it should give a competitive advantage, in this case, it is not giving any. Water supplies to all by 2030 through construction of dams to supply water for domestic, livestock and irrigation use in the arid and semi-arid areas. This has not yet been achieved. Arid and semi-arid areas are still dry as ever. The forest cover has been dilapidated and the increase of forest cover is slow. Environmental diseases are still prevalent in Kenya i.e. Malaria is still the highest killer, TB is also a threat among others. Waste management is still a big challenge. There is heaps of dirt around towns, air pollution is another challenge. Kenya is disaster prone and preparedness is an issue. We see fire disasters in some areas that are inaccessible. Floods have hit Kenya in Budalangi and Kano plains several times but the problem has never been solved. It has become part of the Kenyan culture to expect disaster each time there are long rains. Kenya does not have equipment and machinery to manage disaster. Kenya still have internally displaced persons living in camps. This is poor management of disaster. Our hospitals are not well equipped to deal with emergencies of big magnitude. There are occasions when people have died awaiting treatment. The hospitals usually insist on payment of medical charges first before being treated. Accident victims have died in some occasions because the hospital is demanding payment first. The government should have had medical insurance for all so that payment before treatment does not hinder emergency handling of the case. The human person has encroached on the wildlife corridor and this is more reason why we hear of human and wildlife conflict.

Housing: Housing units under the civil servants housing scheme are at various stages of completion. The construction of 600 housing units at the Kibera Decamping site was completed. The only drawback is the lack of metropolitan and investment plans initiative. If the plans are not put in place to control the construction in Kenyan cities, the slums will still be created. Controlled city construction plan needs to be enforced to reduce on plans. This issue has not been achieved yet but there is visible progress. The domestic customer is not yet satisfied and therefore, the world market customer cannot also be satisfied denying the nation a competitive advantage.

Gender, Vulnerable Groups and Youth: The sector aims at achieving gender equity in social, economic and political spheres. Implementation of affirmative action policies by ensuring women have atleast 30 per cent representation at all levels. Establish the social protection fund to assist vulnerable people in the society i.e. elderly women, institutionalize women fund so that women can access loans under the Women Enterprise Fund, increase youth enterprise fund and ensure efficient and productive use of funds allocated to youth groups. This was for the purpose of poverty reduction. This issue was achieved to some extent. Women groups receive loans to conduct their businesses. Empowering people in society help in the improvement of the economy thus giving the nation a competitive advantage.

POLITICAL PILLAR

This pillar envisions a democratic political system that is issue-based (meets the widest public interest), people-centred (responsiveness to the needs and rights of citizens), result oriented (stable, predictable and measurable, accountable, transparent performance outcomes) and accountable to the

public. Finalize draft new constitution and present it to the public through a national referendum, which should be supreme, Sovereignty of the people (power owners) equity of citizens (no discrimination whatsoever), national values to support vision 2030 (democracy and rule of law) a viable political party system (based on ideology not ethnicity, no use of state resources), public participation in governance (respect difference in opinion), separation of powers (Legislature, the Executive and the judiciary) and decentralization (devolved funds)

The **issue-based system** is expected to introduce laws and regulations covering political parties, legal and regulatory framework covering electoral process, conducting civic education, strengthening laws on non-discrimination to include women and vulnerable into the electoral and political process and by increasing access by MPs to policy-relevant information to enable them have a enriching debate. This issue has been achieved partially. The government has tried to conduct civic education to the masses all over the country. We notice the deliberate defiance of what the public wants. The laws covering political parties have been flouted. For example, the political parties act states that: “A person who, while being a member of a political party—

- (a) forms another political party;
- (b) joins in the formation of another political party;
- (c) joins another political party;
- (d) in any way or manner, publicly advocates for the formation of another political party; or
- (e) promotes the ideology, interests or policies of another political party;

shall, notwithstanding the provisions of subsection (1) or the provisions of any other written law, be deemed to have resigned from the previous political party.”

When one ceases to a party member, then he should not hold the elect position he holds because of that party. MPs who leave one political party to another should also relinquish his elect position and delegated responsibilities so that a by-election can be done. This has not been achieved yet. The Kenyan current situation for example: Hon. Mudavadi, Ruto, Uhuru Kenyatta etc. This is bound to cause animosity between the political parties which in turn would threaten the security and peace of the nation. This is not an attractive thing to do as it will discourage investors, visitors thus reducing the competitive advantage of any nation.

“A **people –centered and politically-engaged open society**” is expected to offer public service delivery in an open and accountable manner. This will require legal reforms to strengthen public service delivery, have informal and formal civic education and action programmes, and having open free flow of information between government and civil society through the media to enhance communication. Most of the time, the government and the civic society are always at loggerheads. The civic society has been known for pushing the government to do otherwise. We have witnessed strikes by the civic society. These actions are not strategic to the nation as it postulates that the nation is defying some human rights. This discourages investors thus reducing the competitive advantage of any nation.

Result oriented structure is where transparency, accountability, ethics and result oriented in government institutions. To achieve this, the government has to strengthen the legal framework for anti-corruption ethics and integrity, promote result-based management within the public sector, encourage public access to information and data, and introduce civilian oversight around the key legal justice and security institutions among others. Transparency and accountability has been Kenya’s

nightmare for a long time. Kenya has experienced several cases of corruption, historically and current i.e. NHIF saga. The independent Ethics and Anti-corruption Commission Act, 2011 looks like it is not doing its work effectively. It states that

“ Without prejudice to the generality of subsection, the Commission shall have the power to

- (a) Educate and create awareness on any matter within the Commission’s mandate;
- (b) Undertake preventive measures against unethical and corrupt practices;
- (c) Conduct investigations on its own initiative or on a complaint made by any person, and
- (d) Conduct mediation, conciliation and negotiation”.

Nobody seems to account for what they do. It has almost become a Kenyan culture to be corrupt. It is done without shame. The government institutions are not result oriented. Take an example of the Ministry of Lands. Getting a title from this office is a nightmare and no officer seems bothered. Any government service comes with a price or no service at all. The lawyers in this country have gotten used to the corruption in that they are no longer arbitrators but they steal from the public. Any claim done on behalf of a citizen by a lawyer turns out to be a case since the lawyer will swindle the person concerned. The public service still needs a lot of discipline. This scares away investors because if they have to transact, it will not be a transparent transaction. The services given will attract a premium and some investors who are not willing to do dirty business; they simply stay away from investing in Kenya.

CONCLUSION

Kenya as a nation needs to put in more effort to achieve the vision 2030. All the three pillars, economic, social and political still need a lot of enhancement for the achievement of the vision 2030. The vision 2030 may not be achievable; especially with what the nation has achieved at 2012 is so minimal. The achievement does not give Kenya a global competitive advantage.

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A STUDY ON COOPERATIVE BANKS IN CHHATTISGARH WITH SPECIAL REFERENCE TO LENDING PRACTICES

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ABSTRACT

Banking business has done wonders for the world economy. The simple looking method of accepting money deposits from savers and then lending the same money to borrowers, banking activity encourages the flow of money to productive use and investments. This in turn allows the economy to grow. In the absence of banking business, savings would sit idle in our homes, the entrepreneurs would not be in a position to raise the money, ordinary people dreaming for a new car or house would not be able to purchase cars or houses. The government of India started the cooperative movement of India in 1904. Then the government therefore decided to develop the cooperatives as the institutional agency to tackle the problem of usury and rural indebtedness, which has become a curse for population. In such a situation cooperative banks operate as a balancing centre. At present there are several cooperative banks which are performing multipurpose functions of financial, administrative, supervisory and development in nature of expansion and development of cooperative credit system. In brief, the cooperative banks have to act as a friend, philosopher and guide to entire cooperative structure. The study is based on some successful cooperative banks in Chhattisgarh (India). The study of the banks performance along with the lending practices provided to the customers is herewith undertaken. The customer has taken more than one type of loan from the banks. Moreover they suggested that the bank should adopt the latest technology of the banking like ATMs, internet / online banking, credit cards etc. so as to bring the bank at par with the private sector banks.

Index Terms- Cooperative movement of Chhattisgarh, Cooperative Banks, Banks Performance, Lending Practices, Loan, ATMs, Internet/Online Banking, Private Sector Banks

I. INTRODUCTION

Co-operative banks are small-sized units organized in the co- operative sector which operate both in urban and non-urban regions. These banks are traditionally centered on communities, localities and work place groups and they essentially lend to small borrowers and businesses. The term Urban Co-operative Banks (UCBs), though not formally defined, refers to primary cooperative banks located in urban and semi-urban areas. These banks, until 1996, could only lend for non-agricultural purposes. As at end-March 2011, there were 1,645 UCBs operating in the country, of which majority were non- scheduled UCBs. Moreover, while majority of the UCBs were operating within a single State, there were 42 UCBs having

operations in more than one State. However, today this limitation is no longer prevalent. While the co-operative banks in rural areas mainly finance agricultural based activities including farming, cattle, milk, hatchery, personal finance, etc. along with some small scale industries and self-employment driven activities, the co-operative banks in urban areas mainly finance various categories of people for self-employment, industries, small scale units and home finance.

These banks provide most services such as savings and current accounts, safe deposit lockers, loan or mortgages to private and business customers. For middle class users, for whom a bank is where they can save their money, facilities like Internet banking or phone banking is not very important. Although they are not better than private banks in terms of facilities provided, their interest

rates are definitely competitive. However, unlike private banks, the documentation process is lengthy if not stringent and getting a loan approved quickly is rather difficult. The criteria for getting a loan from a UCB are less stringent than for a loan from a commercial bank.

II. OBJECTIVES OF THE STUDY

- To know the lending practices of cooperative banks in Chhattisgarh
- To measure and compare the efficiency of Cooperative Banks of Chhattisgarh
- To study the impact on the efficiency of the Cooperative Banks.
- To suggest the appropriate measures to improve the efficiency of the Cooperative banks.
- To know different type of loans preferred by different sets of customers.
- To know the satisfaction level of the customers from Banks lending policies.

III. REVIEW OF THE LITERATURE

Various studies conducted and numerous suggestions were sought to bring effectiveness in the working and operations of financial institutions. Narsimham Committee (1991) emphasized on capital adequacy and liquidity, Padamanabhan Committee (1995) suggested CAMEL rating (in the form of ratios) to evaluate financial and operational efficiency, Tarapore Committee (1997) talked about Non-performing assets and asset quality, Kannan Committee (1998) opined about working capital and lending methods, Basel committee (1998 and revised in 2001) recommended capital adequacy norms and risk management measures. Kapoor Committee (1998) recommended for credit delivery system and credit guarantee and Verma Committee (1999) recommended seven parameters (ratios) to judge financial performance and several other committees constituted by Reserve Bank of India to bring reforms in the banking sector by emphasizing on the improvement in the financial health of the banks. Experts suggested various tools and techniques for effective analysis and interpretation of the financial and operational aspects of the financial institutions specifically banks. These have focus on the analysis of financial viability and credit worthiness of money lending institutions with a view to predict corporate failures and incipient incidence of bankruptcy among these institutions.

Bhaskaran and Josh (2000) concluded that the recovery performance of co-operative credit institutions continues to unsatisfactory which contributes to the growth of NPA even after the introduction of prudential regulations. They suggested legislative and policy prescriptions to make co-operative credit institutions more efficient, productive and profitable organization in tune with competitive commercial banking. **Jain (2001)** has done a comparative performance analysis of District Central Co- operative Banks (DCCBs) of, namely Rajnandgaon, durg and raipur and found that DCCBs of Raipur have performed better in profitability and liquidity as compared to Rajnandgon and Durg. **Singh and Singh (2006)** studied the funds management in the District Central Co- operative Banks (DCCBs) of Bilaspur with specific reference to the analysis of financial margin. It noted that a higher proportion of own funds and the recovery concerns have resulted in the increased margin of the Central Co-operative Banks and thus had a larger provision for non-performing assets. **Mavaluri, Boppana and Nagarjuna (2006)** suggested that performance of banking in terms of profitability, productivity, asset quality and financial management has become important to stable the economy. They found that public sector banks have been more efficient than other banks operating in India. **Pal and Malik (2007)** investigated the differences in the financial characteristics of 74 (public, private and foreign) banks in India based on factors, such as profitability, liquidity, risk and efficiency. It is suggested that foreign banks were better performers, as compared to other two categories of banks, in general and in terms of utilization of resources in particular. **Campbell (2007)** focused on the relationship between nonperforming loans (NPLs) and bank failure and argued for an effective bank insolvency law for the prevention and control of NPLs for developing and transitional economies as these have been suffering severe problems due to NPLs. **Singla(2008)** emphasized on financial management and examined the financial position of sixteen banks by

considering profitability, capital adequacy, debt-equity and NPA. **Dutta and Basak (2008)** suggested that Co-operative banks should improve their recovery performance, adopt new system of computerized monitoring of loans, implement proper prudential norms and organize regular workshops to sustain in the competitive banking environment. **Chander and Chandel (2010)** analyzed the financial efficiency and viability of HARCO Bank and found poor performance of the bank on capital adequacy, liquidity, earning quality and the management efficiency parameters.

IV. RESEARCH METHODOLOGY

4.1 Type of Research

Descriptive research is used in this study in order to identify the lending practices of bank and determining customers level of satisfaction. The method used was questionnaire and interview of the experienced loan officers.

4.2 Collection of data:

4.2.1 Primary Data

- a. Observation Method
- b. Interview Method
- c. Structured Questionnaire d.

4.2.2 Secondary Data

- a. Annual reports of the bank
- b. Manual of instructions on loans and advances
- c. Books
- d. Articles and Research Papers
- e. Internet

4.3 SAMPLING UNIT: The Study population includes the customers of bank and Sampling Unit for Study was Individual Customer.

4.4 SAMPLING SIZE: 200 Respondents

V. DATA ANALYSIS AND INTERPRETATION

Table 1: Preferences of the customers for the loan

Kind of Loan	No. of Respondent	Percentage (%)
House loan	16	32%
Personal loan	15	30%
Consumer loan	6	12%
Educational loan	8	16%
Vehicle loan	3	6%
Other	2	4%

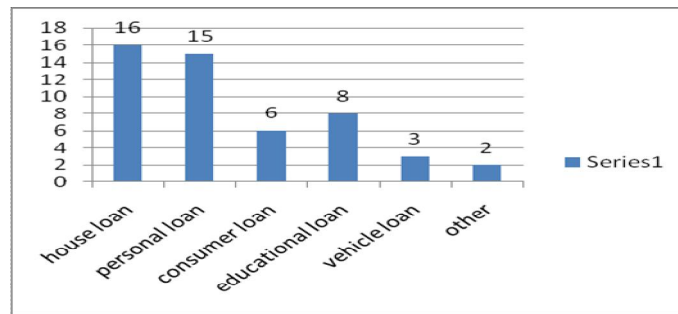


Figure 1: Preferences of the customers for the loans

Present study reveals that majority of the respondents have taken house loans & personal loans and less respondents prefer consumer, educational and vehicle loans.

Table 2: Range of the amount of loans

Loan Amount	No. of Respondent	Percentage (%)
Less than 20,000	4	8%
20,000-50,000	10	20%
50,000- 1 lac	6	12%
More than 1 lac	30	60%

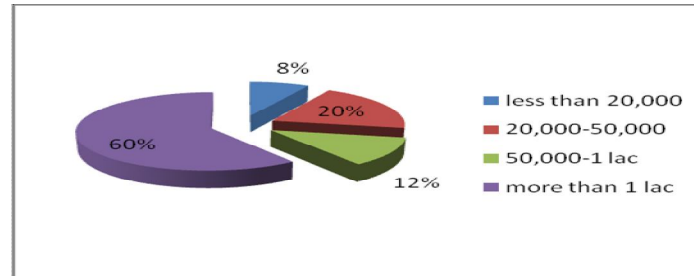


Figure 2: Range of the amount of loans

Present Study reveals that 8 % people prefer loan less than 20,000, 20 % respondents prefer 20,000 to 50,000, 12 % prefer more than 1 lac and 60% of the respondents prefer more than 1 lac.

Table 3: Preferable term of loan

Term of Loan	No. of respondent	Percentage(%)
Less than 1 year	6	12%
1 to 3 years	10	20%
More than 3 years	32	64%

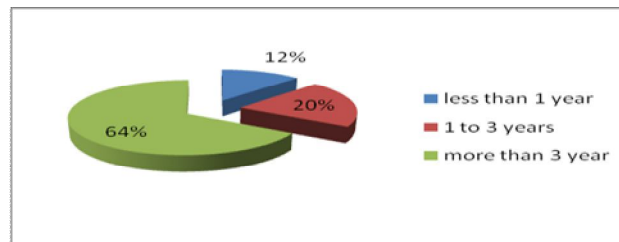


Figure 3: Preferable term of loan

Study shows that 64 % respondents take loan for more than 3 years, 20 % take loan for 1 to 3 years and 12% take loan for the period of less than 1 year.

Table 4: What prompted the customers to take loan from cooperative banks

Reason for taking loan	No. of respondent	Percentage (%)
Reasonable rate of interest	6	12%
More schemes	5	10%
Less formalities	17	34%
Easy repayment	19	38%
Any other	3	6%

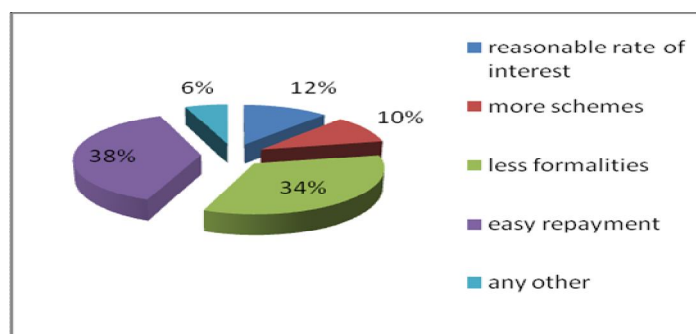


Figure 4: What prompted the customers to take loan from cooperative banks

Study reveals that 38 % take loan because banks provide easy payment, 34% take loans because of less formalities and other respondents take loan because of reasonable rate of interest, more schemes

Table 5: Average time taken for the processing of the loan

Average time for processing of loan	No. of Respondent	Percentage (%)
Less than 7 days	34	68%
Between 7 to 14 days	13	26%
More than 14 days	3	6%

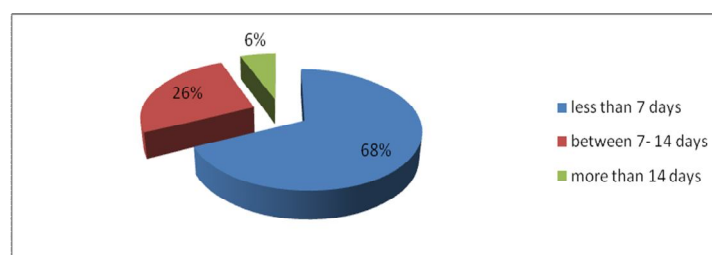


Figure 5: Average time taken for the processing of the loan

Study reveals that 68% respondents says that average time taken for processing of the loan is less than 7 days, 26% says that it takes 7 – 14 days and 6 % says that it takes more than 14 days.

Table 6. Ranking of the facilities provided by the co-op. banks

Rank the facility	No. of respondent	Percentage (%)
Above average	16	32%
Average	30	60%
Below average	4	8%

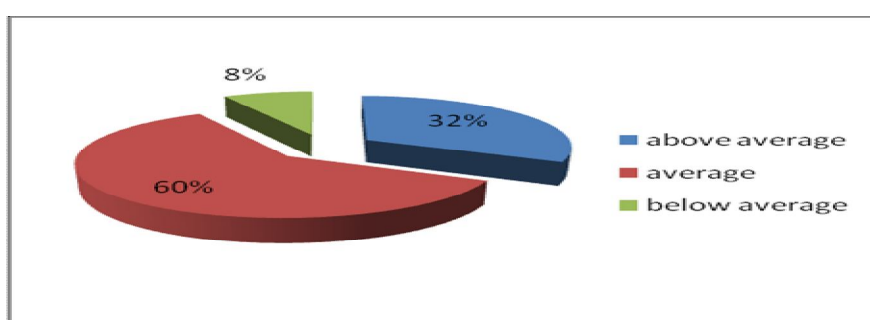


Figure 6: Ranking of the facilities provided by the co-op. banks

Study shows that 60% of the respondent says that facility provided by the bank are average, 32% say that its above average and 8% says that its below average.

Table 7: Customer's ranking for service of the bank

Rank the customer services	No. of respondedent	Percentage(%)
Excellent	12	24%
Good	26	52%
Average	12	24%
Poor	1	2%

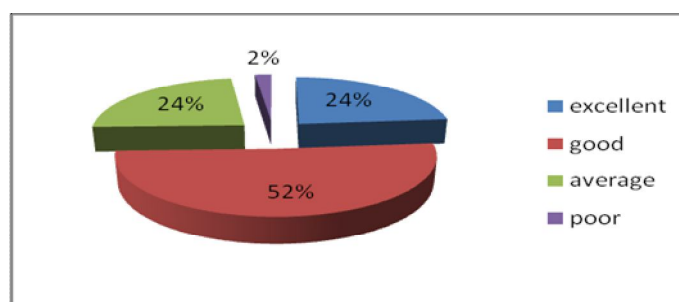


Figure7: Customer's ranking for service of the bank

Study shows that 52% of the respondents says that customer service of the bank is good, 24% says that it is excellent and another 24 % says its average and only 2 % says its poor.

Table 8: Satisfaction of the customers with the amount & period of installment

	No. of Respondent	Percentage (%)
Yes	34	68%
No	6	12%
Can't say	10	20%

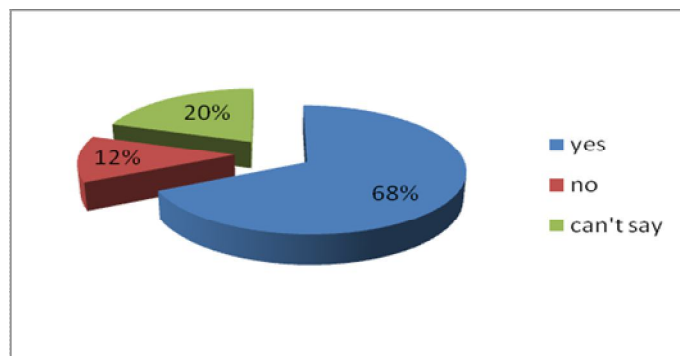


Figure 8: Satisfaction of the customers with the amount & period of installment

Study reveals that 68% are satisfied with the amount and period of installment, 12 % are not satisfied and 20 % can't say.

Table 9: Preferable banks for borrowing facilities

Preferable banks in future	No of respondent	Percentage
Public Banks	7	14%
Private Banks	15	30%
Cooperative Banks	28	56%

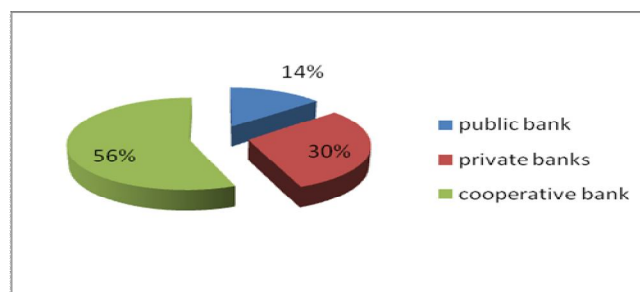


Figure 9: Preferable banks for borrowing facilities

Study shows that 56 % of the respondents will prefer loans from co-operative banks, 30 % from the private banks and 14 % from the public banks

Table 10: Customers who would like to refer the co-op. banks to their friends and relatives

Bank Refer to others	No. of Respondent	Percentage (%)
Always	39	78%
Sometimes	9	18%
Never	2	4%

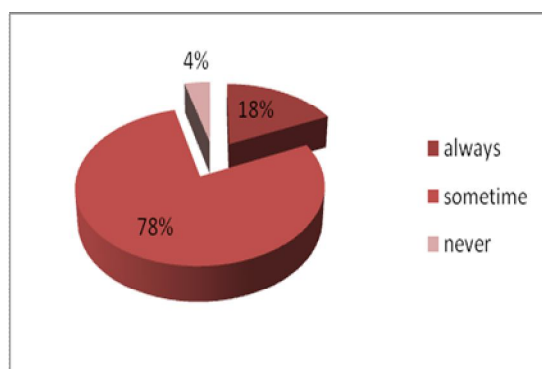


Figure 10: Customers who would like to refer the co-op. banks to their friends and relatives

78% of the respondents would like to refer the bank to their friends and relatives which shows that they are satisfied from the services and lending practices of the bank.

VI. FINDINGS OF THE STUDY

1. Majority (32% as per the study) of the respondent were having housing loan from this bank.
2. Most (64% as per the study) of the people prefer to take long term loan which is more than 3 years.
3. There is a very simple procedure followed by bank for loan
4. Easy repayment and less formalities are the main factors determining customer's selection of loans.
5. Quality of services provided by the staff is satisfactory because bank is catering to a small segment only and the customers are properly dealt with.
6. Customers are satisfied with the mode of repayment of installments.
7. Average time for the processing of loan is less i.e approx 7 days.

The financial performances of Urban Cooperative Banks (UCBs) improved in 2010-11 though there are some concerns with regard to some of the UCBs reporting negative CRAR. Within the rural cooperative sector, State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs) reported profits but the ground level institutions, i.e., Primary Agricultural Credit Societies (PACS) continued incurring huge losses. The financial performance of long term cooperatives was found to be even weaker than their short term counterparts. Also, it was observed that the branch network of cooperatives, though widespread across the country, continued to be concentrated in certain regions.

Moreover, the network of cooperatives was not broad based in the north-eastern region of the country. This suggests that efforts need to be taken to improve banking penetration in the Chhattisgarh state along with improving the financial health of the ground level cooperative institutions.

Increased Inter-linkages between UCBs and Commercial Banks

In recent years, the integration of cooperative banks with the financial sector has increased following the inclusion of UCBs in Indian Financial Network (INFINET) and Real Time Gross Settlement System (RTGS) from November 2010. Further the annual policy statement of the Reserve Bank for 2010-11 envisages inclusion of financially sound UCBs in the Negotiated Dealing System (NDS) and opening up of internet banking channel for UCBs satisfying certain criteria. An analysis of deposits and advances base wise distribution of UCBs revealed that banking business was predominantly concentrated in favour of larger UCBs. UCBs with larger deposit base (more than or equal to `500 crore), though accounted for only 4 per cent of total number of UCBs, contributed almost 53 per cent of total deposits. Balance sheet of UCBs expanded at a rate of 15 per cent at end- March 2011 over the previous year. This expansion in balance sheet was largely attributed to borrowings on the liabilities side and loans and advances on the assets side.

VII. PROBLEMS FACED BY COOPERATIVE BANKS

1. The cooperative financial institution is facing severe problems which have restricted their ability to ensure smooth flow of credit
 - i. Limited ability to mobilize resources.
 - ii. Low Level of recovery.
 - iii. High transaction of cost.
 - iv. Administered rate of interest structure for a long time.
2. Due to cooperative legislation and administration, Govt. interference has become a regular feature in the day-to-day administration of the cooperative institution. Some of the problem area that arise out of the applicability of the cooperatives legislative are:
 - Deliberate control of cooperatives by the government.
 - Nomination of board of director by the government.
 - Participation of the nominated director by the government.
 - Deputation of government officials to cooperative institution etc.
3. The state cooperative banks are not able to formulate their respective policies for investment of their funds that include their surplus resources because of certain restrictions.
4. Prior approval of RBI is mandatory for opening of new branches of SCBs. The SCBs are required to submit the proposal for opening of new branches to RBI through NABARD, whose recommendation is primarily taken into consideration while according permission.

VIII. SUGGESTIONS

1. The banks should adopt the modern methods of banking like internet banking, , ATM, etc.
2. The banks should plan to introduce new schemes for attracting new customers and satisfying the present ones.
3. The banks should plan for expansion of branches.
4. The banks should improve the customer services of the bank to a better extent

IX. LIMITATIONS

1. The study is based on the data of past three or four years only.
2. The data for study mainly based on a single bank.
3. As majority of the customers are employees of the bank, they might be biased in giving the information
4. The time period of the research was limited.

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COUNTING ON EXPERIMENTATION AS A VALUE & ITS RELATIONSHIP WITH EMPLOYEE PERFORMANCE

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ABSTRACT

Experimentation as a value emphasizes the importance given to innovation and trying out new ways of dealing with the problems in the organisation. Experimentation has been argued to have positive effect on the organizational performance (Howell, J.M., Shea, C.M., Higgins, C.A., 2005) This research is an attempt to understand how experimentation/ innovation as a value in the organization is related to Employee performance across management levels. For this purpose a part of the value survey measuring Experimentation as a value in organizations was administered on the sample of 208 employees and their last appraisal scores were obtained. The results were statistically analysed for Correlation values and ANOVA to understand the relation.

The results indicate a significant positive relationship between experimentation/ innovation value & performance of the employees. The results of the study leave strong implication for the organizations.

INTRODUCTION

Experimentation as a value emphasizes the importance given to innovation and trying out new ways of dealing with the problems in the organisation. Alphonsa (2000) in his empirical study found that the employees were not encouraged when they suggested new things or new ideas. Krishna and Rao (1997) found that the value of experimentation was responded to favourably among the middle and senior managers. Mufeed (2006) having conducted a study in hospital as stated earlier found that the value of experimentation has been discouraging. They never encouraged the potential employees by sharing their new ideas and suggestions.

Experimentation has been considered as a very important aspect in the literature from many perspectives ranging from being explained as a key to survival in the increasingly competitive market (Kim & Maubourgne, 2005) to an important cultural value to be possessed by effective managers and entrepreneurs (Davidsson, 2004).

Innovativeness is one of the fundamental instruments of growth strategies to enter new markets, to increase the existing market share and to provide the company with a competitive edge. Motivated by the increasing competition in global markets, companies have started to grasp the importance of innovation, since swiftly changing technologies and severe global competition rapidly erode the value added of existing products and services. Thus, innovations constitute an indispensable component of the corporate strategies for several reasons such as to apply more productive manufacturing processes, to perform better in the market, to seek positive reputation in customers' perception and as a result to gain sustainable competitive advantage. Particularly over the last two decades, innovativeness has turned into an attractive area of study for those researchers who tried to define, categorize and investigate its performance impacts, especially due to its practical relevance. Innovations provide firms a strategic orientation to overcome the problems they encounter while striving to achieve sustainable competitive advantage (Kuratko et al., 2005).

EXPERIMENTATION/INNOVATION & EMPLOYEE PERFORMANCE.

Experimenting describes using and encouraging innovative approaches to solve problems; using feedback for improving, taking a fresh look at things, and encouraging creativity. While these methods save time and energy, they also blind us from perceiving the advantage of new ways of solving a problem. The more we work under pressure, the less is our inclination to try a different approach, as the risk seems to be too high. And yet, complex problems require new approaches to their solutions. Organizational learning does not imply repetitive action; it implies applying past experience to current problems to reach beyond. This can be called creativity. Other terms such as innovations, experiments, new approaches, etc. also convey the same meaning.

There are several aspects of experimental culture one of them is the creativity in an organization. Creativity is reflected in new suggestions generated by employees, attempts at improving upon previous ways of working, trying out a new ideas to which one has been exposed, innovating new methods, and thinking about a problem while ignoring so called constraints. The last one is also called lateral thinking, i.e. thinking aimed at generating alternatives. There is enough evidence that such thinking contributes towards the development of new products, new methods and new processes.

McAdam and Keogh (2004) investigated the relationship between firms' performance and its familiarity with innovation and research. They found out that the firms' inclination to innovations was of vital importance in the competitive environments in order to obtain higher competitive advantage. Geroski (2005) examined the effects of the major innovations and patents to various corporate performance measures such as accounting profitability, stock market rates of return and corporate growth. The observed direct effects of innovations on firm performance are relatively small, and the benefits from innovations are more likely indirect. However, innovative firms seem to be less susceptible to cyclical sectoral and environmental pressures than non-innovative firms.

Relatively few studies on innovation capabilities advocate organizational and marketing innovations. They indicate that more innovative firms place more emphasis on management techniques and thus reach sustainable levels of higher performance (Howell et al., 2005). But none of the studies have directly linked or explored the value with employee performance.

Thus, this study is an attempt to explore the relationship between Experimentation as a value with employee performance, also to find if it varies across management levels.

OBJECTIVE OF THE STUDY

- To explore the relation between Experimentation value & Employee Performance (Across management levels)

METHODOLOGY

Sample -The sample size was decided as 208, from the selected organization located in Delhi. The sample was drawn through convenience sampling procedure. The employees ranging from the age group of 22-50 years were taken as sample. Sample was selected from three levels of management Executive Level, Junior Management, and Middle Management level. Namely **Executive Level (N₁=92)**; **Junior Management (N₂=83)**; **Middle Management (N₃= 33)** .

Tools and techniques used – questions from OCTAPACE Profile by Udai Pareek: for measuring Experimentation value. And the last Performance appraisal rating of the employee was considered for measuring the employee effectiveness.

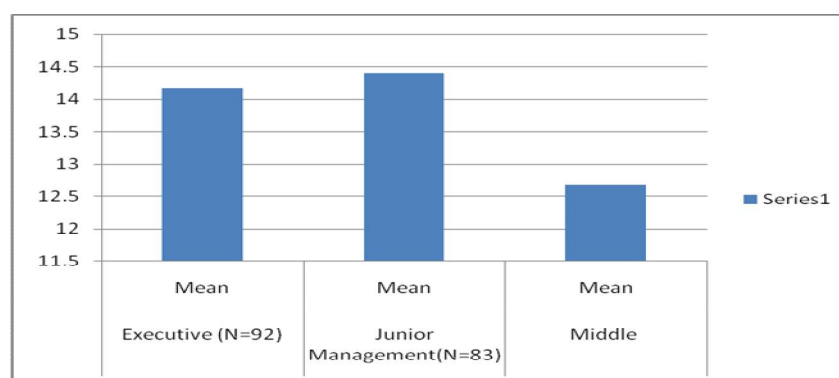
RESULTS AND DISCUSSION

Table 1: Showing the respective means and standard deviations of each of the Management levels of the organization on Experimentation value.

	Management Level					
	Executive (N=92)		Junior anagement(N=83)		Middle Management (N=33)	
	Mean	S.D	Mean	S.D	Mean	S.D
Experimentation	14.16	2.190	14.41	1.874	12.67	2.367

Table 1 Shows the means and standard deviations of each of the Management level employees on Experimentation value.

Figure 1 Showing the respective means of each of the Management levels of the organization on Experimentation value.



The results obtained shows that the mean on Experimentation was highest for the Middle Management employees (M = 14.41), followed by the Junior Management employees (M=14.16), then the Executive Level Employees (M=12.67).

Table 2: Showing the difference between the Management Levels on the Experimentation

	df	F	Sig.
Experimentation	207	8.49	.000

****p<.01, *p<.05**

The table shows that when mean scores of **Executive Level**, **Junior management level**, and **Middle Management level** were compared using ANOVA, with respect to the **Neuroticism** dimension of Personality, the results indicate that a significant difference among the levels.

Table 3: Correlation between Experimentation and Performance of the employees across Management Levels

	Management Level		
	Executive (N=92)	Junior Management(N=83)	Middle Management (N=33)
	Mean	Mean	Mean
Experimentation	.33**	.11	.42*

****p<.01, *p<.05**

Experimentation is significantly positively correlated with the performance of the executive level employees and Middle management employees. Indicating, when executive level and middle

management employees will be given an opportunity to apply innovations at work then their respective performance will also increase.

IMPLICATIONS OF THE STUDY

There is a difference in Experimentation that predicts performance of the employees at different levels. In order to foster better performance it is important for the organization to be more flexibility for the Executive level and Middle management level employees, and should be given the freedom to explore innovation and apply it successfully. The results of the study leave strong implications for the organizations to guide their policy & procedures in a way so as the wellbeing of an individual is not compromised.

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ECONOMIC PROSPECTIVE OF BIODIVERSITY CONSERVATION IN UTTARAKHAND

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ABSTRACT

Human life is the blessing of Nature; it has a great contribution towards fulfillment of human needs and keeps alive all living beings. Composition of Nature is multifarious and outsized. Each component in the environment either living or non-living must be in a balanced amount. Biodiversity is a broader concept & has a global resemblance. It may not run through the national boundaries, because there is the only Sky with the Moon and the Sun. Biodiversity is called the existence of a wide variety of plants and animal species living in the natural environment. Biodiversity conservation is susceptible for survival of lives; furthermore, its protection can be the accumulation of natural capital. Tourism industries may flourish by means of rich biodiversities. Biodiversity of Uttarakhand is one among the twelve important mega biodiversities of the world. Uttarakhand is rich for its Natural resources viz. lush green forests, water & rivers, landscape beauty etc. The outcomes of the Biodiversity Protections are in twin forms, one is healthy ecosystem and the other is economic yields. Economic yields of Biodiversity conservation may be looked upon as extraction of medicinal and aromatic plants, bird watching, Eco-tourism, supply of fodder, fuel woods & timber woods and also supply of raw materials for various tiny & cottage industries.

Key words: Biodiversity management, economic yield, Eco-tourism, Natural Capital, tiny industries.

1. INTRODUCTION

In common parlance, biodiversity is the existence of a variety of plants & animal species living in the Natural environment. Biodiversity is made of three things genetic diversity, species diversity and ecological diversity. It includes everything from micro-organisms to throwing trees; tiny insects to large mammals including human. Biodiversity is meant for ensure food supply to all livings in the ecosystem. Biodiversity conservation or management may be characterized as protecting wild-lives, safeguarding trees, stopping pollutions, controlling human populations, minimizing the wastage of water and other essential Natural resources. Biodiversity conservation in respect of Uttarakhand state is very essential. Governments should rigidly enforce the Rules related to national environment Laws and International Treaties and also make amend them accordingly. The state is rich for its forests resources constituting about 64% to land area. The average forest vegetation is in mixed forms. Various types of plant species like Pine, Oak, Deodar, Catechu, Eucalyptus, Fir & Spruce etc. are vegetated in plenty. Forests plays an important role in the daily business of the rural communities of the state, because they fulfill their basic requirements from these forests; whether its fuel & fodder, raw materials for craft work, house construction materials or other edible things etc.. Presently, a large number of forests based tiny and medium industries are running in the state. Besides, the variety of medicinal herbs and aromatic plants are remarkable.

Uttarakhand, the 10th Himalayan state of India now has a population of more than 10 million persons; nearly 75% population of the state lives in small & scattered villages and is directly or indirectly engaged in agriculture allied activities in the search of their livelihood. U`khand is the 18th biggest state in area of the country and 8th in population. Literacy ratio of 79.63% of the state is quite good as compare to national average of 74.04% (as per national census report 2011). Poverty & Unemployment are two main barriers of economic development. About 70% population of the state lives in hilly areas and these communities have a close relation with biodiversity. In fact these indigenous rural communities are the real guardian of the whole biodiversity. Besides, the state also bears a vast cultural & traditional diversity. The Tharu, Raji, Buksa, Jaunsari etc. are some dominant tribes of the

state. Most of the tribal's of this state get nearly all their basic needs from these forests in the form of food, fuel, fodder, raw materials for handicrafts, medicinal herbs etc. However bio-diversity conservation is vital in every sense but some economic outcomes of biodiversity management may be looked as eco-tourism, medicinal & aromatic herbs, parks & wildlife centuries etc. may be the source of economic development of the state.

2. AIM OF THE STUDY

The study has undertaken with economic prospective of biodiversity protection in the state of Uttarakhand. There are lots of possibilities prevailing in the state making hopeful environment to do so. The Devbhoomi Uttarakhand is essentially a hilly state and known for tourism worldwide. The variations in the topography of the state enlarge the scope of biodiversity conservation in this state. The state has blessed by the Nature and is well-off in lush green forests, scenic beauty, grand views of peaks, rivers and glaciers, the world heritage biospheres and parks etc. The forests cover area of 23,938 sq. km. is safeguarding various species of flora & fauna. The decent climate of the state is ideal for many birds and other genetics. Besides, the Himalayan part of the state preserves many rare medicinal and aromatic species. In addition to this, the Himalayan part of the state is also the destination of many passenger birds and animals throughout the year. It is believed that various plants and animals have their spiritual importance, they are the symbol of culture and tradition and therefore these are worshiped by different religions across the World. Thus, the key object of the study is the supposition of biodiversity conservation in the economic development of this state.

3. MATERIALS AND METHODS

The study is based on both primary and secondary data. Study area of the topic is limited within the state of Uttarakhand. Secondary data have been collected by published reports, magazines, books and journals etc, while collection of primary data is made by means of a well designed questionnaire. Simple statistical tools are used to conceive the conclusions.

4. RESULTS AND DISCUSSION

This part of the study deals with the economic aspect of biodiversity conservation in the state of Uttarakhand. Biodiversity management benefits the economy in common ways. As Uttarakhand is a Himalayan state and large mass of population lives in rural areas. Geographical area of the state is about 53,500 sq. kms. Topography of Uttarakhand is stridently distinguished in its two diverse divisions: larger hilly terrain and the smaller plains. About 88% of land is hilly terrain and hardly the 12% is plain, comprising an overall density of 189 persons per sq. km. Forests area of the state is 34,650 sq. km. i.e. 64.8% to total land area of the state. Forests always have a greater influence on all livings; therefore the topography of Uttarakhand also contains a several variety of flora and fauna. The Himalayan region of Uttarakhand is the paradise of many rare species of flora and fauna, Buransh (the state tree of Uttarakhand), Brahmkamal (the state flower of Uttarakhand), Monal (the state bird of Uttarakhand and also the national bird of Nepal) and Musk Deer (the state animal of Uttarakhand), Monkeys, Himalayan snow leopard etc. can be seen over here.

Thus, the conservation of the entire species of flora & fauna of the state will certainly raise the prosperity of bio-diversity and as a result various economic possibilities can be materialized, such as

- 1.1 Food and energy supply security
- 1.2 Preservation of rare Medicinal Herbs
- 1.3 Relief of Natural Calamities
- 1.4 Accumulation of Natural Capital
- 1.5 Industrial Growth & Employment.

A brief discussion of these is hereunder-

1.1. Food & Energy supply security

Biodiversity ensure food security for human & other living beings. A large population of plants and animal species offer various forms of food like fruits, vegetables, meat, nut, milk, eggs and several edible things. Nearly all foods of human beings come from these. The tribes living close to forests get different wild edible fruits and vegetables in every season throughout the year. The Himalayan part of Uttarakhand is very ideal in producing healthy foods for all livings. Healthy Biodiversity also enrich the agricultural productivity or farm outputs in several ways. Uttarakhand region has a rich diversity in grain crops & fruits, more than thousands of varieties of fruits & agricultural crops are located in different parts of the state. Traditional name of some vigorous wild food of Uttarakhand is kaphal, ber, hisaloo, peach, lemon, masrooms, kheera etc. On the contrary, biodiversity destruction may cause malnutrition or threatening of food shortage for all livings. In food chain of ecosystem human; an omnivores is at the top of food pyramid and be the final consumer, when primary producers (green grass, lichens etc.) and primary consumers, plant eaters i.e. herbivores (fishes, frogs etc.) of food-chain in ecosystem are collapsed it would lead food shortage for at the top i.e. men.

Besides, biodiversity also ensure a variety of energy sources in the form of bio-fuel, wood fuel and hydro fuel etc. In the hilly terrain of Uttarakhand; woods are the main sources of fuel and fire. Nearly half of the population of the state use woods in domestic cooking and fire. Also wood fuel is probably used by the every second person in the world. Basically fire-wood is scrap of timber woods. Data relating to fire-woods for different years are; during 2005-06 the quantity of 6645.8 tons of fire woods were sold for Rs.242.087 Lakh, during 2006-07 quantity 7011.2 tons woods sold for Rs. 299.215 Lakh and during 2007-08 the quantity of 6858.1 tons for Rs. 245.108 Lakh. In addition to this; the state has a great possibility of hydro power behind the availability of water resources, for which it's also known as the water-state of India. Besides food security, biodiversity also enables to produce different species of plants from micro-organism to throwing trees. All of these plants species are equally important. But the Timber species has great commercial demand in various industries like Furniture industry, Construction industry, Sports materials, Trucks and vehicles body makers, Decorative Materials, Agricultural tools, House construction materials etc. Besides, timber is also required as for Fire-woods and fuel. There are various Industries or Mills using wood as fuel, like Sugar Mills, Water Boiler etc. Most of the cottage industries in rural areas of the state are also dependent on fuel woods. It has been a great demand for timber woods during past years, in the year 2005-06 the sales proceed were worth Rs.14381.85 Lakh, 2007-08 for Rs. 20630.25 Lakh and during 2008-09 sales were Rs. 25121.23 Lakh, where as the quantity produced for the aforementioned periods were 331.319 tons, 283.074 tons and 310.578 tons respectively. As a conclusion it may be mentioned that the supply of woods & timber woods is literally increasing.

1.2. Preservation of rare medicinal herbs

Only healthy biodiversity is capable of providing cure of almost every disease relating to human health and animals. A lot of medicines are made off of roots, leaves, herbs, animals, lichens, fungi, minerals etc. produced in rich biodiversities. During the ancient period, all the sickness of human beings was treated under Indian Ayurveda system. Keeping in view the strength of medicinal herbs in the state, Uttarakhand government has announced the state as the herbal state. By the proper management of biodiversity, we can make economic utilization of these herbs and also can avoid the depletion of rare medicinal herbs. The Himalayan part of Uttarakhand is the abode of hundreds of rare medicinal herbs & aromatics having international demand. But today, these herbs are close to endanger due to uncontrolled extraction and large smugglings. The valuable herbs available in the state contains hundreds of names, but the few of them are Chirayta, Baccata, Amla, Bhringraj, Tulsi, Indrayan, Zhoola, Moss-grass, Salam-mishri etc.. Medicinal herbs also contribute handsomely, the amount fetched during the year 2005-06; 2006-07 and 2007-08 were Rs.1596.76 Lakh, Rs.1626.82 Lakh &

Rs.746.43 Lakh respectively. Through the analysis of these data it may be observed that medicinal herbs can play a significant role in economy of the state.

It is rightly said that healthy environment keeps good health, the snow coated mountains, rushing rivers, smelling flowers, forests greenery, cool & fresh air, chirping of birds these all make a wonderful environment that's very efficacious for healthy and happy human life.

1.3. Relief of Natural Calamities

Healthy biodiversity maintains Natural balance too, it is only the Natural imbalance resulting into Natural calamities like earthquake, flood, drought and epidemics etc. are lot of names. Biodiversity ensures food security in ecosystem whereas the destruction of it will have deadly emergence and can create the situation of malnourishment. Global warming, the hot topic of 21st century is also a massive appearance of biodiversity destruction.

1.4. Accumulation of Natural Capital

Spending towards biodiversity conservation may be treated as an investment in long run and will make an accumulation of Natural capital. The simple meaning of capital is any form of wealth that contributes towards creation of more wealth. This sum of Natural capital can flourish a variety of industries in the cope of economic development of the State. Nature provides a variety of renewable and non-renewable Natural resources. These Natural resources are capable of being converted into finished goods and services. By the use of Natural resources we are able to produce medicines, cosmetics, packing cases, sports & decorative items, drinks & beverages, furniture's, electricity etc. etc.. Everything needed to survival or being alive is the blessing of Nature whether the breathing air, drinking water or edibles. Nature is the creator of cultures and traditions; it is the symbol of civilization. Besides, biodiversity also inspires poets, musicians, writers, painters, scientists and other artists. Through the biodiversity conservation we are not just saving the flora & fauna but also preserving the civilization and cultures and also following the Laws of Nature.

The geographic diversity of the state is ultimate for preserving a variety of plant and animal species and also hosts the migration of many passenger bird species in different seasons during the year. The tiger reserve Jim Corbett National Park, Rajaji National Park, Vinsar Biosphere, Valley of flowers, Gangotri Biosphere, Govind Vanyjeev Vihar, Kedarnath Biosphere etc. are few names preserving the diversity of various biomes. Between March to September every year; the entire hilly area of the state may be a good destination for wild lovers, different birds (Monal, crow-bird, parrot, Himalayan woodpecker, pigeons etc.), fascinating butterflies, vivid flowers, delicious wild fruits (Kaphal, Hisaloo, Mehal, Ber etc.), rainbows over damped mountains etc. are matchless. Forests also provide protection to wild lives. Today, the population of wild lives has sharply been reducing and many species have a fear of being endangered. Therefore safeguarding the wild lives may also be the accumulation of wealth. Wild life is an attraction of tourism. Tourism is a multi dimensional human activity having wide impact in different sectors of economy. Tourism motivates the development of different sectors of economy. In Uttarakhand, there is an ample scope for tourism industry. The international pilgrims Char Dham Yatra, Ardh Kumbh, Kailash Mansrovar Yatra etc. attracts the credulous around the world. That's why the state is also known as the Dev Bhoomi i.e the "Land of the Gods". The world class national parks, wild life sanctuaries, valley of flowers, Gangotri and Yamunotri Bio-sphere etc. are superb and peerless. The bio-diversity of Uttarakhand is one of the 12 most important biodiversities of the world. Wild-life tourism has a track record of earning not just revenues but the foreign exchange too. During 2005-06 more than 1.66 Lakh Indian and about 15 thousand foreigners, during 2006-07 more than 1.83 Lakh National and 15.5 thousand International visitors had attended the different wild life parks & centuries of the state. Besides, there is also an outstanding scope for developing film industries. Dozens of our Hindi movies have done well by suiting under the landscape of the state.

1.5. Industrial Growth & Employment

Before discussing the economic possibilities of biodiversity management, it's more important to know the present economic overview of the state.

1.5 (i) Economic overview of Uttarakhand

Development of any economy depends upon the availability of Natural resources and their optimum utilization. In reference to Natural resources, U'khand region is rich in forest resources comprises of 65% of land area. Besides, water resource, tourism, medicinal herbs & aromatics etc. are also some good resources. In contrast poverty, unemployment, low living standard, etc. are some common issues. As per the BPL census of 2002 still 47.10 % households of the state living below the poverty line. However, the literacy ratio of 79.6% is quite good as compared to national average of 74%. The State's Domestic Product during 2010 was \$13.14 billion which is 1.00% of national GDP. Although contribution of the state's economy towards national GDP is very small, it contributes around 1%. The fact of any economy concerns its sector wise inflow and their growth rate. There are 3 sectors of inflow viz. agricultural sector, industrial sector and service sector. During 2001-02 the sector wise share in total GDP of the state was 43.5% of service, 32.6% agricultural share and 23.9% share of industrial sector.

Sustainable economic development tries to balance between conservations & extractions of Natural resources widespread across the country. In reference to Natural resources, U'khand is rich for its forest resources, water resources and also the versatile biodiversity. Indeed, the state is auspicious for forests resources that account approximately 65% of the geographical area and is the most promising state in the country regarding. Besides this water resource, hydro power, tourism etc. are the benchmarks. There is an ample scope for tourism in the state and that's why it is known as tourism paradise. More than a decade of its formation has been passed but till the state is considered to be economically backward. After observing the economic overview, it may be pointed out that the wide area of forest and the geographical diversity widen the scope of wild life tourism in the state. Every year a remarkable number of tourists visit the wild-life parks and sanctuaries of the state.

1.5 (ii) Biodiversity & Industries

Economic development depends upon the growth of industries in the country. The backwardness on Indian economy is reflected by the sickness of Indian industrial sector. Indian economy is characterized as industrially very poor. In common parlance; industries transform the raw or unusable materials into finished or usable products. In addition to this, the transforming process employs men, machineries, money or capital, managers, raw materials (either produced through agriculture or extracted from Natural resources). Thus, economic development can be achieved through the establishment and growth of business and industries. Industrial set-up desires intellectual planning regarding the availability of raw materials and other inputs at very low cost. Needless to repeat again, the state has about 65% area under forests & these forests are protecting the variety of species of flora and fauna.

Rich biodiversities allow a number of business opportunities like agro industries etc. All the inputs towards agriculture are economic activities like tilling of fields need tractors and farm machines, introducing seeds promotes seed industries, irrigation needed motors and pump sets, harvesting requires tractors and tillers, threshers. Later, graded agro produces need transportation to be marketed. Marketing need further economic activities like banking, insurance and storage etc. to penetrate the produced goods in different regions through different distribution channels.

Eco-tourism: Similarly, Eco-tourism is such an industry provides services of responsible Natural visit of different areas of the state including national parks and wild life sanctuaries. Tourism is a multi dimensional human activity having wide impact in different sector of economy. Tourism motivates the development of different sectors of economy. Eco-tourism emphasizes on marketing of local agro and

farm produces, employ the local communities as tourist guide and also promote the hotel and restaurant businesses in local areas. In U'khand, there is an wide scope of tourism, the sacred centers & pilgrimages, valley of flowers, grand view of peaks & glaciers, grasslands, national parks, lakes etc. and also the cultural and traditional diversities are particular.

5. RECOMMENDATIONS

The above amplification of the study makes competent to comment that biodiversity management may helpful in sustainable economic development of the state. However, since last 4 to 5 decades the biodiversity richness of this state has shown a slide decrease due to not only the negligence on the part of community but the government as well. Today, most of the population of the state is educated and knows the value of environment. Therefore, now it is the real time to preserve the valuable biodiversity of the state, efforts are needed to be taken for safeguarding the population of different rare species of flora and fauna. On the basis of the above study the following suggestions may be presented –

- Building strict Laws and Policies regarding the use of Natural resources.
- Minimizing the forest segmentation.
- Stopping pollutions and control over human population.
- Control over wastages of water and other essential Natural resources.
- Prompt initiatives towards water conservation through increasing the catchment areas.
- Minimizing the dependency of rural communities on forests for orthodox source of fuel and other requirements.
- Essential control over smuggling of rare medicinal herbs and animal organs trafficking.

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WELFARE OF INDIAN WOMEN – A STUDY

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ABSTRACT

The present century has shown a new light to the women who have suffered due to gender inequality. The millennium Development Goals programme to which India is a signatory and the Indian national population policy 2000 as well as many other initiatives have pointed out to develop the women folk by providing all possible statutory financial and legal support to women. The five year plans of India have taken all necessary steps to empower Indian women and has implemented a number of schemes for the welfare of Indian rural women. In order to bring her to the forefront the micro-financing self help groups have been encouraged in rural areas and financial institutional help has been provided to rural women for taking advantage of the schemes. The Programme of self help groups & their impact as tested through statistical tools has proved that the self help groups have benefited the rural women.

Key Words: Microfinance, Rural Women Welfare schemes for women, Self Help Groups, Empowerment of Women

OBJECT OF THE STUDY

Object of the study to find out a better way for the progress, prosperity and empowerment of India women who have suffered a lot and living below poverty line. Many schemes, programmes and projects implemented during plan period have been discussed to find out their suitability for the welfare of rural women.

The present century has shown a new light to the women who have suffered a lot due to gender inequality. India's National Population Policy 2000 is empowering women for health and nutrition while the millennium Development Goals programme to which India is a signatory has stressed upon the promotion of equality and empowering of women. In short the time has come when women welfare is considered equally important in the socio-cultural and economic development of a nation.

It is a known fact that gender inequalities are responsible for the backwardness of our society. At the household level, disempowerment of women results in their lower access to resources such as education, employment and limits their power over decision-making and freedom of movement. Men's power over women can be measured, on the one hand, by assessing the level of women's and men's agreement with norms that give men the right to exercise control over women and, on the other hand, by measuring the extent to which women are subject to spousal violence.¹ Poverty is one of the major factors underpinning early marriage. When poverty is acute a young girl becomes an economic burden and her marriage is need of the family survival. Son's birth is celebrated as a victory but the poverty does not allow him to go to school and enjoy studies, prepare himself for some big tasks ahead. Instead he goes to factory and does hard physical labour till he attains the age of majority. Commonly he passes his life without big ambitions and attainments. There are women who have made a mark in their life and have achieved highest offices in their country as well as at world platform but such women are few while women who suffer from Lack of Education, Lack of finances, Lack of housing facility, Lack of water facility, Lack of safety, Lack of Kitchen/bathroom and latrines, facilities Lack of transport, Lack of roads and electricity, Lack of communication etc. are in millions.

¹ Shalini Agarwal, Women in India, Aadi Publications, Jaipur, India, p. 3

They are living in Juggies near railway station, around a pond, outer corner of city. In villages they are living in Kaccha houses with no light, no kitchen, no bathroom, no toilet no paccka roof. They given birth to child and bring them up in this environment along with all duties as house wife. The mother only prays' GOD ALMIGHTY for help and HE only keeps them alive. It is difficult to explain the pathetic conditions in which poor Indian women's, live in villages and survive in a dark wooden, plastic covered room with rough surface and a number of holes allowing mosquitoes to fly freely.

During the National Movement against colonialism women were mobilized actively under Gandhi's leadership and women's organizations within the political parties participated actively in the cause against colonialism for instance in the Civil Disobedience Movements and Salt Satyagraha, etc.² Muslim women have also contributed much in the war of independence.³ In fact women from all walks of life participated in the war of independence, fought shoulder to shoulder. Hence, they should have equal share in the fruits of independence.

Since women are ready to work for any wage, and perceived as passive and docile, they are in great demand, contributing to feminization of labour and feminization of labour migration. No doubt these labour market changes have had their impact on rural-urban migration as well, female economic migration being more pronounced in the recent ten to fifteen years. Changes in the rural economy also have contributed to this increased female migration. Increasing productivity in agriculture has been associated with increasing opportunities for wage employment in agriculture for women when compared to that of men.⁴

There are so many historical, social, psychological, cultural and religious factors that have limited women's capacity to develop and participate from shoulder to shoulder with men in all activities. If there had not been these problem, the Indian women would have done better than anyone.

For the welfare of women in India a number of schemes and programmes have been started during the plan period. Women lag behind men in many social indicators like health, education, and economic opportunities. Hence they need special attention due to their vulnerability and lack of access to resources. Since national budgets impact men and women differently through the pattern of resource allocation, the scope and coverage of schemes for women and child development have been expanded with progressive increase in Plan expenditure under various Plan schemes, e.g., increase in employment for women under the MGNREGA and gender budgeting (GB). The allocations for GB as a percentage of total budgets have gone up from 2.79 percent in 2005-06 to 5.91 percent in 2012-13. Though MGNREGA the government aims at enhancing livelihood security of households in rural areas by providing at least hundred days* of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work with the stipulation of one-third participation of women.⁵

Indira Gandhi Matritva Sahyog Yojana (IGMSY): The IGMSY is a conditional cash transfer scheme for pregnant and lactating women implemented initially on pilot basis in 53 selected districts in the country from October 2010. As on 31st December, 2012, more than 3 lakh beneficiaries had been covered and Rs. 27 crores released to states. The scheme is now covered under the direct benefit Transfer (DBT) programme with nine districts being included in the first phase. In 2012-13, the scheme

² Ibid. p. 238

³ Prof. Abida Samiuddin, Participation of Muslim Women in India's Freedom Struggle, Khuda Baksh Library, Patna.

⁴ Shalini Agarwal, op.cit., pp. 147-148

* Now the number of days is expected to be 150 days.

⁵ Economic Survey 2012-13, p. 279

had a budgetary outlay of Rs. 520 crore and targets covering 12.5 lakh pregnant and lactating women.⁶

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG)-Sabla: Sabla now operational in 205 selected districts aims at all-round development of adolescent girls in the age group 11-18 years and making them self-reliant with a special focus on out-of-school girls.⁷

Rashtriya Mahila Kosh (RMK): The RMK provides micro-credit in a quasi-informal manner, lending to intermediate micro-credit organizations (IMOs) across states. It focuses on poor women and their empowerment through the provision of credit for livelihood-related activities.⁸

The National Rural Livelihood Mission (NRLM) Aajeevika: the Swarnjayanti Gram Swarozgar Yojana (SGSY)/NRLM a self-employment programme implemented since April, 1999 aims at lifting the assisted rural poor families (swarozgaris) above the poverty line by providing them income-generating assets through a mix of bank credit and government subsidy.⁹

Under Bharat Nirman launched in 2005-06 the government has provided basic amenities and infrastructure to rural population which has six components: irrigation, roads, housing, water supply, electrification, and telecommunication connectivity.¹⁰

The government has initiated many schemes for the elementary and secondary education of boys and girls. The Right of Children to Free and compulsory education (RTE) Act 2009 legislating Article 21A of the constitution of India, became operational in the country on April 1, 2010. It implies that every child has a right to education. Certainly this will affect the future of girls too and tomorrow the Indian women will breath in an open air as an educated one.

Another women welfare scheme **Janani Suraksha Yojana (JSY)** was launched in 2005 and promoted institutional deliveries conducted by skilled birth attendants. The beneficiaries have increased from 7.38 lakh in 2005-06 to more than 1.09 crore in 2011-12. The number of institutional deliveries has increased from 1.08 crore during 2005-06 to 1.75 crore during 2011-12. The number of institutional deliveries during 2012-13 (upto September 2012) was 80.39 lakh. In addition, **Janani Shishu Suraksha Karyakram (JSSK)**, a new initiative which entitles all pregnant women delivering in public health institutions to an absolutely no expenses delivery covering free delivery including Caesarean, free drugs, diagnostics, blood and diet, and free transport from home to institution including during referrals, is also in operation.¹¹

Policies to address violence against women: Addressing violence against women is another area which has received a lot of attention recently. Supreme court of India has taken up the issue seriously and reached sharply.

In short during Plans Period a number of programmes and projects have been launched to improve the socio-economic and cultural conditions as well as safety of Indian women. According to Economic Survey the percentage of women in employment under MGNREGA in 2011-12 was 47-98 percent and under Indira Awas Yojana (IAY), total houses constructed during 2011-12 were 2471421¹² The allocations for General budgeting as a percentage of total budget have gone up from 2.79% in 2005-06 to 5.91% in 2012-13 to cover more schemes of women welfare and socio-economic welfare as well as

⁶ Ibid. p. 290

⁷ Ibid. p. 290

⁸ Ibid., p. 290

⁹ Economic Survey 2011-12, pp. 280-81

¹⁰ Ibid. p. 282

¹¹ Economic Survey, 2012-13, p. 288

¹² Ibid. p. 276

empowerment of women and child development¹³ e.g., integrated Child Development Scheme, Rajiv Gandhi Scheme for empowerment of Adolescent Girls (RGSEAG) Sobla, Indira Gandhi Matritva Sata Yog Yojana (IGMSY) National Mission for Empowerment of Women etc. etc.

The representation of women in village Panchayats and all village development programs is also a right step to strength democracy and role of women which ultimately leads to the women welfare.

The Indian Mahila Yojna was started to create awareness among the women and to provide the income source to them. Under the Indira Mahaila Yojana, Women groups are formed in the villages and Indira Mahila Kendras established at Anganwadi level. Road construction, rural electrification, increasing the non-traditional energy sources, social forestry, education and health Programs have also been included in Indira Mahila Yojana.¹⁴

In short, there are number of schemes, programs and projects implemented from time to time under different plans for taking care of the welfare of the Rural Women. Apart from the above, it was realized that rural women also need financial support to come out of poverty. Internationally Micro-Finance has proved as an effective cure for poverty.

Over the few years prior to 1997, a series of meetings were held, so as to design an approach that could be followed by all countries across the globe..

The meetings worked towards contributing inputs for the World Micro-Credit Summit Campaign held in Washington DC February 1997. More than, 2,900 people representing 1,500 institutions from 137 countries gathered for the Summit.

The Summit announced a global target of supporting 100 million of the world's poorest families, especially women with microfinance for self employment and other financial and business services by the year 2005.¹⁵

No Doubt **micro finance** can empower women and brings prosperity to the family as it instills a perception of strength and confidence through augmentation of income and their participation in group's activities.

There are different models for pursuing micro-finance, the Self Help Group (SHG)-Bank Linkage Programme has emerged as a major micro-finance programme in the country. It is being implemented by commercial banks, regional rural banks (RRBs), and cooperative banks. Under the SHG-bank Linkage Programme, as on 31 March, 2012, 79.60 lakhs SHGs-held savings bank accounts with total saving of Rs. 6, 6651 crore were in operation. By November 2012 another 2.14 lakh SHGs had come under the ambit of the programme, taking the cumulative number of savings-linked groups to 81.74. As on 31 March 2012, 43.54 lakh SHGs had outstanding bank loans of Rs. 36340 crore. During 2012-13 (up to November 2012), 3.67 lakh SHGs were financed with an amount Rs. 6,664.15 crores.¹⁶

It is true that financial stability brings welfare in the family or say financial welfare guarantees welfare of the family. To examine this we have taken four Self Help Groups of Dhanipur Block, Aligarh District consisting of 40 families' women leaders engaged in different types of works.

¹³ Ibid., p. 290

¹⁴ Pratiyogita Darpan, Extra Issue, p. 202

¹⁵ Hemraj Meena & Kanta Meena, Women Empowerment and Self Help Group Gender Disparity and Democratic Safety, Aadi Publications, Jaipur, India, p. 105

¹⁶ Economic Survey, 2012-13, p. 110

On the basis of questionnaire survey we tried to find out the increase in their financial resources due to their engagement in group activities. After analyzing the data collected from the questionnaire it has been concluded on the basis of paired sample t-test.*

PAIRED SAMPLES TEST

	Paired Differences					T	DF	SIG. (2-TAILED)
	Mean	Std. Deviation	Std. Error Mean	95% confidence interval of the difference				
				Lower	Upper			
PAI PRE - R 1 POST	-725.000	357.16117	56.47214	-839.22568	-610.77432	-12.838	39	.000

Hypothesis of the Study

H₀ = there is no significant change in income after joining the group.

H₁ = there is significant change in income after joining the group

INTERPRETATION:

The significance value of paired sample t-test at 95% confidence level is 0.000 which is less than 0.05 hence the null hypothesis (H₀) is rejected and we accept the alternate hypothesis which says that there is significant change after joining the group or in other words the self help groups are a good source of increasing income.

CONCLUSION

No doubt so many schemes implemented during plan period have benefited Indian women but rural women is still living below poverty line. The Microfinance Self Help Groups have the potential to improve their economic welfare and empower them.

* t-test is based on t-distribution and is considered an appropriate test for judging the significance of a sample mean or for judging the significance of difference between the means of two samples in case of sample(s) when population variance is not known (in which case we use variance of the sample as an estimate of the population variance). In case two samples are related, we use paired t-test for judging the significance of the mean of difference between the two related samples. The relevant test statistic, t, is calculated from the sample data and then compared with its probable value based on t-distribution at a specified level of significance for concerning degrees of freedom for accepting or rejecting the null hypothesis. It may be noted that t-test applies only in case of small sample(s) when population variance is unknown.



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