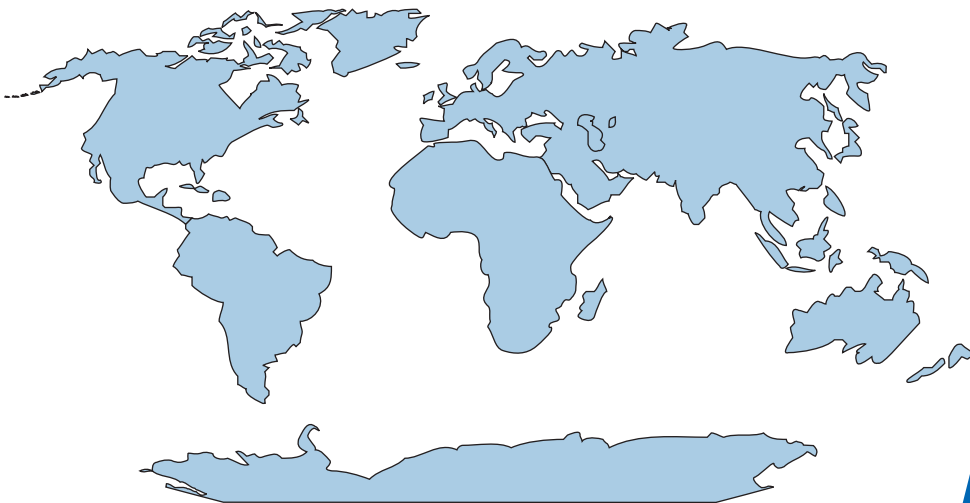


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Signature:

CONTENTS

Research Papers

- AN ANALYTICAL STUDY ON SALARY ADMINISTRATION AND ITS EFFECTIVENESS** 1 – 13
Dr. Parbin Sultana and Babita Choudhary
- IMPLEMENTATION OF MASS MEDIA STRATEGY FOR POVERTY ALLEVIATION AND BIODIVERSITY CONSERVATION** 14 – 30
Mahendra Kumar Padhy and Swatantra Prakash
- SUPPLY CHAIN MANAGEMENT OF ORGANIC PRODUCE IN SIKKIM: A CASE STUDY OF ORGANIC STALL, LALBAZAR, GANGTOK** 31 – 40
Manesh Choubey
- SWACHHA BHARAT ABHIYAAN : ITS A RESPONSIBILITY OF ALL** 41 – 46
Amar Jyoti
- HIGHER EDUCATION AND COLLABORATIVE PARTNERSHIPS – AN OVERVIEW OF LITERATURE** 47 – 52
Smita Kavatekar and Dr. G. S. Vijaya
- IDENTIFYING FACTORS AFFECTING MEDICAL TOURISM IN RAJASTHAN** 53 – 58
Prof. Kailash Sodani and Navneet Kaur
- EMPLOYEES AWARENESS ON WORK- LIFE BALANCE AND ITS RELATION WITH JOB SATISFACTION AND EMPLOYEE DEDICATION IN GARMENT INDUSTRY** 59 – 65
Ravi V , Dr. EA Parameshwara Gupta and Chethan S
- AN ANALYSIS OF PRICE DISCOVERY MECHANISM IN THE WHEAT SPOT AND FUTURES MARKET OF INDIA** 66 – 72
Ilankadhir M and Dr. K Chandrasekhara Rao
- EFFECTIVENESS OF INTERNET ADVERTISEMENT WITH RESPECT TO BANKING VOCATIONAL COURSES IN PUNE REGION** 73 – 80
Rohan Das and Kumardatt A Ganjre
- A STUDY OF E-BANKING SERVICES PROVIDED BY NATIONALIZED AND PRIVATE BANKS WITH REFERENCE TO AHMEDNAGAR DISTRICT** 81 – 86
Megha A. Jain and Dr. G. H. Barhate
- A CRITICAL STUDY ON INDIAN LABOUR LAWS IN PROTECTION OF CHILD LABOUR** 87 - 93
Paleti Narendar
- A STUDY OF INVESTOR'S AWARENESS AND SELECTION OF DIFFERENT FINANCIAL INVESTMENT AVENUES FOR THE INVESTOR IN BANGALORE CITY** 94 – 96
Dr. B. M. Rama Murthy, Jayalakshmi N. A and Kruthika TL
- A STUDY ON CUSTOMER PERCEPTION TOWARDS INDIAN E- COMMERCE WEBSITES** 97 – 98
Pallavi TL, J. Kishore and Manjushree M

AN OVERVIEW OF INDIAN LABOUR LAW

99 – 104

Paleti Narendar

MORAL BEHAVIOUR IN SCHOOL GOING CHILDREN

105 – 111

Vandana Singh, Nirupma Saini and S. Chhikara

AN ANALYTICAL STUDY ON SALARY ADMINISTRATION AND ITS EFFECTIVENESS

Dr. Parbin Sultana¹ and Babita Choudhary²Associate Professor¹, University of Science & Technology, MeghalayaAssistant Manager², Axis Bank, Nongpoh Branch, Ri-boi, Meghalaya**ABSTRACT**

Salary administration is one of the major determinants of employee satisfaction in an organization. The compensation policy and the reward system of an organization are viewed by employee as indicators of the management's attitude and concern for them. It is not just the compensation but its fairness as perceived by the employees that determines the success of a salary administration system. Hence it is very important for the management to design and implement its compensation system with utmost care and tact. A good salary administration should be able to attract and retain employees, give them fair deal, keep the organization competitive and motivate employees to perform their best.

By observing the importance of salary administration and its Effectiveness on the employees of the organization we have tried to give insight into the topic "Salary administration and its Effectiveness with special reference to Progressive Fertichem (P) Ltd". The main objectives of the study are -to study the salary structure of the organization, to study the various determining factors of employee's salary structure and to study the employees' perception and satisfaction level with their salary structure. To evaluate the salary administration and its effectiveness in the organization we have considered the factors like organization's most influencing factor that contribute to the satisfaction of employee's, Salary Pay System of the organization, Factors responsible for determining salary of the employees, Satisfaction level of employees regarding their salary payment system, bonus, incentives, overtime payment etc.

This study has revealed that how Salary structure of an organization contributes to the satisfaction and motivation of employees which is directly linked to the productivity of the organization

INTRODUCTION

One of the most important factors in human resource management is compensation management. The soundness of compensation management depends upon the amount of wage or salary is paid to an employee for a fair days work. Salary administration refers to the established and implementation of sound policies and practices of employee compensation. Salary administration is one of the vital areas of the personnel administration. For sound Salary, policies and programs are essential. To procure, maintain, develop, promote and transfer employees and to get effective results from them. An organization has to balance fairly financial and non- financial rewards i.e. Effective extrinsic and intrinsic awards. Effective reward system requires not only that the absolute level of compensation paid by an organization compares favorably but also enquires that it satisfies the principles of internal equity and equity with the job content. The employees' gets pay satisfaction of the perceived salary is equal to actual salary received and actual salary is less than the perceived salary the employee is dissatisfied with the salary. The remuneration paid by the employer for the services of hourly, daily, weekly and fortnightly employees.

The remuneration paid to the clerical and managerial personnel employed on monthly or annual basis. It is the amount of remuneration for unit of time excluding incentives, overtime pay etc. Is the amount of wage fixed for the unit of time fixed on the basis of job evaluation standards? Is an assembly of all properly evaluated standard wage rates set from in the sequence according to the job and size of the rate, refer to compensation given to the employees over and above wage rates which often is not directly related to output performance of time worked. Refer to special rates to certain period such as over time, Sundays and holidays, the objective of wage/salary administration is numerous and sometimes conflict with each other, Candidates decide upon their career in a particular organization mostly on the basis of the amount of remuneration the organization offers qualified and competent people join the best paid organization. The organization should aim at payment of salaries at that level where they can attract competent and qualified people. If the salary does not present compare favorably with that of other similar organization. Employees quit the present one and join the other organization.

The organization must keep the wage/Salary levels at the competent level, in order to prevent quit. Internal equity does mean payment of similar wages for similar jobs within the organization. External equity implies payment of similar wages to similar jobs in comparable organization.

To protect in public as progressive employers and to comply with the wage legislations. To pay according to comply with wage legislations. To pay according to the content land difficulty of the jobs and in tune with the effort and merit of the employees. To facilitate pay role administration of budgeting and salary control. To apply collective bargaining procedures and negotiations to promote organization feasibility.

Over all salary range for all the jobs in an organization is arranged. Each job grade will be assigned salary range. These individual salary ranges will be filled into an overall range. Overall salary grades of the organization may be adjusted on the data information collected about the salary levels of similar organizations. Individual salary may also be adjusted based on the performance of the individual employees.

Salary administration affects levels of employee commitment to the organization. However, fascinating the individual's job assignment is, the employee must be paid. Pay affects the way people work-how much and how well. A large part of the compensation that people receive from work is monetary. Although managers are expected to conserve money and distribute it wisely, many employees feel that they should get more of it for what they do. Wages, salaries and many employee benefits and services are form of compensation.

Administration of employee compensation is called salary administration. According to D.S. Beach "Salary Administration refers to the establishment and implementation of sound policies and practices of employee compensation. It includes such areas as job evaluation, surveys of wage/ salaries, analysis of relevant organizational problems, development and maintenance of Salary structure, establishing rules for administrating salary, salary payment, incentives, profit sharing, salary changes and adjustments, supplementary payments, control of compensation costs and other related items." Salary administration aims to establish and maintain an equitable salary structure and an equitable labor cost structure.

LITERATURE REVIEW

Due to universal applicability of salary system in an organization, some literature exist even though it may vary in inform of structure and system of application.

THEORETICAL REVIEW

According to Dagget and Habu (2004:31) "Salary administration is the method and process that an organization uses for compensating their workers". They argued that workers cannot obtain financial job satisfaction unless the organization achieved its goals.

Stoner and Freeman (2002:97) consider a new pay approach as an approach towards salary system that leads to the process of setting and achieving organization objectives. These scholars advance that linking pay to the labor market and variable pay to success of the organization, the managers can use the salary system to foster teamwork and other organizational goals. It is therefore necessary for the reward system not to make inflationary rate in the country into related business to be introduced by both private and public sectors of the Nigeria economy. Strong and Freeman observed further that every good compensation or salary policy is aimed at attracting, retaining and motivating high quality employees in an organization. It is also aimed at rewarding organization members for high performance and high productivity by making sure that compensation method are such that the organization can shoulder conformably.

According to Obikeze and Anthony (2003:286), salaries are the reward that individuals receive from organization in exchange for their Labour and that every organization has its distinct salary system. Choosing a successful salary system depends on considerations of salary levels, salary structure and individual pay determination.

Lawal (2006:22) argues that there are some factors that affect salary level in an organization. Some of these factors are:

- (a) Influence of trade union
- (b) Prevailing salaries and wages in the industries
- (c) Government legislation
- (d) The labor market
- (e) Organization ability to pay
- (f) Productivity level.

Lawal also argues that every organization has its salary system. Choosing a successful salary and wages depend on the consideration of salary level, structure and individual pay determination and performance (Lawal 2006: 23).

According to Kamar (2005: 48) there are three typical ways in which organization can administrate its salary.

Ad hoc increase in salaries are given erratically often at the demand of the employees rather than at the initiative of the company. In a small organization, it can produce an illogical and unfair salary structure which will cause discontents and jealousy. For obvious reasons, salaries paid by this system are intended to be confidential. Incremental scales, in this system, long service and loyalty are encouraged by regular high trade. Salaries in the incremental system are non-confidential because all staff's jobs are evaluated and graded. The salary/ wages range appearing as most schemes permit a manager toward increment for exception merit or withhold an increment for unsatisfactory work or conduct but as a robe, the standard increment is given autocratically. It is customary for salaries and wages incremental system to be non-confidential.

Thus, unemployment can exist for only a short period of time and if unemployment does not exist, its due to the fact that workers are shiftless are lazy and would not work for the going wages or salaries rate. This work emphasis is placed on the supply of Labour.

Gileman (1968) "Investment theory of wages and salary" He proposed on investment of wages as a replacement for the marginal productivity (MPT). That as the marginal productivity theory focuses on the output of Labour input, wages and salary are assumed to be a return on worker investment, then one would assume that the larger the investment, the higher the wages and salaries. In practice, however, this will not always be true (Ibid 1947).

OBJECTIVES OF THE STUDY

1. To study the salary structure of the organization
2. To study the various determining factors of employee's salary structure
3. To study the employees satisfaction level with their salary structure

RESEARCH HYPOTHESES

Hypothesis-1:

- Ho: There is no association between Salary and Qualification of the Employees of the organization.
- H1: There is association between Salary and Qualification of the Organization.

Hypothesis- 2:

- Ho: There is no association between Salary and Experience of the employees of the organization
- H1: There is association between Salary and Experience of the employees of the organization.

Hypothesis-3:

- Ho: There is no association between Satisfaction of Employees and Mode of payment of the Salary system of the organization.
- H1: There is association between Satisfaction of Employee and Mode of payment of the Organization.

RESEARCH METHODOLOGY

The present study is an exploratory study. The study was carried out by using both primary and secondary data. The primary data was collected through well-structured schedule and by observation method. Questionnaire is designed to collect some details about the salary structure and satisfaction level of employees of the Organization which is of great help in analyzing the sample in systematic way. The type of questionnaire used in the study is 'structured questionnaires' and number of questions involved "27" questions. The type of questions used in the study is 'close ended questions'. Personal interview i.e. a face to face discussion with the employee's is conducted in order to make them understand about the objectives and needs of the research being carried on.

Secondary data was collected from official records of Progressive Fertichem (P) Ltd from official websites and employee's handbook, journals and Internet.

Sampling Design: The convenience sampling method is used to collect the primary data. 50 respondents were interviewed which comprises of all level of employees of the organization

Sample Size - 50 (FIFTY) respondents were interviewed

TOOLS AND TECHNIQUES

The basic method used in data collection is as follows

- Questionnaire
- Personal Interview

To analysis the data following statistical technique has been used:

- Simple frequency distribution table
- Pie diagrams
- Bar diagrams
- Weighted ranking method
- Chi-square statistics

ANALYSIS

The assessment of Salary Administration and its Effectiveness of Progressive Fertichem (P) Ltd can be done on the following criteria's:

- Salary structure of the Organization
- Recent policies and procedures regarding salary administration process of the organization
- Factors responsible for determining the salary of Employees
- Employee's satisfaction with their salary & Pay system
- Satisfaction of Employees with the Monetary benefits
- Basis on which bonus, incentives, overtime pay and other benefits are provided to employees
- Perception and satisfaction level of the Employees regarding the organization's salary structure in compared to its competitors.

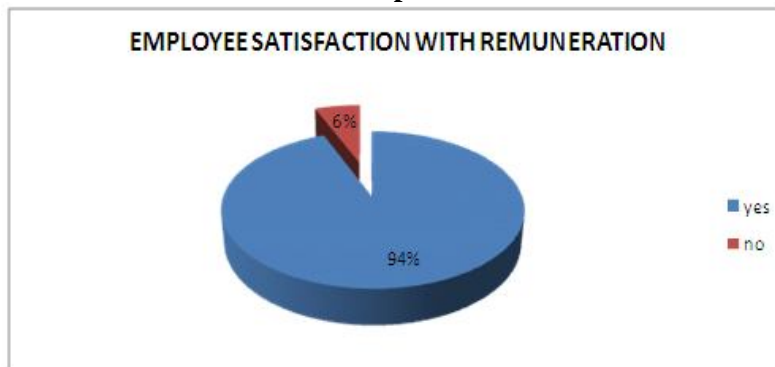
Table 1: Socio economic background of the respondents

Factors	Category	No of respondents	Percentage %
Age	20-29	12	24
	30-39	22	44
	40-49	7	14
	50-59	6	12
	60 above	3	6
Gender	Male	43	86
	Female	7	14
Qualification	Illiterate	0	0
	Primary	3	6
	Secondary	12	24
	Higher secondary	8	16
	Graduate	17	34
	Above graduate	10	20
Income	0-5000 pm	0	0
	5000-10000 pm	23	50
	10000-15000 pm	12	24
	15000-20000 pm	9	16
	More than 20000 pm	6	10
Experience	0-2yrs	7	14
	2-5yrs	15	30
	5-7yrs	8	16
	7-10yrs	3	6
	More than 10yrs	17	34

Table 2: Distribution of Employee's According to the Satisfaction with their Remuneration/Salary

SL no	Particulars	Number of respondent	Percentage (%)
A	Yes	47	94
B	No	3	6
	Total	50	100

Graph-2

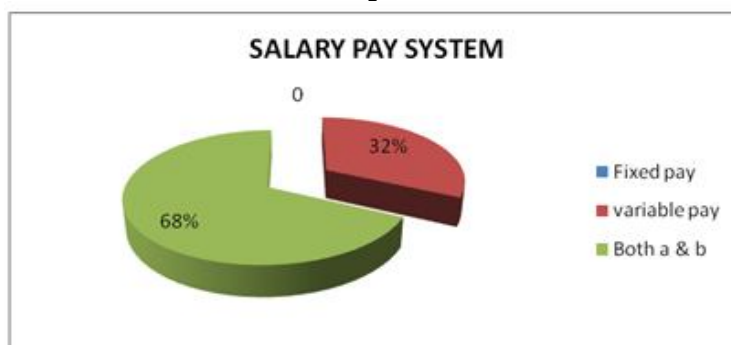


From the above table & Graph no 1, it is found that maximum employees are satisfied with the salary in return of their service rendered to the organization, only few are not satisfied.

Table no 3: Frequency of type of salary pay system followed by organization

SL no	Particulars	Number of respondents	Percentage
A	Fixed pay	0	0
B	Variable pay	16	32%
C	Both a & b	34	68%
	Total	50	100%

Graph- 3



From the above table & Graph 3, it can be interpreted that most of the respondents agreed that organization follow fixed pay and variable pay both system of payment

Table no. 4: Time Period on which salary is paid to employees

SL no.	Particulars	Number of respondents	Percentage (%)
a	Before the expiry of 7 th day of next month	50	100
b	Before the expiry of 10 th day of next month	0	0
c	On the very 1st day of next month	0	0
d	After the expiry of 10 th day of next month	0	0
	Total	50	100

Graph- 4

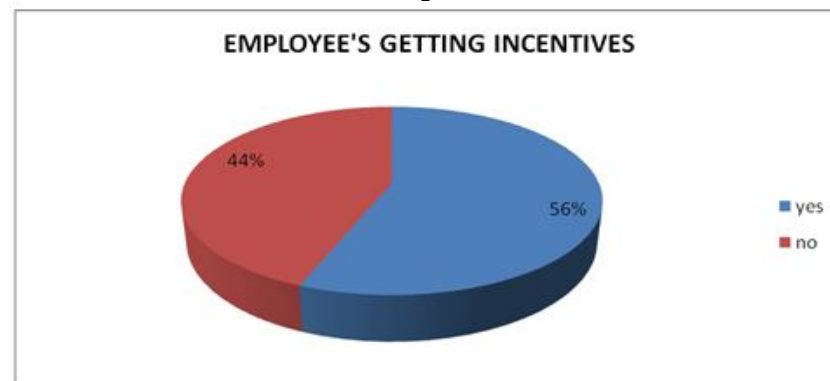


From the above table & Graph4 , it can interpreted that employees were very satisfied on the period in which salary is paid to all the employees that is before the expiry of 7th day of next month

Table no5: Number of employees getting incentives

SL No	Particulars	Number of respondents	Percentage
a	Yes	28	56%
B	No	22	44%
	Total	50	100%

Graph- 5

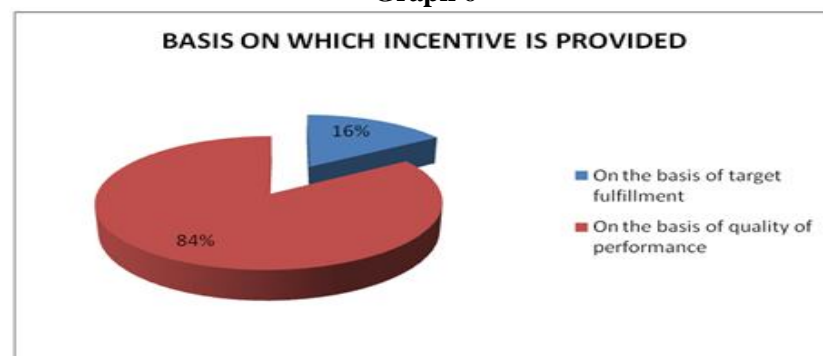


From the above table & Graph 5, it can be interpreted that almost more than half of the employees have received incentive

Table no 6: Basis on which incentive is provided to the employees

SL No	Particulars	Number of Respondents	Percentage
A	On the basis of target fulfillment	8	16%
B	On the basis of Quality of Performance	42	84%
	Total	50	100%

Graph 6



From the above table & Graph 6, it can be interpreted that maximum number of employees agreed that the incentives are given to them on the basis of quality of their performance on the job and not on basis of target fulfillment.

Table no 7: Factors responsible for satisfaction of employee regarding their salary

SL no	Factors	Very highly influencing factor-5	Highly influencing factor-4	Averagely influencing factor-3	Not influencing factor-2	Strongly not influencing factor-1	Total	Rank
a	Payment system/ways	16	13	17	3	1	190	1
		80	52	51	6	1		
b	Duration of payment	0	0	13	21	16	97	3
		0	0	39	42	16		
C	Scale of pay	12	11	25	2	0	183	2
		60	44	75	4	0		

From the above table no 7, it is found from the table that employees consider payment system as the most influencing factor for employee satisfaction with the salary and have ranked 1 as organization follow both variable and fixed pay system and they have ranked scale of pay as 2 as they are being satisfied with the amount of pay provided to them. They have ranked duration of payment as 3rd because salary is being paid on time.

Table 8: Organization's influencing factors for employees

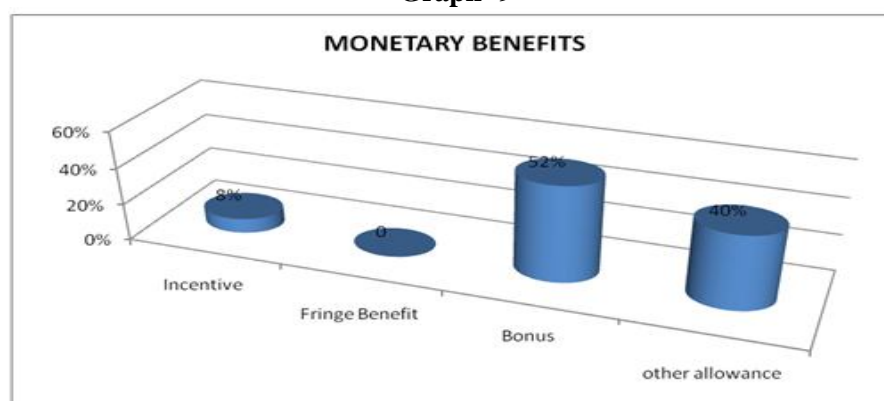
SL NO.	Factors	Very Strongly influential factor -5	Strongly influential factor- 4	Averagely influential factor -3	Not influential factor-2	Strongly not influential factor-1	Total	Rank
a	Work environment	41	7	2	0	0	239	1
		205	28	6	0	0		
b	Organization's policy	0	0	6	18	26	80	3
		0	0	18	36	26		
c	Salary structure	0	0	4	10	36	68	4
		0	0	12	20	36		
d	The job itself	17	16	10	7	0	193	2
		85	64	30	14	0		

From the above table 8, it can be interpreted that working environment of the organization influences the employees the most as they ranked it 1 because it is one of the important factor for the employee's as they have to stay almost 8 hours in the office so cooperative and cordial environment is required to remain stress-free and happy, which enhance the quality of the work. They give the 2nd rank to the type of job offered to them by the organization as it is one of the important factor for the satisfaction of the employee's as the job that they are doing should be of their choice. They also gave the emphasis on the organization's policy because whether the policy of the organization favors the employees or not.

Table no 9: Frequency of monetary benefits other than salary

SL No	Particulars	Number of respondents	Percentage
a	Incentive	4	8%
b	Fringe benefit	0	0
c	Bonus	26	52%
d	Other allowance	20	40%
	Total	50	100%

Graph- 9

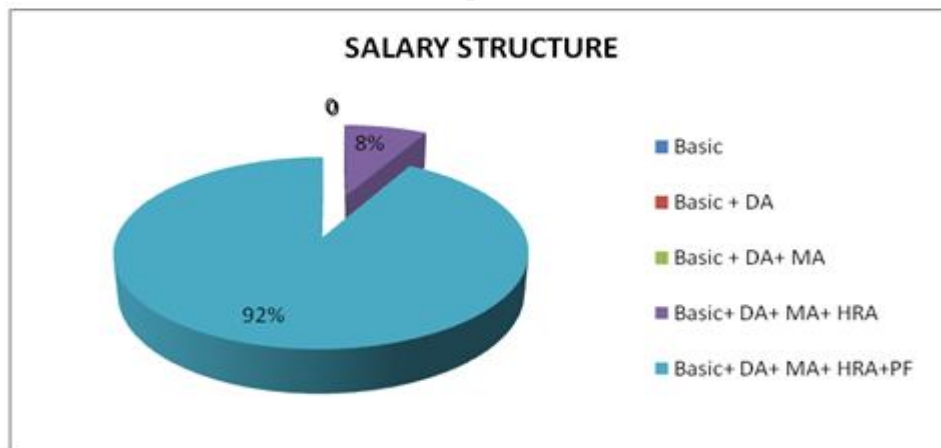


From the above table & Graph 9, it can be interpreted that most of the employees agrees that they received bonus from the organization while others received allowances other than these. Very less number of employees have got incentives.

Table no 10: Type of salary structure followed by the Organization

SL No	Particulars	Number of respondents	Percentage
a	Basic	0	0
b	Basic + DA	0	0
c	Basic + DA+ MA	0	0
d	Basic + DA+ MA+ HRA	4	8%
e	Basic+ DA+ MA+ HRA+ PF	46	92%
	Total	50	100%

Graph - 10

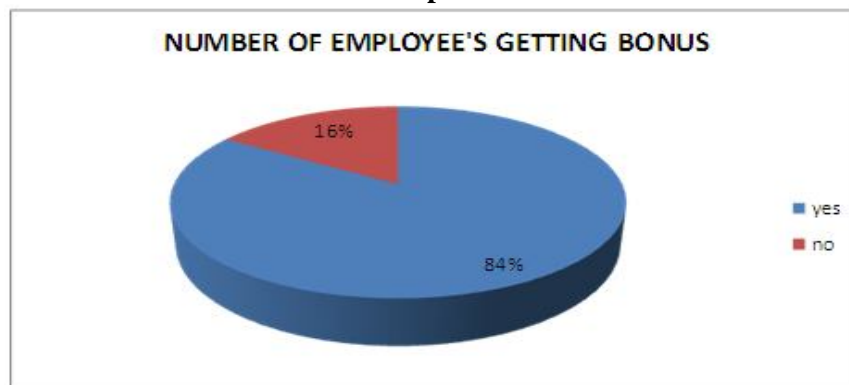


From the above table & Graph no 10, it can be interpreted that majority of employees agreed that the salary structure includes all kinds of benefits with basic pay for an employee

Table no 11: Distribution of employees according to bonus provided to them

SL No	Particulars	Number of respondents	Percentage
a	Yes	42	84%
b	No	8	16%
	Total	50	100%

Graph 11



From the above table & Graph 11, it can be interpreted that maximum number of employees (84%) agreed that they have received bonus from the Organization.

Table no 12: Factors responsible in determining the salary of employees

SL No	Particular	Very strongly responsible-5	Strongly responsible-4	Averagely responsible-3	Not responsible-2	Strongly not responsible-1	Total	Rank
A	Qualification	31	14	5	0	0	226	1
		155	56	15	0	0		
B	Experience	10	36	3	1	0	205	2
		50	144	9	2	0		
C	Skill	8	15	25	1	1	178	5
		40	60	75	2	1		
D	Performance	20	7	19	3	1	192	4
		100	28	57	6	1		
E	Position/Post of the job	9	28	11	2	0	194	3
		45	112	33	4	0		

From the above table no 12, it can be interpreted that Qualification is ranked 1 by the employees as it is considered to be the most responsible factor for determination of salary as Qualification is the foremost important factor and Experience is ranked 2 by the employees because more the number of experience more is the salary pay of that employees

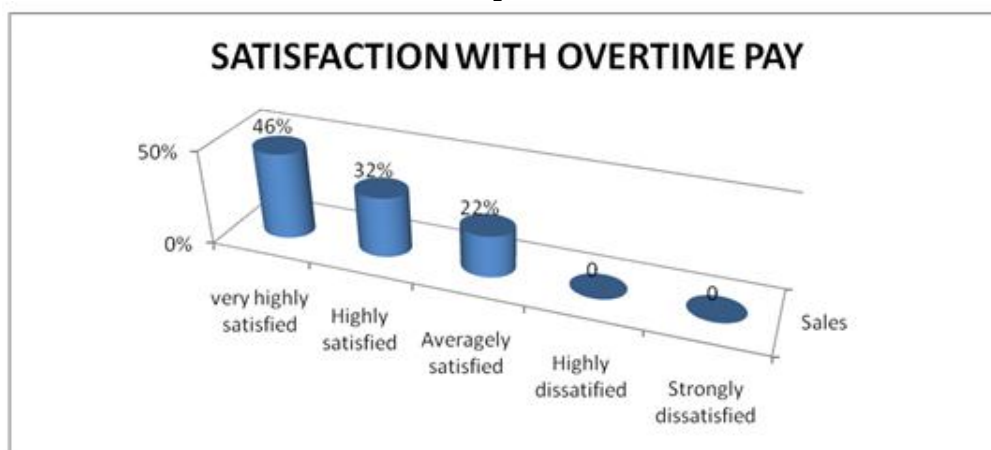
Table no 13: Other Factors that organization should consider in determining the employee's salary structure

SL No	Particulars	Very strongly responsible-5	Strongly responsible-4	Averagely responsible-3	Not responsible-2	Strongly not responsible-1	Total	Rank
A	Living standard	29	12	6	1	2	215	1
		145	48	18	2	2		
B	Economic condition	3	7	10	17	13	120	4
		15	28	30	34	13		
C	Competitor's salary structure	26	9	14	1	0	210	2
		130	36	42	2	0		
D	Welfare provisions	5	8	11	16	10	132	3
		25	32	33	32	10		
E	Labor market conditions	3	6	10	18	13	118	5
		15	24	30	36	13		

From the above table & Graph no 13, it can be interpreted that Maximum respondents agreed that living standard is the most responsible factor for determining employee's salary structure as ranked in 1st position because salary has a great impact on living standard of employees as good salary may improve the living Conditions of employees. Some respondents have ranked competitor salary structure as 2nd because if the Organization gives low remuneration to employees in compared to other competitors then the employees me quit the present organization and may join others, therefore the salary had to be competitive to retain employees.

Table no 14: Satisfaction of the Employees with the Overtime Pay

SL No	Particulars	Number of Respondents	Percentage
a	Very highly satisfied	23	46%
b	Highly satisfied	16	32%
c	Averagely satisfied	11	22%
d	Highly dissatisfied	0	0
e	Strongly dissatisfied	0	0
	Total	50	100%

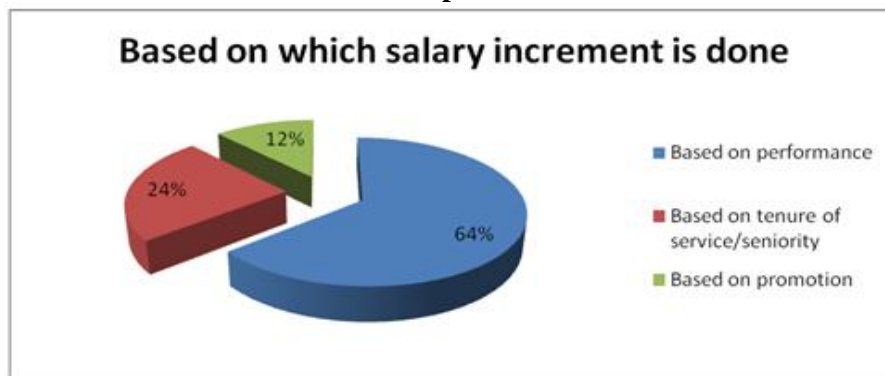
Graph- 14

From the above table & Graph 14, it is seen that maximum number of employees are very highly satisfied with the overtime pay and none of the employees are dissatisfied

Table no 15: Basis on which the salary increment is done

SL No	Particulars	Number of respondents	Percentage
a	Based on Performance	32	64%
b	Based on tenure of service/seniority	12	24%
c	Based on promotion	6	12%
	Total	50	100%

Graph- 15

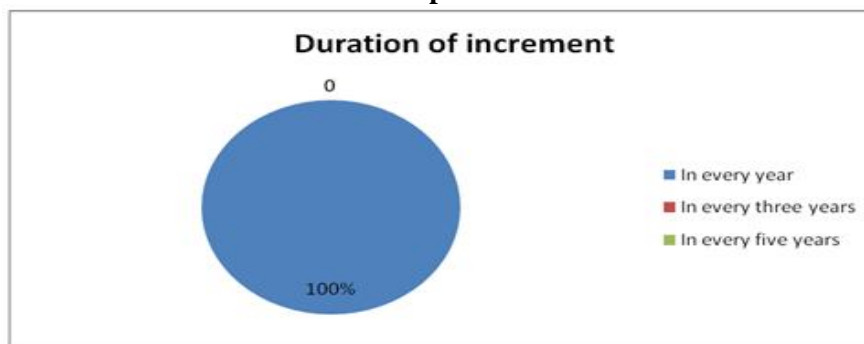


From the above table & Graph 15, it is seen that mostly the organization does the salary increment on the basis of employee's performance as good performance leads to productivity.

Table no 16: Duration for increment in salary

SL No	Particulars	Number of respondents	Percentage
a	In every year	50	100%
b	In every three years	0	0
c	In every five years	0	0
	Total	50	100%

Graph- 16

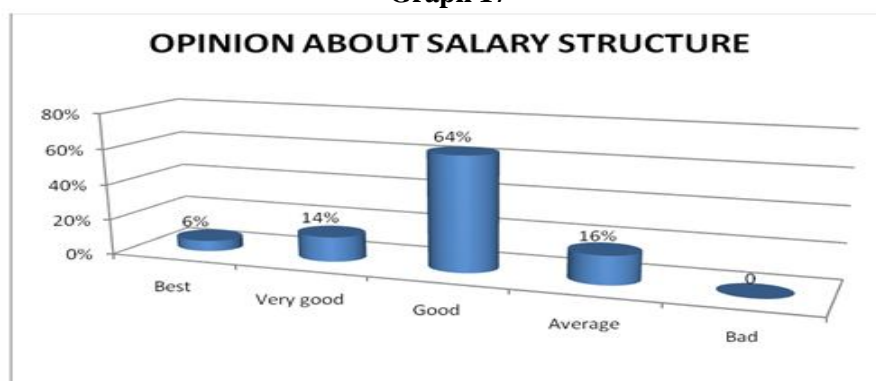


From the above table and Graph no16 , it is seen that increment in salary of employees happens every year

Table no 17: Frequency of opinion about the salary in compared with other organization

SL No	Particulars	Number of respondents	Percentage
a	Best	3	6%
b	Very good	7	14%
c	Good	32	64%
d	Average	8	16%
e	Bad	0	0
	Total	50	100%

Graph 17



From the above table & Graph 17, it can be interpreted that most of the employees feel that the salary is good while small percentage of employees agreed it to be the best in comparison with other competitors in same industry

Table no 18: Suggestion of employees regarding salary system

SL No	Particulars	Number of respondents	Percentage
a	Better salary structure	29	58%
b	More monetary benefits are expected	21	42%
	Total	50	100%

Graph 18



From the above table & Graph no 18, it can be interpreted that more than half of the respondents need better salary while other need monetary benefits

HYPOTHESIS

1) There is no association between salary and education of the employee of the organization.

CROSSTABS

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Salary* Education	50	100.0%	0	.0%	50	100.0%

Salary * Education Crosstabulation

		Education					Total
	Salary	Middle School	Metriculation	Higher Secondary	Graduate	More than Graduate	
	5k-10k	6	6	3	0	0	15
	10k-15k	3	3	5	1	2	14
	15k-20k	1	1	0	2	5	09
	More than 20k	0	0	1	5	6	12
	Total	10	10	9	8	13	50

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.461E2 ^a	12	.000
Likelihood Ratio	143.117	12	.000
N of Valid Cases	50		

a.1 cells (6.3%) have expected count less than 5. The minimum expected count is 3.94.

From the above table it is seen that Pearson Chi-square statistics, $\chi^2 = 1.461E2$ and $P < 0.001$. Therefore the null hypothesis is rejected. So there is association between the salary and education.

Hypothesis-2: H_0 : There is no association between salary and experience of the employee of the organisation.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
incom * occupation	50	100.0%	0	.0%	50	100.0%

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.081 ^a	12	.994
Likelihood Ratio	.081	12	.994
N of Valid Cases	50		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 14.53.

From the above table Pearson Chi-square statistics, $\chi^2 = .081$ and $P > 0.005$. Therefore the null hypothesis is rejected. There is association between salary and experience of the employee the organization.

Hypothesis-3: H_0 : there is no association between satisfaction level of employee and mode of payment of salary of the organization.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Salary * Education	50	100.0%	0	.0%	50	100.0%

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.011 ^a	2	.994
Likelihood Ratio	.011	2	.994
N of Valid Cases	50		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 4.53.

From the above table Pearson Chi-square statistics, $\chi^2 = .011$ and $P > 0.05$. Therefore the null hypothesis is rejected. there is association between satisfaction level of employee and mode of payment of the salary of the organization.

FINDINGS

From the study, it was found that most of the employees are satisfied with their work/job in the organization and also the employees were satisfied with the time on which salary is paid to them that is before the expiry of 7th day of next month. The organization follows both fixed pay and variable pay in their salary administration process, It was found that salary structure includes all the allowances with the basic pay that is basic + DA + MA + HRA + PF, Most of the employees get incentives based on the quality of their performance. And bonus are frequently provided during puja/festivals, Most influential factor in organization for employees is their working environment. While determining the salary the organization mostly considers the factors Qualification

and Experience, it was also found that Salary of the employees is decided by the organization keeping in mind the Living standard and competitor's salary structure. The Employees opinion about organization's salary structure in comparison with other organizations was found that most of employees rated as "good" while some rated as "average" and very few of the employees rated as "best".

RECOMMENDATION

Based on the data collected through the questionnaire and interactions with the respondents (employees) of the Progressive Fertichem (P) Ltd, topatoli, the following recommendations are made for considerations:-

1. The organization may undergo job evaluation and performance appraisal of all employees and provide better salary to increase job satisfaction.
2. The management may announce efficiently based increments & incentives to attract efficient, skilled, committed personal. So that the experienced skilled employee do not go to other small industries and create a competition to this organization
3. Organization's compensation plan should offer more than just a competitive salary. Having access to additional compensation, whether in the form of added financial benefits or non-monetary benefits can go a long way towards creating a loyal employee population.
4. Organization may focus on providing generous pay for performance with regular performance meetings each quarter works better than a once-per-year evaluation.
5. Company may provide a festival advance facility which will prove more beneficial for the employees and which will help them in fulfilling their needs arising during the course of any festive occasion.
6. Fringe benefits should be provided by the organization, in order to make the employees feel motivated and secure.
7. Company should conduct salary survey to find out and study recent patterns in similar industry. Based on the findings of such survey they should restructure the compensation

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IMPLEMENTATION OF MASS MEDIA STRATEGY FOR POVERTY ALLEVIATION AND BIODIVERSITY CONSERVATION

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ABSTRACT

The research paper is a significant effort to delineate the role of mass media in general and specific roles of media channels in catering the objectives of poverty alleviation, protecting biodiversity and regulating its depletion in particular for maintaining development sustainability both at local and global level. The goal of conserving biodiversity is not confined to one locality or region or nation but embraces the entire globe. This demands people to think globally and act locally for the development and growth of societal as well as environmental ecology. An informed, motivated and conscious citizen can utilize poverty alleviation programmes effectively and successfully. Informed and motivated citizens can also play a responsible role in promoting environmental protection and preserving biodiversity in various walks of their lives. In fact to fulfill the goals of sustainable development through protecting biodiversity, there is an indispensable need to mould a lifestyle that is environment friendly and equitable all over the world.

Though participatory media alone is not sufficient to meet these objectives but is a crucial element in facilitating the fulfillment of these objectives. Therefore, it is necessary to have a communication activity or an action plan, which is built on a strategy with sustainable vision to provide better information for stakeholders on poverty and environment relationships, during the implementation phase of harmonizing poverty reduction and environmental goals and policy and planning for sustainable development

Keywords: Effective Communication Strategy, Sustainable Development, Poverty Alleviation, Biodiversity Conservation

1.1. INTRODUCTION

Ever since the end of the Second World War, there is a common concern for macro level development among the development theorists and policy makers. The last six decades have witnessed a remarkable shift in the meaning and focus of development. Sustainable development though is a two decades old concept, still is considered as the latest and present trend of human development at local as well as global level. The research paper deals with the issue of sustainable development and the role of media and its strategy in sustainable development. Whether its role in sustainable development is the same as that of it in relation to the previous trends of development or different? If it is different, to what extent? Why and how? It becomes very pertinent to ask these questions for two reasons: One, the scope of sustainable development is broader than the earlier notions of development. While earlier development was the concern of a few economists, policy makers and administrators, sustainable development has become everybody's concern. Two, it is pertinent to find out the implications of tremendous changes that have taken place in communication in relation to sustainable development.

There is no medicine to Cancer and Swine flu; prevention is a solution to keep preventing these diseases. Similarly, informed and conscious citizens can take steps to avert the danger to the environment and can take steps to promote safety to environment. Therefore, media can play an important role in sustainable development by creating awareness, educating the people, translating the technical knowledge into people's language, conscientizing the people, facilitating people's expressions and interaction at grassroots level. Sustainable development is a broader concept compared to the earlier concepts and trends of development. It is intended not merely for the third world countries, but it is for the entire globe for a distant future. It is a holistic approach. It encompasses all activities of human beings and it calls for the participation of people at individual, local, national and global levels. It is broader and different from the earlier trends of development as the earlier concepts and theories of development were concerned with only the development of the third world countries. The aim of sustainable development is not confined to merely the Third World countries. It emerged out of the concern shown in international conferences and commissions in which both developed and underdeveloped countries have been the partners and all have the common responsibility to fulfill the various objectives. Besides, it is aimed at helping not only for the present generations, but also the future generations. As the concept of sustainable development is broader and different from the earlier trends of development. The role of communication in sustainable development is much wider compared to the role of communication in the earlier development models.

1.2. CONCEPTUAL BACKGROUND

Sustainable development as an emerging discipline has occupied a pivotal place in every aspect of human life today. Sustainable development has become the concern of media academicians, economists, ecologists, administrators, lawyers, communication experts, environmentalists, human right activists, and NGO's. In other words, it has become everybody's cup of tea.

The world commission on environment and Development defined sustainable development as the 'development that meets the needs of the present without compromising the ability of future generations to meet their own needs.' (WCED, 1987)

It's an assumption that sustainable development is a coin having two important obligations on its two sides. One side is the alleviation of poverty and the other, the protection of environment. Sustainable development is very much linked with the personal involvement and active participation of people. It is a holistic concept that can be on the global, national, local and individual scale. Media is an intervening variable without which the materialization of different goals of sustainable development is not possible. Therefore, Media has the key role in facilitating the participation of people relating to sustainable development.

1.3. COMMUNICATION STRATEGY FOR POVERTY ALLEVIATION AND BIODIVERSITY

a. Motivational campaign

Motivation among the people is one of the primary requirements for the success of any programme relating to sustainable development whether it is a poverty alleviation program or family planning program or a forestation programme. People should be aware of it, its importance and its utility. Communication has a great role in creating awareness pertaining to various aspects of sustainable development.

b. Training and education

For an effective penetration, the environmental education has to be essentially location specific. At the first level, special attention should be paid to school children and women. Formal and non-formal educational institutions, mass media, governmental and non-governmental organizations have a significant role as channels of communication in educating people about the dreadful consequences of environmental depletions.

c. Disseminating technical knowledge into local languages

For creating awareness among people and for their effective participation in various programmes aiming at sustainable development, technical knowledge and different aspects of international conventions have to be translated into peoples' languages.

d. Conscientization

For attaining the objectives of sustainable development, active involvement and commitment of every individual in relation to their decisions and acts is inevitable. To achieve this, people have to be actively conscious. Conscientizing people about their problems and also about environmental problems at national and global levels, their involvement and responsibilities have crucial role for sustainable development.

e. Striving attention of the National Government

Communication media, especially mass media have a constructive role to play by focusing attention of the government on various problems by offering constructive suggestions and by criticizing the government whenever it seeks to push through unproductive decisions and harmful environmental projects.

f. Development support systems

Govt. has been initiating various programmes and projects aiming at poverty alleviation, employment generation, conserving and protecting environment. For the effective implementation and good results of such programmes, target groups and beneficiaries have to be well informed and thorough awareness has to be created about the programmes meant for them. Communication has a gap reducing role between benefit agents and beneficiaries.

1.4. COMMUNICATION STRATEGY AND POVERTY ALLEVIATION PROGRAMMES

This paper deals with the role of media channels in the success or failure of the implementation of poverty alleviation programmes initiated by the govt. It is believed that, those who are aware of the schemes or benefits meant for them can avail and utilize those schemes or benefits in a better way. Sometimes, due to lack of awareness, even educated people fail to avail themselves of some provisions or benefits meant for them. As such, what about the uneducated and poor people in rural areas in terms of utilizing the poverty alleviation programmes meant for them? To what extent do they have awareness about these programmes? What are the channels of communication or sources of information creating such awareness? To what extent is the awareness responsible for utilization of these schemes and what is the overall impact of the poverty alleviation schemes on

the beneficiaries? These are the questions to be addressed from communication point of view, while analyzing the role of communication in the success or failure of the poverty alleviation programmes.

This survey has been conducted among the target beneficiaries of MGNREGA, SGRY, SGSY and IRDP Schemes both those who have availed of these schemes and those who have not availed them. An attempt also has been made to evaluate the improvement in the quality of life of those who have been profited by these schemes. Findings of the survey have been presented in this chapter.

1.4.1. Content of the messages

The content of the information material aims:

- (i) at informing about the PEP and its activities;
- (ii) at improving the stakeholders' knowledge about P-E linkages and P-E-L indicators;
- (iii) at advocating for the use of P-E linkages and P-E-L indicators into the stakeholders' work routine;
- (iv) at disseminating best practices and lessons learnt in information-sharing networks.

At the local level, the communication campaign will also diffuse messages about the pilot activities, and about methods and tools for involving the poor communities in the development and implementation of environmental policies.

The communication campaign will provide information about the following issues:

- (i) Presentation of the Poverty and Environment Project (PEP)
- (ii) Dissemination of PEP activities and achievements
- (iii) Poverty and Environment (PE) knowledge and linkages
- (iv) Dissemination and exchange of experiences on P-E-L linkages
- (v) Elaboration and use of new Poverty, Environment and Livelihood (P-E-L) Indicators
- (vi) Creation of information-sharing networks
- (vii) Dissemination of the information-sharing networks activities and achievements
- (viii) Advocacy for using P-E linkages in policy development and planning
- (ix) Lessons Learnt and recommendations regarding the best practices for integrating P-E linkages into policy making and planning
- (x) Advocacy for using Poverty-Growth-Environment (PG&E) issues into policy making and planning

POVERTY ALLEVIATION AND POPULATION CONTROL PROGRAMMES OF THE INDIAN GOVERNMENT

4.1. Sustainable Development and Poverty Alleviation

For the last five decades, the major objective of the governments, especially in developing countries, has been the removal of poverty. Poverty alleviation is an essential component of sustainable development. Because, every year, 1.8 crore people are dying due to the diseases caused by hunger (Manasa, 1995). The overall availability of food in the world is not a problem. Even in developing countries, per capita food production increased by 18 per cent on an average in the 1980s. There is enough food to offer to everyone in the world around 2,500 calories a day- 200 calories more than the basic minimum. People go hungry not because food is unavailable, but because they cannot afford it (Human Development Report, 1994). As our late Prime Minister,

Mrs. Indira Gandhi, focused the attention at Stockholm Conference in 1972, poverty was the worst form of pollution (Dilli, K.T., 1996). Besides, the worst sufferers of environmental degradation are the poor (Madhavi, 1993). Therefore, alleviation of poverty is inevitable for improving the condition of these people to enable them to meet their needs and aspirations, which is a broad goal of sustainable development.

4.2. Poverty Alleviation and Intervention of the State

The state seeks to intervene positively in the development process through a number of public policies by stimulating production and ensuring distributive justice. The entire thrust appears to be on improving the quality of life of all the citizens. The policies are broadly of two types: one, the policies, which might be called comprehensive and lead to structural transformation, and two, incremental policies, which are of a reformative type. Policies like land reforms, ceilings on property and wealth belongs to the former category, as they touch the ownership of the means of production, and policies like reservations, public distribution system, and

subsidized anti-poverty schemes fall in the latter category. The incremental policies are intended to provide some relief to the poorer sections without affecting the basic socio-economic structure of the society. The modern state pursues both types of policies and covers a wide range of socio-economic process touching the life of the community at various points (Reddy Ram and Haragopal, 1985). India has also followed both comprehensive and incremental policies.

4.3. Public Policy for Alleviation of Poverty in India

Long before the World Bank and other international agencies discovered poverty, India had started paying attention for alleviating it. As far back as in 1948, Jawaharlal Nehru's National Planning Committee stated that getting rid of appalling poverty and providing people with food, clothing, housing and every other essential requirement of human existence was India's primary goal. The evolution of government policy in India passed through different phases. Aiming at the rapid development of the country, five years plans started from 1st April 1951. Alleviation of poverty in one form or the other has always occupied an important place in the list of stated objectives of all the five years plans in the country.

4.4. Poverty Alleviation Programmes in Five Years Plans

The First Five Year Plan declares that the central objective of planning in India is to raise the standard of living of the people and to open to them opportunities for a richer and more varied life (First Five Year Plan). The Second Five Year plan was formulated in the wake of the government decision to adopt a socialist pattern of society and a pronounced egalitarian thrust in the direction of the economy. It gave priority to provide equity for. Along with rapid growth, it also evinced concern for less privileged sections, equity and reduction of inequalities between rich and poor.

In the third plan also, growth continued to have an important position. But in this plan, special attention was also paid to poverty. It was stated in the plan that 'the principal aim of the third plan is to secure a marked advance towards self-sustaining growth' (Third Five Year Plan). Besides, it also stated that the plan seeks to provide basic necessities to all citizens, more specifically food, supply of drinking water, clothing, elementary education, health and sanitation, housing and progressively also work for all.

Though poverty is prevalent both in rural and urban areas, since more than 80 per cent of people lived in rural areas, by and large, government concentrated on the eradication of rural poverty. During the fifties and sixties, emphasis was on community development Panchayat Raj, Intensive Area Development, Development of Backward Regions, modernization of agriculture, and so on. In this direction, the following were the major programmes initiated during this period:

- (a) The Community Development Programme was introduced in 1952.
- (b) The Intensive Agricultural District Programme started in 1960-61.
- (c) The Intensive Agricultural Area Programme (IAAP) was introduced in 1964.
- (d) High Yielding Varieties Programme (HYVP) was introduced in 1966-67.

Morley (1988) felt that community development programme succeeded to some extent increasing a viable infrastructure in the rural areas, including the extension machinery. It was observed that in the selection of works, the village leaders were often able to influence decisions favoring them. The better-off villages became better and those which badly needed improvement in the living conditions came to be left out. The neglect of the weaker sections continued during the Intensive Agricultural Development Programme (IADP) strategy, which followed the Community Development Programme. In times of scarcities, the supplies of inputs like fertilizers and improved seeds are pre-empted by larger farmers who generally dominate the cooperative structure. Further, in the name of progressive farmers, it is the farms of large farmers, which are usually selected by the agriculture department as Seed Centers for multiplication of better quality seed.

Government initiated some programmes for the alleviation of poverty in fifties and sixties, they could not yield good results. And even though per capita national consumer expenditure increased from Rs. 276.2 in 1960-61 to Rs. 287.0 in 1967-68, i.e. by 3.9 per cent, the small gains were not equitably distributed among all sections of the population. Consequently, the condition of the bottom 20 per cent of the urban population, bottom 20 per cent of rural people has remained more or less stagnant (Dandekar and Rath, 1971). Thus, while the character of rural poverty has remained the same as before, the character of the urban poverty has deepened further.

4.5. Directly Beneficiary Oriented Programmes

In the late 1960s, it was realized that any indirect policy measure would not be of much help to the rural poor (Ram Reddy and Haragopal, 1985). Development with social justice involving the large sections of the small

farming communities was considered to be important for the alleviation of poverty. So, it was though necessary to provide them a separate institutional base to speed up the required help t improving their level of productivity and living. Implementation of Land Reforms, Nationalization of Banks for the service of farming communities and other weaker sections, drought-prone area programme were the other activities that government undertook at the macro level for poverty eradication. Therefore, in this direction, the following are the directly beneficiary oriented programmes:

4.6.1. Small Farmers Development Agency (SFDA) (1969-80)

Target group approach was adopted from the Fourth Plan. The objective was to produce a direct impact on the status of the rural poor. It started with the Small Farmers Development Agency (SFDA) and Marginal Farmers and Agricultural Laborers Development Agency (MFALDA) were introduced on the recommendations of the Rural Credit Review Committee in 1969 with a view to improving the economic conditions of small and marginal farmers and agricultural laborers. In the case of small and a marginal farmer, this was sought to be done by developing the capacity of their land through additional capital. For, most of them hardly have any surplus income to spare for investment to improve their production.

Each SFDA was expected to cover 50,000 families of small and marginal farmers and agricultural labourers. The main objectives of the SFDA were:

1. To identify the members of the target groups (small farmers, marginal farmers and agricultural labourers) and their problems;
2. To draw up and execute plans (schemes) for investment and production in respect of activities, which might be taken up by them for their own benefit;
3. To review the progress and effectiveness thereof, a budget of Rs. 1.5 crore was allowed for each SFDA for five years and the entire amount was provided by the Government of India. Financial assistance to beneficiaries included a subsidy of 25 per cent of the cost in the case of small farmers and 33 per cent in the case of marginal farmers and agricultural laborers subject to a maximum limit of Rs. 3,000.

4.6.2. The SFDA: the Impact on Target Group

Several studies were conducted on the impact of SFDA in different States. About the coverage of the target groups, the studies from Odisha, Bihar, Kerala, Karnataka, Rajasthan, Madhya Pradesh and Uttar Pradesh point out that it was very low and fell short of the targets awfully. The cases of wrong identification of the beneficiaries have been pointed out. Most of these studies maintain that the benefits did not percolate to the target groups. Ineffectiveness of the agency is traced to lack of awareness about the agency on the part of target groups to take government loans, misutilization of the loan amount and cornering of the benefits by richer sections (Ram Reddy and Haragopal, 1985).

However, certain successful schemes were reported from Odisha, Karnataka, Haryana and Himachal Pradesh. Karnataka study reveals that households under sheep rearing category derived the benefit. The studies from Haryana report that the agency has lifted a favorable impact on the employment conditions of the beneficiaries, since a rise in both the man-days of work and wages were noticed.

RURAL WORKS PROGRAMME

Considering under-employment and unemployment as one of the basic problems of the rural poor, the Third Five Year Plan had proposed to organize a rural works programme on a mass scale to provide employment for about 1, 00,000 persons in the first year, about 4,00,000 to 5,00,000 in the second year, about a million in the third year, rising to about 2.5 million in the last year of the plan at an estimated total cost of Rs. 150 crores during the plan period at the then prevailing prices (Third Five Year Plan, p. 165). The plan had also indicated the possibility of considering ways of paying wages in part in the form of food grains. But te scheme did not gain much ground because only Rs. 19 crore could be made available for such programmes.

POVERTY ALLEVIATION AND POPULATION CONTROL PROGRAMMES OF THE INDIAN GOVERNMENT

4.7. Sustainable Development and Poverty Alleviation

For the last five decades, the major objective of the governments, especially in developing counties, has been the removal of poverty, Poverty alleviation is an essential component of sustainable development. Because, every year, 1.8 crore people are dying due to the diseases caused by hunger (Manasa, 1995). The overall availability of food in the world is not a problem. Even in developing countries, per capita food production increased by 18 per cent on an average in the 1980s. There is enough food to offer to everyone in the world

around 2,500 calories a day- 200 calories more than the basic minimum. People go hungry not because food is unavailable, but because they cannot afford it (Human Development Report,(1994). As our late Prime Minister, Mrs. Indira Gandhi, focused the attention at Stockholm Conference in 1972, poverty was the worst form of pollution (Dilli, K.T., 1996). Besides, the worst sufferers of environmental degradation are the poor (Madhavi, 1993). Therefore, alleviation of poverty is inevitable for improving the condition of these people to enable them to meet their needs and aspirations, which is a broad goal of sustainable development.

4.8. Poverty Alleviation and Intervention of the State

The state seeks to intervene positively in the development process through a number of public policies by stimulating production and ensuring distributive justice. The entire thrust appears to be on improving the quality of life of all the citizens. The policies are broadly of two types: one, the policies, which might be called comprehensive and lead to structural transformation, and two, incremental policies, which are of a reformative type. Policies like land reforms, ceilings on property and wealth belongs to the former category, as they touch the ownership of the means of production, and policies like reservations, public distribution system, and subsidized anti-poverty schemes fall in the latter category. The incremental policies are intended to provide some relief to the poorer sections without affecting the basic socio-economic structure of the society. The modern state pursues both types of policies and covers a wide range of socio-economic process touching the life of the community at various points (Reddy Ram and Haragopal, 1985). India has also followed both comprehensive and incremental policies.

4.9. Public Policy for Alleviation of Poverty in India

Long before the World Bank and other international agencies discovered poverty, India had started paying attention for alleviating it. As far back as in 1948, Jawaharlal Nehru's National Planning Committee stated that getting rid of appalling poverty and providing people with food, clothing, housing and every other essential requirement of human existence was India's primary goal. The evolution of government policy in India passed through different phases. Aiming at the rapid development of the country, five years plans started from 1st April 1951. Alleviation of poverty in one form or the other has always occupied an important place in the list of stated objectives of all the five years plans in the country.

4.9. Poverty Alleviation Programmes in Five Years Plans

The First Five Year Plan declares that the central objective of planning in India is to raise the standard of living of the people and to open to them opportunities for a richer and more varied life (First Five Year Plan). The Second Five Year plan was formulated in the wake of the government decision to adopt a socialist pattern of society and a pronounced egalitarian thrust in the direction of the economy. It gave priority to provide equity for. Along with rapid growth, it also evinced concern for less privileged sections, equity and reduction of inequalities between rich and poor.

In the third plan also, growth continued to have an important position. But in this plan, special attention was also paid to poverty. It was stated in the plan that 'the principal aim of the third plan is to secure a marked advance towards self-sustaining growth' (Third Five Year Plan). Besides, it also stated that the plan seeks to provide basic necessities to all citizens, more specifically food, supply of drinking water, clothing, elementary education, health and sanitation, housing and progressively also work for all.

Though poverty is prevalent both in rural and urban areas, since more than 80 per cent of people lived in rural areas, by and large, government concentrated on the eradication of rural poverty. During the fifties and sixties, emphasis was on community development Panchayat Raj, Intensive Area Development, Development of Backward Regions, modernization of agriculture, and so on. In this direction, the following were the major programmes initiated during this period:

- (c) The Community Development Programme was introduced in 1952.
- (d) The Intensive Agricultural District Programme started in 1960-61.
- (c) The Intensive Agricultural Area Programme (IAAP) was introduced in 1964.
- (d) High Yielding Varieties Programme (HYVP) was introduced in 1966-67.

Morley (1988) felt that community development programme succeeded to some extent increasing a viable infrastructure in the rural areas, including the extension machinery. It was observed that in the selection of works, the village leaders were often able to influence decisions favoring them. The better-off villages became better and those which badly needed improvement in the living conditions came to be left out. The neglect of the weaker sections continued during the Intensive Agricultural Development Programme (IADP) strategy, which followed the Community Development Programme. In times of scarcities, the supplies of inputs like

fertilizers and improved seeds are pre-empted by larger farmers who generally dominate the cooperative structure. Further, in the name of progressive farmers, it is the farms of large farmers, which are usually selected by the agriculture department as Seed Centers for multiplication of better quality seed.

Government initiated some programmes for the alleviation of poverty in fifties and sixties, they could not yield good results. And even though per capita national consumer expenditure increased from Rs. 276.2 in 1960-61 to Rs. 287.0 in 1967-68, i.e. by 3.9 per cent, the small gains were not equitably distributed among all sections of the population. Consequently, the condition of the bottom 20 per cent of the urban population, bottom 20 per cent of rural people has remained more or less stagnant (Dandekar and Rath, 1971). Thus, while the character of rural poverty has remained the same as before, the character of the urban poverty has deepened further.

DIRECTLY BENEFICIARY ORIENTED PROGRAMMES

In the late 1960s, it was realized that any indirect policy measure would not be of much help to the rural poor (Ram Reddy and Haragopal, 1985). Development with social justice involving the large sections of the small farming communities was considered to be important for the alleviation of poverty. So, it was thought necessary to provide them a separate institutional base to speed up the required help to improving their level of productivity and living. Implementation of Land Reforms, Nationalization of Banks for the service of farming communities and other weaker sections, drought-prone area programme were the other activities that government undertook at the macro level for poverty eradication. Therefore, in this direction, the following are the directly beneficiary oriented programmes:

SMALL FARMERS DEVELOPMENT AGENCY (SFDA) (1969-80)

Target group approach was adopted from the Fourth Plan. The objective was to produce a direct impact on the status of the rural poor. It started with the Small Farmers Development Agency (SFDA) and Marginal Farmers and Agricultural Laborers Development Agency (MFALDA) were introduced on the recommendations of the Rural Credit Review Committee in 1969 with a view to improving the economic conditions of small and marginal farmers and agricultural laborers. In the case of small and a marginal farmer, this was sought to be done by developing the capacity of their land through additional capital. For, most of them hardly have any surplus income to spare for investment to improve their production.

Each SFDA was expected to cover 50,000 families of small and marginal farmers and agricultural labourers. The main objectives of the SFDA were:

1. To identify the members of the target groups (small farmers, marginal farmers and agricultural labourers) and their problems;
2. To draw up and execute plans (schemes) for investment and production in respect of activities, which might be taken up by them for their own benefit;
3. To review the progress and effectiveness thereof, a budget of Rs. 1.5 crore was allowed for each SFDA for five years and the entire amount was provided by the Government of India. Financial assistance to beneficiaries included a subsidy of 25 per cent of the cost in the case of small farmers and 33 per cent in the case of marginal farmers and agricultural laborers subject to a maximum limit of Rs. 3,000.

THE SFDA: THE IMPACT ON TARGET GROUP

Several studies were conducted on the impact of SFDA in different States. About the coverage of the target groups, the studies from Odisha, Bihar, Kerala, Karnataka, Rajasthan, Madhya Pradesh and Uttar Pradesh point out that it was very low and fell short of the targets awfully. The cases of wrong identification of the beneficiaries have been pointed out. Most of these studies maintain that the benefits did not percolate to the target groups. Ineffectiveness of the agency is traced to lack of awareness about the agency on the part of target groups to take government loans, misutilization of the loan amount and cornering of the benefits by richer sections (Ram Reddy and Haragopal, 1985).

However, certain successful schemes were reported from Odisha, Karnataka, Haryana and Himachal Pradesh. Karnataka study reveals that households under sheep rearing category derived the benefit. The studies from Haryana report that the agency has lifted a favorable impact on the employment conditions of the beneficiaries, since a rise in both the man-days of work and wages were noticed.

RURAL WORKS PROGRAMME

Considering under-employment and unemployment as one of the basic problems of the rural poor, the Third Five Year Plan had proposed to organize a rural works programme on a mass scale to provide employment for about 1, 00,000 persons in the first year, about 4,00,000 to 5,00,000 in the second year, about a million in the third year, rising to about 2.5 million in the last year of the plan at an estimated total cost of Rs. 150 crores

during the plan period at the then prevailing prices (Third Five Year Plan, p. 165). The plan had also indicated the possibility of considering ways of paying wages in part in the form of food grains. But the scheme did not gain much ground because only Rs. 19 crore could be made available for such programmes.

The Maharashtra Government introduced the Employment Guarantee Scheme in 1972-73. Karnataka Government also initiated a similar scheme. In April 1977, the Central Government launched a nationwide 'Food for Work Programme' to enlarge employment opportunities for rural poor. The basic objectives of the programme were:

1. To generate additional gainful employment to a large number of unemployed and under-employed persons both men and women, in rural areas for raising their incomes and consequently their nutritional levels;
2. To create durable community assets and strengthening the rural infrastructure; and
3. To utilize surplus food grains for the development of human resources.

PERFORMANCE

This programme was based on the pattern of the rural works or crash employment programmes. But unlike them, a massive effort was made for the first time. As much as 56 lakh metric tonnes of food grains were released under this programme till October 1980, of which 46.5 lakh metric tonnes were utilized. Employment generated since the inception of this programme in 1977 to 1979-80 is reported to be 8,686 lakh man-days (Prasad, Kamta, 1985).

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Since October 1980, the Food for Work Programme was renamed as the national Rural Employment Programme (NREP) and made a part of Sixth five Year Plan. It was centrally sponsored programme with equal contribution of the central and state governments. Like food for work programme, it provided supplementary employment opportunities to work seekers during the lean period of the year.

IMPACT ON THE BENEFICIARIES

Against the target of generation of 1,500-2,000 million man-days, 1,775 million man-days were generated during the Sixth Plan period. The target of generating more than 300 million man-days was achieved during each year of the Sixth Plan period. Moreover, employment generated for SC/ST during the Sixth Plan period accounted for roughly 42 per cent of the total employment generation, which indicated that the programme catered to the needs of the weaker sections, particularly SC/STs, to a great extent (Morley, 1988).

RURAL LANDLESS EMPLOYMENT GUARANTEE PROGRAMME (RLEGP) AUGUST 1983-APRIL 1989)

It was felt that hardcore of rural poverty, particularly pertaining to employment opportunities for the landless during the lean agricultural periods, when work is scarce, has to be tackled in a more direct and specific manner. Accordingly, a new scheme called Rural Landless Employment Guarantee Programme (RLEGP) was launched in August 1983 (Morley, 1988). The basic objectives of this programme were (1) to improve and expand employment opportunities for rural landless with a view to providing employment for at least one member of every landless labor household up to 100 days in a year, and (2) to create durable assets for strengthening rural infrastructure, which will lead to rapid growth of rural economy.

Under the Programme, the State/UT governments were required to prepare specific projects relevant to the 20 points programmes and the minimum needs programmes such as:

- (a) Construction of rural link roads;
- (b) Construction/renovation of field channels to maximize the utilization of potential created by existing irrigation projects;
- (c) Land development and reclamation of waste land or degraded land with special emphasis on ecological improvement in hill desert areas;
- (d) Social forestry; and
- (e) Soil and water conservation works including the improvement of minor irrigation works (Morley, 1988).

The programme was fully funded by the central government. During the Sixth Plan; Rs. 600 crore was provided (Rs. 100 crore for 1983-84 and Rs. 500 crore for 1984-85). Employment generation to the extent of 360 million man-days was expected during the Sixth Plan. In April 1989, RLEGP merged with Jawahar Rozgar Yojana (JRY).

The 20-point programme, which is an important dimension of the National Development Strategy, includes as many as seven aspects, which are directly related to rural development. The IRDP is also an important component of it

The Integrated Rural Development Programme (IRDP) represents a combination of schemes in different sector of rural economy, i.e. in the primary sector, such as crop production and minor irrigation in agriculture, animal husbandry, social forestry, and also a number of self-employment programmes in secondary and tertiary sectors through Training or Rural Youth for Self-Employment (TRYSEM) and developing industry service and business (ISB) activities in rural areas.

IRDP, in its present form, was introduced in 1978-79 with the objective of reducing poverty through generation of employment and income and also achieving a balanced development of rural sector in a coherent manner. Prevalence of widespread unemployment and under-employment and the fact that almost 50 per cent of the households fell below poverty line provided the backdrop in which IRDP was conceived as a strategy to combat rural poverty. In nutshell the programme envisages a direct attack on rural poverty by providing viable income generation assets to the identified target groups and also to enable them through training extension and supportive infrastructure facilities to maintain and manage the assets provided (Morley, Mohan Lal, 1988). This programme envisages that 600 poorest families shall be assisted in each of the 5,011 development blocks in the country every year to improve their income. It is a centrally sponsored programme funded by the centre and the states on 50: 50 bases. In the Sixth Plan aimed at assisting 15 million families. At the beginning of the Sixth Plan, approximately, 46 million households in rural India were poor.

TARGET GROUP

IRDP has the target group, the weaker sections of the rural population, which includes Schedule Castes and Scheduled Tribes, agricultural and non-agricultural laborers, rural artisans, marginal and small marginal farmer and those who are living below the poverty line.

TRAINING OF RURAL YOUTH FOR SELF-EMPLOYMENT (TRYSEM)

Training of Rural Youth for Self-Employment (TRYSEM) was launched on 15th August 1979 as a centrally sponsored scheme. The scheme is an integral part of the Integrated Rural Development Programme (IRDP). The objective of TRYSEM is to provide technical skills to the rural youth from families below poverty line to enable them to take up self-employment. The target group under this scheme comprises rural youth between the age group 18-35. In certain conditions, wage employment can also be taken up under the scheme.

The identified youth are put through properly designed training courses either with a training institution or a master craftsman to provide them necessary technical and entrepreneurial skills. Training is to be provided on the basis of actual needs, and therefore, it has been decided not to have separate targets at macro level under TRYSEM. On successful completion of training, the trained youth are assisted under IRDP through subsidy and loan for acquiring income-generating asset(s).

IDENTIFICATION AND SELECTION OF TRAINEES

According to the guidelines, the Block Development Officer (BDO) will invite applications from youth belonging to the target group in his area. There are no educational qualifications prescribed for selection of trainees. Once an exhaustive list of potential trainees is available, a committee presided over by the BDO and including members from the training institutions of the area, Panchayati Raj Institutions, and any other, which it may wish to co-opt, finalizes selection on the basis of the following criteria:

- (i) Members of the poorest families should be selected first;
- (ii) At least one-third of the candidates should be women;
- (iii) Priority should be given to members of scheduled castes and tribes-a minimum of 30 per cent of the trained youth should belong to the SC/ST; and
- (iv) Some consideration should be given to persons who have completed the nine-month course under the National Adult Education Programme.

IMPACT OF IRDP ON POOR

Impact of IRDP on poor is not in a uniform way in all the states. In his comparative study of IRDP performance in Odisha, West Bengal and Gujarat, Ray found that in Odisha and West Bengal, there was a sharp decline of percentage of income in low categories and all respondents were in the income categories of Rs. 4,801 and above. But a similar trend was not observed in Gujarat villages, where there was only a 3 per cent decline in the very poor category. Taking Rs. 6,400 as the poverty level, about 57 per cent of the respondents have come out of poverty level in the study area of West Bengal compared to 17 per cent in Gujarat (Ray, C.N., 1992)

JAWAHAR ROZGAR YOJANA

With the objectives of providing employment and alleviating poverty in rural areas, the Government of India launched the biggest wage employment scheme 'Jawahar Rozgar Yojana' (JRY) in April 1989. The existing

schemes, known as National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programmes (RLEGP), have been merged with this new Yojana (JRY), which is now being implemented and administered by the village panchayats all over the country. Over 440 lakh families, which are below the poverty line, are intended to benefit from this scheme. It provides employment to at least one member of each poor family for 50 to 100 days in a year in the vicinity of their residence. Of the total expenditure incurred, 15 per cent will be transferred to village panchayats to be used exclusively for the benefit of scheduled castes and scheduled tribes. Of the beneficiaries under the JRY, 30 per cent will be women. Broadly, the objectives of JRY are:

- A. Generation of additional gainful employment for the unemployed and underemployed persons, both men and women in rural areas;
- B. Creation of productive community assets for direct and continuing benefits to the poverty groups and for strengthening rural, economic and social infrastructure that will lead to rapid growth of the rural economy along with a steady rise in the income levels of the rural poor and to bring about improvement in the overall quality of life in the rural area.

SWARNJAYANTI GRAM SWAROZGAR YOJANA (SGSY)

The multiplicity of programmes such as IRDP, TRYSEM, DWCRA, etc., being viewed as separate programmes in themselves, resulted in a lack of proper social intermediation, absence of desired linkages, among these programme inter se and the implementation being more concerned with achieving individual programme targets rather than focusing on the substantive issue of sustainable income generation (SGSY Guidelines). To rectify the situation, government has decided restructuring the self-employment Programmes. A new programme, known as Swarnjayanti Gram Swarozgar Yojana (SGSY), has been launched from April 1999. This is a holistic programme, converging all aspects of self-employment such as organization of poor into self helps groups raising, credit, technology, infrastructure and marketing. SGSY will be funded by the centre and the states in the ratio of 75:25.

The objective of SGSY is to bring the assisted poor families (Swarozgaries) above the poverty line in three years by providing them income generating assets through a mix of bank credit and government subsidy. It would mean ensuring that the family has a monthly net income of at least Rs. 2,000. Subject to availability of funds, the effort will be to cover 30 per cent of the poor families in each block during the first five years.

4.17. MGNREGA (MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT)

MGNREGA is one of the most pronounced government scheme specially designed for the rural unemployed in India. It provides 100 days job guarantee for adult members of the family of minimum 18 years of age. The MGNREGA came into existence as a rural employment scheme in the year 2005. The objective of the scheme is to provide employment to rural India aiming the alleviation of poverty from the national scenario. The lowest legal salary for the non-skilled workers is INR120 per day. The main aim of the scheme is to help the rural individuals in their buying power.

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GOALS OF COMMUNICATION STRATEGY

The main goals of the Communication Strategy are to raise the awareness on the importance of the poverty and environment linkages, and to assure the dissemination of Poverty- Environment-Livelihood (P-E-L) indicators at relevant ministries, sectors, provincial levels and donors.

The Communication Strategy has the same development goal as the PEP, namely to strengthen Government capacity to integrate environment and poverty reduction goals into policy frameworks for sustainable development.

The Communication Strategy shall contribute to two main outputs of the PEP

- a. Improved knowledge and awareness within government and civil society of barriers, capacities and opportunities for natural resource use and environmental protection to contribute to national goals, targets and strategies for poverty reduction and sustainable development.
- b. Strengthened institutional mechanisms and capacity to integrate poverty reduction and environmental concerns into development policy and planning frameworks.

OBJECTIVES OF COMMUNICATION STRATEGY

The objectives of the Communication Strategy are:

- a. To raise the stakeholders' awareness and increase their access to information on the poverty and environment linkages, and on the P-E-L Indicators;
- b. To increase the participation of stakeholders in the case studies of poverty and environment linkages, and in the development of P-E-L Indicators;
- c. To contribute to the strengthening of the stakeholders' capacity (at national and provincial levels) in the appliance of project outputs (poverty and environment linkages, P-E-L Indicators) into their work routine;
- d. To ensure that the policy makers at all sectors are able to access to sufficient information and to new knowledge from the project outputs, in order to integrate them into their decision making process to achieve sustainable development goals;
- e. To strengthen the capacity of PPU to involve poor communities in the implementation of projects in pilot sites.

PRINCIPLES AND APPROACHES

Principles

The Communication Strategy is being guided by the following principles:

- a. The Strategy is developed and implemented for most of the target groups of the Project such as policy makers at national and provincial levels, international organizations and donors, the mass media;
- b. The elaboration and implementation of the Strategy is participatory so as to involve stakeholders of the Project;
- c. The activities are designed so as to utilize the opportunities available such as the specific mandate of a stakeholder, or the knowledge of the local areas.

- d. The Strategy is developed on the basis of studies, assessments, investigations that have identified the features and demands of each target group, and accordingly have allowed selecting appropriate communication channels and materials;
- e. The Strategy emphasize women's opportunities in participating to and benefiting from the project activities;
- f. The activities derived from the Strategy should be sustainable, easy to be implemented, and opened to replication in different areas when required;
- g. Monitoring and evaluation should be integrated in the Strategy activities to ensure that the work plan is respected and success is achieved.

Approaches

Communication is here defined in a broad sense, as the exchange of ideas, opinions and information through a variety of means and media, through which the providers disseminate information and ask for behavior change, while the receivers give some feedbacks as a result of receiving information. The feedbacks can be collected through many means of activities or dialogue.

To overcome the current challenges, to successfully implement the Strategy, and to meet the demands of the Project's objectives, the Communication Strategy is established according to the following guiding ideas:

- a. The Strategy should be seen as an integral part of the Project and an important basis for the stakeholders' increased access to information on the poverty-environment linkages;
- b. The Strategy should serve as a guide and facilitator for engaging partners and networks to provide inputs and participate to the reflection about P-E-L linkage issues;
- c. The Strategy should facilitate the communication within the National PEL Working Group, and the coordination between Working Groups at national, sector and provincial levels;
- d. The Strategy should develop activities and produce appropriate communication messages toward each target group encompassed by the project;
- e. The activities of the Strategy should take a cross cutting nature and provide maximum support to other project activities throughout the implementation period.

COMMUNICATION CHANNELS

Information to key stakeholders and the poor communities in the pilot provinces will be diffused through a multimedia approach. Both one-way communication means and channels of interpersonal communication will be used complementarily.

One-way communication refers to a form of communication where there are no direct contacts between the sender and receiver of a message. The one-way communication means are press files, press releases, public announcements, TV and radio programs, leaflets, newsletters, information brochures, website, CD-ROMs, billboards, banners, posters and Lessons Learnt Brochure on Completion.

Interpersonal communication gives the possibility to have opinions exchanged between sender and receivers of a message, as well as between receivers. This activity is done through information events such as public meetings, journalists briefings, press conferences, interviews, participation in talk-shows, photo exhibitions, site visits, video performances, PowerPoint presentations, and participation in seminars and conferences that are Project subject-related, as well as through person-to-person discussions (household visits) and group discussions in pilot provinces. Information exchanged through networks also belongs to the interpersonal communication form.

MAJOR FINDINGS

In order to analyze the role of communication in the success or failure of these programmes and to evaluate the overall impact of these schemes, a survey has been conducted among the beneficiaries of SGSY and IRDP asset-giving scheme and the MGNREGA and SGRY. A survey has also been conducted among the target beneficiaries of these schemes, who could not avail of the scheme to find out why they could not avail of the scheme and to what extent the lack of communication or awareness, is responsible for not utilizing the schemes.

AWARENESS ABOUT MGNREGA AND SGRY AMONG THE BENEFICIARIES

From the survey, it has been found that all the beneficiaries of MGNREGA and SGRY schemes are aware of this programme. But interestingly, some members of these schemes in Nandapur know and pronounce

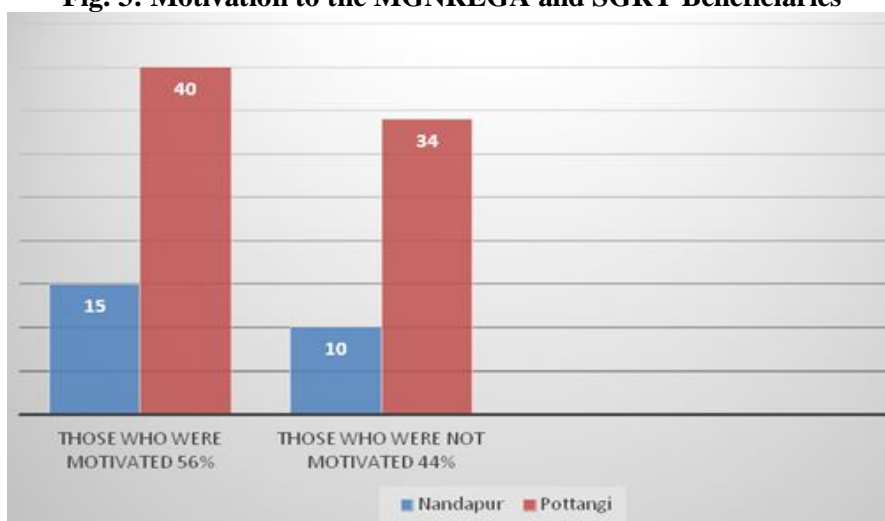
MGNREGA groups as 'doctor' groups. Similarly, in Pottangi, 25 per cent of respondents do not know about MGNREGA.

KNOWLEDGE ABOUT THE SCHEMES

For the success of any scheme, the target groups need to have proper understanding about various aspects of the scheme that they are availing of and about the benefits they can derive from the scheme that they are using. With regard to MGNREGA and SGRY, though majority of the people (60 per cent) said that they could understand about the schemes, a good number of people (40 per cent) said that they could not yet understand about these schemes, as shown in Figure 2.

Understanding about MGNREGA and SGRY is more in Pottangi compared to Nandapur. It could be due to the reason that this scheme was introduced in Pottangi in 2006, much earlier, whereas in Nandapur, it was introduced in 2008.

Fig. 3: Motivation to the MGNREGA and SGRY Beneficiaries



MOTIVATION ABOUT THE SCHEME

Motivation is inspiring a person to act in a particular manner. It is stimulating the interest of a person in an activity. As such, motivation is of a crucial importance with regard to poverty alleviation programmes. Among 50 MGNREGA and SGRY beneficiaries in Nandapur and Pottangi, 28 respondents (56 per cent) said that they were motivated to join MGNREGA, SGRY and DWCRA groups by various sources, such as friends, sarpanch and governmental personnel. While 22 respondents (44 per cent) said that they were not motivated by any one, but they joined on their own, as shown in Figure 3.

IMPACT OF THE SCHEME

The MGNREGA and SGRY groups in Pottangi are six years old, and in Nandapur, two years old. Therefore, an attempt has been made to evaluate the impact of the scheme on the financial condition and the quality of life of the beneficiaries.

Table 9: Improvement in Financial Condition among Different Communities

Sl. No.	Community	Beneficiaries in Nandapur	Beneficiaries in Pottangi	N	Total	Percentage
1	SC	7	7	30	14	46.6
2	ST	-	-	1	-	0.0
3	OBC	4	7	17	11	64.4
4	General	1	1	2	2	100.0
Total		12	15	50	27	54.0

Among the respondents belonging to Backward Classes (OBCs), out of 14 respondents, 11 respondents (78.5 per cent) said that there was improvement in their financial condition after joining the MGNREGA and SGRY groups, while among Scheduled Caste people; improvement in the financial condition has taken place in case of 14 respondents (46.6 per cent). It implies that those who are relatively better off are utilizing the scheme in a better manner.

Out of 23 respondents, who said that there was no improvement in their financial condition, 14 respondents (60.86 per cent) said that since they had not received any thing from the government, there was no improvement

in their financial condition. While seven respondents (30.43 per cent) said that they only their money was lent to them as loan and that too on interest; therefore, there was no improvement in their financial condition. Two respondents said that they were eating only if they worked and they were not receiving any financial benefit from MGNREGA and SGRY.

With regard to interest on SGRY loan, there is a contrasting response in these two villages. While the respondents in Pottangi remained silent and to some extent happy with the interest, the respondents in Nandapur resented about it saying that they were forced to pay interest on the money, which they themselves saved, and felt that it was burdensome for them.

1.10. RECOMMENDATIONS

Following are some of the important suggestions/recommendations emerged from the research study for attaining the goals of sustainable development.

1.10.1. For Print and Electronic Media

Environmental education through communication should be an integral part of our national education system.

- i. Film being an important and influential medium is used effectively to disseminate educational information among the people for conserving biodiversity.
- ii. Social advertisements containing literature related to biodiversity and other developmental issues be given priority.
- iii. Media has to be strong in its science and facts and is in need of an interpreter who could convert technical jargon into simple language interestingly.
- iv. Good practices by the tribal populations in particular and general public in general should be documented more often by the print media.
- v. Focus of environmental journalism has shifted from the larger role that it can play in the development of the society to just selling.
- vi. Internet reaches policy makers worldwide. Hence, it can be instrumental in bringing about a change.

1.14.2. For Visual and Broadcasting Media

Video programmes need to be short and to the point, so that it can hold the viewers attention.

- i. Audio-visual medium is only one of the tools and we should look for synergy with several other media and initiatives to achieve sustainable development.
- ii. Broadcast scenario is changing to a greater extent. Local and regional channels should be given preference for development programmes and these channels must have a special slot for its transmission.
- iii. Development film makers should start to think beyond recognition for their films and see how they could also contribute to make a difference to the communities they portray in their films.
- iv. Video programmes produced from different development quarters need to have accountability, affordability and accessibility.
- v. Outreach activities with videos in such as film festivals would be successful if it provides information on the issue in discussion, inspires similar action from the audience, and integrates diverse information into one forum.
- vi. Most people in developing countries depend on western news channels for information. However, the western channels seem biased in their coverage of stories from developing nations. This needs to be checked on urgent and priority basis.

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SUPPLY CHAIN MANAGEMENT OF ORGANIC PRODUCE IN SIKKIM: A CASE STUDY OF ORGANIC STALL, LALBAZAR, GANGTOK

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ABSTRACT

Organic farm production and trade has emerged as an important sector in India as in other parts of the developing world, and is seen as an important strategy of facilitating sustainable development. This paper deals with supply chain management of organic produce in Sikkim. Sikkim is now a completely organic state officially. Over the years around 75000 hectares of land has been converted into certified organic farms following the guidelines as prescribed by National Programme for Organic Production. Lal Bazaar portrays the true vibrant colour of Sikkim; it is the market where local farmers from around Gangtok congregate to sell their products. Recently an Organic vegetable outlet has also been opened at this site which is fully organic having all types of vegetables, fruits, processed products, and crafts. The organic vegetable outlet was established in 2009. It works under semi government having more than ten members. Organic stall is selling the products in the different categories such as, Vegetables, Cash crops, Seasonal products, Pickles. The total cost for one day logistics is approx 4000-5000 per day. The net profit of the Organic stall after providing for income tax during for the financial year 2014-15 is Rs. 750000. Establishment of chain of organic stall will help farmers, agribusiness entrepreneurs and consumers to get quality organic products.

INTRODUCTION

International markets for organic products continue to grow at a rapid rate of 10–30 percent per annum in most countries and over US\$5 billion per year globally, with fresh fruit and vegetables as the leading sector. For instance, organic vegetables comprise over 5 percent of all vegetable sales in northern European countries and exceed 10 percent in some Scandinavian and Alpine countries. The organic fruit market is reporting even higher growth, as more tropical and exotic varieties come on the market (Organic Monitor, 2010). According to the 2013 statistics published by Research Institute of Organic Agriculture (FiBL) 6 and International Federation of Organic Agriculture Movement (IFAOM), 7 the countries with the largest organic markets in 2012 were the U.S., Germany and France. These statistics further state that the largest single market was the U.S. (approximately 44% of the global market), followed by the European Union (approximately 41%). The highest per-capita consumption was in Switzerland, Denmark and Luxembourg. The highest market shares were reached in Denmark, Switzerland and Austria.

Organic produce is being seen as a natural choice by consumers, and consequently by producers, in both international and domestic markets due to the problems in the supply chain of conventional or mainstream agro produce. The growing health concerns and increasing non-tariff barriers like Sanitary and Phyto Sanitary (SPS) measures in the international market (Naik, 2001), coupled with non-viability of modern farming on a small scale, are some of the factors behind the move from chemical based to organic production and consumption systems.

Despite the attention given to organic supply chains over the past decade, significant market opportunities remain. Demand for organic products in developing countries continues to grow and price premiums for these products, albeit not comparable with those of a decade or more ago, continue to exist. Organic agriculture is important because it has the potential to maintain and increase yields while improving soil fertility, biodiversity and other ecosystem services. It is particularly suited to smallholder farmers, who are less dependent on external resources, since it makes use of their traditional knowledge. These farmers have found it relatively easy to adjust to the demands of organic certification. In fact, the majority do not use chemical inputs so are already producing organically. Nevertheless, their products need to be certified by specialized agencies so they can be sold under the organic label and thereby attain premium prices. Several reports have confirmed that small farmers who have shifted to organic production and marketing enjoy higher and more stable yields and incomes, thus enhancing their food security (IFAD, 2003, 2005; UNEP-UNCTAD, 2008a, 2008b). The global market for organic food and drink rose to over US\$54.9 billion, with the vast majority of products being consumed in North America and Europe (Willer and Kilcher, 2011).

India is bestowed with lot of potential to produce all varieties of organic products due to its various agro climatic regions. In several parts of the country, the inherited tradition of organic farming is an added advantage. This holds promise for the organic producers to tap the market which is growing steadily in the domestic market related to the export market. Currently, India ranks 33rd in terms of total land under organic

cultivation and 88th position for agriculture land under organic crops to total farming area. The cultivated land under certification is around 2.8 million ha (2007-08, 1.9% of the GCA). This includes 1 million ha under cultivation and the rest is under forest area (wild collection) (APEDA, 2010). The marketing of organic products is viewed as a significant link between the production side of the business and the consumers, thereby facilitating the distribution of these relatively new products.

ORGANIC PURCHASING MOTIVATION – FOOD SAFETY

The majority of studies find “health” to be the primary reason driving consumers to buy organic foods (Chinnici et al., 2002; Huang, 1996; Hutchins & Greenhalgh, 1997; Schifferstein & Ophuis, 1998; Tregear et al., 1994; Zanolli & Naspetti, 2002). For example, Ahmad (2010) shows that intent to purchase goes up when consumers believe organic food is safer than conventional food. When looking at ‘Whole Foods’ shoppers, the Hartman Group (2002), along with others in the industry, found that consumers claim they buy organic foods because of their superior taste, the environmental benefits of organic production systems, nutritional value and health concerns (Whole Foods Market, 2004). These findings are in line with those published by Harris Interactive (2007), which found that those who buy organic see the food as safer and healthier. These beliefs are shared globally. For example, when looking at the Irish consumer’s preference for organic meat, O’Donovan & Mc-Carthy (2002) found that organic meat purchasers placed more importance on food safety and health and believed that organic meat to be superior in terms of quality, safety, labeling, production methods, and value. Food safety is also the main reason why new parents make the shift from conventional to organic food purchases. The Hartman Group (2013) surveyed consumers to identify the key motivations for buying organic foods and beverages. The resulting report, “The Organic and Natural Consumer, Traits and Trends,” found three key triggers that compel consumers to first purchase organics: 1) pregnancy/parenting, 2) health conditions, and 3) social influence.

METHODOLOGY

The present case study is an exploratory. Both primary and secondary data were collected. Secondary data collected from reports on Sikkim Organic Mission. The primary data were collected through personal interview with owner and staff members of organic stall. The data were analysed and presented in tabular form.

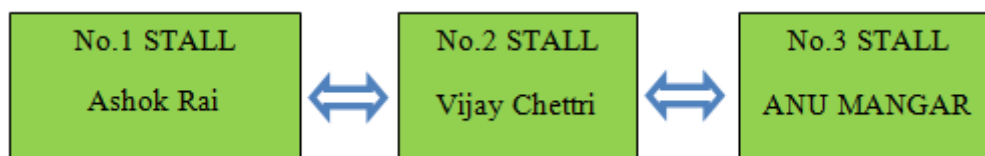
RESULTS AND DISCUSSIONS

Sikkim is now the first fully organic state of India. Believe it or not, the landlocked state in Eastern India has done what many other states could not. Sikkim is now a completely organic state officially. Over the years around 75000 hectares of land has been converted into certified organic farms following the guidelines as prescribed by National Programme for Organic Production. However it had its share of struggle. Though sikkimese farmers never depended on chemicals heavily but there was the use of synthetic fertilizers. It was when the state banned its use that the farmers were compelled to go the organic way. Organic cultivation doesn't involve the use of chemical pesticides and fertilizers and thus helps to maintain a harmonious balance among the various complex ecosystems. Also it has improved the quality of the soil which further improves the standards of the crops produced there. Within 1.24 million tonnes of organic production in the country around 80000 million is supplied by Sikkim alone.

Lal Bazaar portrays the true vibrant color of Sikkim; it is the market where local farmers from around Gangtok congregate to sell their products. Especially on Sundays Gangtok’s Lal Bazaar is a melody of colours where various ethnic groups from different villages gather to haggle, bargain, and gossip or just sell their wares. Lal Bazaar is located just below the M.G marg and is a walking distance from most of the hotels around in Gangtok. The Old Market has been modernized into a Shopping Complex termed as the Khangchendzonga Shopping Plaza. The market was first built in 1956, named after J. Lal, a Dewan of the Chogyal. The goods on sale are equally diverse ranging from cheese, butter, incense sticks to the latest electronic gadgets. The smell of dried fish, vegetables and cheese permeates the air.

The 1st and 2nd floors of the building are entirely vegetable shops and the 2nd and 3rd floors mostly sell clothes of different ranges and types. It is an ideal place for taking photographs of the local vendors selling their local produce and daily commodities. Recently an Organic vegetable outlet has also been opened at this site which is fully organic having all types of vegetables, fruits, processed products, and crafts. The organic vegetable outlet was established in 2009. It works under semi government having more than ten members. It is fully organic stall having seasonal vegetables, fruits, processed products and crafts. The workers are from different places having knowledge of organic process or system. The vegetable outlet was made by state government for farmers to sell their products and as well as to know the scope of organic in Sikkim. In one apartment there are having three stall each which the members are located from different places. The first stall is from 32 No, the owner of that stall is Ashok Rai, he is from Nimtar village, second stall from Assam Linzey,

the owner of that stall is Vijay chettri from Assam Linzey and third stall is from Assam Linzey, the owner of that stall is Anu Mangar she is from Kadam Tam (Assam Linzey).



Usually the shipments of members are done yearly so that everyone can get chance to explore themselves to marketing systems. They are having the self group named as “Santi Gum Samaj” in which 120 members are available and the group is registered to the government. The group members are from two constituents only i.e. from Assam Linzey and 32 No. (Nimtar) they are doing their work in their own responsibility. Vegetables, fruits for sell in stall are provided by the members only. They cultivate the vegetables, fruits organically without chemical composition. The products available in the stall are according to the season. The cost of the product is higher than the normal one because of the organic which needs lots of hard work while doing cultivation.

1.1 PRESENT SCENARIO

The net profit of the Organic stall after providing for income tax during for the financial year 2014-15 is Rs. 750000 Lakhs.

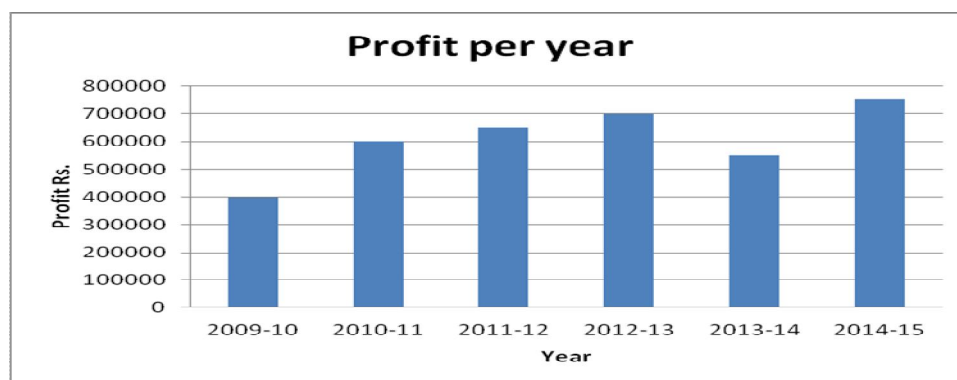


Figure # 1.1: Turnover cum Profit after Tax of Organic Stall

1.2 PRODUCT PORFOLIO

Organic stall is selling the products in the different categories such as, Vegetables, Cash crops, Seasonal products, Pickles.

3.1. Vegetables

The following vegetables are selling by organic stall are 1). *Local potato* 2). *French bean* 3). *Cabbage* 4). *Chayote (Eskus)* 5). *Bitter gourd* 6). *Green Cherry pepper* 7). *Avocado* 8). *Cucumber* 9). *Pumkin (baby)* and 10). *Butter Beans*.

1.3.2. Cash Crops

The following cash crops are selling by organic stall are 1). *Ginger* 2). *Large Cardamom* 3). *Turmeric finger*.

1.3.3. Seasonal products

The following seasonal products are selling by organic stall are 1). *Rajma (Haarc)* 2). *Rajma (Varun)* 3). *Millet Powder* 4). *Soya Bean (White)* 5). *Soya Bean (Black)* 6). *Paheli Dal* 7). *Kalo (Black Dal)*.

Organic vegetable stall products are broadly classified into the following categories Agriculture and horticulture products.



Figure # 1.2: Product Portfolio

The following major organic products are marketed by Organic vegetable stall and the same is classified into the following categories viz., Fruits, Vegetables, Spices, Tuber Crop, Pulses and Cereals.

Table 1.2: Major Organic Products Marketed By SIMFED

SEGMENT	PRODUCTS
Fruits	<i>Kiwi, G9 Bananas, Papaya, pear, peach,aonla</i>
Vegetables	<i>Cabbages, Cauliflower, beans, squash, broccoli, spinach, bitter gourd, Tomatoes, bottle gourd etc</i>
Spices	<i>Ginger, Turmeric, Cardamom and Cherry Pepper.</i>
Tuber Crop	<i>Potatoes, Yam</i>
Pulses and Cereals	<i>Buck wheat, Millet, Paheli dal, Rajmash, beans, rice bean, maize, popcorn, Black dal, Rice, Soya bean etc.</i>

Table1.2: Graph shows the organic stall marketed the product per year

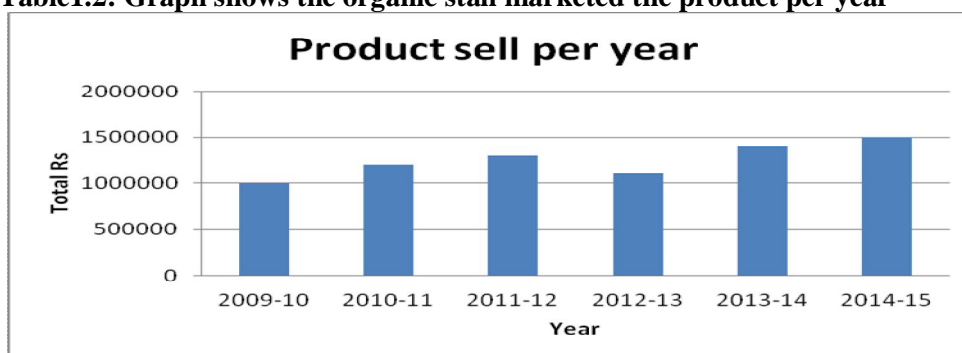
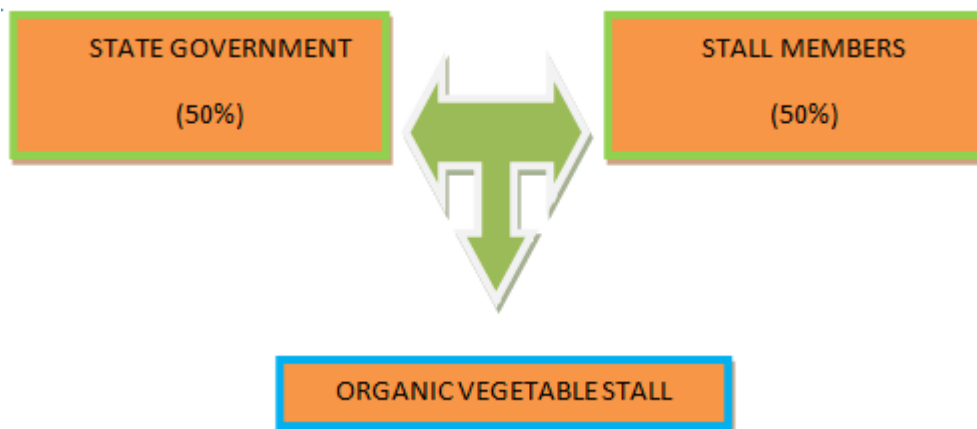


Fig: The products of Organic Vegetable Stall

1.3 : ORGANIZATIONAL STRUCTURE

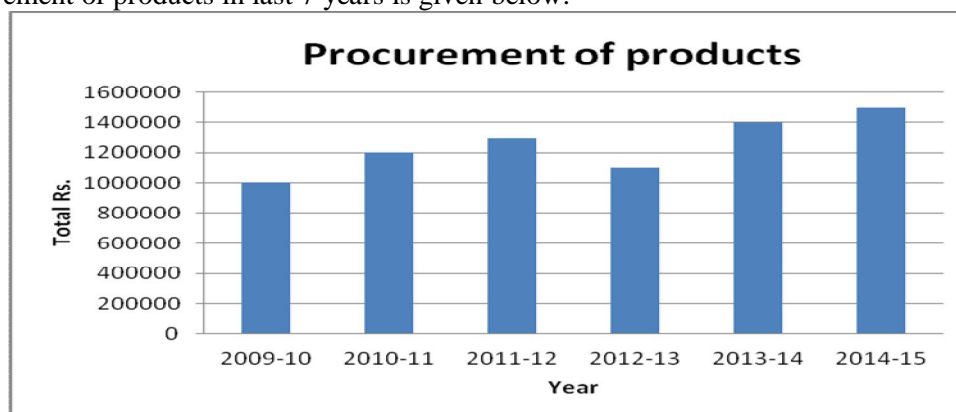
The Stall is run by semi government. There is no such structure all the commodity is look after by the committee. The half of the stall is control by government and half is control by the members. There is no director to direct the stall from establishment only the stall is run by shelf help groups.



PROCUREMENT MANAGEMENT

The Procurement is an integral part of materials management. Purchase (procurement) is as important function as production and marketing in contributing to profit and other objectives of an organization. It deserves all the skills and knowledge of modern professional's management. The importance of procurement function in business is even more since cost of raw material constitutes a very high percentage of the total cost of processed products, involves operations under highly fluctuating markets, and affects the economy of large number of producers often inviting Govt. intervention.

Quality of the materials procured by the organization plays an important role. The quality of the material determines the proper business of the organization. Right quality material delivered at the right time in the right quantity at right price goes a long way in maintaining the proper consumer – seller relationship. To ensure that the right quality of material is procured by organization all the materials are checked meticulously. The total cost for procurement of products in last 7 years is given below:



The graph shows the total cost of procurement of organic stall

Table 2.1: Total Items Procured by Organic Vegetable Stall

Category	Item	Place of procurement
Vegetables	Brinjal	Assam Linzey
	Chow chow	Nimtar
	Cabbage	Assam Linzey
	Cucumber	Nimtar
	Cauliflower	Nimtar
	Bottle gourd	Nimtar
	Bitter gourd	Assam Linzey
	Radish	32.No
	Carrot	Rumtek

	Pumkin	Assam Linzey
	Garlic	Nimtar
	Tree Tomato	Assam Linzey
	Butter beans	Nimtar
	French Beans	Assam Linzey
	Ladies Finger	Nimtar
	Ningro	Rumtek
	Dhaley fire	Rumtek
	Green leafy Vegetables	Nimtar
Fruits	Peach	32 Mile
	Pear	Assam Linzey
	Plum	Nimtar
	Mango	Assam Linzey
	Litchi	Rumtek
	Grapes	Nimtar
	Jackfruit	Nimtar
	Pineapple	Assam Linzey
Processed Products	Kinema	Nimtar
	Gundruk	Nimtar
	Churpi	Assam Linzey

Table 2.2: Vegetables Requirement of Organic vegetable Stall

Items	Daily Requirement	Price Per Kg.
Tomato	10 kgs.	Rs. 30.00 - 40.00
French Beans	10 kgs.	Rs. 90.00- 100.00
Potato	20 kgs.	Rs. 30.00
Radish	10 kgs.	Rs. 25.00 - 30.00
Bitter Ground	15 kgs.	Rs. 30.00 - 40.00
Brinjal	10 kgs.	Rs. 40.00
Carrot	10 kgs.	Rs. 45.00- 50.00
Cauliflower	10 kgs.	Rs. 50.00 - 60.00
Cabbage	20 kgs.	Rs. 25.00 - 30.00
Lady Finger	5 kgs.	Rs. 15.00 - 35.00
Squash	5 kgs.	Rs. 20.00 - 25.00
Garlic	5 kgs.	Rs. 140.00 - 160.00
Ginger	10 kgs.	Rs. 60.00 - 80.00
Bottle Gourd	5 kgs.	Rs. 30.00 - 40.00
Beans	5 kgs.	Rs. 45.00 - 50.00
Cherry Pepper	4 kgs.	Rs. 200. 00 - 250.00
Tree Tomato	4 kgs.	Rs. 130.00 - 150.00
Rio Sag	5 Kgs.	Rs. 25.00 - 40.00
Palag Sag	5 Kgs.	Rs. 25.00 - 45.00
Methi Sag	5 kgs.	Rs. 25.00 - 45.00

Lali Sag	5 kgs.	Rs. 15.00
Mula Sag	5 kgs.	Rs. 15.00
Ningro	5 kgs.	Rs. 20.00
Chauser Sag	3 kgs.	Rs. 20.00 - 45.00
Coriander Leaf	5kgs.	Rs. 10.00 - 15.00
Lettuce Sag	5 kgs.	Rs. 25.00 - 30.00
Bathu Sag	5 kgs.	Rs. 15.00
Chinese Sag	5 kgs.	Rs. 25.00 - 30.00
Simrayo	5 kgs.	Rs. 15.00



Figure 2.1: Organic Stall

2.1. Procurement Policy

The raw materials also come in bulk basis when the demand is high by the customers. The organization has permanent partnerships with the sources for the procurement of the materials. The partnerships are contractual basis. Partnerships are for specific material. At the times of short supply or sudden rush short term partnership are made with the sources that are otherwise not a part of the usual supply. Partnerships are usually made with sources which provide best quality materials at the right price regularly. Different areas are recognized on the basis of high quality specific materials produced. These areas are given preference when making procurement policies for those specific materials.

3.1 Organic Stall Logistical Operation

Inbound logistics refers to the transport, storage and delivery of goods coming into a business. Outbound logistics refers to the same for goods going out of a business. Inbound and outbound logistics combine within the field of supply-chain management, as managers seek to maximize the reliability and efficiency of distribution networks while minimizing transport and storage costs. Understanding the differences and correlation between inbound and outbound logistics can provide insight for developing a comprehensive supply-chain management strategy.

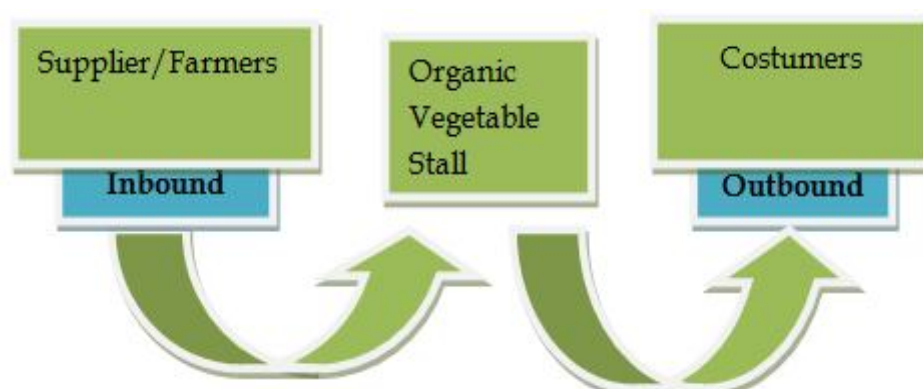


Figure 3.1: Logistical Design of Organic Vegetable Stall

The products of agriculture and other materials are procured by organic stall alone. It purchases the products from supplier from local farmers. Sometimes it may not happen so purchase value goes down year by year. The fluctuation in purchase is mainly occurred due to various factors.

The transportation plays a vital role to collect and distribute the produce to the market at right time. The main supplier of organic vegetable stall are Farmers, Cooperative societies, self help groups. To unload the products to the organic stall (Lal Bazar) the vehicles are arranged by organic stall itself. Then the products are taken by organic stall then they take the products to the stall for selling. They procure the products from farmers with the help of service vehicles, the farmers load the products from its place to lal bazar in local vehicles. In one shipment in local vehicles they take charges of amount of 400-500 for one shipment. The total cost for one day logistics is approx 4000-5000 per day.



Figure # 3.2: Other Mode of Transportation of Vegetables

CUSTOMER SUPPORT MANAGEMENT

Business chain consists of a company, its customers. Customer service entails delivering products to customers to their complete satisfaction & delight. Satisfied customers are the desired result of any supply chain management strategy. Customer support is a range of customer services to assist customers in making cost effective and correct use of a product.

4.1 TYPES OF CUSTOMER SERVICES

Customer needs different types of information or support services from a company customer interaction is also required sales and marketing. Hence, a contact centre can be used for a variety of business process. The functions include the following:

- 1. Support:** Support service include resolution of billing queries, order taking, activation of accounts, registration of new customer and recording complaints etc.
- 2. Marketing:** Task carried out through a contact centre include sending out bound e-mails, telemarketing, surveys and policy responding to inbound e-mails and management of marketing campaigns.
- 3. Sales:** Task includes inbound sales, outbound sales.
- 4. Technical Support:** Customer requires different technical support services such as data verification, application support address updates and problem resolution through the technical help desk.
- 5. Customer Analysis:** Customer analysis includes profitability analytics, quality auditing, reporting and complaint analysis etc.

4.2 CHARACTERISTICS OF GOOD CUSTOMER SERVICE

1. Promptness

Promises for delivery of the products must be on time. Delays and cancellations of products should be avoided.

2. Politeness

Politeness is almost a lost art. Saying hello, good afternoon sir and thank you very much are a part of good customer service. For any business a thank you is appropriate whether the customer makes a purchase or not.

3. Professionalism

All customers should be treated professionally. Using this characteristic of good customer service shows the customer that you really care about them.

4. Personalization

Using the customer's name is very effective in producing loyalty. Customers like the idea that whom they do business with knows them on a personal level.

CONCLUSIONS AND RECCOMENDATIONS

Sikkim is now the first fully organic state of India. Believe it or not, the landlocked state in Eastern India has done what many other states could not. Sikkim is now a completely organic state officially. Over the years around 75000 hectares of land has been converted into certified organic farms following the guidelines as prescribed by National Programme for Organic Production. However it had its share of struggle. Though sikkimese farmers never depended on chemicals heavily but there was the use of synthetic fertilizers. It was when the state banned its use that the farmers were compelled to go the organic way. Organic cultivation doesn't involve the use of chemical pesticides and fertilizers and thus helps to maintain a harmonious balance among the various complex ecosystems. Also it has improved the quality of the soil which further improves the standards of the crops produced there. Within 1.24 million tonnes of organic production in the country around 80000 million is supplied by Sikkim alone. *Recently an Organic vegetable outlet has also been opened at this site which is fully organic having all types of vegetables, fruits, processed products, and crafts. The organic vegetable outlet was established in 2009. It works under semi government having more than ten members.* Organic stall is selling the products in the different categories such as, Vegetables, Cash crops, Seasonal products, Pickles. The total cost for one day logistics is approx 4000-5000 per day. The net profit of the Organic stall after providing for income tax during for the financial year 2014-15 is Rs. 750000. Establishment of chain of organic stall will help farmers, agribusiness entrepreneurs and consumers to get quality organic products.

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SWACHHA BHARAT ABHIYAAN: ITS A RESPONSIBILITY OF ALL

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As we all heard about the most famous proverb that *'Cleanliness is Next to Godliness*. Clean India Campaign or **Swachh Bharat Abhiyan** is a clean India drive & Mission Launched as a national campaign by the Indian Government in order to covering the 4041 statutory towns aiming maintained cleanliness of streets, roads, infrastructure of the country. Prime Minister Narendra Modi launched his nationwide cleanliness campaign, the 'Swachh Bharat Mission' or 'Clean India Campaign' from the Valmiki Basti in New Delhi on Thursday. Addressing the nation at the launch, Modi asked India's 1.25 billion people to join the 'Swachh Bharat Mission' and promote it to everyone.

Prime Minister of Indian, Narendra Modi has officially launched this mission on 2nd oct, 2014 at the Rajghat, New Delhi while launching the event Prime Minister himself had cleaned the road. It is the biggest cleanliness drive ever in India when approx. 3 million government employees including students from school & colleges took part in the cleanliness activities. **"It is our social responsibility as citizens of India to help fulfill Gandhi ji's vision of clean India, by his 150th birth anniversary in 2019, India can do it, People of India can do it"**

Narendra Modi

On the day of launch of the event PM himself has nominated the name of nine people to participate in the drive in their own areas. PM had also requested to all those nine nominees to call another nine people separately to participate in this cleanliness drive as well as continue the chain of calling nine people by each & every participated candidate of the mission until the message reach to the every corner of the country to make it a national mission. Prime Minister Narendra Modi today invited nine well-known people to join the *Swachh Bharat Abhiyan* or 'Clean India' campaign - that he launched today in the national capital - and requested each of them to draw nine more into the initiative to take it viral.

HERE IS THE LIST OF THE PM'S NOMINEES

- Goa Governor Mridula Sinha
- Cricket legend Sachin Tendulkar
- Yoga guru Baba Ramdev
- Congress lawmaker and former union minister Shashi Tharoor
- Actor Kamal Hasan
- Actor Priyanka Chopra
- Actor Salman Khan
- Industrialist Anil Ambani
- Team of popular TV serial *Tarak Mehta Ka Oolta Chashma*

NEED OF SWACHH BHARAT ABHIYAN

Swachh Bharat Mission is very necessary to run continuously in India Until it gets its goal. Below I have mentioned some points providing the urgent need of clean India campaign.

- It is really very essential to eliminate the open defecation in India as well as making available toilets facility of everyone.
- It is to make India a clean and green India.
- It is necessary to improve the quality of life of people in rural areas.
- It is to bring the dream of Bapu to really come true.

SWACHH BHARAT MISSION IN URBAN AREAS

The swachh bharat mission of Urban areas aims to cover almost 1.04 crore households in order to provide them 2.6 lakhs of public toilets, 2.5 lakhs of community toilets together with the solid wastes management in every town. Cleanliness programme in urban areas (around 4.401 towns) have been planned to be completed over five

year till 2019. The costs of programmes are set like Rs 7,366 crore on solid waste management, Rs 1,828 crore on Public awareness etc.

GRAMIN SWACHH BHARAT MISSION

Gramin swachh bharat mission is a mission implementing cleanliness programmes in the rural areas. Eelam the Nirmal Bharat Abhiyan (also called Total sanitation campaign, TSC) was established by Government of India in 1999 to make rural was clean. Following are the objectives of Swachh Bharat Mission (Gramin).

- To improve quality of life of people living in rural areas. Motivate people to maintain sanitation in rural areas to complete the vision of Swachh Bharat by 2019.
- To motivate local working bodies (such as communities, Panchayat sanitation facilities).
- To promote ecologically safe and sustainable sanitation in the rural areas.

SWACHH BHARAT- SWACHH VIDYALAYA CAMPAIGN

The swachh bharat swachh vidyalaya campaign runs by the union ministry of Human Resource development having same objectives of cleanliness in the school. A big programme was organized under it from 15 th of sept 2014 to 31st of oct 2014 in Kendriya Vidyalayas and Navodaya vidyalaya sangathars where lots of cleanliness activities were held such as discussion over various cleanliness aspects in the school assembly by the students teachings of Mahatma Gandhi related to cleanliness, cleanliness and hygiene topics etc.

A NEW GOVERNMENT ROADMAP FOR WASH IN SCHOOLS

The new national campaign, Swachh Bharat: Swachh Vidyalaya (SBSV), or “Clean India: Clean Schools”, was launched in September 2014, heralding a new era in the Indian government’s focus on WASH in Schools. A key feature of the campaign is to ensure that every school in India has a set of functioning and well maintained water, sanitation and hygiene facilities.

SBSV will encompass both the technical and human development components that are necessary for good WASH practices. Technical components include drinking water, handwashing, toilet and soap facilities in the school compound for use by children and teachers and the human development components are the activities that promote conditions within the school and the practices of children that help to prevent water, hygiene and sanitation-related diseases.

In order to be successfully implemented, the staff and supporters of SBSV’s WASH in Schools initiatives will need to be built: teachers, community members, School Management Committee (SMCs), NGOs, Community Based Organizations (CBOs) and education administrators.

SBSV’s goal is to make a visible impact on the health and hygiene of children through improving both their health and hygiene practices, and also those of their families and communities. Another aim is to improve WASH curriculum and teaching methods while promoting hygiene practices and community ownership of water and sanitation facilities within schools. This will improve children’s health, school enrolment, attendance and retention and paves the way for new generation of healthy children.

According to the Indian Government speaking about SBSV: “It is the role of policymakers, government representatives, citizens and parents to make sure that every child attends a school that has access to safe drinking water, proper sanitation and hygiene facilities. This is every child’s right.”

SWACHH VIDYALAYA: THE 6 ESSENTIAL ELEMENTS

Every school in the country must have a set of essential interventions that relate to both technical and human development aspects of a good WASH programme. These are the 6 essential elements:

1. Sanitation

- Separate toilets for boys and girls, with one unit generally having one toilet (WC) plus 3 urinals. The ratio to be maintained is preferably one unit for every 40 students.
- Menstrual hygiene management facilities including soap, adequate and private space for changing, adequate water for cloth washing and disposal facilities for menstrual waste, including an incinerator and dust bins.

2. Daily handwashing with soap before mid-day meal

- Sufficient group handwashing facilities allowing groups of 10-12 students to wash their hands at the same time. The handwashing station should be simple, scalable and sustainable, relying on usage of minimum water. These handwashing facilities can be developed using local materials.

- Group handwashing with soap sessions are conducted before the mid-day meals are served, and are supervised by teachers, who emphasize good handwashing techniques.

The handwashing sessions are used as an opportunity for delivering hygiene messages, especially the message that hands should be washed at two critical times: before eating and after using the toilet. The sessions can also be used to deliver messages on sanitation and drinking-water safety. Adequate time allocation (preferably 10-12 mins) before the mid-day meal time, to ensure that every child and teacher can wash hands with soap, conveniently.

3. Drinking water

Daily provision of child-friendly and sustainable safe drinking water and adequate water for handwashing. In addition water for school cleaning and also food preparation and cooking. Safe handling and storage of drinking water should be practised throughout the school.

4. Operation and maintenance (O&M)

All water, sanitation and handwashing facilities need to be clean, functional and well maintained to ensure that the intended results are achieved and capital investments made in installing these systems are not lost. Annual Maintenance Contracts (AMCs) can be issued, which will include regular maintenance of facilities, regular supply of cleaning materials, consumables like soap, disinfectants, brooms, brushes, buckets etc.

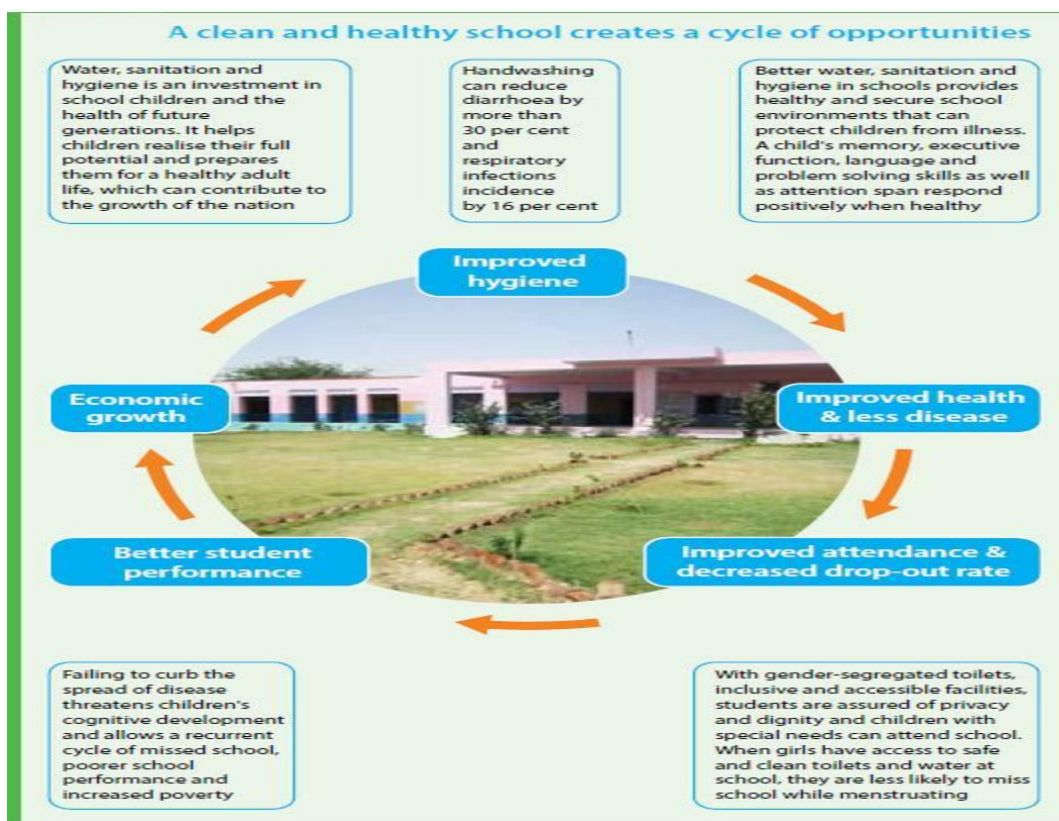
The AMC may include identification of repair tasks and arrangement for repair facilities. Alternatively some local arrangements can be made, which can include appointment of local sweepers/cleaners, appointed by the school/district, who are provided with a regular supply of consumables. Regular/daily inspection of water and sanitation facilities by an appropriate group of persons as appointed by the SMC.

5. Behaviour change activities

- Water, sanitation and hygiene behaviour change communication activities should be part of the daily routine of all children. Hygiene messages may be integrated into the textbook curriculum or may be imparted through supplementary reading materials, activity based learning methodologies or even during the morning assembly sessions.
- Girls must be taught menstrual hygiene management by female teachers in a sensitive and supportive manner and also take steps to encourage and support girls during menstruation so they do not miss school. This involves menstrual hygiene education sessions at school, along with steps to ensure that girls have a private place to wash and change their clothes.
- Existing facilities will be used in some cases; in other situations, a new facility will need to be constructed. Other steps that can be taken to support girls include stockpiling extra sanitary pads and clothes (such as school uniforms) for emergencies, along with enhanced training programmes for teachers.

6. Enhanced capacities

- It is essential that capacities are improved at various levels within the sector, to develop the right mix of skills, knowledge and experience to facilitate, finance, manage and monitor water, sanitation and hygiene programmes in schools effectively. For example teachers and SMCs need to understand ways of ensuring equitable use and maintenance of facilities, making sure hygiene is adequately promoted and that monitoring of these elements takes place regularly at the school level. Furthermore, new learnings need to be infused in the sector, along with newer ways of programming and implementing a water, sanitation and hygiene programme in schools.



SWACHH BHARAT CESS

Swachh Bharat cess is an improvement in the service tax by 5% on all the services in India. Everyone has to pay extra 50 paise for each 100 rupees as service tax for this cleanliness campaign. Mr. Modi had urged citizens, government institutions to dedicate 100 hours every year towards cleanliness. As per the estimates prepared by the ministries of Urban development & Rural development, Rs. 2 lakh crore will be spent on the mission over the next five years. With the PM setting on August 15, 2015 deadline by when all schools in the country should have separate toilets for girls, the Union Human Resource Development Ministry, brought out a handbook for the 'clean school' campaign on the up keep of sanitation facilities already in place & under construction.

This mission aimed to join each & every Indian people from all walks of life by making the structure of branching of a tree. Earlier many awareness programmes (such as total sanitation campaign, Nirmal Bharat Abhiyan, etc.) about the environmental sanitation & personal cleanliness were launched by the Indian government however could not be so effective to make India a clean India. Other programmes like Swachh Bharat run, swachh Bharat opps, Real-time monitoring system, Swachh Bharat short film, Swachh Bharat Nepal- Swasth Bharat Nepal Abhiyan & so many has been initiated an implemented to actively support the purpose of the mission. In order to continue & make this campaign successful. Finance ministry of India has started a programme named Swachh Bharat cess. According to this, everyone has to pay 5% more service tax on all the services in India (50 paise per 100 rupees) which will go to this cleanliness campaign.

EPILOGUE

It is the biggest ever cleanliness drive in the country. The goal now is to achieve Swachh Bharat by 2019, by improving the levels of cleanliness in rural areas

In April 2016, National Sample Survey Office (NSSO) released Swachhta Report

- According to the report, more than half the rural population of the country still opts for open defecation. 52.1% of people in rural India choose open defecation compared to 7.5% in urban. Only 45.3% rural households have a sanitary toilet, while 88.8% in urban areas have a sanitary toilet
- In villages, 95.6 % of persons from families having access to toilet at home or common facility was using it. This proportion is 98.7 % in cities.
- In 55% of villages cleaning was done by person employed by Panchayats or on contract payment. In 17% cleaning was done by residents themselves and about 22.6% were not cleaned.

- In comparison, in cities 73% was cleaned by person employed by local municipal bodies. The other fissures rest at 12% and 8.6% respectively.

WHAT CAN WE ANALYSE FROM THAT?

- Families with toilet facility are using it.
- Cheaper bio-latrines promoted by WHO used all across the world are not preferred in rural India since these require regular pit-emptying (a task associated with severe forms of social exclusion).
- Local community empowerment is the most powerful tool in the efforts towards making India open-defecation free.

WHAT EXTRA EFFORT SHOULD BE PUT TO PUSH SBA TO SUCCESS?

- Whether it is solid waste management or open defecation, there needs to be focus on behavioral change along with providing physical infrastructure.
- An independent monitoring survey mechanism should be in place to check cases of corruption. For instance- In some villages, different people were found to pose with the same toilet to inflate number of toilets constructed.
- Focus should not only be on completing numbers of constructed units but the qualitative change needs to be brought into the society.
- Awareness programs need to be launched to aware people about the benefits of using toilets and weed out misinformation about use of such toilets and to break traditional practices.
- Rather than monitoring how many toilets have been created, a monitoring mechanism should be developed which reports the level of open defecation gone down; how many toilets constructed are being put to use; amount of solid municipal waste reduced; percentage of cleanliness achieved etc.

Some innovative mechanisms were also seen.....

1. *In November 2015*, Delhi Government and municipalities launched 'Swachh Delhi' mobile app. Delhiites can now take a picture of any heap of garbage or debris lying around the city and upload it to a centralized app for the government or municipal corporations to clean it. Photos will automatically include the GPS coordinates of the spots, the work of clearing will be assigned to an agency.

2. Mysore Case study - Swachh Street Food

Mysuru City Corporation under the National Urban Livelihood Mission (NULM) has launched a new initiative - Swachh Street Food. Under this initiative, 2 food zones will be developed and street food vendors will be allocated space provided they fulfill certain conditions. The food zones will have facilities such as temporary structures for vending food, potable drinking water, seating area, toilets, among others. This is perhaps to rehabilitate street food vendors evicted in SBA

In February 2016, Ministry of Urban Development decided to study and rank 75 cities under the mission "Swachh Survekshan". In that, Mysuru topped, followed by Chandigarh and Trichy. So, way to go Mysuru. It is doing very well....

Recently, govt has thought of some tariff policy to encourage SBA too

- Government will make it compulsory for the power plants located within the radius of 100 km of the city to use processed waste water and release clean water for drinking purpose in the vicinity.
- It will make compulsory for the local power distribution companies to buy electricity generated from the waste.

These measures will give a push to Swachh Bharat Abhiyan.

We can say Swachh Bharat Abhiyan a nice welcome step to the clean and green India till 2019.'. A healthy country and a healthy society need its citizens to be healthy and clean in every walk of life. if country was hoping for mass participation in a cleanliness drive that would keep India perpetually clean, public policy must go far beyond symbolism. What is required is not the involvement of each and every citizen for 2 hours every week in the clean-up. While that would lend a Gandhian touch of personal involvement, it would surely be a colossal waste of productive hours of skilled personnel. Participation of citizens in large numbers in a mass cleaning exercise will have a positive effect. But Voluntarism cannot be a substitute for strengthening civic infrastructure. India's civic bodies will need to be at the centre of the Clean India Campaign.

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HIGHER EDUCATION AND COLLABORATIVE PARTNERSHIPS – AN OVERVIEW OF LITERATURE

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ABSTRACT

Higher Educational Institutions (HEIs) are increasingly expected to go beyond their traditional role and are expected to be more strongly embedded in their region. They are expected to cater to the requirements of the region and contribute to the regional development. However as a matter of fact, HEIs have their own limitations in fulfilling on this expectation of contributing to the regional development. Review of literature suggests that having collaborative partnerships will help HEIs in meeting the expectations to a great extent. Also through collaborative partnerships they can accomplish much more through their prime functions of teaching and research. HEIs can enhance their community engagement levels through collaborative partnerships and become much more socially responsible than they presently are.

Keywords: Higher Educational Institutions (HEIs), Collaborative Partnerships, Community Engagement, Social Responsibility

INTRODUCTION

In many economies which are far ahead from that of Indian economy a lot of discussion and deliberations are going on regarding twin objectives of teaching and research of the higher educational institutions not serving social and economic objectives fully. Of late there has been a shift in the thinking and doing of many institutions of higher education in Indian scenario as well. However even this shift is in evolutionary stage. It is about the responsiveness of higher educational institutions towards the needs of the society. There might be many challenges for higher educational institutions as well to shift themselves towards transformative teaching and learning and cater to new expectations set by different stakeholders in the society. Being set in the specific regions institutions of higher education are expected to contribute towards regional development which can be seen in terms of social and economic development. It goes unsaid that the institutions of higher education are key assets of the region in which they are located as they house talent and skills of research. They are also powerhouses of immense potential in terms of students and faculty members being available for greater contribution towards regional development.

Universities which do not commit themselves to open and mutually beneficial collaboration with other economic, social and cultural partners will find themselves academically as well as economically marginalized (Davies, 1998).

(Vaidya and Charkha, 2008) observe that There are three perspectives which are beneficial to the students wrt university-industry linkages – conditions of employment, nature of the linkage program, career relevance. Less research orientation, ineffectiveness of research, inhibition to commercialization, result publication, communication difficulties are factors impeding university-industry linkages. However, the authors also suggest growing markets, technological emphasis, growing outsourcing concepts, growing R&D investments, shrinking product/services life cycle, IPR protection as the motivating factors to university- industry linked research and other projects. They suggest creating links with private sector, discussing the role of universities in socio-economic development by the university-industry-govt together, creating an institutional environment that encourages entrepreneurship and assistance of international partners in identifying, adopting and transferring best practices from abroad will promote better university-industry research and other projects linkages. The authors also recommend that involving students on regular basis can make the development phenomenal. It is said that early exposure to a potentially valuable regular employee for the industry through the university community might promote future technology transfer and contribution to the welfare of the larger community.

LIMITATIONS

Institutions of higher education face main challenge in terms of enhancing their role. Their enhanced role is reflected through their staff and students. This process of networking with other stakeholders having wider vision impacting the region in mind will result in greater civic engagement. This enhanced role should emerge as a new learning system which links and networks with all the components of the higher education institution and the region. HEIs have the biggest challenge of linking the teaching, research and community service roles by internal mechanisms (funding, staff development, incentives and rewards, communications, etc.) that make these activities more responsive to regional needs. These linkages represent 'value added management

processes'. Within the region, the challenge is to engage higher education in many of the facets of the development process (such as skills enhancement, technological development and innovation and cultural awareness)

(Chatterton & Goddard, 2000).

Management of any institution must be supportive social responsibility activities. Without management's support nothing can be accomplished even if students and staff is enthused about any socially responsible activity. Analysing the case of Istanbul Bilgi University in the context of corporate social responsibility practices the authors observed that for any institution, whether public or private, to effectively and successfully implement their corporate social responsibility strategy, corporate social responsibility actors have to be internalised and must be supported by the management of the University. (Dahan and Senol, 2012).

Pollock, Horn, Costanza and Sayre (2009) mentioned that "complex and ineffective governance, traditional disciplinary boundaries and the lack of a shared vision at academic institutions often hinder university's progress toward leading the world to a more sustainable and desirable future".

(Asemah, 2013), Authors found from their interview with Ten public relations practitioners on the need for universities to carry out corporate social responsibility programmes, that universities ought to be socially responsible to their stakeholders. Further their study shows that CSR helps organisations, including universities to improve on their image. There are various areas of CSR universities can pay attention to. Universities can pay attention to various areas like economic responsibility, philanthropic responsibility, environmental responsibility, employee wellness and health, employment of qualified lecturers and legal responsibility. They insist that universities need to engage in CSR in order to win the goodwill of their host communities and other important stakeholders.

(Tandon, 2014) state that various commissions formed on higher education from pre-Independence Zakir Hussain Commission to the post-1947 Radhakrishnan and then the Kothari Commission, have emphasized the need for students to be more aware of social issues. The instituting of the National Service Scheme (NSS) in 1969 was an effort in that direction. This was, however, in the mode of 'adding on' community engagement to teaching and learning. The NSS, which exists in every university in the country and in some of the undergraduate colleges, has about two million students enrolled as volunteers. While many worthwhile projects are undertaken by the NSS (such as blood donation, building village roads, afforestation, teaching children in urban slums), they *tend to remain as assorted activities* without any clear links to the role of higher education itself. Many such innovations and efforts are also going on in the contemporary context. He further adds that Universities and colleges should be encouraged to engage more intensively than before with wider society and contribute to local and regional development and provide intellectual leadership to society.

The same can be said to hold good in terms of research efforts by Universities as well. Most of the Research carried on emphasize on National and International importance. Rarely are they region specific contributing to the regional development.

(Bose and Sangwan, 2011) Authors suggest that the CSR activities must be well defined in the Vision and Mission of the organisation, and that there should be a separate entity taking care of the CSR activities; however profit maximisation strategies and CSR policies must be synergised so that the company can build its trust and brand image in the society. Authors suggest that the CSR activities must be done with philanthropic perspective and high level of commitment.

(Ali, 2014) observes that the focus is on social development and addressing social issues as urgently as economic issues. Corporates can build sustainable brand image by emphasizing on social, economic and environmental problems of the society. Customers will perceive the organisation as socially conscious organization. This paper suggests that companies should build their brand image through socially responsible efforts, because the long term benefits are higher than risks and costs of CSR.

Institutions of higher education may have following constraints in terms greater contribution towards regional development:

a. Challenges for Management/Administration

- Mindset of the management
- Organizational Environment in HEI(systems, processes and practices)
- Short sighted vision of the management
- Funding constraints
- Lack of strong regulation

- Potential of co-curricular and extra-curricular activities under tapped
- Lack of relevant curriculum/region based courses
- Rare engagement in active pedagogical approach like experiential learning
- Less of knowledge sharing activities like conferences, workshops, Faculty Development Programs
- Lack of interaction with practitioners from the field
- Lack of research culture, lack industry relevant and community relevant research
- Lack of encouragement for innovations and initiatives
- Lack of awareness

b. Challenges to engage Faculty/Staff

- Workload issues for the faculty members
- Hectic academic schedule
- Lack of motivation and encouragement in terms of rewards or recognition
- Contribution of faculty members towards community engagement not being part of their professional commitment and their performance evaluation

c. Challenges to engage Students

- Contribution towards community engagement activities not being part of the assessment and evaluation
- Lack of awareness
- Mandatory attendance requirements
- Lack of rewards and recognition
- Lack of encouragement and motivation
- Less participation in knowledge sharing activities
- Existing subjects not taught through active teaching methods

OPPORTUNITIES

In order to meet the new and greater expectations set by the stakeholders and also to fulfill on this emerging role of greater contribution towards the regional development, HEIs have to inevitably look for partners who back, support and enhance quality of their contribution. Given many limitations on the part of the higher educational institutions listed above, Collaborations and partnerships and liaisons can be seen as a solution which may not just address the above concerns but also may reap unseen greater benefits.

Collaborative partnerships can be transformational if higher educational institutions and universities start thinking beyond traditional role and start harnessing the possibilities of partnerships for mutual goals and shared objectives. The world is moving from transactional partnership to transformational partnership. This results in genuine engagement.

Transformational partnerships are different in purpose, nature, and strategies from transactional partnerships. In transactional partnerships each institution pursues its own goals with little consideration of mutual goals or shared purpose. They emphasize that higher education institutions can think and work differently with other institutions, organizations, and groups to achieve mutual benefits. (Butcher, Bezzina, & Moran, 2010).

In existing body of scholarship related with Academy-Industry-Government (AIG) relations it is difficult to understand who is influencing whom. The role of organizations that operate in the spaces between institutions of higher education, industrial firms and government agencies in the spaces gave rise to the model of intermediating organizations. These external organizations called as intermediating organizations (foundations, associations, consortia, independent research centers or special interest groups), actively position themselves between the state, industry, and higher education in order to fulfil their missions and increase organizational legitimacy, power, and revenue. Three inter-organizational 'flows' have been conceptualized to connect the organizational sets. These transactional processes are: the flow of actors, the flow of resources, and the flow of commerce. In other words, the helper organizations are in the dual business of building bridges and serving as customs agents to control the flow of people and goods across the bridges (Metcalf, 2010). The author illustrates two case studies - the influence of *Ottawa Centre for Research and Innovation* (OCRI) and Canada Arizona Business Council (CABC) which operate in the inter-organizational space between academy, industry and government, in regional economic development. In many developed countries HEIs which are keenly focused on socially relevant research are looked upon to be the centres of research, innovation and economic development by industry leaders and govt and civic society organizations.

UNESCO's 'Framework for priority action for change and development of higher education' (1998) states that institutions of higher education should 'develop innovative schemes of collaboration between institutions of higher education and different sectors of society to ensure that higher education and research programmes effectively contribute to local, regional and national development'. The report further says 'to have a policy framework to ensure new partnerships and the involvement of all relevant stakeholders in all aspects of higher education, the evaluation process including curriculum and pedagogical renewal, guidance and counselling services and in the framework of existing institutional arrangements, policy making and institutional governance'.

There will be a paradigm shift in the knowledge when universities start focusing and capitalising on inter and multi-disciplinary research. This will raise funding requirements which can be catered by the research partners from different sections of the society.

(Duke, 1998) comments that there is no going back to the 'Ivory Tower'. Almost every member of the modern University must work in partnership with its community in some mode and manifestation. Universities become 'Adult Universities' geared to supporting lifelong learning in the learning communities of emergent knowledge societies.

Vasudevan (2009) observes that going forward I-U (Industry-University) collaborations need to be looked at from the different perspective of rolling out activities revolving around social impact which is based on the solid business focus. The author illustrates about the case of Pilani BPO Pvt Ltd which was launched in 2007 to primarily provide opportunities to educated but unemployed people in Pilani and other rural areas around it. It is a collaborative effort between the Goenka family (the Laxmi Organic Industries Group) and BITS Pilani, with the Goenkas supporting it financially and advisory support being met by BITS.

Gupte and Jadhav (2014) Authors observe that higher educational universities have to cater to both traditional and entrepreneurial role without limiting the purpose. The paper observes that how lending hand by corporates through their CSR activities which are now mandated by The Companies Act, 2013, can also make education more relevant and qualitative.

(Chopra and Mariyya, 2013) Businesses have begun to take a more targeted approach in their corporate social responsibility programs and are seeking to impact areas that have a correlation with their own business goals. For many businesses, education is an important part of their plans, since the needs exist in all geographic areas, across all subject areas, and for all kinds of people. The most important thing is that educational outreach efforts have the capability to make a real and lasting difference for all players involved. There is strong desire to change the current state of education, and of the current less-than-adequate regard for the impact of business on larger societies are, however, prerequisites. The role of CSR in education is in mitigating the skills gap with considerable experimentation, and learning-by-doing along the way. In this process, the affected individuals, companies, and society at large are likely to benefit. The authors illustrate many examples of corporate CSR activity in many HEIs.

Figure 1: Higher Educational Institutions and Collaborations

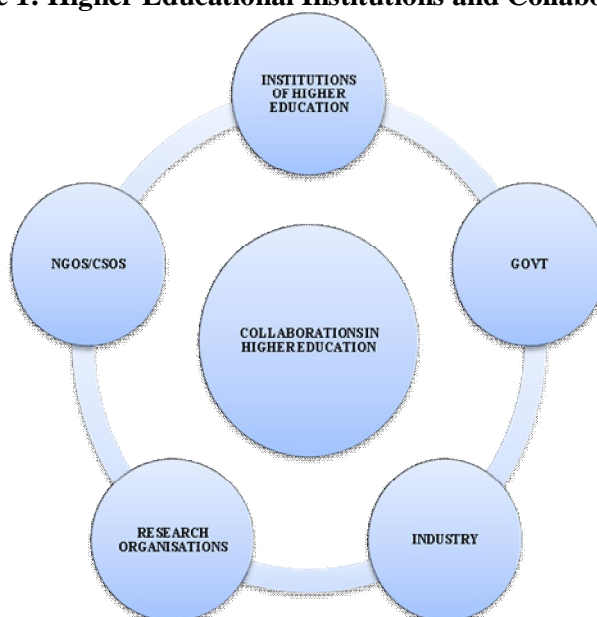


Figure 1 shows various stakeholders/sectors from the society and higher educational institution having collaborations. When we look at the partners from the society with whom collaborations are built, it no doubt results in transformational partnership.

Conceptual Framework

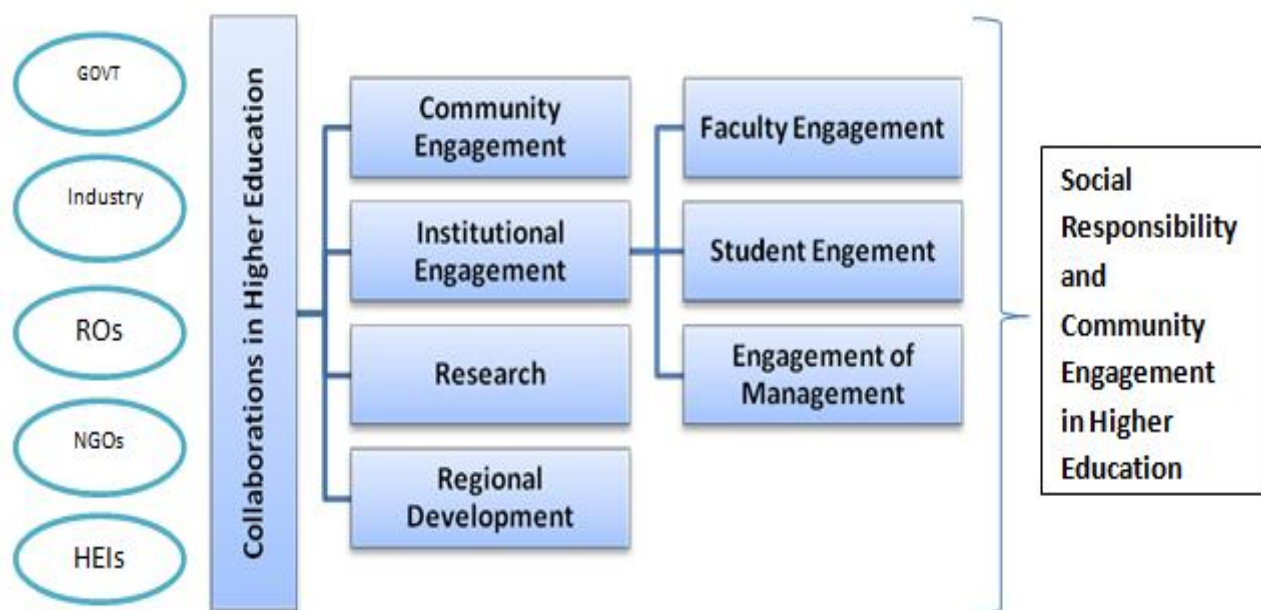


Figure 2: Collaborations leading to enhanced Social Responsibility and Community Engagement in Higher Education

Figure 2 is the conceptual framework built on collaborations in higher education. The framework indicates that collaborations with Universities and other Higher Educational Institutions, Non-Governmental Organizations, Civic Society Organizations, Research Organizations, Industry/Corporates/Businesses and Government bodies, either individually with every stakeholder or together for a specific project/purpose etc can result in enhanced community engagement. It goes unsaid that it also results in greater institutional engagement, which can be seen in terms of engagement of students, faculty and management. This harnesses the potential of talent and research skills of the higher educational institutions and makes them as centres for enhanced research activities and builds a research culture which contributes towards the regional development. This conceptual framework reflects that for any HEIs to be socially relevant and to demonstrate University Social Responsibility, it must go far Collaborations with different stakeholders in the region. Otherwise HEIs will be left far behind.

CONCLUSION

It is very evident and clear that collaborations will result in the harnessing the full potential of HEIs. Not just this it will result in harnessing the potential of all the partners involved. It will result in providing for each other in terms of their strength which are possibly the limitations on the part the others. It creates an eco-system which will positively contribute in creating sustainable and scalable regional development of the region. It will also strengthen the HEIs by developing courses which are specific to the region and also will help in building the competencies of the management, faculty and students. This also will result in building the brand image of the higher educational institution in the region.

Report of the Subcommittee on Community Engagement, 2011 states that “the goals of ensuring inclusive development, democratic governance and sustainable growth can be meaningfully achieved through a process of broadening and deepening involvement of institutions of higher education; in societal development, and in the process, the idealism and dynamism of the youth can also be harnessed for in a more meaningful manner. This will help in accomplishing the goal of facilitating partnerships between local communities and institutions of higher education so that students and teachers can learn from local knowledge and wisdom, thereby democratizing knowledge production.”

(Tandon, 2014) In India, as decided by the Steering Committee for Higher Education and Technical Education in August 2011, a sub-committee was set up to ‘Strengthen Community Engagement of Higher Education Institutions’. He further says that the efforts at building joint partnership projects with civil society and private sector to achieve these goals may be particularly encouraged.

SCOPE FOR RESEARCH

As clear from above review of literature higher educational institutions have a greater role to play for regional development through community engagement. This can effectively happen through collaborations and partnerships of HEIs with various stakeholders from the society. Many studies have been done in foreign countries. Also it has evolved over the period of time in many western countries. However in the context of India very limited studies have been carried on. It is still in the infant stage. Many experiments are carried on in many of Indian Universities and HEIs. However, there is no regulation and also Indian HEIs are in transitory stage when it comes to community engagement and social responsibility in higher education in India.

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IDENTIFYING FACTORS AFFECTING MEDICAL TOURISM IN RAJASTHAN

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ABSTRACT

In India, the health care industry has capitalized on its rich cultural heritage and glorious past. It has eminent doctors, world class medical facilities and the charges are relatively low as compared to many other foreign countries. In the present government, state tourism boards, travel agents, tour operators, hotel companies and private sector hospitals are exploring the medical tourism industry for tremendous opportunities. It is very challenging but very beneficial in many aspects. By attracting more and more leisure and pleasure tourists it is possible to interlink it with medical tourism to generate revenue by tourism and health care industries. Local patients can also take the advantage of these facilities. It is beneficial for upcoming doctors by providing them good employment, income and reduction in brain-drain. Besides, the infrastructural development made to attract medical tourist from outside the country can help local people also in a big way. The present paper studied various aspects and factors driving medical tourism to Rajasthan. Thus present study is very helpful for the overall development of the state.

Keywords: Medical tourism, Rajasthan, Pre procedural and post procedural factors

INTRODUCTION

The medical tourism in India when tied up with leisure tourism will have lot of scope as India has diverge culture, scenic beauty, high mountains, vast deserts, beaches, historical monuments, religious places and so on. This also promotes the foreign patients to visit India for medical along with leisure purposes. Health holiday provide a good opportunity to get away from daily routine and come into a different relaxing surrounding. Here the patients can enjoy by being close to the nature and at the same time they are able to receive an orientation that will help to impose their health. It is just like the rejuvenation and cleanup purpose on all levels-physical, mental and emotional. As more and more patients from nations with high medical costs look for medical tourism options, India has competition from countries like Thailand, Singapore and other Asian countries. All these countries have good hospitals, attractive climates, and are established tourist destinations too. Medical tourism presents an opportunity for hospitals to fuel growth by 'tapping the potential of the international patient market. Medical tourism is quickly becoming a way out to mix leisure with healthcare. And the factors which are attracting tourists towards India is the low cost treatment as compared to many of the western countries. Many of the research showed the medical treatment cost is low by an average of 40 to 60%, when compared to western standards.

To attract foreign patients, healthcare providers may consider leveraging on both business and clinical considerations. Also, well-coordinated efforts among the travel, the hospitality, and the healthcare trade are imperative for the sustainable growth of this business. India's healthcare industry is already growing at 30 per cent annually. Patients, especially from the United States and European countries, are now keenly looking towards India for treatment plus combining the same with short holidays. What is called 'International Patient Care' is already a seamless process, with the guests buying inclusive arrangements that feature air travel, local transportation, translation services, air conditioned five star accommodation, together with their personalized choice of global cuisine. A sincere commitment to these coordinated moves allows each stakeholder to focus on his own competencies and may even alleviate the level of competition - allowing for better long run revenues throughout the entire sector.

From the ancient time India is famous for its traditional treatment therapies and have made a recognized place in the medical literature by providing yunani, aurvedic, allopathic, homeopathy and naturopathy advantage of medicine not only to the Indians but also to the foreigners. History witnessed that millions of people have benefitted with the medicinal wisdom of our skilled medical professionals. Many states of India are now recognized as well known health care centre for providing particular segment of medical treatment like Kerala and Karnataka has emerged as a hub for ayurvedic treatment, and being spacialised in healing the patient with the virtue of natural herbs. Here health tourist not only gain the cure for his disease but also enjoy the benefits of scenic scenes, natural beauty, spas, and pleasant weather. Further Uttarakhand of India is gaining importance for healing the patient with yoga and meditation and natural medicines. Delhi has emerged as a prime destination for cardiac care , orthopedic care, mental trauma, and other kind of allopathic treatment, and serving

millions of domestic and foreign patient at that cost which is comparatively very low than that of their own country. Chennai is known for quality eye care.

Medical tourism in India has emerged as the fastest growing segment of tourism industry despite the global economic downturn. High cost of treatments in the developed countries, particularly the USA and UK, has been forcing patients from such regions to look for alternative and cost-effective destinations to get their treatments done. The Indian medical tourism industry is presently at a nascent stage, but has an enormous potential for future growth and development. Now-a-days even in India, the patients would prefer to move from their home place to other places known for specialized treatment/medical care according to the nature, type and seriousness of their illness. For example, Delhi has good facilities for heart disease and neuro surgery, Mumbai for pregnancy and IVF treatment and cosmetic surgery, Ahmedabad for eyes related treatments, Nadiad for kidney and urology related problem, Jaipur for naturopathy, Udaipur for polio and infertility treatment and so on. The medical tourism within the country is becoming a common practice these days. Today many people from all over the world visit India for medical as well as other related business activities in the country and also get employment opportunities. Therefore, medical tourism will also be helpful to develop the country.

REVIEWS OF LITERATURE

Connell (2006) commented that the rise of medical tourism emphasises the privatisation of health care, the growing dependence on technology, uneven access to health resources. Han, H., & Hyun (2015) reported that a repeat business is critical to the success of medical clinics in the competitive medical tourism market. Their study develops a model explaining international medical travelers' intention formation by considering the impact of quality, satisfaction, trust, and price reasonableness. Findings indicate a good fit for the proposed model; perceived quality, satisfaction, and trust in the staff and clinic have significant associations affecting intentions to revisit clinics and the destination country; and satisfaction and trust acted as significant mediators. Beladi et al. (2015) commented that an increase in medical tourism raises the wages in the medical tourism sector, thereby retaining skilled medical workers who otherwise leave in developing countries. However, the expansion of medical tourism contracts the domestic healthcare services sector, causing lower labor productivity in the economy. Medical tourism can increase domestic welfare in developing countries. Ormond & Sulianti (2017) examine the South-South intra-regional medical travellers' motivations, preparations and practices to better understand the social, economic and political situations that condition them and their effects on the destinations that receive them. Study of Indonesian medical travellers pursuing health care in Malaysia suggest that South-South medical travellers' diverse socio-economic conditions shape decision-making and spending behaviour relative to treatment, accommodation and transport choices as well as length of stay.

The term medical tourism has been coined by travel agencies and the mass media to describe the rapidly growing practice of travelling across international borders to obtain hi-tech medical care. Various countries like Thailand, Malaysia, India, etc are promoting medical tourism aggressively. The key competitive advantages of India in medical tourism stem from low cost, strong reputation in the advanced healthcare segment (cardiovascular surgery, organ transplants, eye surgery etc.) and the diversity of tourist destinations available in the country (Dawn and Pal, 2011). According to them the key concerns facing the industry includes absence of government initiative, lack of a coordinated efforts to promote the industry, lack of accreditation mechanism for hospitals and the lack of uniform pricing policies and standards across hospitals. Dawn and Pal (2011) in their research on Medical tourism in India concluded that medical tourism is becoming a popular option for tourists across the globe. It encompasses primarily and predominantly biomedical procedures, combined with travel and tourism. Paper focuses on the key issues and opportunities possessed by Indian medical tourism sector that enable it to overcome domestic and international barriers on upgrading its medical services. Gorge and Swamy (2012) in their study reported that medical tourism in India, despite being a relatively a new phenomenon is almost certainly to be a major source of earnings in years to come. Sharma (2013) in her research commented that India is emerging as a prime destination for health and contributing a lot towards the socio-economic development of the society by enhancing employment opportunities and an helping in foreign exchange earnings by uplifting the living standards of the host community by developing infrastructure and high quality education system.

Bubna (2013) stated that medical tourism is an upcoming industry and has got a vast potential, but out of global revenue from medical tourism. There is a need to focus on getting great facilities, combining health care with tourism, making India as the first choice destination and also to bridge the biggest barrier in the form of infrastructure and super specialty hospitals. Mishra (2014) reported that India has potential to come-up as a popular tourist destination. What is required is proper planning to market the country. A branding of the nation needs to be done. Medical tourism is emerging as a major area attracting tourist not just from different parts of

the country but internationally as well. With the experience of so many years in rendering brilliant medical services, India started attracting more and more people from all around the world and is slowly growing into global medical centre.

Mary (2014) commented that medical tourism has own its weakness and threats hence precautionary measures are required to be taken to have sustainable growth in medical tourism. She attempted to analyze strength, weakness, opportunities and threats of medical tourism in India. It was stated that India is one of the growing developing countries which has a number of destinations for medical tourism. The climatic condition together with the varieties of medical herbs and plants and advancement in medical science added the scope for medical tourism. Alternative medical system in India, providing treatments like Ayurveda, Naturopathy and Homeopathy facilitate medical tourism. According to her the major world medical tourism hubs are India, Cuba, Argentina, Malaysia, South Africa, Thailand and Jordan. India is ranked number two in medical tourism industry in the world (Patel & Patel, 2013). Medical tourism is different from medical travel where patient's journey from less developed nations to major medical centers in highly developed countries for medical treatment that is unavailable in their own countries. Lakhwinder (2014) reported that medical tourism is a fast growing multibillion-dollar industry around the world. The study presented an overview of medical tourism in India and presented a SWOT analysis and concluded with some valuable suggestions to develop India as a global medical tourism destination.

Pankaj et al. (2013) concluded that in present scenario tourism industry is not confined itself only to hotels, restaurants and viewing historical sight scenes, but has touched rural areas, health sector as well. People from other countries prefer India for their medical treatment like heart surgery, knee transplant, cosmetic surgery, hip replacement and dental surgery. This study explained as why India has emerged as destination for medical tourism. It also explored the challenges and competitive advantages and future outlook of medical tourism in India.

Sharma et al. (2017) reported that Indian medical tourism Industry is significantly adding nearly 3% to the total size of healthcare sector of India. Surgical techniques and healthcare technologies have undergone revolutionary changes in past four decades giving way to early adoption of disruptive innovative practices by the quality conscious and low cost medical tourism industry in India. It was concluded that Medical Tourism Industry in India is not only suitable but most probable to adopt and use the Disruptive Innovative Practices. Sharma, Sharma and Padroo (2016) investigates the framework of Medical Tourism in India, as the platform for medical tourists who seek low cost treatments with less waiting time. They identify the core competencies of Indian Medical Tourism market, which makes it as the strategic thrust for the future growth drivers of the healthcare industry. Paper concluded that government's role is crucial for the development of medical tourism sector. The government should take steps as a regulator and also as a facilitator of private investment in healthcare.

The colourful state of Rajasthan has attained global consideration for medical tourism. The state of Rajasthan is gradually becoming a medical tourism spot. Rajasthan has lot of potential for Ayurvedic and Naturopathic treatments. Rajasthan has large number of hi-tech hospitals and skilled doctors with the world class infrastructure and medical facilities, cost effective treatments and favourable environmental conditions patients can get excellent treatment at reasonable prices. Some of the hospitals like S.K. Sony Hospital, Jaipur; Bhagwan Mahaveer Hospital and Research Centre, Jaipur; Fortis Escorts Hospital, Jaipur and Santokba Durlabhji Memorial Hospital, Jaipur, the city of Jaipur has already come up as a medical tourist spot in Rajasthan. Narayan Seva Santhan, Udaipur for specialized polio treatments and with the many public and private sector medical colleges in Udaipur, the city of Udaipur also has lot of potential to develop it as a important medical tourist spot. The present study is important in many respects as it can lead to promotion of medical tourism in Rajasthan which in turn can lead to economic development of the state.

METHODOLOGY

The research methodology accounts for this research work includes the following points:

Data Source: The data for the current research paper was collected by using questionnaire to obtain responses from the patients travelled in Rajasthan for medical treatments.

Universe of study: The total numbers of visitors travelled across the globe for medical treatment

Sample size: For the purpose of current study a sample of 177 patients were selected on the basis of the convenient sampling method.

Data analysis Tools: The statistical tools & techniques used during the study include multiple regressions for calculating the significant variables regarding perception on procedural steps related to their medical treatment.

RESULT

From the above table it can be seen that majority of medical tourist belong to age bracket of 30 to 50 years. Only 10 percent of tourists are more than 50 years of age. Large proportions of tourists are graduate and post graduate. Udaipur is more preferred as medical tourism destination as compared to other cities in Rajasthan. 60 percent of tourists are male as compared to 40 percent of female visitors. Business and agriculture are major occupation of the medical tourist. 40 percent of visitors belong to more than >5LPA income group.

40 percent of visitors have self financed their medical treatment. 27 percent of medical tourists have insurance covered for their disease. About 23 percent of tourists have financial support from charitable agencies and only 9 percent are able to get government support and sponsorships for the treatment.

Majority of medical tourist visit Rajasthan for orthopaedic related diseases and surgery. 24 percent of respondent agreed to visit for cardiac surgery. Other popular reason for visiting Rajasthan for medical treatment is related to the Neuro, ENT and Dental Care.

Multiple regression analysis is done to identify major factors that drive visitor satisfaction related to pre procedural, procedural and post procedural issues. Six, nine and six scale items are selected to measure pre procedural, procedural and post procedural issues. Table 4 represent the details of scale items used for the study. Visitor satisfaction is measured as the dependent variable for the analysis. The Model is having good R^2 Value that specifies the factors identified can explain a healthy percent of variance in training satisfaction. Result indicate that visitors seems to be satisfied with online consultancy, assistance in Travel planning and appointment scheduling. Medical tourist satisfaction is also affected by the attention to customers' needs and doctors willing to share information. But tourist seems to less satisfied with post procedural issues handled by hospital apart from error free billings.

Table-1: Demographic of respondents		
Criteria	Values	Percent
Age	20 to 30 years	29.0
	30 to 40 years	30.0
	40 to 50years	31.0
	51 and above	10.0
Education	School Education	10.3
	Graduate	40.7
	Post Graduate	49.0
Hospital Location	Udaipur	49.4
	Jaipur	35.1
Gender	Male	59.7
	Female	40.3
Occupation	Service	15.6
	Business	42.9
	Agriculture	41.6
Family Income	1-2 LPA	28.6
	2-5 LPA	31.2
	>5 LPA	40.3

Table 2: Sources for funds for Medical treatment	
Sources for funds	Percentage
Insurance Cover	27
Self Financed	40
Government Sponsored	9
Charitable Agency	23

Table 3: Type of Treatment	
Type of Treatment	Percent
Dental Care	31
Cardiology/cardiac surgery	24
Gynae	12
ENT	9
Neuro	7
Orthopedic surgery	6
Nephrology	5
Cosmetics surgery	4
Eye surgery	2

Table 5: Multiple Regression (Dependent Variable: Satisfaction)

Dimensions	Variable	Constant/beta Value	Adjusted r square	ANOVA	Sig.
Pre Procedural	(Constant)	1.957	.305	12.116	.000
	Pre_Procedural_4	.410			
	Pre_Procedural_1	-.304			
	Pre_Procedural_5	.290			

Procedural	(Constant)	5.810	.135	6.936	.002
	procedural_serv_7	-.512			
	procedural_serv_3	-.469			
Post Procedural	(Constant)	1.212	.172	16.815	.000
	Post_procedural_serv_2	.413			

CONCLUSION

Medical tourism or health care tourism is fast growing multibillion-dollar industry around the world. It is an economic activity that entails trade in services and represents the mixing of two of the largest world industries: health care and tourism. Medical tourism in India has emerged as the fastest growing segment of tourism industry despite the global economic downturn. India is offering very low cost treatments not only to Indians but also to the foreigners. Patient from USA and UK, are coming to India to look for alternative and cost-effective destinations to get their treatments done.

The Indian medical tourism industry is presently at a blossoming stage, but has an enormous potential for future growth and development. In just five years medical tourism in India has made a remarkable position in the world medical tourism map and is recognized as reputed health tourist destination all over the world. India is a place which offers services of well-trained health practitioners, fluent English speaking medical staff, a good stuff of herbal, natural, allopathic, and alternative system of medicines. Private/internationally accredited and super speciality hospitals of India are serving global health tourist with their specialized services and helping in earning the million dollars. The present study examines the factors contributing to the growth of medical tourism in context to Rajasthan. Findings from the study confirms that visitors seems to be satisfied with pre procedural issues like online consultancy, assistance in Travel planning and appointment scheduling. Medical tourist satisfaction is also affected by the attention to customers' needs and doctors willing to share information. But tourist seems to less satisfy with post procedural issues handled by hospital apart from error free billings.

Indian Government should launch long term revenue generating projects and investor friendly policies to get benefitted from medical tourism. Government should make provisions to provide Quality accreditations to the Indian health centers, training and development to the Doctors, Nurses and Para medical staffs, and should apply the customer oriented approach to improve the image of Indian hospitals. There is also a need to develop supporting infrastructure such as transport, accommodation, and communication and information channels to facilitate medical tourism. Further research study should tried to find out the positive economic benefits of medical tourism and to focus the role of government, ministry of tourism, pharmaceuticals industries, and private sector to build the image of India as high quality medical tourism destination.

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Appendix

Table 4: Dimensions on satisfaction towards medical treatment

Pre procedural	Variable
1. Online consultancy	Pre_Procedural_1
2. Electronic Transfer of Medical records	Pre_Procedural_2
3. Tie up with insurance provider	Pre_Procedural_3
4. Assistance in Travel planning	Pre_Procedural_4
5. Appointment scheduling	Pre_Procedural_5
6. Multiple Payment Options	Pre_Procedural_6
Procedural	Variable
1. Easy admission process	procedural_serv_1
2. Counseling at hospitals on arrival	procedural_serv_2
3. Attention to customers' needs	procedural_serv_3
4. Coordination between different wards and departments	procedural_serv_4
5. Proactive and Knowledgeable nursing staff	procedural_serv_5
6. Availability of doctors when required	procedural_serv_6
7. Doctors willing to share information	procedural_serv_7
8. Good and edible food	procedural_serv_8
9. Proper arrangement for assistant	procedural_serv_9
Post procedural	Variable
1. Discharge procedure	post_procedural_serv_1
2. Error free billing	Post_procedural_serv_2
3. Overbilling	Post_procedural_serv_3
4. Post operative Monitoring Care	Post_procedural_serv_4
5. Availability of Prescribed Medicines in home country	Post_procedural_serv_5
6. Future appointment scheduling	Post_procedural_serv_6

EMPLOYEES AWARENESS ON WORK- LIFE BALANCE AND ITS RELATION WITH JOB SATISFACTION AND EMPLOYEE DEDICATION IN GARMENT INDUSTRY.

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ABSTRACT

Work-Life Balance is a daily effort to make time for family and demands of the workplace. Increasing attrition rates and increasing demand for work-life balance have forced organizations to look beyond the commonly adopted HR interventions. In this context, this research work makes conscious effort at putting forth issues concerning WLB and its impact on job satisfaction and organizational commitment of workers in garment industries. This research is an attempt to find out the level of work-life balance of employees working in garment industries. The study reveals that there is a relation between work life balance and job satisfaction; work life balance and employee commitment towards the organization.

Keywords: Work- Life Balance, Job Satisfaction, Employee Commitment.

Work-life balance is a concept that supports the efforts of employees to split their time and energy between work and other important aspects of their lives. Work-life balance is a daily effort to make time for family, friends, community participation, spirituality, personal growth, self care, and other personal activities in addition to the demands of the workplace. Work-life balance is assisted.

By employers who institute policies, procedures, actions and expectations that enable employees to easily pursue more balanced lives. Today work-life balance has become an increasingly pervasive concern for employers as well as employees.

Maintaining a good work-life balance, given its complex nature, is a more arduous task in case of women employees, especially in the garment sector. In response to these changes and challenges, employers have introduced innovative practices that allow employees to find better work-life balance.

The garment sector is characterized by high attrition rate, job. There are some factors of work demand that interfere with the personal life which leads to an imbalance. This has forced organizations to look beyond run of the mill

HR INTERVENTIONS

Industries have been forced to focus on providing efficient WLB policies and programs to ensure proper WLB which helps workers to enjoy and commit to work. The present research is an attempt to know the work-life balance of employees working in garment sector and its relation to job satisfaction and employee commitment.

II. LITERATURE REVIEW

Kopelman et al., (2006) [14], Kossek & Ozeki (1998) [15] argued that Work Life Benefits Program initiatives like flexible working hours, alternative work arrangements, leave policies and benefits in lieu of family care responsibilities has an effect on employees work life balance. Grover & Crooker (1995) [9], Kossek & Ozeki (1998) [15] and Lobel & Kossek (1996) [17] research identified that Work Life Benefits Program not only assist employees to better manage their work and family roles, but also affect employee attitude, behavior, organizational commitment, job satisfaction and retention

Reddy N K et al (2010) [27] in their research showed that the work-life balance among married employees affects job satisfaction and performance of employees.

Baral and Bhargava (2010) [4] found that the organizational interventions to enhance work-life balance of employees like job characteristics, work-life benefits and policies, supervisor support and work-family culture have a positive influence on job outcomes like job satisfaction, effective commitment and organizational citizenship behavior.

Baral and Bhargava (2011) [3] in her research suggested that in Indian organizations there is a need to incorporate work-life balance benefits and programmes and encourage a culture that supports utilizing them to ensure employee commitment and productivity. The research revealed that work-life balance benefits and programmes are able to reduce work-family conflict.

Lalita Kumari (2012) [16] in her research revealed the employee's perception of their work life balance policies and practices in public sector banks. The study showed that each work life balance factors has a predictor of job satisfaction, organizational commitment, productivity and retention of employees.

Madhurima Das and K B Akhilesh (2012) [19] in their research showed that work-life balance of employees depends on age, care taking responsibilities, gender and occupation of employees.

Reimara Valk and Vasanthi Srinivasan (2011) [28] in their research revealed that there are six major themes namely, familial influences on life choices, multi-role responsibilities and attempts to negotiate them, self and professional identity, work-life challenges and coping strategies, organizational policies and practices and social support.

These affect the work-life balance of employees. From the available literature it is identified that flexi-time, job sharing, child care facilities, necessary breaks, work-life balance policies, leadership style, supervisor attitude, conflict in team, work load, job stress, flexibility, working hours, time spent on work, family support, childcare are the drivers of work-life balance and at the same time work-life balance has influence on job satisfaction, organizational commitment, productivity, performance, efficiency and retention of employees. For the present study, nine drivers are considered to check the status of work-life balance of employees. They are work-life balance policies, supervisor leadership styles, conflict in team, work load, job stress, flexibility, working hours and time spent on work, family support and childcare. satisfaction and organizational commitment are the factors considered in this study to determine the effect of work- life balance on employees.

III. OBJECTIVES

1. To explore the level of work-life balance among employees in the garment sector.
2. To determine the relationship between work-life balance and demographical factors.
3. To determine the relationship between work-life balance and job satisfaction.
4. To determine the relationship between work-life balance and employee commitment.

IV. DEVELOPMENT OF QUESTIONNAIRE

From the literature review, it was identified that many factors have influence on work-life balance of employees. Many researchers have used different factors to determine the facts for work-life balance of employees. The questionnaire was designed by considering nine factors related to work-life balance which was frequently considered by various researchers. This was followed by discussion with academicians and HR executives of various garment industries. In order to measure the impact of work-life balance, two components, namely, job satisfaction and employee commitment were considered.

The questionnaire was designed in English language. Each section has multiple questions to cover different parameters with a five-point Likert scale with "1" being "strongly disagree" and "5" being "strongly agree". The questionnaire consists of 41 close-ended questions. The Cronbach alpha value (reliability coefficient) is 0.88; hence, the questionnaire has a good reliability.

The questionnaire was designed by considering the factors viz., work -life balance policies, supervisor leadership styles, conflict in team, work load, job stress, flexibility, working hours and time spent on work, family support and childcare. Also the two factors viz., job satisfaction and employee commitment were included while designing the questionnaire.

V. COLLECTION OF DATA AND ANALYSIS

The data were collected through a specially designed questionnaire administered to 150 employees of three garment units. A total of 140 employees responded to the questionnaire, out of which 16 questionnaires were rejected because of invalid and wrong feedback. Finally, 124 questionnaires were considered for analysis. A database was developed to incorporate and process the surveyed data. This database was designed using Microsoft Excel and Minitab 14 software. The responses of the final questionnaire were fed to the database for the purpose of analysis and report generation.

VI. DEMOGRAPHIC PROFILE OF RESPONDENTS

The demographics profiles of the respondents are categorized as follows:

Table I : Characteristics of respondents

No	Parameter	Characteristics	No of Responder	Percentage of Responder
1	Gender	Male	26	20.9
		Female	98	79.1
2	Age (years)	< 25	34	27.4
		25 - 35	50	40.3
		35 - 45	33	26.6
		> 45	07	5.6
3	Experience (years)	3	75	60.5
		4 - 10	35	28.2
		10 - 15	05	4.0
		15 - 20	09	7.3
4	Marital status	Single	48	38.7
		Married	76	61.3
5	Education level	Less than SSLC	20	16.1
		SSLC	60	47.6
		PUC	34	27.4
		Degree	08	6.5
		Masters	01	0.8
6	Salary (Rs)	< 10,000	111	89.5
		10,000 - 15,000	6	4.8
		15,000 - 20,000	7	5.6
7	Number of dependents	1 - 3	68	54.0
		4 - 6	51	41.1
		7 - 9	5	4.8

The above table depicts the following facts:

Gender: It is observed that 79.1 % of the respondents are female and 20.9 % of the respondents are male. Hence, the study of work-life balance is more relevant to female employees.

Age: It is observed that 40.3 % of the respondents are in the age group of 25 to 35 years and only 5.6 % are above 45 years. Hence, the study of work-life balance is more relevant to employees in the age group of 25 to 35 years.

Experience: It is observed that 60.5 % of the respondents have 3 years of experience and 28.2 % of the respondents have 4 to 10 years of experience. This indicates a high attrition rate and hence there is a need of the study of work-life balance. **Marital status:** It is observed that 38.7 % of the respondents are single and 61.3 % of the respondents are married. Hence, the study of work-life balance is more relevant to employees who are married.

Education level: It is observed that 47.6 % of the respondents have studied till SSLC and 27.4 % of the respondents have studied till PUC.

Salary: It is observed that 89.5 % of the respondents earn less than Rs 10,000 per month and the remaining earn between Rs 10,000 and Rs 20,000.

Number of dependents: It is observed that 54 % of the respondents have 1 to 3 dependents and 41.1 % of the respondents have 4 to 6 dependents.

VII. LEVEL OF WORK-LIFE BALANCE IN GARMENT EMPLOYEES

From the above facts, it can be concluded that a study of work-life balance is very much necessary considering the varied structure and mix of employees.

To investigate the level of work-life balance among the employees, they were divided into two categories based on their perception towards work-life balance and average score namely, balanced and unbalanced. The individual response choices range between 1 to 5. The maximum average score for an individual is 5, while the minimum score is 1. The two categories were determined dividing the range of possible scores (1-5) into

intervals. Those scoring more than the overall mean were assigned as balanced and those scoring less than overall mean were assigned as unbalanced. For the present study the overall mean is 4.

According to Likert and Rensis (1932), the resulting total score may be interpreted normatively, with reference to some comparison group or absolutely, with reference to theoretically or empirically chosen cut-off scores.

In this research, the overall mean (4) is considered as the cut-off score. According to Jerome (2013) [10], Vijay Anand (2013) [1], Rashmi and Swamy (2013) [26], Nanjundeswaraswamy and Swamy (2013) [20], Nanjundeswaraswamy, and Swamy(2015) [21] and Nanjundeswaraswamy, T. (2016) [22] the overall mean is considered as the cut off score. Table 2 presents the level of work-life balance in garment industries.

Table II : Level of work-life balance

Level of work-life balance	No. of Employees	Percentage
Balanced	64	51.6
Unbalanced	60	48.4
Total	124	100.00

Among the 124 respondents, 51.6 % employees perceived that their work-life was balanced with the present work environment and 48.4 % employees perceived that their

1H₀: Gender does not affect work-life balance.

2H₀:Age does not affect work- life balance.

3H₀:Experience does not affect work-life balance.

4H₀:Marital status does not affect work-life balance.

5H₀:Education level does not affect work-life balance.

6H₀:Salary does not affect work-life balance.

7H₀: Number of dependents does not affect work-life balance.

Hypotheses to determine the relationship between work- life balance of employees and demographical factors are as follows:

Table III : Significance level of various characteristics with the work-life balance of employees

No	Characteristics	Balanced Work life	Unbalanced work Life	χ^2 calculated	χ^2 from tables	Significance level
1	Gender	Male	13	0.034	3.841	Not significant
		Female	51			
2	Age (years)	< 25	12	12.907	7.815	5%
		25 - 35	34			
		35 - 45	17			
		> 45	1			
			6			
3	Experience (years)	< 3	39	0.331	7.815	Not significant
		4 - 10	18			
		10 - 15	2			
		15 - 20	5			
4	Marital status	Singl e	23	0.428	3.841	Not significant
		Married	41			
5	Education level	< SSLC	8	2.44	9.488	Not significant
		SSL C	33			
		PUC	18			
		Degree	4			
		Masters	0			
6	Salary (Rs)	< 10,000	58	6.341	5.991	5%
		10,000 - 15,000	5			
		15,000 - 20,000	1			
7	Number of dependents	1 - 3	35	5.897	5.991	Not significant
		4 - 6	29			
		7 - 9	0			

From the Chi-square test, it is identified that at 5 % level of significance, age and salary of the employees significantly associated with work-life balance employees. Relationship between work-life balance and satisfaction of employees:

Relationship between work-life balance and satisfaction of employees:

Level of work-life balance	Job satisfaction		χ^2 Calculated	χ^2 Table	Significance level
	Satisfied	Unsatisfied			
Balanced	50	14	14.437	3.841	5%
Unbalanced	27	33			

Hence, H_0 is rejected and H_1 should be accepted. From chi-square test, it can be concluded that the work-life balance has an impact on job satisfaction. Relationship between work life balance of employees and employee commitment:

Null hypothesis (H_0): work-life balance of an employee has no effect on employee commitment towards the organization.

Alternate hypothesis (H_1): work-life balance of an employee has an effect on employee commitment towards the organization. At 1 degree of freedom and 5% level of significance, the calculated χ^2 value is more than the χ^2 table value i.e. $24.431 > 3.841$. Hence, H_0 is rejected and H_1 is accepted. From the chi-square test, it can be concluded that the commitment. This indicates that the impact of work-life balance on employee commitment is high. Hence work-life balance has an impact on job satisfaction and employee commitment towards the organization.

Null hypothesis (H_0): Work- life balance of an employee has no effect on job satisfaction. of Alternate hypothesis (H_1): work life balance of an employee has an effect on job satisfaction. At 1 degree of freedom and 5% level of significance, the calculated value of χ^2 is more than the χ^2 obtained from table i.e. $20.178 > 3.841$. Work-life balance of employees has an impact on employee commitment towards the organization.

VIII. CONCLUSION

In the surveyed garment industries work-life balance of employees is not up to the expected satisfactory level. Work-life balance of employees is strongly associated with age and salary. The results of Chi-squared test indicate that the difference between calculated value and the value obtained from tables is more in respect of job satisfaction. This indicates that the impact of work-life balance on job satisfaction is high. The results of the Chi-square test also indicates that the difference between the calculated value and the value obtained from tables is more in respect of employee.

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AN ANALYSIS OF PRICE DISCOVERY MECHANISM IN THE WHEAT SPOT AND FUTURES MARKET OF INDIA

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ABSTRACT

In this paper, we examined the price discovery mechanism for wheat commodity which is actively traded in the NCDEX and also contributing around 26 percent in the DHAANYA indices. Johansen's cointegration test followed by the Granger causality test were employed to examine price discovery function. The Johansen's cointegration results confirms the existence of long-run equilibrium between spot and futures prices in wheat commodity. Granger causality test found out that the Futures price leads the spot price and vice versa, farmers will get benefit from this transmission and they can decide about its cropping pattern and storage.

Keywords: Granger Causality Test, Long Run Equilibrium, Price Discovery, Unit Root Test, Wheat Market.

INTRODUCTION

India has a century long history in the commodity derivative market. First organized Futures Market in Commodities was established by Bombay Cotton Trade Association in 1875 as a joint stock company, it got converted into Bombay Cotton Exchange in 1893. Futures trading in oilseed was commenced in the year 1900 by Gujrati Vyapari Mandali, which has also carried out trading in cotton, groundnut and castor seeds. Commodity Trading Associations were also started in trading at Wheat (Hapur, 1913) and raw jute and jute goods (Calcutta, 1919). Futures Trading in Bullion started in Mumbai (1920), and later in Rajkot, Jamnagar, Jaipur, Kanpur, Delhi and Calcutta. During the Second World War period (1939-1945) Futures Trading was prohibited in major commodities due to short supply under the Defense of India Act.

In 1950, Ministry of Commerce, appointed Shroff committee under the Chairmanship of Shri A.D Shroff which recommended the Forward Contract (Regulation) Act 1952. In February 1966, Government of India appointed a Committee to review the role of forward market under the Chairmanship of Prof. M.L Dantwala. Another, a Committee was constituted by the Ministry of Commerce under the Chairmanship of Prof. A.M Khusro in 1980.

In 1994, Ministry of Civil Supply, Consumer Affair and Public Distribution constituted a Committee under the Chairmanship of Prof. K.N Kabra which recommended the futures trading in 17 commodities, viz., pepper (1997), Castor oil (1999), Coffee (1998), Cotton (1999), Soy Oil (1999), Sugar (2001), Tea (2002), and Bullion (2003). National Agriculture Policy (2000) which was headed by Shri Shankerlal Guru to strengthen the Agriculture Marketing and establishment of Commodity Futures Market.

Government of India formally permits commodity trading on a wide variety of commodities in 2003. Kabra Committee and National Agriculture Policy Expert Committee have paved the way for establishment of National Multi Commodity Exchange (NMCE), Ahmedabad (2002), Multi Commodity Exchange (MCE), Mumbai (2003) and National Commodity Derivative Exchange (NCDEX), Mumbai (2003).

Price Discovery and Prices Risk Management are twin important functions of the commodity Futures Market. Future trading is expected to help the producers with price information and Farmers may benefit from the future expected spot price for their decision related to the cropping pattern of the commodity. Exporters also get the benefits of the future trading by way of advance indication of the price to secure the export deal in a competitive market. The present study covers the important functions of derivative markets that is price discovery. Price discovery means the use of futures prices for pricing, cash (spot) market transactions and vice versa. This mechanism is strongly depends on the infrastructure of physical market as well as storage cost, tax rates, handling cost, transportation cost and other factors

WHEAT MARKET IN INDIA

Globally, wheat is the most significant food grain and also primary food items of millions of people. India is the third leading producer of the wheat and successfully fulfilling the needs of the domestic demand because we are the second largest in wheat consumption. India contributes around 12 percent of production for the global consumption. The states of Uttar Pradesh, Punjab and Haryana are producing nearly 80percent of the wheat production in India. Wheat crop occupies a share of 35 percent of the total production and 65 percent of total cropped area in India. The trend of Area, Production and Yield are as follows.

Table 1: Production Trends in India

Year	Actual			Trend (%)		
	Area (^{'000} Hectares)	Production (^{'000} Tonnes)	Yield (Kg./Hectare)	Area	Production	Yield
2000-01	25,730.50	69,680.80	2,708.10	(6.39)	(8.76)	(2.53)
2001-02	26,344.70	72,766.30	2,762.10	2.39	4.43	1.99
2002-03	25,195.70	65,760.80	2,610.00	(4.36)	(9.63)	(5.51)
2003-04	26,594.70	72,156.20	2,713.20	5.55	9.73	3.95
2004-05	26,382.90	68,636.90	2,601.60	(0.80)	(4.88)	(4.11)
2005-06	26,483.60	69,354.50	2,618.80	0.38	1.05	0.66
2006-07	27,994.50	75,806.70	2,707.90	5.71	9.30	3.40
2007-08	28,038.60	78,570.20	2,802.20	0.16	3.65	3.48
2008-09	27,752.40	80,679.40	2,907.10	(1.02)	2.68	3.74
2009-10	28,457.40	80,803.60	2,839.50	2.54	0.15	(2.33)
2010-11	29,068.60	86,874.00	2,988.60	2.15	7.51	5.25
2011-12	29,864.80	94,882.10	3,177.10	2.74	9.22	6.31
2012-13	29,995.30	93,506.50	3,117.40	0.44	(1.45)	(1.88)
2013-14	30,473.20	95,849.80	3,145.40	1.59	2.51	0.90
2014-15	31,465.60	86,526.60	2,749.90	3.26	(9.73)	(12.57)
2015-16	30,417.80	92,287.50	3,034.00	(3.33)	6.66	10.33
Average	28,141.27	80,258.87	2,842.68	0.69	1.40	0.69

Sources: CMIE Database

Table 1 shows the Area, Yield and Production of wheat during the period of 2000-01 to 2015-16. The average of Area, yield and production of the wheat are 28,141.27, 80,258.87 and 2,842.68 respectively. From 2008-09 onwards, Area, Yield and Production of wheat is more the Average. Area of the production is decreased by 3.33 percent in 2015-2016 because the previous year production and yield was reduced by 9.73 percent and 12.57 percent respectively. The movement of the Area, Yield and Production of wheat is given in the below figure.

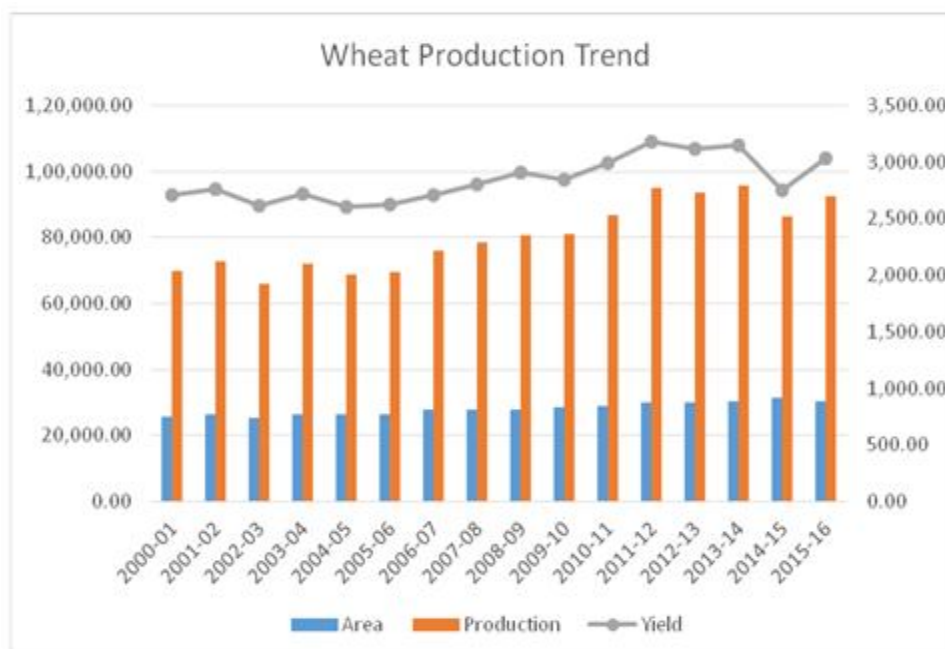


Figure 1: Area, Yield and Production of wheat

REVIEW OF LITERATURE

Saranya (2015) studied the “volatility and price discovery process of non-agricultural commodities” by using econometric tools like granger causality and GRACH model. The result shows a unidirectional causality in Tin and Silver trading which indicated that the spot returns lead the futures returns and bi-directional causality in case of copper.

Moonis *et al* (2014) examined the price discovery relationship for three agricultural commodities, i.e., Soya bean, Castor seed and Chana by using spot prices and near month future prices. The result shows that both the spot and futures markets of the selective agricultural commodities plays the leading role through price discovery.

Sehgal *et al* (2013) investigated "Price discovery and volatility spill-over for twelve commodities and four indices for Indian commodity markets". Their findings shows that Price discovery function is confirmed for eight commodities and three indices with a greater role for futures markets in the price discovery process.

Sendhila *et al* (2013) examined "Price Discovery, Transmission and Volatility of futures trading" in chickpea, wheat, maize and barley. The result shows futures markets are more efficient in price discovery of wheat and maize. Cointegration test showed the occurrence of one cointegration relationship between the futures market and spot market exempt barley.

Edward (2013) examined "Price Discovery Process and Volatility Spillover of spot and Futures Price for chilli commodity" using Co integration and Vector Error Correction Model (VECM). Their study indicated that they have a long run relationship and the unidirectional causality relationship that means futures Chilli price leads the spot price.

Isha (2013) investigated "The Market Behavior and Price Discovery in Indian Agriculture Commodity Market" and conclude that there was a significant effect of futures prices on spot prices in Chana, wheat, cardamom, soya been, rubber, potato and crude palm oil exempt jute and menthe oil.

Sehga *et al* (2012) re-investigated "Price Discovery function in Indian Agricultural Commodity Markets for ten commodities". The results of causality test show bi-directional relationships between spot and futures in all agricultural commodities except Turmeric. Price discovery function is confirmed for all commodities except Turmeric.

A paper by Brajesh Kumar and Ajay Pandey (2011) entitled, " Price Discovery in Emerging Commodity Markets: Spot and Futures Relationship in Indian Commodity Futures Market", made an attempt to highlight the price discovery role of the commodity derivative (futures) markets is examined through return and volatility spillovers between spot and futures prices. The results suggested that in the harvest period, the futures market trading volume is high, the futures market return leads the spot market return, whereas in the lean period both spot and derivative markets jointly perform a price discovery

OBJECTIVE OF THE STUDY

The objective of this paper is to study the Cointegration relationship and Price Discovery function between wheat Spot and Futures Markets

METHODOLOGY OF THE STUDY

The study follows the analytical research. The variable used in this study is daily closing spot price and futures prices of wheat from National Commodity & Derivatives Exchange Limited. The study used only near month price which is more liquidity. The period of the study is between July 2013 to July 2017. To find out the price discovery for wheat commodity, this study employed the econometric tools like unit root test, Johansen's cointegration test and Granger Causality Test

DATA ANALYSIS

Unit Root Test

In order to define the order of integration for each price series, we have to investigate whether the series is stationary or not. Stationary for time series is the statistical characteristics of a sequence such as its means and variance over time. If both price series are constant over time, then the series is said to be Stationary i.e. there is unit root or no random work, otherwise the series has unit root. Usually times series are not having Stationary at level after altering them into first or second differences they become Stationary.

If data are non-stationary and any tries to use them it will lead to spurious regression as advised by Nelson and Plosser (1982). Stationary of a time series are found with the help of the Augmented Dickey Fuller test (ADF) which is based on the T-statistics. A series are stationary at the level it is integrated of order zero, denoted as $I(0)$ if it is non stationary at level after converting them into the first difference, then become stationary is integrated of order one $I(1)$. The Augmented Dickey and Fuller (ADF) test is based on the following regression model.

$$\Delta Y_t = \delta + \gamma_t + \beta Y_{t-1} + \sum_{i=1}^k \rho_i \Delta Y_{t-i} + \varepsilon_t$$

$\Delta Y_{t-i} = (Y_{t-i} - Y_{t-i-1})$, $\Delta Y = Y_t - Y_{t-1}$, Y_t = price at time t , δ, γ, β and ρ are the parameters to be estimated, and ε_t is the pure white noise. ΔY_{t-1} is the lagged first differences to accommodate serial correlation in errors, the above equation tests the null hypothesis of a unit root against a trend stationary alternative hypothesis. The null hypothesis and alternate hypotheses for a unit root in Y_t are : $H_0: \beta = 0$ and $H_1: \beta < 0$. We used Schwartz Bayesian Criterion (SBC) to select the lag length (k) for the ADF test.

Table 2: Unit Root Test

Commodity	Spot Price				Future Price			
	Level		First Difference		Level		First Difference	
	T-Statistic	Prob.	T-Statistic	Prob.	T-Statistic	Prob.	T-Statistic	Prob.
Wheat	-2.6762	0.2468	-23.0389	0.0000	-2.5827	0.2884	-35.4535	0.0000

Source: Author's analysis.

Table 2 show the result of the unit root test, it's indicates that the wheat commodity is Stationary at first differences it means they are integrated at the first order $I(1)$. But it was not Stationary at level it denoted that they are not integrated at the Level order $I(0)$. Based on the result of the study, it was identified that wheat prices was stationary at the first level $I(1)$.

Johansen's cointegration test

Johansen's Co-integration is used to check the existence of a long run relationship among two series. The two series are called co-integrated only it is moves together over time. According to Engle and Granger (1987), a cointegrating only exist when the variables are integrated of the same order and also the variables are non-stationary at level. In econometric, two series are said to be cointegrated, if they have a long term or an equilibrium relationship between them. Therefore, we can execute cointegration tests only after checking whether the variables are integrated of the same order or not. To find out the order of integration, most of the previous studies are used DF and ADF test. After checking whether the variables are integrated of the same order. Thereafter, we perform the Johansen cointegration tests to explore whether there is a cointegrating relationship between spot and future prices. The Johansen's multivariate cointegration test is established by the following Vector Auto Regression (VAR) equation

$$y_t = \mu + A_1 y_{t-1} + \dots + A_p y_{t-p} + \varepsilon_t$$

Where y_t is an $n \times 1$ variable vector of order one or non-stationary $I(1)$ and ε_t is an $n \times 1$ innovation vector. The equation is rewritten as a vector auto regression (VAR) as follows:

$$\Delta y_t = \mu + \Pi y_{t-1} + \sum_{i=1}^{p-1} \Gamma_i \Delta y_{t-i} + \varepsilon_t$$

Where

$$\Pi = \sum_{i=1}^p A_i - I$$

$$\Gamma_i = \sum_{j=i+1}^p A_j$$

The coefficient matrix of Π has rank $r < n$, then there occurs $n \times r$ matrices α and β and both have a rank (r) in such a method that $\Pi = \alpha \beta'$ and $\beta' y_t$ is stationary. R indicates the number of long term or cointegrating relationships, α is the modification parameter in VECM and β indicates the cointegrating vector. Under Johansen method, we estimate the Π coefficient matrix from an unrestricted VAR and test whether we can reject the limits implied by the reduced rank of Π using the trace statistic or the maximal eigenvalue statistic. Two likelihood ratio tests are used to test the long-run relationship. The null hypothesis of at most r cointegrating vectors against a general alternative hypothesis of more than r cointegrating vectors is tested by trace statistics

$$j_{trace} = -T \sum_{i=r+1}^n \ln(1 - \lambda_i^{\wedge}) \quad r = 0, 1, 2, \dots, n-1$$

Where T is the sample size and λ_i^{\wedge} is the i^{th} eigenvalue

The null hypothesis of r cointegrating vector against the alternative of $r + 1$ is tested by Maximum eigenvalue statistic

$$j_{\max} = -T \ln(1 - \lambda_{r+1}^{\wedge}) \quad r = 0, 1, 2, \dots, n-2, n-1$$

To make assumptions regarding the no. of cointegrating relationships, the trace statistics and maximum eigenvalue statistics are matched with the critical values. The trace test of Jhonson cointegration tests the null hypothesis (H_0) that there are r cointegrating vectors against the alternative hypothesis (H_1) of n cointegrating vectors. On the other hand the maximum Eigenvalue test, tests the existence of r cointegrating vectors (null hypothesis) against the alternative hypothesis of $r+1$ cointegrating vectors.

Table 3: Johansen's cointegration test

Commodity	Null Hypothesis	λ_{trace}	Prob.	λ_{\max}	Prob.	Decision
wheat	$r = 0$	26.68415	0.0007	23.53343	0.0013	Indicates One Co-Integration
	$r \leq 1$	3.150716	0.0759	3.150716	0.0759	

Source: Author's analysis.

Table 3: The result of Johansen Co-integration test shows that there is a long-run relationship between the spot price and future price of wheat because the p-value of wheat is less than 5 percent and also critical value (15.4947) is less than the trace statistic so we reject the null hypothesis, it indicates that there is one cointegration equation among spot and future prices.

Granger Causality Test

After identified, the cointegration or long run relationship between spot and futures market, it is essential to study the direction of information transmission between two markets. The Approach suggested by Clive W. J. Granger (1969) to predict the cause and effect relationship between two (or more) variables is known as Granger Causality. The data were analyzed by the Granger-Causality test between changes in the spot price and changes in future price to find out the direction of information flows between spot and futures market. Direction of information flow is identified by F test. Granger causality is tested by the following regression models.

$$\Delta Y_t = a_0 + \sum_{i=1}^k \beta_i \Delta Y_{t-i} + \sum_{j=1}^k \gamma_j \Delta X_{t-j} + \mu_{yt}$$

$$\Delta X_t = b_0 + \sum_{i=1}^k \theta_i \Delta X_{t-i} + \sum_{j=1}^k \delta_j \Delta Y_{t-j} + \mu_{xt}$$

In above two equations, the disturbances μ_{yt} and μ_{xt} are assumed to be uncorrelated white-noise error terms. If the calculated value of the F- statistic is more than the critical value of level of significance. Therefore, we can reject the null hypothesis of no Granger cause. If only one variable causes the second variable, but the second variable does not cause the first variable, it is called one-way causality. If both the variables cause each other, it is called feed- back causality.

Table 4: Granger Causality Test

Lag Period	Null Hypothesis:	F-Statistic	Prob.	Relationship	Direction
1	$\Delta SP \nRightarrow \Delta FP$	23.7420	0.0000	SP→FP	Uni-Directional
	$\Delta FP \nRightarrow \Delta SP$	0.9204	0.3987		
2	$\Delta SP \nRightarrow \Delta FP$	23.7420	0.0000	SP→FP	Uni-Directional
	$\Delta FP \nRightarrow \Delta SP$	0.9204	0.3987		
3	$\Delta SP \nRightarrow \Delta FP$	15.5606	0.0000	SP→FP	Uni-Directional
	$\Delta FP \nRightarrow \Delta SP$	0.6526	0.5814		
4	$\Delta SP \nRightarrow \Delta FP$	11.7993	0.0000	SP→FP	Uni-Directional
	$\Delta FP \nRightarrow \Delta SP$	0.5620	0.6903		
5	$\Delta SP \nRightarrow \Delta FP$	9.9274	0.0000	SP→FP	Uni-Directional
	$\Delta FP \nRightarrow \Delta SP$	0.4274	0.8297		
6	$\Delta SP \nRightarrow \Delta FP$	8.6279	0.0000	SP→FP	Uni-Directional
	$\Delta FP \nRightarrow \Delta SP$	0.3952	0.8824		

7	$\Delta SP \nRightarrow \Delta FP$	8.5231	0.0000	SP \leftrightarrow FP	Bi-Directional
	$\Delta FP \nRightarrow \Delta SP$	2.4245	0.0182		
8	$\Delta SP \nRightarrow \Delta FP$	7.6813	0.0000	SP \leftrightarrow FP	Bi-Directional
	$\Delta FP \nRightarrow \Delta SP$	2.4732	0.0117		
9	$\Delta SP \nRightarrow \Delta FP$	6.9129	0.0000	SP \leftrightarrow FP	Bi-Directional
	$\Delta FP \nRightarrow \Delta SP$	2.2555	0.0169		
10	$\Delta SP \nRightarrow \Delta FP$	6.3191	0.0000	SP \leftrightarrow FP	Bi-Directional
	$\Delta FP \nRightarrow \Delta SP$	2.2028	0.0158		

Note: \nRightarrow does not Granger Cause

Source: Author's analysis.

Table 5 shows the result of the Granger Causality Test, we reject the null hypothesis in both cases of wheat in lag period of above seven. Because P-Value is less than 5 percent. So, we can conclude that there is Bi-directional causality or feed-back causality relationship between spot and future price. But spot market is more dominant than the futures market because flow of information from future to spot takes more than seven lag period whereas in spot it takes only one lag period. It indicated the inefficiency of the futures market.

CONCLUSION

In this study, we used wheat prices from July 2013 to July 2017. The study has investigated the price discovery function by spot prices and future prices. The test of ADF is found that the spot and futures prices are non-Stationary at level, but it was Stationary in first differences. The Johansen cointegration test indicated that both series are cointegrated which shows the existence of long-run equilibrium between spot and futures prices, it means the price of the commodity moves together over time. The granger causality results reveal the Bi-directional information flow among spot and futures market of wheat. But spot market is more dominant than the futures market because the flow of information from future to spot takes more than seven lag period whereas in spot it takes only one lag period.

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**EFFECTIVENESS OF INTERNET ADVERTISEMENT WITH RESPECT TO BANKING
VOCATIONAL COURSES IN PUNE REGION**

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ABSTRACT

Ads-Advertisements, BFSI – Banking and Financial Services, BTL - Below the Line, CBS - Core Banking Solutions, CPC - Cost Per Clicks, CTE - Career and Technical Education, DEA - Data Envelopment Analysis, VET - Vocational Education and Training.

Internet advertisements are a tool used for promotion using the Internet and World Wide Web to deliver marketing messages to a larger audience. Online advertising comprises all sorts of banner, e-mail, in-game, and keyword advertising including platforms such as Facebook, Twitter, and MySpace. Web-related advertising has a variety of ways to publicize and reach a niche audience to focus its attention to a specific group. Vocational courses have also joined the bandwagon and have found their space in the Web world. The use of online advertising as a tool for promotion has increased manifold in the years but the effectiveness of these advertisements leading to conversion has rarely been measured. This paper is an attempt to measure the effectiveness of these internet advertisements in terms of conversion into admission with special reference to advertisements placed online for Vocational Courses in the field of Banking & Financial Services in Pune region.

INTRODUCTION

Let us first understand the meaning of Vocational Education and Training (VET) - also called Career and Technical Education (CTE), prepares learners for jobs that are based in manual or practical activities, traditionally non-academic and totally related to a specific trade, occupation or vocation, hence the term, in which the learner participates. It is sometimes referred to as technical education, as the learner directly develops expertise in a particular group of techniques or technology.

Some industry-specific or technical jobs don't require a full/part time degree. Rather, they require that the aspirers complete some type of vocational course to get specific training before they can begin an entry-level position. Through a vocational course, students obtain the appropriate credentials necessary for working in a specific career, trade or profession. Training at a vocational school can lead to a diploma or a certificate in an industry-specific program, such as automotive technology, cosmetology, banking, software programming languages etc. Most vocational programs can be completed in a relatively short period of time, ranging from a few months to may be a year. Because the training is shorter and more specialized, programs generally carry a reasonable fee structure than the traditional full/part time university model of education.

Global shortage of skilled manpower will be a staggering 56.5 million annually by 2020. Vocational Courses thus bridge the gap between employment opportunities and the skill and knowledge base of the unemployed youth through capacity building and training inputs, and helping them to get into entry level employment opportunities.

Banking Vocational Courses prepare job seekers to take up positions on the career ladder in the Banking Financial services & Insurance (BFSI) industry. These intensive programs with a duration ranging from 1-12 months offers job training, job placement assistance and ongoing coaching for career advancement in the banking and financial services industry. A Banking Vocational Course also serves as an initiative to bridge the gap between employment opportunities and the skill and knowledge base of the unemployed youth in the country and therefore, helps them to get suitable employment opportunities. Founded on a multi-dimensional approach towards bridging this skill gap, these courses are creating a talent pipeline for various industries by running educational courses customized to the skill and competency requirement to enable large numbers of youth to upgrade skills specific to various sectors and find assured employment in the fast growing economy and to become the providers of training for producing pre-skilled talent for the industry.

These programmes are highly sensitive to market demand and take up only those employable trades that are in demand in the local market. The training curriculum is also designed in consultation with the business establishments and enterprises. This not only ensures a match between the market or industry expectations and the skills of the trainees but also helps them get entry level jobs easily.

The leads for applicants are generated through Internet Ads, Newspaper Ads, References and Below the Line (BTL) activities.

Internet Ads: Promotions done through advertisements on the Internet and World Wide Web comprising all sorts of banners, pop ups etc. on the website of the organization or on platforms such as Facebook, Twitter, and Myspace. Organizations offering vocational courses are increasing their web presence through e- Ads.

Newspaper Ads: Ads given in print media specifically in newspapers with national coverage such as Times of India etc. come under this category.

References: Agents, friends, consultants who pass on leads of prospective applicants fall under this category.

BTL Activities: These activities are specifically designed for promotions based on a limited budget and limited time line. Moreover, these activities are done for local market. They are used extensively when a new batch is about to start or when the market demands it. Email campaigns, SMS campaigns, college presentations, education fairs, putting canopies, pole hoardings, kiosks, leaflet/one pager distribution, etc. are common BTL activities.

The Banking and Financial Services sector is one of the fastest growing industries that provide both off role as well as permanent work opportunities.

There are very few training organizations which are offering these courses to freshers or experienced graduates. To name a few –

Institutes like IFBI, Timespro, ITM and Manipal etc. are a few of the institutes providing vocational courses in Pune.

Use of internet ads as a promotional instrument for products and services is not new in today's era of e-friendly consumers. Like other academic and training institutes, institutes offering banking vocational courses have joined the bandwagon of using e-advertising as a promotional tool. The question arises of the impact and the effectiveness of internet ads in promoting these courses. The effectiveness can be evaluated only if it is known how many admissions in such courses have been influenced by only internet ads, which is difficult to quantify since, a conversion to admission takes place due to a number of factors like the counseling effectiveness, fee structure and some factors may be personal to the student aspiring to join. Hence, to understand whether the internet ads are effective or not and how much effective they are, conversion to admission can be one aspect. Also, visit to the office for counseling can also be one important factor. An enquiry on an e-advertisement can also be an important measure in understanding its effectiveness.

All such factors are considered for a number of organizations (including the ones listed above) offering banking vocational courses while preparing this paper.

LITERATURE REVIEW

Lots of researchers have worked on the importance of web advertisements and its effectiveness. There were few articles available on internet as well. Online marketing is an interactive tool which can be used between marketers and the public at large. The sole purpose of effective online marketing advertisements is to utilize a campaign strategy at the lowest possible cost and risk investment, in order to maximize sales potential and receive a high return on investment (profit). The study also proposed that Domain, Contents, Simplicity, Ad-sense, Constant updates to effective online tools. (Goldfarb and Tucker, Feb 2010) There was another study which said that web advertising influence people in the same way as advertising in traditional media and that this can be measured. This means that Internet advertising could get less focused on behavioral measures, e.g., click-through, and include brand-related goals in campaign planning. An increased focus on brand effects is likely to expand the total Internet advertising market. Many advertisers are more concerned with brand effects than with obtaining any kind of direct response and these would be more likely to spend their advertising budgets on the Internet if the medium works with brand advertising. (Bergkvist, and Melander, Sept 2000).

The internet is widely considered the most measurable of advertising media, but those easily tracked click-throughs and e-commerce sales don't tell the whole story. Internet advertising stimulates off-line sales, too - in most cases, our firm finds that online campaigns increase sales more at advertisers' retail cash registers than on their websites. Data like that should embolden executives to shift ever more dollars to online advertising (Magid Abraham, 2008). An Indian researcher studied on internet marketing relevance and investigated antecedents of consumer attitudes toward IA. The analysis was based on a consumer survey conducted in India. Data for this survey was collected from Internet users among students, employees and entrepreneurs in India in summer 2011. The results showed significant differences of beliefs and attitude towards advertisement among

the three demographic variables. Entrepreneurs reported more positive attitudes toward online advertising than those of Students and Employees. Furthermore, Entrepreneurs tend to believe that online advertising was more informative and credible than did Students and Employees. These results may be attributed to both professional differences. (Abdul Azeem and Zia ul Haq, 2011)

The advertising portals, ad networks and specialist niche sites all contribute to online campaigns at every stage of a consumer's online journey to purchase, but the key is to look at the complete picture rather than measuring each channel in isolation. The Atlas Institute has shown that when it comes to paid search conversions, customers exposed to display ads beforehand are 22% more likely to purchase. Other opinions are presented (Louise Jack, 2010).

Not only may an individual shopping orientation influence purchase intention, but it is likely that intention to purchase online will vary for different products. Economists have often distinguished between search, experience, and credence goods. Search products are those that can be evaluated from externally provided information. Experience products, on the other hand, require not only information, but also need to be personally inspected or tried. Credence products are those that are difficult to assess, even after purchase and use. In their incisive discussion of whether search, experience, or credence products are more prone to online purchase (Brown & Pope & Voges, 2001).

Quality of information and a consumer's ability to predict post-purchase satisfaction with products will be more accurate predictors of a product's suitability for online purchase. Their message is clear – certain products are more likely to be bought online than others. Very few studies of Internet purchase have empirically examined the role of product type in online purchasing. In other product classification, the lack of physical contact and assistance in shopping on the internet is one factor that influences this suitability. Another factor is the need to feel, touch, smell or try the product, which is not possible when shopping online. On the other hand, in case of familiar and standardized goods the intention to buy online is higher than those that are unfamiliar (Monzuwe & Dellaert & Ruyter, 2004).

Banner advertisements (ads) are text and graphical displays hyperlinked to the uniform resource locator (URL) of the advertiser. The purpose of the banner ad is to grab the attention of the web surfer and encourage clicking on the ad. Hofacker and Murphy (1998) highlighted that click-through rate and the percentage of visitors to a Web page clicking on a banner advertisement can vary according to the advertisement copy. They found that "Click here" has a positive effect on customer interest. Their findings, using a new research method with a new medium, open the door to further advertising and communication research on Web advertisement banners (Dreze & Hussherr, 2003).

In an approach for measuring the efficiency of banner advertisements using data envelopment analysis (DEA), accommodates multiple inputs and multiple outputs and estimates a relative measure of efficiency. With the help of illustrative example, the authors have evaluated the efficiency of banner advertisements using click-through data and respondent recall and attitude data (Lohtia, 2007).

Online advertising could reduce the effectiveness of attempts to regulate offline advertising channels because online advertising substitutes for offline advertising (Goldfarb & Tucker, 2010). The purchase expenditure model investigates the effect of advertising on consumer spending during purchase visits. Results suggest that there are three segments of consumers in the data. These segments are differentially affected by the frequency of banner advertising as well as monetary value of their past purchases (Manchanda, Dube, Goh & Chintagunta, 2002). Internet advertising stimulates off-line sales, too – in most cases, online campaigns increase sales more at advertisers' retail cash registers than on their websites. Data like that should embolden executives to shift ever more dollars to online advertising (Abraham, 2008).

The expansion of internet-based advertising is transforming the advertising business by providing more efficient methods of matching advertisers and consumers and is transforming the media business by providing a source of revenue for online media firms that compete with traditional media firms. The precipitous decline of the newspaper industry is one manifestation of the symbiotic relationship between online content and online advertising (David S. Evans, 2009).

An advertiser pays the search engine only when the consumer clicks on the advertiser's ad. The cost per clicks (CPC) is determined using a generalized second price auction mechanism; i.e. whenever a user clicks on an ad in position k , the advertiser pays an amount equal to the minimum bid needed to secure that position. After clicking on the ad, the consumer is redirected to the advertiser's website, and then chooses whether to purchase a product or register for a service (which we define as conversions) (Lahaie, 2007). Online consumers include

both buying consumers and information seekers. Consumers with high purchase intent tend to be very focused in their search, targeting a few products and categories versus consumers with low purchase intent, who have broad search patterns targeting a higher variety of products (Moe, 2003). A similar pattern can be expected in sponsored search i.e. consumers may be heterogeneous in terms of their purchase intent and resulting search behavior (Moe, 2003); (Moe & Fader, 2004); (Montgomery, Li, Srinivasan & Lietchy, 2004).

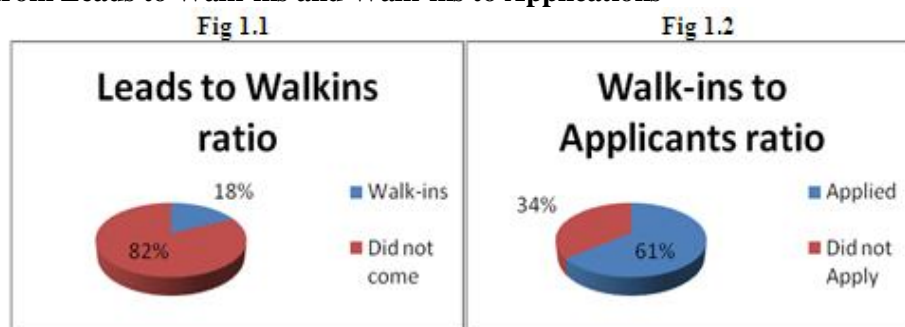
RESEARCH METHODOLOGY

This study highlights the effectiveness of internet ads with respect to banking vocational courses in Pune by studying the interrelation between the variables that lead to conversion to admissions in institutes providing Banking Vocational Courses. Primary data was collected from these institutes through interviews and available databases related to enquiries for the courses at various points of time.

OBSERVATION AND ANALYSIS

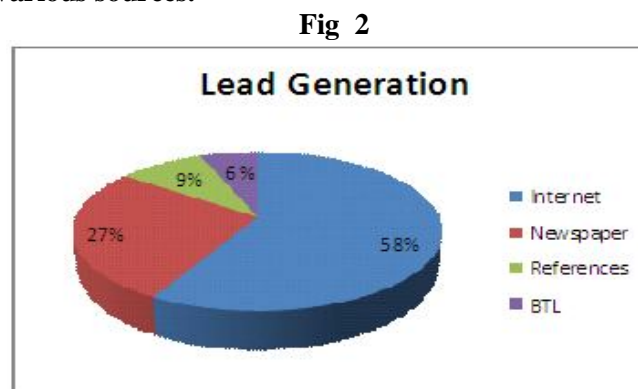
The following observations were made on studying 3000 enquiries across three quarters of 3 institutes offering banking vocational courses.

1. Conversion from Leads to Walk-ins and Walk-ins to Applications



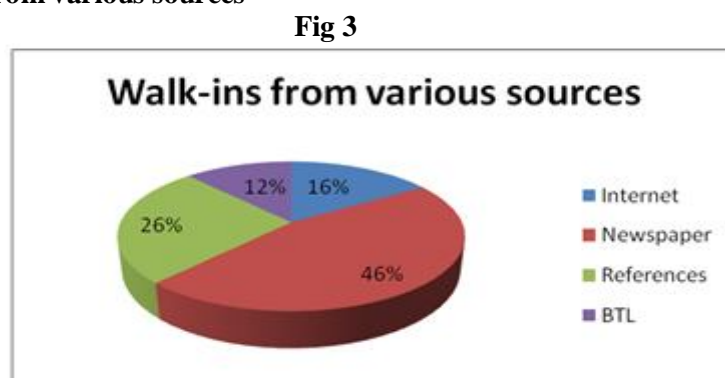
Out of the 3000 leads generated, 18% candidates walked into the centers for detailed counseling process. 61% of the candidates who came to enquire about the course, filled up the application form for the course.

2. Lead generation from various sources.



Percentage contribution towards First Hand Lead generation (total – 3000) is as follows: Internet is 58%, Newspaper is 27%, References is 9% and BTL is 6%. *It is to be noted the highest first hand leads are generated through e-advertising.*

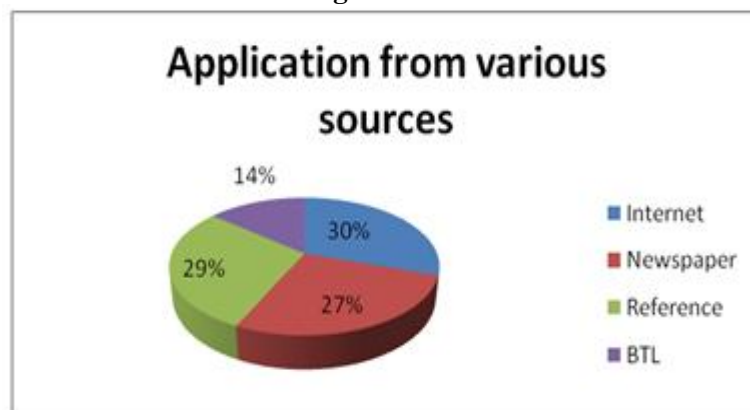
3. Break up of Walk-ins from various sources



46% people who walked into the center for counseling were from Newspaper, 26% were from References, 16% from Internet ads and remaining from BTL activities.

4. Break up of candidates applying from various sources

Fig 4



For every 100 Applications, the contribution from Internet Ads is 30, Print Ads is 27, 29 is from Reference and 14 from BTL. *The third highest contribution towards final applications is through internet ads.*

5. Gender distribution of enquiries from Internet Ads

Fig 5.1

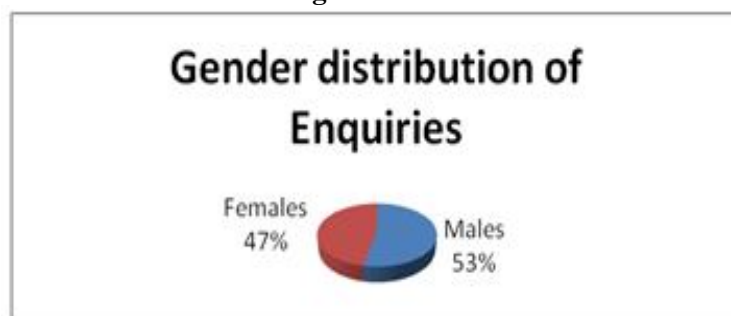


Fig 5.2

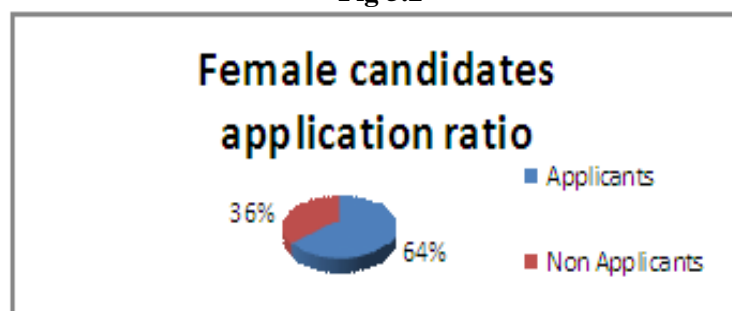
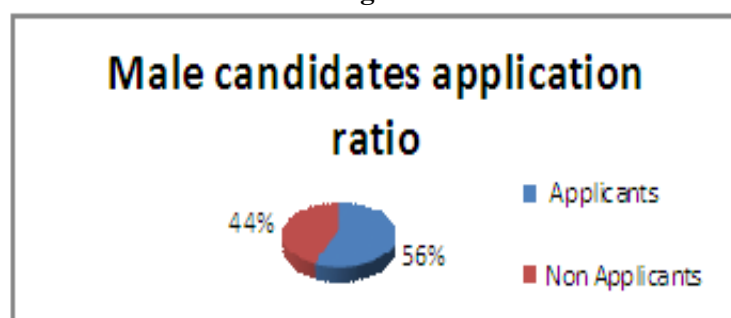


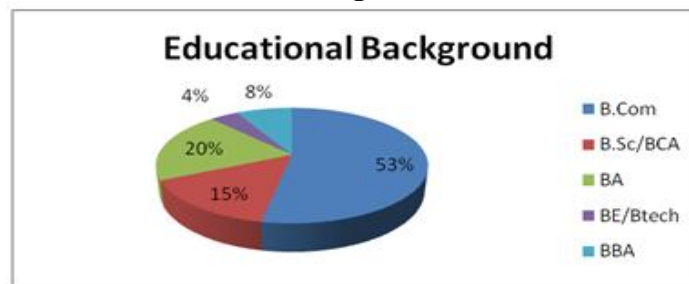
Fig 5.3



53% enquiries from **Internet Ads** were from male candidates out of which 56% applied for the course. Also out of the 47% female candidates, 64% applied for the course.

6. Educational Background of people enquiring from Internet Ads

Fig 6



Out of the 65% candidates who applied from **Internet Ads** for the course, 53% came from Commerce background, 15% from Science, 20% from arts, 4% from Technical/Engineering and the rest from Bachelors in Management backgrounds.

7. Marital status and Work Experience of people applying for the course from Internet Ads

Fig 7.1

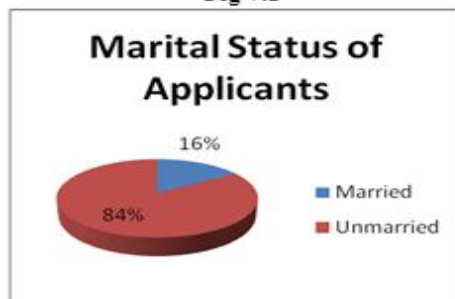
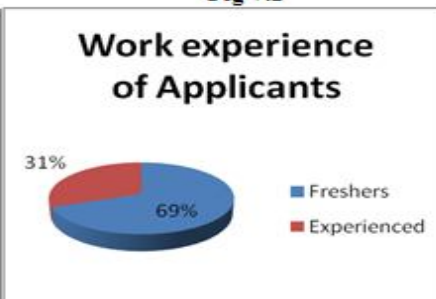


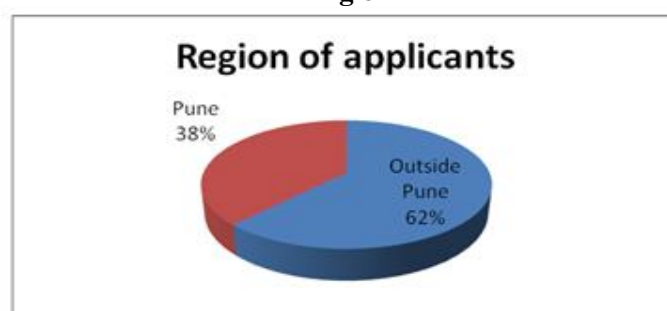
Fig 7.2



84% of the applications were from unmarried candidates. Remaining 16% were married women candidates who had applied for the course. 69% candidates were fresher graduates while 31% applicants had some work experience.

8. Region of Applicants through Internet Ads

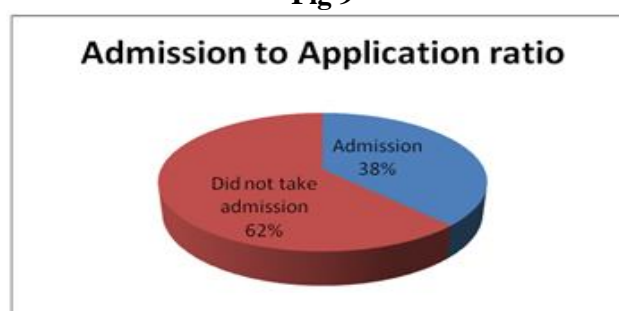
Fig 8



62% of applications were from candidates residing outside Pune which means candidates from neighboring towns/villages come to Pune to do vocational courses. There were few candidates from outside Maharashtra as well. 38% candidates are from Pune.

9. Conversion of Admissions from Applications that happen through Internet leads

Fig 9



38% applicants who clear the entrance test and interview have taken admission for the course, which means 62% candidates either did not clear the entrance procedure or have lost their interest in the course after applying for test and interview.

SOME IMPORTANT OBSERVATIONS

- Maximum leads are generated through internet advertisements.
- As was expected by the training institutes more candidates who apply for the course are from general graduation stream i.e. B. Com and B.Sc.
- The ratio of Applications to Walk-ins is good but ratio of Admissions to Walk-ins drop down considerably. This is because many candidates do not clear the entrance test and interview. Few applicants also lose their interest after applying due to some other reasons.
- It is also observed that candidates from rural areas prefer more to join such courses. The reason is simple – they find these courses an alternative to a full-time post graduate course that gives highest chance of placement in a preferred BFSI sector with a relatively lesser fees.
- Though there are so many people who are enquiring for the course via Internet Ads or calling at the centers through other sources, but few people can be categorized as prospective candidates because they take an effort to come to the center for a counseling process.
- After the counseling process, most of them leave the center convinced of doing the course. People who do not apply for the program, they practically may not be willing to have career in BFSI sector. There are 2 major reasons for the same –
 - a) There are a set of candidates who are not academically eligible for Banks job and they are not willing to join sales roles.
 - b) Few candidates find it difficult to afford the course fees.
- The leads generated from any source whether print media, internet ads, references or BTL checkout e-advertisements of the course at least once during the entire process of enquiry to application.

CONCLUSION

Sharing an internet space has become inevitable for any organization to achieve better sales, be it industry or education. Institutes offering banking vocational courses are no exception to this fact. With this research it can be concluded that internet advertisements placed for Vocational Courses in the field of Banking & Financial Services are significantly effective in terms of conversion into admission in Pune Region. The contribution of e-advertisements towards the generation of first hand leads, conversion to walk-ins & applications and final admission is substantial and therefore informative web-ads directed towards general graduation stream are strongly recommended in English, Hindi and other regional languages on social networking websites.

RECOMMENDATIONS

- Though the research says, most of the candidates applying are generated from Newspaper Ads, but practically all the leads at some point of their buying process would visit the Internet space. Therefore, current market dynamics require strong Internet presence making e-advertisements for Banking Vocational Services indispensable.
- The research says most of the candidates applying and registering for the program are from rural areas of Maharashtra. Therefore, in the internet ads, the training institutes can give links where it can share information about programs in Hindi or other regional languages. The connection is always better when we see ads in our own language.
- Again, to attract more candidates from rural areas a portion of BTL budget can be used for giving print ads in regional newspapers.
- The Internet Ads should be created keeping in mind the target market i.e. the general graduation stream like B.Com and B.Sc. in mind since the conversion to final application of B.Com, B.Sc/BCA and BA together is 88% of the total applicants through internet ads.
- The training institutes should have a strong presence in Social Networking websites like Facebook, twitter etc. which is gaining popularity among the youngsters. Ads placed on these websites are seen to go viral in considerably less time as compared to organization's official website or other related websites.

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**A STUDY OF E-BANKING SERVICES PROVIDED BY NATIONALIZED AND PRIVATE BANKS
WITH REFERENCE TO AHMEDNAGAR DISTRICT**

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ABSTRACT

Banks in India need to be complimented on the inclusion of information technology at a large way in day-to-day operations, Credit must be given to all the Indian banks who have brought the new wave of techno banking in our nation. In very short span customers of banks have felt the positive impact of technological solutions implemented by banks. Today banks are focusing on E-banking services which are very effective for the customer to use. Despite the fact that in the Indian Banking Industry nationalized banks have huge network, infrastructure and customer base, still its performance is low for e-banking services as compared to its counterpart in the private sector. This study brings out the existing picture of e-banking services provided by both nationalized and private sector banks in Ahmednagar district and its role in the banking sector.

Keyword: Assurance, E-banking, Information Technology, Reliability & responsibility Security

I. INTRODUCTION

The landscape of India's financial sector is changing as anywhere, anytime-banking, using different channels and technology, will bring a multi-fold increase the reach of technology to rural and remote areas. E-banking is the need of the hour. E-banking in India has to confront a lot of challenges¹. The government is introducing regulatory measures from time to time to ensure reliability and security, but introduction of technology is not enough. Finland was the first country in the world to have taken a lead in E-banking. In India, it was an ICICI bank, which initiated to introduce E-banking as early as 1997 under the brand name Infinity².

Revolution in the information technology has made the Indian economy steady inroads into the-banking institutions and has brought about a significant change in many aspects in the form of computerization of transactions and new delivery channels such as Internet banking, Mobile-banking, Telephone-banking, Automated Teller Machine (ATM), Debit cards, Credit Cards, Electronic Transfer Fund (ETF), Electronic Clearing services (ECS), etc. Apart from a several leading private players, SBI and Central Bank of India are the major public players in the-banking sector. The brief introduction of the banking industry, sector overview and e-banking services is given as below:

a) Banking Industry:

Today banking is the booming industry in India, as it focuses on technological innovation. Internet banking has emerged as the biggest focus area in the "Digital Transformation" agenda of banks. In 2012-13, Indian banks deployed technology-intensive solutions to increase revenue, enhance customer experience and optimize cost structure³. However, there is a broad change in the technology agendas and implementation capability across different players of the-banking sector:

- Improving core-banking value
- Dealing with a varying risk regime
- From cash to electronic modes of payment
- Dealing with financial inclusion

The technological evolution of the Indian banking sector has been largely directed by the several committees set up by the RBI and the government of India to review the implementation of technological change. Indian banking has succeeded in many aspects of its business to gain improvement, but still information technology is the biggest challenge to adopt it in totality.

II. OBJECTIVES OF THE RESEARCH STUDY

- a) To study the e-Banking services provided by nationalized and private Sector banks in Ahmednagar district.
- b) To study the satisfaction level of e-banking service users for e-banking services provided by nationalized and private Sector banks in Ahmednagar district.

III. HYPOTHESIS

For the purpose of the study following Hypothesis is formed and tested.

H₀: Satisfaction level of e banking users for Services quality of e banking, Reliability & Responsiveness, Assurance and Security is good of all banks.

H₁: Satisfaction level of e banking users for Services quality of e banking, Reliability & Responsiveness, Assurance and Security is not good of all banks.

$$H_0 < 0.50$$

and

$$H_1 > 0.50$$

IV. E-BANKING SERVICES AT GLANCE

E-banking also offers the convenience of round-the-clock online banking and many customer service options. E-banking can be defined as the effective delivery and automation of new conventional banking products and services for customers through electronic, interactive communication channels "It encompasses the wide technological innovations that have taken place in banking from transferring funds online, making online payments for almost all the service, managing account balances to making a railway, airway and hotel bookings. It has removed the barriers of 'Brick and mortar' model of banking."⁴

"Electronic banking is the acme of information technology usage, to omit time and place limitation"⁵. E-banking services at a glance given below.

1. **Core-banking:** Core-banking is a general term used to describe services provided by a group of networked bank branches.
2. **Automated Teller Machine:** An Automated Teller Machine (ATM), is also known as Cash Machine or Automated Banking Machine (ABM). ATM can be defined as a machine that allows customers of a banking institution to transact banking business without any help of a bank cashier, clerk or any bank employee.
3. **Debit card:** A debit card is very similar to a cash card/ATM card, but it allows you to do a lot more than use an ATM machine. A debit card is like an electronic cheque that you can use to pay for goods and services⁶.
4. **Electronic Fund Transfer (EFT):** EFT offers facilities to make payments to account holders of other banks in an efficient and fast manner. As against the physical clearing, where the cheques are cleared on presenting of the physical instrument at the clearing house, in system EFT the transactions are settled electronically⁷.
5. **Credit Card:** A credit card is a card issued by a bank or financial institution giving the holder an option to borrow funds, usually at the point of sale. Credit cards charge interest and are primarily used for short-term financing.
6. **Mobile-banking:** In mobile-banking bank customers do banking transactions and make enquiries while traveling using mobile phones. The customer can use the mobile-banking services like 'request facility' and 'alert facility' for any transaction and enquiry.⁸
7. **Real Time Gross Settlement (RTGS):**– It provides for an electronic based settlement of inter Bank & Customer based transactions, with intraday collateralized liquidity support from RBI to the participants of the system.

V. SCOPE AND LIMITATION OF THE STUDY

- a. **Area:** The scope of the research is limited to four taluka's of Ahmednagar District. Ahmednagar district is located in the Maharashtra state, India.
- b. **Nature of Banks:** The study is confined to Nationalized and private sector banks within the four taluka's of Ahmednagar district.
- c. **Time Period:** The time period of the study is limited to the year 2016 to 2017.

LIMITATIONS OF THE STUDY

- a) The study is concerned only with some of selected nationalized banks, and private sector banks in Ahmednagar district. The other banks are not covered.
- b) Financial Performance of the banks is also not studied.

VI. RESEARCH METHODOLOGY

E-banking service users of nationalized and private banks in Ahmednagar district constitute the universe.

a) Sources of Data

Primary data is collected with the help of structured questionnaires from 430 e-banking service users. Secondary data is collected from Reference books, Research Journals & Research Articles, PhD Thesis, Internet, Newspapers, and Annual Report of banks

b) Sampling Design

- Selection of Banks**

Three nationalized and three private sector banks selected for research purpose in Ahmednagar district namely State Bank of India, Central Bank of India, Bank of Maharashtra, ICICI Bank, HDFC Bank and Axis Bank

- Selection of Taluka**

There are 14 talukas in Ahmednagar district, From which selected taluka's are from North Division Rahuri & Shrirampur and from South Division Ahmednagar & Shrigonda.

- Population/Universe of Banks**

The population/ universe is defined as total 78 Nationalized and private sector banks in selected taluka's of Ahmednagar district.

- Sample size of E-banking Users**

The size of the sample is decided using statistical method. In this research paper, the sample size (n) is 430

DATA ANALYSIS & FINDINGS

Statistical tools are used for data analysis. The computer software 'SPSS' is used for data analysis. As the z- test for proportion is used for data analysis.

Table 1: Z test for Agreements towards satisfaction level for the Service Quality of E-banking services provided by your bank

Sr. No.	Sub Sr. No.	Statements	Hypo.	Z Value	Table Value	Discussion
a)	Agreements towards satisfaction level for the Service Quality of E-banking services provided by your bank					
	1	Simple and easy procedure for registration of e-banking services	$H_0 < 0.50$ $H_1 > 0.50^*$	12.12	1.96	Fail to accept H_0
	2	Easy to operate ATM banking services	$H_0 < 0.50$ $H_1 > 0.50^*$	6.55	1.96	Fail to accept H_0
	3	Easy to operate mobile-banking services	$H_0 < 0.50^*$ $H_1 > 0.50$	-9.54	1.96	Accept H_0
	4	Easy to operate Internet banking services	$H_0 < 0.50^*$ $H_1 > 0.50$	-3.95	1.96	Accept H_0
	5	Convenient location and availability of ATMs	$H_0 < 0.50^*$ $H_1 > 0.50$	-6.55	1.96	Accept H_0
	6	I did not find any mismatch of balance/problems till now while using e-services	$H_0 < 0.50^*$ $H_1 > 0.50$	-6.55	1.96	Accept H_0

Table 2: Z test for Agreements towards satisfaction level for the reliability & Responsiveness

Sr. No.	Sub Sr. No.	Statements	Hypo.	Z Value	Table Value	Discussion
b	Agreements towards satisfaction level for the Reliability & Responsiveness					
	7	E-banking services are as per specifications/ brochure	$H_0 < 0.50$ $H_1 > 0.50^*$	20.73	1.96	Fail to accept H_0
	8	Good support for customer's service problems queries	$H_0 < 0.50$ $H_1 > 0.50^*$	7.04	1.96	Fail to accept H_0
	9	Use of ATM cards with multiple bank ATMs	$H_0 < 0.50$ $H_1 > 0.50^*$	2.60	1.96	Fail to accept H_0
	10	Bank alerts before/after updation in account balances	$H_0 < 0.50$ $H_1 > 0.50^*$	20.73	1.96	Fail to accept H_0
	11	Provides information regarding new scheme of Bank	$H_0 < 0.50$ $H_1 > 0.50^*$	20.73	1.96	Fail to accept H_0

Table 1: Z test for Agreements towards satisfaction level for the Assurance

Sr. No.	Sub Sr. No.	Statements	Hypo.	Z Value	Table Value	Discussion
c	Agreements towards satisfaction level for the Assurance					
	12	Availability of information of bank on Internet	$H_0 < 0.50^*$ $H_1 > 0.50$	-11.09	1.96	Accept H_0
	13	24/7 Hours e-banking services are available (ATM, Internet, Mobile)	$H_0 < 0.50^*$ $H_1 > 0.50$	-6.55	1.96	Accept H_0
	14	Good account security maintained by the bank	$H_0 < 0.50$ $H_1 > 0.50^*$	3.34	1.96	Fail to accept H_0
	15	Satisfactorily solves problems of Users	$H_0 < 0.50$ $H_1 > 0.50^*$	20.73	1.96	Fail to accept H_0

Table 2: Z test for Agreements towards satisfaction level for the Security

Sr. No.	Sub Sr. No.	Statements	Hypo.	Z Value	Table Value	Discussion
d	Agreements towards satisfaction level for the Security					
	17	Proper security is provided of your account	$H_0 < 0.50^*$ $H_1 > 0.50$	-6.55	1.96	Accept H_0
	18	Personal Identification Number (PIN) system is suitable for security	$H_0 < 0.50$ $H_1 > 0.50^*$	20.73	1.96	Fail to accept H_0
	19	The bank keeps account information Confidential	$H_0 < 0.50$ $H_1 > 0.50^*$	20.73	1.96	Fail to accept H_0
	20	Better security regarding unauthorized access(Hackers)	$H_0 < 0.50$ $H_1 > 0.50^*$	2.60	1.96	Fail to accept H_0
	21	Provides physical (watchman, camera, etc.) security to ATM centers	$H_0 < 0.50$ $H_1 > 0.50^*$	2.60	1.96	Fail to accept H_0

VII. FINDINGS RELATED TO HYPOTHESIS TESTING

Z Test of proportion :Hypothesis 1st

Satisfaction level of e-banking users for Services quality of e-banking, Reliability & Responsiveness, Assurance and Security is good of all banks.

$$H_0 < 0.50 \quad \text{and} \quad H_1 > 0.50$$

In order to study the specific opinion of e-banking users towards above e bank related statement Z test of Proportion is used. Following various statements were formulated for testing the result. The Result of Z Test is as follows:

- **Agreements towards satisfaction level for the Service Quality of E-banking services provided by your bank**
- Simple and easy procedure for registration of e-banking services for this statement the Z Value (12.12) which is greater than the table value (1.96) so researcher fail to reject the Null Hypothesis (H_0), it means more than 50% respondents are agree with this statement in short the procedure for registration of e-banking services is simple & easy.
- Easy to operate ATM banking services for this statement the Z Value (6.55) which is greater than the table value (1.96) so researcher fail to reject the Null Hypothesis (H_0), it means more than 50% respondents are agree with this statement in short the ATM Banking service is easy to operate.
- Easy to operate mobile-banking services for this statement the Z Value (-9.54) which is less than the table value (1.96) so researcher accept Null Hypothesis (H_0), it means less than 50% respondents are agree with this statement in short the Mobile-banking system is not easy to operate.

- Easy to operate Internet banking services for this statement the Z Value (-3.95) which is less than the table value (1.96) so researcher accept Null Hypothesis (H_0), it means less than 50% respondents are agree with this statement in short the Internet Banking system is not easy to operate.
- Convenient location and availability of ATMs for this statement the Z Value (-6.55) which is less than the table value (1.96) so researcher accept Null Hypothesis (H_0), it means less than 50% respondents are agree with this statement in short ATMs are not available at convenient locations.
- I did not find any mismatch of balances/problems till now while using e-services for this statement the Z Value (-6.55) which is less than the table value (1.96) so researcher accept Null Hypothesis (H_0), it means less than 50% respondents are agree with this statement in short the above statement is not true.
- **Agreement toward satisfaction level for Reliability & Responsiveness**
- E-banking services are as per specifications/ brochure for this statement the Z Value (20.73) which is greater than the table value (1.96) so researcher fail to reject the Null Hypothesis (H_0), it means more than 50% respondents are agree with this statement in short the E-banking services are as per specifications/ broacher.
- Good support for customer problems, queries for this statement the Z Value (7.04) which is greater than the table value (1.96) so researcher fail to reject Null Hypothesis (H_0), it means more than 50% respondents are agree with this statement in short banks are providing Good support for customer's service problems queries.
- The use of ATM cards with multiple bank ATMs for this statement the Z Value (2.60) which is greater than the table value (1.96) so researcher fail to reject the Null Hypothesis (H_0), it means more than 50% respondents are agree with this statement in short the above statement is true.
- Bank alerts before/after updation in account balances for this statement the Z Value (20.73) which is greater than the table value (1.96) so researcher fail to reject the Null Hypothesis (H_0), it means more than 50% respondents are agree with this statement in short the above statement is true.
- Provides information regarding the new scheme of Bank for this statement the Z Value (20.73) which is greater than the table value (1.96) so researcher fail to reject the Null Hypothesis (H_0), it means more than 50% respondents are agree with this statement in short banks are provides information regarding the new scheme of the Bank.
- **Agreements towards satisfaction level for Assurance**
- Availability of information of bank on the Internet for this statement the Z Value (-11.09) which is less than the table value (1.96) so researcher accept Null Hypothesis (H_0), it means less than 50% respondents are agree with this statement in short the above statement is not true, because more than 50% respondents are not aware about internet banking.
- 24/7 Hours e-banking services are available (ATM, Internet, Mobile) for this statement the Z Value (-6.09) which is less than the table value (1.96) so researcher accept Null Hypothesis (H_0), it means less than 50% respondents are agree with this statement in short the above statement is not true, because more than 50% respondents are not aware about Mobile / e-banking.
- Good account security maintained by the bank for this statement the Z Value (3.34) which is greater than the table value (1.96) so researcher fail to reject the Null Hypothesis (H_0), it means more than 50% respondents are agree with this statement in short banks are maintained good account security.
- Satisfactorily solves problems of Users for this statement the Z Value (20.73) which is greater than the table value (1.96) so researcher fail to reject the Null Hypothesis (H_0), it means more than 50% respondents are agree with this statement in short banks solves problems of Users .
- **Agreement towards satisfaction level for Security**
- Proper security is provided to your account for this statement the Z Value (-6.96) which is less than the table value (1.96) so researcher accept Null Hypothesis (H_0), it means less than 50% respondents are agree with this statement in short the above statement is not true.
- Personal Identification Number (PIN) system is suitable for this statement the Z Value (20.73) which is greater than the table value (1.96) so researcher fail to reject the Null Hypothesis (H_0), it means more than 50% respondents are agree with this statement in short Personal Identification Number (PIN) system is suitable for account security.

- The bank keeps account information Confidential for this statement the Z Value (20.73) which is greater than the table value (1.96) so researcher fail to reject the Null Hypothesis (H_0), it means more than 50% respondents are agree with this statement in short the statement is true.
- Better security regarding unauthorized access(Hackers) for this statement the Z Value (2.60) which is greater than the table value (1.96) so researcher fail to reject the Null Hypothesis (H_0), it means more than 50% respondents are agree with this statement in short banks provides better security regarding unauthorized access(Hackers).
- Provides physical (watchman, camera etc.) security to ATM centers for this statement the Z Value (2.60) which is greater than the table value (1.96) so researcher fail to reject the Null Hypothesis (H_0), it means more than 50% respondents are agree with this statement in short the above statement is true.

VIII. CONCLUSION

Electronic banking has changed the outlook of banking industry worldwide as it has provided immense opportunities to banks with various e-banking services. Results of the study reveals that though the nationalized banks are having a huge customer base, infrastructure and network still the private banks are better in providing e-banking services. From the study it can be concluded that performance of Private sector banks in terms of service quality, transparency and level of satisfaction is better than the nationalized banks.

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A CRITICAL STUDY ON INDIAN LABOUR LAWS IN PROTECTION OF CHILD LABOUR

Paleti Narendar

ABSTRACT

Indian labour law is seen to be highly protective of workers' interests by international standards, particularly in the area of regulation. According to UNICEF India has the highest population of child labour in the world. Through this paper the author has attempted to scale the pattern and magnitude of child labour in India. An attempt in analytical look at the official sources of information on the scale of child labour in India. The paper shall attempt to discuss in brief the problem of child labour in India, highlights the laws dealing with the protection of child labour in India and critical appraisal of the Indian laws and policies on child labour. In conclusion few suggestion are given as the possible future direction for uplifting the welfare of the millions of deprived young.

Keywords: Labour law, UNICEF, Child labour, Acts,

INDIAN LABOUR LAWS

Labour laws a set of laws generally for protection of rights and security of workers covers:

- Industrial relations
- Workplace health and safety
- Employment standards

CLASSIFICATION OF LABOUR LAWS IN INDIA

Labour Laws classified under the following heads:

A. Laws related to Industrial Relations

1. Trade Unions Act, 1926
2. Industrial Employment Standing Order Act, 1946.
3. Industrial Disputes Act, 1947.

B. Laws related to Working Hours, Service and Employment

1. Factories Act, 1948.
2. Plantation Labour Act, 1951.
3. Mines Act, 1952.
4. Contract Labour (Regulation & Abolition) Act, 1970.
5. Sales Promotion Employees Act, 1976.
6. Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979.
7. Dock Workers (Safety, Health & Welfare) Act, 1986.
8. Working Journalists and other Newspaper Employees' Act, 1955.
9. Merchant Shipping Act, 1958.
10. Cine-Workers and Cinema Theatre Workers (Regulation of Employment) Act, 1981
11. Mines and Mineral (Development and Regulation Act, 1957
12. Plantation Labour Act, 1951
13. Private Security Agencies (Regulation) Act, 2005
14. Dangerous Machines (Regulation) Act, 1983
15. Dock Workers (Regulation of Employment) Act, 1948
16. Dock Workers (Regulation of Employment) (Inapplicability to Major Ports) Act, 1997
17. Motor Transport Workers Act, 1961.
18. Beedi & Cigar Workers (Conditions of Employment) Act, 1966.

19. Building & Other Construction Workers Act, 1996.
20. Building and Other Construction Workers Welfare Cess Act, 1996
21. Employment of Manual Scavengers and Construction of Dry Latrines (Prohibition) Act, 1993
22. Industrial Employment (Standing Orders) Act, 1946

C. Laws related to Wages

1. Payment of Wages Act, 1936
2. Minimum Wages Act, 1948
3. Payment of Bonus Act, 1965.
4. Working Journalists (Fixation of Rates of Wages) Act, 1958

D. Laws related to Deprived and Disadvantaged Sections of the Society

1. Bonded Labour System (Abolition) Act, 1976
2. Child Labour (Prohibition & Regulation) Act, 1986
3. Children (Pledging of Labour) Act, 1933

E. Laws related to Equality and Empowerment of Women

1. Maternity Benefit Act, 1961
2. Equal Remuneration Act, 1976.

F. Laws related to Social Security

1. Workmen's Compensation Act, 1923.
2. Employees' State Insurance Act, 1948.
3. Employees' Provident Fund & Miscellaneous Provisions Act, 1952.
4. Payment of Gratuity Act, 1972.
5. Employers' Liability Act, 1938
6. Personal Injuries (Compensation Insurance) Act, 1963
7. Personal Injuries (Emergency Provisions) Act, 1962
8. Un-organised Workers' Social Security Act, 2008
9. Beedi Workers Welfare Cess Act, 1976
10. Beedi Workers Welfare Fund Act, 1976
11. Cine workers Welfare Cess Act, 1981
12. Cine Workers Welfare Fund Act, 1981
13. Fatal Accidents Act, 1855
14. Iron Ore Mines, Manganese Ore Mines and Chrome Ore Mines Labour Welfare Cess Act, 1976
15. Iron Ore Mines, Manganese Ore Mines and Chrome Ore Mines Labour Welfare Fund Act, 1976
16. Limestone and Dolomite Mines Labour Welfare Fund Act, 1972
17. Mica Mines Labour Welfare Fund Act, 1946

SCENARIO OF CHILD LABOUR

Child labour refers to the employment of children in any work that deprives children of their childhood, interferes with their ability to attend regular school, and that is mentally, physically, socially or morally dangerous and harmful. Child labour refers to the work undertaken by a child who is below 15 years of age.

Child Labour is a pure violation of a huge range of rights of children that has been dominating labour market all across the world since the inception of industrial revolution. Although legislations across the world now consider this practice exploitative and prohibitive, many developing countries owing to high poverty and poor schooling opportunities still demonstrate numerous cases of child labour. India is a no exception in this case where basic rights of many children are seen being snatched away commonly on streets, restaurants, agricultural fields or perhaps every nook and corner that can be associated with the labour work.

The Government of India has classified child labourers in two groups i.e. main worker and marginal child. Main workers are those who work 6 months whereas, margin workers work less than 6 months during the year. Child

labour is therefore an unforgivable waste of precious talent prevalent in many third world countries and India has come to nasty distinction of possessing the largest child labour force.

The majority of child labourers in India work in industries such as cracker manufacturing, diamond polishing, carpet weaving, brassware industry, glass and bangle making, and mica cutting. The employers hire child labor by paying less pay in sub-human conditions with long working hours. The National Census 2001 of India estimated 12.7 million child labourers aged 5-14 years out of a total population of 253 million children.

Government of India has taken major initiatives to eradicate the child labour by passing special legislations and punishing the offenders. Not only government authorities, but also other social rehabilitated centers are playing an important role in rescuing the child labour at the central and state level. In India, Prohibition of child labour comes under the ambit of Child Labour (Prohibition and regulation) Act, 1986 which got a nod from the cabinet to get amended to Child and Adolescent Labour(Protection Act). This will expand the ambit of child labour from only hazardous processes and occupation to any kind of work done by a child who is below 14 years of age except the work done to help the own household after the school hours.

OBJECTIVES OF STUDY

The primary objective of the study is to know the different labour laws for protection of Indian labours. The study is to examine the problem of child labour and to evaluate measures adopted by the State with a view to determine their implementation and effectiveness.

- To understand the classification of labour laws.
- To identify the problems pertaining to employment of child labour
- To analyse the various forms of abuse of children
- To study the concept of child and child labour and factors leading to child labour
- To find out the factors responsible for child labour and consequences there after
- To study the executive policies framed by the Government for eradication of child labour
- To suggest remedial strategy based on the information gathered

RESEARCH METHODOLOGY

The methodology adopted in the study is doctrinal. Doctrinal study includes analysis of research articles, books, reports treaties, conventions, Statutes, mass media like news papers, Journals, Periodicals, Bulletins, Websites and cases decided by courts.

LITERATURE REVIEW

Suresh V. Nadagoudar, critical analysis various provisions of the Labour law (Regulation and Abolition) Act, 1970 in the light of new economic policy of globalization, liberalization and privatization.

Durgambini Patel, paper questions the approaches, theories and methodology of law to addresss the problems of workers in the present times. The utility of law should be seen in terms of its social audit. Today, the approach of judiciary seems to be influenced and inspired by new economic realities.

Kesar Singh Bhangoo (1995) who made a study on Industrial Relations in the Cotton Textile Industry of Punjab observed that attitudes of workers, trade union leaders and management personnel had an impact on the industrial relations system.

R.A. Mittal³² (2001) has found that a closer communication of interests between the labour and the management would lead to a culture of high performance.

Singh R. in his book entitled —Legislation Protection to the Child Labourl is of the opinion that implementation of various laws for the working conditions and welfare of child labour is concerned that employees had colossal ignorance about the existing laws.

Naidu (2002) endeavored to focus light on various social and cultural factors influencing the existence of child labour. He observed that “Child labour largely depends upon normative attitudes towards children in society, the culturally determined roles and functions of children, the values by which the activities of children are judged and the nature of socialization process.

Gopal Bhargve (2003) has an opinion that children are also engaged in traditional craftworks of the family. The intricate rules governing the existing market for the craft works produced by the children also makes possible

exploitation and abuses. In case of family production there will be no wage or other kind of benefits to the children as they are parts of the economic activities of their family. Such kind of labour force is found in almost all kinds of traditional and advanced societies engaged in forming arts and crafts

Mamtha Razwath (2003) explained how cultural factor leads to perpetuating child labour? According to her socio cultural factors including the abdominal caste system, ethnic and gender discrimination are responsible for the perpetuation of the source of child labour. Factors such as poverty, unemployment and illiteracy no wonder are responsible for the social situation and more than 70% percent of child labourers belong to lower castes and tribes

Sinha (2000) has depicted in his study conducted in Bangalore city about reasons other than poverty which causes child labour problem. Further, he writes gender inequalities, for instance, are not specific to any particular social group but cut across religion, caste and class. They reflect the social norms against the education of the children, the early praxis of the family occupations that often close to their educational options. However it is more particular to the girl child labourers.

Dwievedi (1999) has conducted a study on child labour in UP. According to him maximum number of children were dropouts at primary level especially it is more among girl child labourers. Low quality of education, lack of interest among teachers and basic facility in Govt. schools is also responsible for this problem.

REASONS FOR CHILD LABOUR

- Insufficient family income
- Family occupation
- Encouragement from parents
- Lack of interest in studies
- Large family size
- Landlessness at rural areas for majority of the population
- Lack of education
- Weak policy of legal framework
- Weak social awareness

THE IMPORTANT LAWS RELATING TO CHILD LABOUR ARE

1. Children (Pledging of labour) Act 1933.
2. Employment of child Act 1938.
3. The Bombay shop and establishment Act 1948.
4. The Indian factories Act 1948.
5. Plantation labour Act 1951.
6. The Mines Act, 1952
7. Merchant shipping Act 1958
8. The apprentice Act 1961
9. The motor transport workers Act 1961
10. The Atomic energy Act 1962
11. Bidi and cigar workers (condition of employment) Act 1966.
12. State shops and establishment Act
13. The child labour (Prohibition and Regulation) Act 1986.
14. The juvenile justice (care and protection) of children Act, 2000.
15. Article 24 of our constitution and section 67 of the factories Act, explicitly direct that children below the age of 14 years are not allowed to work in factories.

17. Article 45 provides for free and compulsory education for all children up to the age of 14 years.
18. Radiation Protection Rules, 1971
19. The Child Labour (Prohibition and Regulation) Act, 1986

IMPORTANT SCHEMES FOR WELL- BEING OF CHILDREN

- Integrated Child Development Service Scheme
- Integrated Child Protection Scheme
- National awards for child Welfare.
- National Child Awards for Exceptional Achievements.
- Rajiv Gandhi Manav Seva Awards for Service to Children.
- Balika Samriddhi Yojna.
- Nutrition Programme For Adolescent Girls
- Early Childhood education for 3-6 age group children
- Welfare of working children in need of Care and Protection
- Childline services
- Rajiv Gandhi National Creche Scheme for children of working mothers
- UJJAWALA : A Comprehensive Scheme for Prevention of trafficking and Resue,
- Rehabilitation and Re-integration of Victims of Trafficking and Commercial Sexual Exploitation• Sarva Shiksha Abhiyan
- National Rural Health Mission
- Rajiv Gandhi Scheme for empowerment of Adolescent Girls – SABLA.
- Dhana Lakshami – Conditional Cash Transfer for Girl Child with insurance cover
- National Commission for Protection of Child Rights

SUGGESTIONS TO OVERCOME CHILD LABOUR

- Give child protection concerns top priority
- Step-up investments under Restructured ICDS for addressing the rights of the young under-served children
- Convert all Anganwadi Centres into Day Care Centres
- Initiate measures to check under-spending in schemes for children
- Restriction to Job Market
- Poverty Elimination Programmes
- Increase in Income
- Adult Education
- Strengthening of Inspection
- Increase the Age limit
- Need of a Comprehensive Legislation
- Recreational Facilities
- Removal of income disparity
- Families must be provided some incentives
- Evening schools should be started
- Free books and other stationary items must be provided
- Vocational training centers must be started
- Minimum wages of children should be increased and free nutrition mean may be provided at their workplace.

CONCLUSION

The problem of child labour appears in severe form and various factors are involved. The reasons for the incidence of child labour in India are complex and deeply rooted into the society. Child labour has been a complex rural problem. It has been one of the biggest obstacles to social development. It is a challenge and long-term goal in many countries to abolish all forms of child labour. Especially in developing countries, it is considered as a serious issue these days. It refers to children who miss their childhood and are not able to have the basic amenities which a child should have. The India government has established various proactive policies towards elimination of child labour. Child labour can be controlled if the government functions effectively with the support of the public.

The World is home to 1.2 billion individuals aged 10-19 years. India has the world's second largest population with largest number of child labourers. The main causes of child labour include poverty, unemployment and excess population but poverty is the primary cause behind this issue. Working children are the objects of extreme exploitation in terms of toiling for long hours of minimal pay and generally these labours work in hazardous factories. Unless the standard of living improves at the lower levels of society, children will be forced to work. Therefore, the most essential part in this regard is the effective implementation of policies and strict enforcement of labour laws in India. The government of India has also taken various other initiatives to eliminate child labour problem.

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A STUDY OF INVESTOR'S AWARENESS AND SELECTION OF DIFFERENT FINANCIAL INVESTMENT AVENUES FOR THE INVESTOR IN BANGALORE CITY

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ABSTRACT

This study deals with the behaviour of the investor to identify the better investment avenues available in Bangalore. The investment strategy is a plan, which is created to guide an investor to choose the most appropriate investment portfolio that will help them to achieve their financial goals within a particular period of time. Specific types of investments provide other benefits for the investor, corporate as well as the society. This study deals with the investor behaviour while selecting different investment avenues. The sample size of the study is 100 drawn from different sources.

INTRODUCTION

This study deals with the behaviour of the investor to identify the better investment avenues available in Bangalore. The investment strategy is a plan, which is created to guide an investor to choose the most appropriate investment portfolio that will help them to achieve their financial goals within a particular period of time. Specific types of investments provide other benefits for the investor, corporate as well as the society. This study deals with the investor behaviour while selecting different investment avenues. The sample size of the study is 100 drawn from different sources.

Investment refers to the concept of deferred consumption, which involves purchasing an asset, giving a loan or keeping funds in a bank account with the aim of generating future returns. Various investment options are available, offering, differing risk-reward tradeoffs. An understanding of the core concepts and a thorough analysis of the options can help an investor create a portfolio that maximizes returns while minimizing risk exposure. The main investment objectives are increasing the rate and reducing the risk. Other objectives like safety, liquidity and hedge against inflation can be considered as subsidiary objectives. Various investment options in India are Savings Bank Account, Money Market Funds, (also known as liquid funds) Bank Fixed Deposit (Bank FDs), Post Office Savings Schemes (POSS), Public Provident Fund (PPF), Company Fixed Deposits (FDs), Bonds and Debentures, Mutual Funds, Life insurance Policies, Equity Shares, Gold, New Pension Scheme, Real Estate, Government Securities etc.

OBJECTIVES OF THE STUDY

1. To study the various alternatives of investment which are available in the market?
2. To study the investors preference towards the investment.
3. To find out how investors are motivated to invest in various financial instruments.
4. To identify the objective of savings.
5. To identify correlation between age & Income

REVIEW OF LITERATURE

Every individual investor must follow three principles of investing: using a long-term investing approach, following the right strategy to maximize the return on investment and proper allocation of investible funds. While applying these three principles, an individual investor has to confront his/her demographics, lifestyle and investment psychology. Whether the investor's age or occupation or family income has a role of play in making choice of investment avenues? Is the investor choice affected by his overconfidence, reference group and framing of the available alternatives? The knowledge of all these aspects is imperative for all progressive investors, researchers, financial consultants, academicians, students and the marketer of the financial product.

In this paper he discusses the basic of investment and need for investment. Investment benefits both economy and the society. It is an outgrowth of economic development and the maturation of modern capitalism. In the long term, current investment determines the economy's future productive capacity and, ultimately, a growth in the standard of living. By increasing personal wealth, investing can contribute to higher overall economic growth and prosperity.

Indian investor today have to endure a sluggish economy, the steep market declines prompted by deteriorating revenues, alarming reports of scandals ranging from illegal corporate accounting practices like that of Satyam to

insider trading to make investment decisions. Stock market's performance is not simply the result of intelligible characteristics but also due to the emotions that are still baffling to the analysts. Despite loads of information bombarding from all directions, it is not the cold calculations of financial wizards, or company's performance or widely accepted criterion of stock performance but the investor's irrational emotions like overconfidence, fear, risk aversion, etc., seem to decisively drive and dictate the fortunes of the market.

Investments are made with an avowed objective of maximising wealth. Investors' behavior is characterized by over excitement and overreaction in both rising and falling stock markets. Most of the investments and financial theories are based on the idea that everyone takes careful account of all available information before making investment decision. This research is conducted to analyse the factors influencing the behavior of investors in capital market. Empirical evidence suggests that demographic factors influence the investors' investment decisions. This research article also investigates how investor interprets and acts on various capital market information to make informed investment decisions.

RESEARCH METHODOLOGY RESEARCH DESIGN:

A Research design is purely and simply the framework of plan for a study that guides the collection and analysis of data. The study is intended to find the investors preference towards various investment avenues. The study design is Descriptive in nature.

Descriptive Research is a fact-finding investigation with adequate interpretation. It is the simplest type of research and is more specific. Mainly designed to gather descriptive information and provides information for formulating more sophisticated studies.

SAMPLING DESIGN:

Sample size: 10 drawn from different sectors **Sample extent:** Respondents from Bangalore city.

Sampling method: Convenience method of sampling is used to collect the data from the respondents. Researchers or field workers have the freedom to choose whomever they find, thus the name "convenience".

Data collection:

Primary data - collected through Structured Questionnaire.

Secondary data - Earlier records from journals, magazines and other sources

Statistical tools used for analysis: Percentage analysis, Chi-square test & Correlation Analysis

LIMITATIONS OF THE STUDY

- The lack of knowledge of customers about the instruments can be major limitation.
- The information can be biased due to use of questionnaire.
- Area of the study was restricted to Bangalore city only.

DATA INTERPRETATION & ANALYSIS

1. The study shows that 46% of respondents are in the age group of 20-30, 26% of respondents are in the age group of 31-40, 23% of respondents are in the age group of 41-50, 5% of respondents are in the age group of 50 and above.
2. The analysis shows that 62% of respondents are male, and 38% of respondents are female.
3. The analysis shows that 38% of respondents are postgraduate, 42% of respondents are graduate, and 20% of respondents are non graduate
4. The analysis shows that 58% of the respondents are salaried, 20% of respondents are self employed, 4% of respondents are retired, and 4% of respondents are others.
5. The analysis shows that 64% of the respondents had a monthly income of Rs.20000, 28% of the respondents had a monthly income of Rs.20001-40000, and 8% of the respondents had a monthly income of above Rs.60000
6. The analysis shows that 24% of respondents are in beginning stage (no investment experience), 52% of respondents are in moderate stage (comfortable with fixed deposits, chit funds, post office), 20% of respondents are in knowledgeable stage (has brought or sold individual shares of stock or bonds), and 4% of the respondents are in experienced stage (frequently trade in stocks, commodities, options and futures).

7. The analysis shows that 36% of the respondents are saving 0-10% of their monthly income, 32% of respondents are saving 10-20% of their monthly income, 24% of the respondents are at 20-30% of their monthly income and 8% of the respondents are at 30% above of their monthly income.
8. The above table shows that majority of the respondents prefer traditional investment method which is banking sector for their savings, 70% of the respondents prefer Mutual Fund for their investment is the newly originated concept of investment yields a maximum benefit to the investor followed by Gold, Post office, Insurance and Real Estate. Only 24% of the respondents prefer Equities for their investment.
9. The above analysis shows that 48% of the respondents are investing monthly, 24% of respondents are investing quarterly, 12% of the respondents investing half yearly, and 16% of respondents investing yearly.
10. The above analysis shows that 16% of respondents got the information of investment from newspaper, 8% of respondents got the information of investment from news channels, 8% of respondents got the information of investment from books, 24% of respondents got the information of investment from investment is internet, 36% of respondents got the information of investment from family & friends, 4% of respondents source of investment is advisors, 4% of respondents got the information of investment from financial planners.
11. The above analysis shows that 28% of respondents invest their money for children's education, 12% of respondents for retirement, 48% of respondents for home purchase, 6% of respondents for children's marriage & 6% for other reasons.

FINDINGS

1. Most of the investors possess higher education like graduation and above.
2. Most investors are choosing two or more sources of information to make investment decisions. Most of the investors discuss with their family and friends before making an investment decision.
3. Percentage of income that they invest depends on their annual income.
4. The investor's decisions are based on their own initiative.
5. The investment habit was noted in a majority of the people who participated in the study. Most investors prefer to park their fund in avenues like Bank, Life insurance, Mutual Funds and Gold.
6. Most of the investors are financial illiterates. Increase in age decrease the risk tolerance level.
7. Women are attracted towards investing in gold than any other investment avenue.
8. From Correlation test, it was found that there exist a positive correlation between Age and Income.

CONCLUSION

This study confirms the earlier findings with regard to the relationship between age and income level of the individual investors. The present study has important implications for investment manager. As it has come out with certain important facets of an individual investor. the individual investors still prefer to invest in financial product which give risk free returns.

Large numbers of portfolio is not good for healthy investment. In Bangalore, purchase of gold and land are the two most ideal form of investment. Its carry good return and appreciation. The investment product designers can design product which can cater to the investors who are low risk tolerant. Women are the deciding factor of the family.

A STUDY ON CUSTOMER PERCEPTION TOWARDS INDIAN E- COMMERCE WEBSITES

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ABSTRACT

Internet provides virtual platform for online shopping of products and services to customers'. A great variety of products and services of different brands can be accessed and compared quickly, easily on a click of mouse in online shopping. Access of large source of information in online shopping helps customers' to make customized purchase decision based on comparative prices, product features and after sale services offered by competitive marketers. In the emerging global economy, e-commerce and e-business have increasingly become necessary components of business strategy and a strong catalyst for economic development. The term commerce is treated as transaction between business partners. Computer and their used become the international language. Computer today is not only the language of people but also for business. Internet is the tool used by business in term of electronic commerce. One of the fastest growing industries today is electronic commerce. Almost anything can be purchased, traded, or sold all via the internet.

INTRODUCTION

India being ranked as Face book's second largest audience after the US. PWC research of 2015 reported that an increase in e-commerce has slowed in U.S. retail foot traffic. In 2009 there were 35 billion visits, plus or minus. But by 2010, that figure had fallen to about 25 billion visits. By 2012, that number was even lower, to the low 20s billions of visits. In 2013, it had fallen to 17 billion. Digital natives shopped via phone more than the rest of sample in every category: daily, weekly, monthly, a few times a year, and once a year. Moreover, just 39% of digital natives said they never shop via their smart phone, while 56% of other age groups said they never shop via their smart phone. Credit cards (40%), debit cards (28%), cash (20%), and even payment by invoice (6%) all beat out mobile phones (3%) as the preferred method of payment to conclude a purchase.

Placing "e" in front of any process or function seemed to be the magic prescription for never ending story of success and rapid returns for enterprises. E-commerce in the near future will be in every business and in everywhere in our live. It is the time for all businesses to get themselves in E-commerce either big or small or else they will lose in the globe or quit.

RESEARCH METHODOLOGY

Statement of Problem

The present study concentrates on knowing the customer perception towards e commerce websites. Knowing the customer expectation and acting upon is needy for sustaining in this market. Overcoming the drawbacks by identifying would be the key mantra for reaching more customers and enhancing the income of the organization.

OBJECTIVES

1. To know about the growing status of e- commerce in India.
2. To understand the customer awareness on e-commerce and about various popular e-business organizations.
3. To study customer perception about various e-commerce services.
4. To measure customers rate of usage of products/services.
5. To identify the common problems prevalent in e-commerce.
6. To measure customers degree of satisfaction on e-commerce.

DATA COLLECTION PLAN

Primary Data

The primary data will be collected through structured questionnaire.

Secondary Data

Secondary data like business statistics will be collected from relevant books and periodicals, referring to previous research studies on the same sector would be useful. Internet surfing largely can give the background material of the industry. Latest developments in this sector will be traced from newspapers, magazines, industrial association and statistical reports.

Scope of the study

Knowing the pulse of the customer is basic oblige for business survival. To be competitive and maintain the sustainability in the current competetitive environment the companies need to produce and make it available as per the need and requirement of the customers. Identifying the changes in customer wants and needs would help the organization to withheld the existing customers and to acquire new customers and expanding the operations.

The present study concentrates on identifying the customer satisfaction level towards E - Commerce websites through structured questionnaire. The respondents were informed about the objective of the study.

LIMITATION OF THE STUDY

- a) The present study concentrates only selected websites of E commerce.
- b) The suggestions cannot be generalized since study consist of less sample size.
- c) Shortage of time is main constraint as in depth study cant be taken up.

CONCLUSION

Recent demonetization process forcing the people to go for online shopping and make payments through online banking providing better development in E - commerce. flipping from traditional commerce practice to online shopping felt difficult at the earlier stage but as the improvement in literacy of technology and change in life style, the people are slowly adopting the E - commerce which will in turn help the government to track the savings, income and expenditure of the citizen and easy for differentiating between low, middle and high level income group. Providing strong technology with the accessibility at a lower cost can expand the application of E - commerce.

AN OVERVIEW OF INDIAN LABOUR LAW

Paleti Narendar

ABSTRACT

India is second highly populated country of world and has consequently big labour force in the world. Indian companies need to comply with 44 Central labour laws in addition to the dozens of State laws that govern how workers can be hired and let go, their safety and compensation. Legal protection for labour in India is considered strict and the existing laws have been criticised for impeding industrial growth and formal sector employment generation. Indian labour regulation consists of several central acts, which have been amended by states over time as well as some state-specific acts. A key determinant of applicability of different labour laws is the number of employees in a firm. This threshold varies by Act and Sections of different Acts. With very few exceptions most labour acts in India apply or are relevant only to the organised sector.

Keywords: Labour law, Industrial relations, Industrial Disputes, Trade Unions, Social Security

INTRODUCTION

As per Indian Labour Laws there are three categories of employees: Government employees, Public Sector Undertakings (PSUs) and Private sector employees. The government employees are covered under the Constitution of India. They enjoy automatic annually salary increases, protection of tenure and statutory service contentions. Public sector employees are governed by their own service regulations, which either have statutory force or based on statutory orders. But in the private sector, which classified into two broad categories namely management staff and workman. For managerial and supervisory staff the conditions of employment are governed by respective contracts of employment and their services can be discharged in terms of their contract of employment. For workman a set of labour laws available which protect their rights.

Indian companies need to comply with 44 Central labour laws, in addition to the dozens of State laws that govern how workers can be hired and let go, their safety and compensation. Labour law also known as employment law is the body of laws, administrative rulings and precedents which address the legal rights of, and restrictions on, working people and their organizations. It mediates the relationship between workers, employers, trade unions and the government. There are broadly two categories of labour law. First, collective labour law which relates to the tripartite relationship between employee, employer and union. Second, individual labour law which concerns employees' rights at work and the contract for his work. Labour law defines the rights and obligations as workers, union members and employers in the workplace. Generally, labour law covers:

- Industrial relations – certification of unions, labour-management relations, collective bargaining and unfair labour practices
- Workplace health and safety
- Employment standards, including general holidays, annual leave, working hours, unfair dismissals, minimum wage, layoff procedures and severance pay.

OBJECTIVES OF THE STUDY

The main objective of the present study is:

- To trace the origin and evolution of labour laws in India.
- To evaluate critically the different labour laws and year of implementation.
- To understand the classification of labour laws.

RESEARCH METHODOLOGY

The researcher referred the various legislative provisions of Indian Trade Unions Act, 1926, the industrial employment (Standing Orders) Act, 1946, Industrial Disputes Act, 1947 and Mines Act, 1952. The study carried out is based on literature survey. The research methodology involves study of labour laws. The data available in the publications of the government departments, Planning Commission, Ministry of Labour and Employment, the journals, the magazines, periodicals and books have also been used for the study. The researcher also has made use of internet facility for data collection and visited several relevant websites.

LITERATURE REVIEW

Guhan (1998) points out that the existing formal security system under the provision of labour law not only has structural problems but also has administrative problems hence the reform agenda cannot be confined only to

‘piecemeal improvements to individual enactments’ but should also include ‘radical restructuring of the entire framework along with legal and administrative reforms’. Ginneken (1998) emphasizes on the need to improve the existing systems.

Suresh V. Nadagoudar, critical analysis various provisions of the Labour law (Regulation and Abolition) Act, 1970 in the light of new economic policy of globalization, liberalization and privatization.

K.R.Shyam Sunder, study endeavors to know the root causes of recent industrial violence and industrial accidents in India. The author claims that contract labour issues are greatly responsible for this situation. The problems faced by workers are not addressed by the concerned laws and policies. The employers as well as the trade unions, both are using unconventional methods to resolve industrial disputes which have resulted in violent conflicts like in Maruti Suzuki, Epkos India, Honda, Hyundai Motors and others. The demand of workers for regularization and wage parity has been the central cause of conflict in abovementioned cases.

Durgambini Patel, paper questions the approaches, theories and methodology of law to address the problems of workers in the present times. The utility of law should be seen in terms of its social audit. Today, the approach of judiciary seems to be influenced and inspired by new economic realities.

Ashok Kumar Panda, paper is a part of cover story of Frontline magazine entitled as ‘Labour Under Attack’ published just after the inauguration of labour law reform agenda by the National Democratic Alliance Government with fancy title ‘Shrameva Jayate’ on October 16, 2014 supposed to be in praise of labour. The cover story, in general, puts forward that Prime Minister’s labour law reforms, aimed at supporting his ambitious ‘Make in India’ campaign, have been designed without any discussion involving the trade unions and other labour friendly stakeholders.

Krishna Chaltanya, article presents a pitiable picture of the judicial process in relation to interpretation of the scope of provisions of the Act. It unfolds the story of unfinished struggle of workers of Tata Iron and Steel Company Limited, Jamshedpur. After three years, industrial tribunal came to know that it does not have jurisdiction to grant relief to labourers under the Act. The Supreme Court ordered for change in the terms of reference of the dispute in the industrial tribunal. The author concludes that lack of judicial access and lack of clarity of contestable rights of labourers is the major drawback of the Act.

Punekar, S. D; S. B. Deodhar and S. Sankaran (1981) in their book " Labour Welfare, Trade Unionism and Industrial Relations " has pointed out that in India, although the labour movement started in 1875 with the Government and social workers taking up a number of measures through legislation, administration and welfare work, the trade union movement started in 1918 when workers formed their own organisations. Trade unionism after independence showed an increase due to factors like political and industrial democracy, workers' aspirations and expectations, government labour policy and increase in Central Organisations and multi-unionism at the national level.

Barbara Harriss, research paper explores the impact of micro political economic factors on the increase in real wages in informal economy in which large number of contract workers are employed. The study reveals that the schemes like Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA), Public Distribution System, social security legislations helped to increase the wage level in the informal economy.

Pant, S. C (1965) in his book " Indian Labour Problems " explained that since 1875 onwards a moderate form of labour movement was developed in India. The Madras Textile Labour Union was the first trade union in the modern sense being formed in 1918, the second was the Ahmedabad Textile Labour Association in 1918 and the third was the Gimi Kamgar Union in 1928. In addition to unions at plant level, Central Organisations and Federations came into existence.

Agrawal, A. N (2003) pointed out that healthy relations signify uninterrupted production, improvement in work ethos and social stability. He further added that improved machinery for settlement, collective bargaining, promotion of congenial industrial culture promote healthy relations. Trade unions were cooperative agencies and healthy relations were key to industrial progress.

John Zechariah¹¹ (1991) reports that union-management relations are strained in India. Managements consider unions as a nuisance, while unions believe that managements are exploiters. There is lack of co-operation, compromise and competition in industries, which are essential for industrial peace and democracy. S.P Kanaga Anubuselvam¹² (1992) has reported that industrial strikes are the outcome of the deteriorating and disturbed relationship between the management and the workers. The present labour unrest both in the public and the private sectors suggests that a proper approach has not been made to labour management relations.

Kesar Singh Bhangoo (1995) who made a study on Industrial Relations in the Cotton Textile Industry of Punjab observed that attitudes of workers, trade union leaders and management personnel had an impact on the industrial relations system.

R.A. Mittal³² (2001) has found that a closer communication of interests between the labour and the management would lead to a culture of high performance.

Avinash Kumar³⁴ (2004) has opined that worker-employer relationship can be used as a mechanism for protection of workers' right, employers' right, and prevention of industrial disputes and for the settlement of industrial disputes.

S. Ghosh³⁸ (1966) reported that 35 to 40 per cent of the industrial disputes occurring in the manufacturing sector in India were due to the problems of wages and allowance. Dilip Ranade³⁹ (1974) in his study "Impacts of Welfare Measures on Industrial Relations" revealed that improper implementation of welfare schemes adversely affected the industrial relations.

S.K. Patel and R.C. Talati⁶⁷ (1992) observe that there are a large number of factors responsible for strikes and lockouts in India, such as low wages, bonus, hours of work, leave, work conditions, dismissal of workers, misbehaviour of the employers with the workers, defective recruitment system, dirty politics, ignorance and illiteracy of the workers, etc.

CLASSIFICATION OF LABOUR LAWS IN INDIA

Labour Laws classified under the following heads:

A. Laws related to Industrial Relations

1. Trade Unions Act, 1926
2. Industrial Employment Standing Order Act, 1946.
3. Industrial Disputes Act, 1947.

B. Laws related to Working Hours, Service and Employment

23. Factories Act, 1948.
24. Plantation Labour Act, 1951.
25. Mines Act, 1952.
26. Contract Labour (Regulation & Abolition) Act, 1970.
27. Sales Promotion Employees Act, 1976.
28. Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979.
29. Dock Workers (Safety, Health & Welfare) Act, 1986.
30. Working Journalists and other Newspaper Employees' Act, 1955.
31. Merchant Shipping Act, 1958.
32. Cine-Workers and Cinema Theatre Workers (Regulation of Employment) Act, 1981
33. Mines and Mineral (Development and Regulation Act, 1957
34. Plantation Labour Act, 1951
35. Private Security Agencies (Regulation) Act, 2005
36. Dangerous Machines (Regulation) Act, 1983
37. Dock Workers (Regulation of Employment) Act, 1948
38. Dock Workers (Regulation of Employment) (Inapplicability to Major Ports) Act, 1997
39. Motor Transport Workers Act, 1961.
40. Beedi & Cigar Workers (Conditions of Employment) Act, 1966.
41. Building & Other Construction Workers Act, 1996.
42. Building and Other Construction Workers Welfare Cess Act, 1996
43. Employment of Manual Scavengers and Construction of Dry Latrines (Prohibition) Act, 1993
44. Industrial Employment (Standing Orders) Act, 1946

C. Laws related to Wages

5. Payment of Wages Act, 1936
6. Minimum Wages Act, 1948
7. Payment of Bonus Act, 1965.
8. Working Journalists (Fixation of Rates of Wages) Act, 1958

D. Laws related to Deprived and Disadvantaged Sections of the Society

4. Bonded Labour System (Abolition) Act, 1976
5. Child Labour (Prohibition & Regulation) Act, 1986
6. Children (Pledging of Labour) Act, 1933

E. Laws related to Equality and Empowerment of Women

3. Maternity Benefit Act, 1961
4. Equal Remuneration Act, 1976.

F. Laws related to Social Security

18. Workmen's Compensation Act, 1923.
19. Employees' State Insurance Act, 1948.
20. Employees' Provident Fund & Miscellaneous Provisions Act, 1952.
21. Payment of Gratuity Act, 1972.
22. Employers' Liability Act, 1938
23. Personal Injuries (Compensation Insurance) Act, 1963
24. Personal Injuries (Emergency Provisions) Act, 1962
25. Un-organised Workers' Social Security Act, 2008
26. Beedi Workers Welfare Cess Act, 1976
27. Beedi Workers Welfare Fund Act, 1976
28. Cine workers Welfare Cess Act, 1981
29. Cine Workers Welfare Fund Act, 1981
30. Fatal Accidents Act, 1855
31. Iron Ore Mines, Manganese Ore Mines and Chrome Ore Mines Labour Welfare Cess Act, 1976
32. Iron Ore Mines, Manganese Ore Mines and Chrome Ore Mines Labour Welfare Fund Act, 1976
33. Limestone and Dolomite Mines Labour Welfare Fund Act, 1972
34. Mica Mines Labour Welfare Fund Act, 1946

CONCLUSION

There are many laws for the protection and welfare of labours. These laws mainly focus on protection against dispute, wages, social security, protection of deprived and disadvantaged sections of the Society, Equality and Empowerment of Women. Indian companies need to comply many Central labour laws and State laws.

Labour laws in India are perceived by trade and industry circles as complex, archaic and not conducive to promoting the interests of the industry. Some of the labour laws are both enacted and enforced by the Centre; in respect of some others, Centre enacts the law while implementation is done by both the centre and the states. Besides, there are labour laws which are enacted by the centre but are administered by the states. Many of the laws are decades old.

In a dynamic context laws need to be reviewed from time to time. Review / updation of labour laws is a continuous process in order to bring them in tune with the emerging needs of the economy including attaining higher levels of productivity and competitiveness, increasing employment opportunities, attracting more investment for growth, etc

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MORAL BEHAVIOUR IN SCHOOL GOING CHILDREN

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ABSTRACT

This paper considered current moral education practices in India and their impact on the future generation. In particular, the study focused on the role of the home environment, especially parents and grandparents, in the formation of moral concepts. The study was conducted on 100 children in the age group of 7 to 9 years from Suburban area of the Haryana and Uttar Pradesh states. A self-structured questionnaire was administered on children, parents and grandparents. Results revealed that 86% of children exhibited behaviour approved by their families whereas 14% rejected the behaviour learnt from family under peer pressure. Nearly 76% of children reported that in order to win parental approval and appreciation they behave nicely, while 24% behave properly out of fear of receiving punishment and losing parental love. Parents reported that they shared a friendly relationship, though 66% of parents admitted to using corporal punishment. The role of grandparents is very important in building moral concepts. Almost all grandparents reported that their grandchildren are less tolerant and more aggressive than their parents when they were of that age, and most felt that young children are over-exposed to electronic gadgets.

Keywords: Moral Concepts, peer pressure, punishment, parental approval

INTRODUCTION

Moral development involves learning to know the difference between right and wrong, which is necessary to make appropriate decisions in life. Moral development in childhood develops in stages. The development of morality is based on child's experiences and environment, as well as cognitive, social and emotional development. Family plays an important role in child's moral development. His first imitation into the mysteries of the good and bad is through his parent's acceptance or rejection of his various actions. The truth remains that the foundation of a child's moral development are laid in the family. Morality is determined by how one's genetic make-up interacts with the environment. The development of morality has been a subject of investigation for a number of decades, and our understanding of neuro-biological and psychological mechanism has increased manifolds in the last few decades. Development of morality has been of particular significance because of its significant contribution to the development of personality.

OBJECTIVES

- To assess the moral traits of 7-9 year old school going children.
- To study the role of parents and grandparents on cultivation of moral behavior among children.

METHODOLOGY

The study was conducted on 100 children randomly selected in the age group of 7-9 years (± 3 months) from sub-urban areas of Haryana and Uttar Pradesh. Parents and grandparents were also interviewed. Thus they form the sub sample of the study. Self developed questionnaire based on the theoretical aspects was administered. Frequencies and percentages were calculated to quantify the data.

RESULTS AND DISCUSSIONS

Table 1 indicated that majority (84%) of the children play co-operatively while 16% were not co-operative with their age mates in play. Further data revealed that 76% respondents abide by the rules of the game while 20% said that they follow rules sometime and rest of respondents refused. Data showed that most of the respondents (82%) always show politeness towards older people. Results showed that 84 % respondents were sensitive towards disabled, whereas 16% sometimes help them.

Table: 1 Children's Behavior on Some Parameters of Moral Traits

Sr. No.	Variables	Percentages (%)
1.	Play co-operatively with age-mates	
	Yes	84.00%
	No	24.00%
2.	Abide by the rules of the play/game set by the parents & authorities	
	Yes	76.00%
	No	4.00%
	Sometimes	20.00%

3.	Show politeness towards older people Yes No Usually	82.00% 0% 18.00%
4.	Help those who are handicapped Yes No Sometimes	84.00% 0% 16.00%
5.	Take the things without the knowledge and consent of the owner Yes No Sometime, when necessary	70.00% 6.00% 24.00%
6.	Ever experience shame and guilt when your behavior fall below the moral standards Yes No Relate incidence	96.00% 4.00% 0%
7.	When you speaks lies, it hurts the feeling of parents, teachers etc. Yes, it hurts No May be some times	90.00% 0% 10.00%
8.	Behavior is disapprove by the friends but approved by the parents in that condition You will follow the behavior approved by the friends You will follow the behavior approved by the friends	14.00% 86.00%
9.	Behave nicely at home because Fear of Punishment Fear of losing parents love Appreciated for pro-social behavior To win their approval	06.00% 18.00% 76.00% 0%
10.	Believe that respecting laws and order is good approach Yes No Sometimes	90.00% 6.00% 4.00%
11.	The situation ever arises when you were tempted to violet rules but exerted self control Yes many times Not really Never thought about this	26.00% 44.00% 4.00%
12.	Help old person in crossing the road Yes No Rarely	78.00% 00% 16.00%
13.	Your reaction when your parents criticize/scolds/spam Don't talk Don't eat No reaction Feels like sorry for	54.00% 34.00% 00% 12.00%
14.	For misbehavior ,do you make up your mind that You will not repeat the act You feel hurt You will avoid	66.00% 18.00% 16.00%
15.	Ever self criticized your behavior when any discrepancy occur between your behavior and internalized standards of behavior Yes No Sometimes	42.00% 26.00% 12.00%

Data indicated that 70% of the respondents always took the consent of owner before taking their belongings, while 24% respondents took permission whenever they felt it's necessary, whereas 16 % didn't take permission. Data showed that 96 % children experienced shame & guilt when their behavior falls below the moral standards whereas 4% never experienced it.

Results showed that 90 % respondents felt that their lies hurt the feelings of parents and teachers whereas 10% children were not much sure about this. Data indicated that 86% of children preferred to continue following the behavior approved by their parents, even if their friends disapprove their behavior but 14% respondents said that they prefer to follow behavior approved by their friends. Data also shows that 76% children behaved nicely in the home because they were appreciated for pro-social behavior by their parents, nearly 18% behaved nicely (show adaptive behavior) because of the fear of losing parents love ,whereas 6% behaved nicely because of fear of getting punishment.

Although Kohlberg rejected the role of parents in a child's construction of morality but Damon (1988) believes that because parents first introduce the child to the laws and logic of social system, they are a crucial ingredient in the child's moral development.

According to Hoffman, a person's prosocial *moral structure* is "a network of empathic effects, cognitive representations, and motives." (Hoffman, 2000, p. 134) The moral structure includes principles, behavioral norms, a sense of right and wrong, and images of harmful or hurtful acts and the associated self-blame and guilt.

Moral internalization occurs when a person's moral structure is accepted and the person feels obligated to abide by its principles and consider others *regardless of external punishment or reward*.

Socialization, according to Hoffman, is the process by which moral internalization occurs, mainly in the form of interventions. Among three types of intervention Hoffman discusses, only "induction" is relevant to changing moral behavior and causing moral internalization of new principles in law-abiding adults. Induction occurs when we take the victim's (e.g. the nonhuman being's) perspective and show a person (e.g. someone who consumes animal products) how his or her behavior is harming the victim. Showing pictures and videos of "food" animals in their daily lives and during and after slaughter and emphasizing the connection between the distressing footage and a non-vegan diet is an example of induction. Induction must usually be repeated anywhere from a few to several times before moral internalization has a chance to take place, and unfortunately, this repetition seems to be just as true for adults as children.

Hoffman (2000) compared childrearing approaches that foster moral behavior and moral thought and affect-(a) Love withdrawal withholding attention, affection, or approval after a child misbehaves (creating anxiety by threatening a loss of reinforcement from parents) (b)Power assertion – using power to threaten, chastise, administer spankings, take away privileges (using punishment) (c)Induction – explaining to a child why the behavior is wrong and should be changed by emphasizing how it affects other people. Hoffman (2000) emphasized that Induction is more often positively associated with children's moral maturity than either love withdrawal or power assertion. In Hoffman's view, induction works well because it breeds empathy. Making a child worry that his parents' love can be withdrawn at anytime usually is not effective. The use of power assertion is more often associated with moral immaturity than with moral maturity. At the extreme, children whose parents are physically abusive feel less guilt and engage in more immoral behaviors such as stealing than other children. It is generally ineffective to use even milder power tactics such as physical restraint and commands to keep young children from engaging in prohibited acts. However, Hoffman (2000) concluded that mild power assertion tactics such as a forceful "No," a reprimand, or the removal of privileges can be useful occasionally.

Table -2 Overview by Parents and Grandparents

Sr. No.	Variables	Percentages (%)
1.	Child's nature at home	
	Shy	06.00%
	Aggressive	20.00%
	Rude	2.00%
	Patience	70.00%
	Talkative	2.00%

2.	Read stories for children Yes No Sometimes	84.00% 00% 16.00%
3.	Is the child extrovert Introvert Ambivert	92.00% 8.00% 00%
4.	Encourage your child for outdoor games Yes No	100% 0%
5.	Child share his/her feelings with siblings Yes No Sometimes	82.00% 4.00% 14.00%
6.	Child participate in household works Yes No Rarely	88.00% 4.00% 8.00%
7.	Child like to visit their relatives house Yes No Sometimes	100% 00% 00%
8.	Child's hobbies Dancing Reading Singing Cooking	92.00% 08.00% 00% 00%
9.	Parents give corporal punishment to child when he/she doesn't follow instructions Yes No When the situation goes out of control	66.00% 8.00% 26.00%
10.	How frequently do you take the social visits for interaction with social groups Weekly Monthly Once in a year	14.00% 72.00% 14.00%
11.	How you inculcate moral behavior or morality in your children Giving moral lectures Discuss moral stories	100% 100%
12.	Parents think lack of morality responsible for the social miss behaviors like The no. of rape cases Dishonesty Selfishness	24.00% 12.00% 64.00%
13.	Do you explain why the behavior is wrong and should be changed by emphasizing how it effect the others Yes ,I do tell you No ,I don't Sometimes	86.00 00% 14.00%

14.	Child has less patience Yes No Both	80.00% 20.00% 00%
15.	Do you ever find child's behavior unexpected Yes No Sometimes	16.00% 18.00% 66.00%
16.	Child get frustrated easily Yes No Mostly	52.00% 36.00% 12.00%
16.	Are they friendly with you Yes No Most of the times	64.00% 6.00% 30.00%
17	Give justified reasons to your child for any wrong doing (misbehavior) Yes No, it's not necessary Often	100% 00% 0%
18	How long child watch T.V. One hour Two hour Four hour	24.00% 64.00% 12.00%
19.	How you bring the change in child's behavior By Personality Development Classes By counseling them Never thought about this	30.00% 34.00% 36.00%
20.	Time spend with children One to two hours Two hours Most of the times	30.00% 28.00% 42.00%
21.	Attitude of parents towards the child Loving and caring Strict Friendly	50.00% 30.00% 20.00%
22.	Child shy at school but not at home Yes No	48.00% 52.00%
23.	Child shows shy nature in front of guest and relatives Yes No Mostly	30.00% 60.00% 10.00%
24.	Child respect his/her parents Yes No Ever/always	48.00% 00% 52.00%
25.	Child's behavior with his/her peer group Good/supportive Rude Average	72.00% 4.00% 24.00%

26.	How you develop moral behavior in your child By reading good books By developing fear among child for wrong doing	50.00% 50.00%
27.	Child's participation in households works Yes No Sometimes	52.00% 6.00% 42.00%
28.	Child scare of his/her parents Yes No Sometimes	24.00% 24.00% 52.00%
29.	How parents resolves their conflicts or disputes Amicably Shout at each other	76.00% 24.00%
30.	Father is more aggressive Yes No Often	48.00% 42.00% 10.00%
31.	Child shows aggression when parents not agree with him/her Agree with the reason Show temper tantrums Any other	36.00% 32.00% 32.00%
32.	Parents reaction on violation of normative standards by the child Threats Physical force Refuse to speak State a dislike for the child	30.00% 20.00% 30.00% 20.00%
33.	Explain the effect of child's misbehavior to others Yes immediately point out Whenever necessary No never done that	72.00% 8.00% 20.00%
34.	Read moral stories with independent characters Yes No Sometimes	54.00% 10.00% 36.00%
35.	Reward child for social behaviour Yes No Sometimes	82.00% 00% 18.00%

Table 2 highlights the parents' and grandparents' role in cultivating morality. The best thing parents can give to their children is be good role models. Results shows that most of the parents read stories, encourage outdoor games, involve them in household chores, takes them on social visits once in a month. Results reveals that 66% use corporal punishments to children on wrong doing, 26% uses harsh punitive measures when the situation goes out of control. Nearly 86% parents give explanations to their children for wrong doing. This reflects the democratic approach used by parents in molding their wards behavior. Most of the parents give rewards to their children for exhibiting pro-social behavior. Results found that 30% parents threat their children, 20% uses physical force, if their child violates normative standards.

Hajilu, et. al (2014) stated that family is the foundation of a number of moral characters. Certainly the family background affects the children's temperament. Parents shape the ethical behavior in various ways.

Grandparents play a very important role in the life of children. Most of them reported that their grandchildren share a special bond with them. They read inspiring stories to them and every now and then tell them of right and wrong concepts. It is important to mention that there is a lot of literature for children in India, to help in

their moral development, from an early age. The *Panchatras*, which are an ancient Indian inter-related collection of animal fables in verse and prose, are a wonderful example of using social stories to communicate the principles of Dharma or righteousness (morality) to children. The original Sanskrit work is believed to have been composed in the 3rd century BCE. The panchatras continue to be very popular in India as children stories. Similar views were expressed by Chitij, et al. (2013). In the present study grandparents shared that their grandchildren were loving and caring but they are less tolerant and more aggressive than their parents when they were of that age. Almost all the grandparents felt that young children are overly exposed to electronic gadgets.

CONCLUSIONS

- It may be concluded from the findings that though parents and grandparents are loving, caring and adopt democratic approach towards their children and in their families yet when it comes to discipline and building moral values they follow threat rather than induction. Parental threats create anxiety and fear in the minds of young children---withdrawal of parental love, fear of spanking prevents them from wrong doings.
- In Indian culture parents control and direct them at every step of its life.

SUGGESTIONS

- Best thing the parents can give to their children is to be good role models.
- Parents should use a blend of frequent inductions, occasional power assertion and a lot of affection.
- Parents should spend quality time with children.
- Positive proactive parenting strategies need to be emphasized.
- Cultivate the habit of reading.
- Parents should talk to children; not at them.
- Use positive reinforcement like time out to develop positive behaviour in children.
- Motivate and encourage children to build positive strengths, interests, and abilities.
- Reward them with praise, good words and nice gestures.
- Provide organized games, motor activities and opportunities that will stimulate them in their development.

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