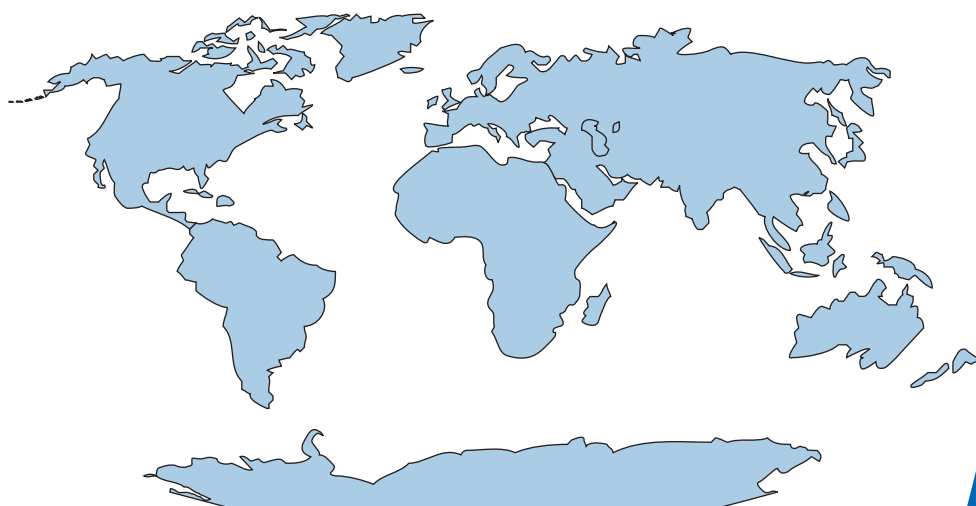


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**IMPACT OF OCCUPATIONAL STRESS ON EMPLOYEE PERFORMANCE AND TURNOVER  
AMONG DUFIL PRIMA FOOD WORKERS IN RIVERS STATE NIGERIA**

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**Dr. Ekechukwu Rosemary Obiagaeri**Senior Lecturer, Faculty of Education, University of Port Harcourt, Rivers State, Nigeria

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**ABSTRACT**

*This study focused on impact of occupational stress on employee performance and turnover among Dufil Prima Food workers. Two research questions as well as two hypotheses were formulated and tested for the study. The design of the study was an ex-post-facto design. The sample size is 200 workers. A researcher developed questionnaire was used to collect data for the study and it was titled 'Occupational Stress on Employee Performance Inventory.(OSEPI )'and Work Family Conflict (WFC). The reliability of the instrument was determined through test-retest method with a correlation coefficient of value of 0.82. The data collected were tested with Pearson Product Moment Correlation Technique. Based on the findings of this study, the researcher recommended among others that, organizations need to provide necessary resources that leads to affective psychological work-related state of mind likely to inspire employees to actively express and invest themselves emotionally, cognitively and physically in their role performance needed to perform their work since it has consequential effects on the employee engagement and organizational commitment.*

*Guidance Counsellors should be employed in the organisation to take care of employees psychological and emotional wellbeing.*

*Keywords: Occupational Stress, Employee Performance, Turnover*

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**INTRODUCTION**

In this fast changing technological and business environment, almost every individual is exposed to stress both in the family and occupation. Stress is the physiological or psychological imbalance among the individuals when they find a disparity between a situational demand and their ability (Akingbola and Adigun, 2010). Stress may be positive or negative. When an opportunity is given to an individual for his betterment, the stress is considered as positive stress. When a person feels that he is not able to cope up with the situation, negative stress emerges and results in social, physical organizational and emotional problems (Anderson, Coffey & Byerly, 2002).

One of the characteristics of a healthy organization is that the physical and emotional health of its employees is of the interest and attention of its management. Stress is an inevitable part of the professional life which is derived from the experiences of the job (Schneiderman, Ironson, & Siegel, 2005). Job stress is the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources or needs of the worker (Schneiderman, Ironson, & Siegel, 2005). Stress is a feeling that cannot be completely avoided. Everybody in the workplace experiences some kind of frustrations, tensions or anxieties in relation to the general work environment (Bhattacharya and Basu, 2007). Stress is a part of every employee's life.

According to Scott, (2006) stress at workplace include unclear requirement, role overload, high stress times with no down times, big consequences for small failures, lack of personal control, lack of recognition, poor leadership. Occupational stress spreads gradually and continuously sending people into downward spiral from where it is hard to recover. Everybody in the workplace experiences some kind of frustrations, tensions or anxieties in relation to the general work environment (Bhattacharya and Basu, 2007). Stress is a part of every employee's life. Generally, work is good for our mental health, but there are times in which certain life experiences will make work un-enjoyable. Most times, the pressure of, and the stress at work coupled with other life's problems can make depression more likely to occur. Writing uncovers that stress has negative impacts that may be ordered into three gatherings: physical indications, for example, migraine and contamination; mental signs, for example, outrage, low self-esteem and nervousness; and behavioral appearances, for example, weight reduction, smoking and drinking (Arnold & Boggs 2006). Occupational stress has been referred to as a critical wellbeing issue. Work stress in nursing was initially surveyed in 1960 when Menzies distinguished four wellsprings of uneasiness among attendants: persistent consideration, basic leadership, assuming liability, and change. The medical caretaker's part has for some time been viewed as anxiety filled based upon the physical work, human enduring, work hours, staffing, and interpersonal connections that are integral to the work attendants do. Since the mid-1980s, in any case, medical attendants' work anxiety might be heightening because of the expanding utilization of innovation, proceeding with ascends in social insurance expenses and turbulence inside the workplace (Jennings, 2007).

Most people can cope with stress for short periods but chronic stress produces prolonged changes in the physiological state (Chang, Tugade and, Asakawa, 2006). The issues of job stress, coping, and burnout among employees are of universal concern to all managers and administrators in the area of health care (Xianyu and Lambert, 2006). All these stresses can be modified in a positive way by the use of appropriate stress management skills. In characterizing stress, two schools of thought have risen. While one depicts it regarding cause (occasion or experience) the other says it is the passionate reaction because of an occasion called stressor (impact) as referred to in Amadi (2011). Researchers have to come to the conclusion that, there are plethoras of factors that are responsible for occupational stress. Work life, however, is not independent from family life; these domains may even be in conflict. Stress may result from the combined responsibilities of work, marriage, and children. The effects of both work and non-work stress among employees have been studied infrequently. Women continue to juggle multiple roles, those roles are related to the home and family, for which the women may have sole or major responsibility. Nevertheless, work stress and burnout remain significant concerns, affecting both individuals and organizations.

Xianyu and Lambert (2006) in their study explained that, workload influences job stress among employees. They further maintained that, persistent job related or work stress is stress as a result of work overload. This happens when individuals have obligations and requests at work with which they cannot adapt, for a variety of reasons. It can likewise happen when there is confound between occupation desires and reality. Work stress can happen when there is an inconsistency between the requests of the earth/work environment and an individual's capacity to do and finish these requests.

Saks (2006) suggests that work engagement is associated with an individual's attitudes, intentions and behaviors. Therefore, engaged employees are likely to be more attached to their organisation and would have a lower propensity to leave it (Schaufeli & Bakker, 2004). This view is supported by several researchers who found that work engagement is negatively related to turnover intention (Du Plooy & Roodt, 2010; Harter, Schmidt & Hayes, 2002). Work engagement was found to have positive results relating to job satisfaction, a motivated workforce, employee well-being and less likelihood of leaving an organization (Barkhuizen, Rothmann, 2006 and Yeh, 2013). In addition, a meta-analysis of 7939 business units in 36 companies by Harter (2002) reported a significant positive relationship between work engagement and business outcomes such as customer satisfaction and loyalty, profitability, turnover and safety.

Interpersonal relationships in the workplace are an inescapable reality for all those working in the context of an organization. As stated by Marie (2002), it may be in the context of these relationships that workers find a social purpose. However, researchers tend to focus on the effects and implications of *negative* interpersonal relationships at work on organizational and employee outcomes. From an employee perspective, these studies invariably find higher levels of job dissatisfaction, intent to turnover, and negative physical and mental health outcomes among employees who have been subjected to such negative interpersonal interactions as aggression, social exclusion, and incivility (Bowling & Beehr, 2006; Cortina & Magley, 2003).

Work-family conflict (WFC) is another factor that may influence stress among employees. It can occur when time allocated to the requirement of work, the strain accumulated from performance of work, and other specific and nonspecific aspects of work makes it difficult to perform family roles. An example of WIF among married women in the banking industry may include closing work late, getting worn-out at the end of the day's work, coming back home with work assignments and trying to complete such assignments at the expense of family time (Frone, Russell, and Copper, 1992).

Cole (2002) posited that employees who are healthy and feel safe at work are those who can fully invest their capabilities and exploit the best of their potentials to work. Similarly, Sinclair (2005) are of the view that when organizations fail to address poor working conditions such as health and safety issues, workers are more likely to judge the costs of staying with the firm as exceeding the costs of leaving. Grawitch (2007) explored the relationship between employee satisfaction with different workplace practices (i.e., employee involvement, growth and development, work-life balance, recognition, health and safety) and employee outcomes (i.e., organizational commitment, emotional exhaustion, mental well-being, and turnover intentions). Most organizations with the aim of attaining higher productivity end up saddling employees with overload of work in order to meet deadline and this might have psychological and physical effects on the employees which may result in something contrary to what these organizations want to achieve. In a discussion between the researcher and few employees of Dufil Prima Food (AKA indomie) the researcher gathered the following information; working past the official hours is considered one of the most stressful, exposing staff to occupational, organizational, and personal stressors which has consequently resulted to decrease in workers' commitment, poor communication, absenteeism, and high staff turnover. Moreover, adverse personal effects experienced by

employees also include anxiety, depression, and burnout. From the foregoing, it can be said that, occupational stress may be one of the most costly occupational health issues in terms of about 60% loss of organizational resources. Common direct costs of occupational stress may include reduced efficiency, commitment, increased absenteeism, and employee turnover. To this end, working under continuous stressful conditions may lead to the dissatisfaction and exhaustion of employees. The stressful conditions that employees are exposed to may also affect their work-related and their physiological wellbeing. Furthermore, compounded stress factors may have significant impact on employee burnout and may consequently result to increased incidents of stress related ailments such as hypertension, high blood pressure and diabetes. From the above, it is imperative to examine the impact of occupational stress on employee performance and turnover among workers of Dufil Prima Foods (Indomie).

### AIM AND OBJECTIVES OF THE STUDY

- Determine the influence of work-family conflict on employees' performance and turnover.
- Determine the influence of work engagement on employees' performance and turnover.

### RESEARCH QUESTIONS

1. What is the relationship between work family conflict on employee's performance and turnover.
2. What is the relationship between work engagement on employee's performance and turnover.

### HYPOTHESES

- There is no significant relationship between work-family conflict and employees' performance and turnover.
- There is no significant relationship between work engagement and employees' performance and turnover.

### RESEARCH METHODS AND PROCEDURE

A total sample of 200 Dufil Prima staff were randomly selected via simply random sampling. . Ex-post facto design was adopted for the study. Occupational Stress and Employee Performance Inventory (OSEPI) was used to collect data for the study. The reliability was established through the test-re-test method. The obtained reliability index was 0.82.

### DATA ANALYSIS

Data collected was analyzed using Pearson Product Moment Correlation Statistics.

**Hypotheses 1:** There is no significant relationship between work-family conflict and employees' performance and turnover

**Table -1: Work-Family conflict and Employees' Performance and Turnover**

		Employee performance	Work family conflict
Employee performance	Pearson Correlation	1	-.138
	Sig. (2-tailed)		.051
	N	200	200
Work family conflict	Pearson Correlation	-.138	1
	Sig. (2-tailed)	.051	
	N	200	200

Table .1: showed the result of the correlation using the Pearson Correlation Coefficient tool. Data from table 4.9 revealed that a significant relationship exists between work-family conflict and employee job performance though negative. Work-family conflict showed a strong relationship with employee performance, with  $(Y) = .051$ . The relationship is significant at  $p = -.130 < 0.05$  significant level. From this outcome, the hypothesized statement,  $H_{01}$ , which states that "there is no significant relationship between work-family conflict and employees' performance and turnover", is rejected. This simply means that a significant relationship, indeed, exists between the two variables (see table .1).

**Hypotheses 2:** There is no significant relationship between work engagement and employees' performance and turnover

**Table - 2: Workload and Employees' Performance and Turnover**

		Employee performance	Work engagement
Employee performance	Pearson Correlation	1	.042

Work engagement	Sig. (2-tailed)		.555
	N	200	200
	Pearson Correlation	.042	1
	Sig. (2-tailed)	.555	
	N	200	200

Table .2: showed the result of the correlation using the Pearson Correlation Coefficient tool. Data from table 4.7 revealed that a significant relationship exists between work engagement and employee job performance. Work engagement showed a strong relationship with employee performance, with  $(Y) = .555$ . The relationship is significant at  $p = 0.042 < 0.05$  significant level. From this outcome, the hypothesized statement,  $H_{02}$ , which states that “there is no significant relationship between work engagement and employees’ performance and turnover”, is rejected. This simply means that a significant relationship, indeed, exists between the two variables (see table .2).

## RESEARCH FINDINGS AND DISCUSSION

### Work-Family Conflict and Employee Turnover

The finding of this study showed that there is a statistical significant relationship between work-family conflict and employee turnover. The result of this study is in line with that of Grzywacz and Marks (2000) who are of the view that, Work family conflict (WFC) is type of conflict that an individual experiences when the pressures from performing work roles are incompatible with family roles. This type of conflict can affect the employee, family members, the bank and its customers. It is considered as a potential source of distress to employees (Grzywacz and Marks, 2000). This condition occurs when time allocated to the requirement of work, the strain accumulated from performance of work, and other specific and nonspecific aspects of work makes it difficult to perform family roles. . Other work factors which affect family roles include work overload, extra work time, extensive travels, interpersonal conflict in the office, and unsupportive supervisor (Frone, Russell, and Copper, 1992). Feeling upset at home can make a person moody at work. When an employee is not able to balance family and work roles, it may lead to psychological distress such as worries, depression, anxiety, job dissatisfaction, family tension, absenteeism and even resignation from employment (Thomas and Ganster, 1995).

The challenges characterized in meeting the targets in most banking may cause the workers particularly the married female to feel overwhelmed and distressed due to their dual expectations of balancing family and work roles. These obstacles or challenges commonly called stressor is defined as a perceived physical, social, and or psychological event or stimulus (positive or negative) that causes one’s body to react (Glanz and Schwartz, 2008). Female bank employees who maintain the habit of bringing work related problems back to their homes, and family related problems to work may be fueling inter-role conflict. Psychological distress has some symptoms like low interest, depression, sadness, tiredness, anxiety and despair (Mirowsky and Ross, 2002). The researcher can attest that banking job is extremely demanding and family work very tasking. Both roles conflict regularly and may produce significant stress. Work pressure can for example; make a working mother forget to pick her children from school. She can also attest that to give your best to each of these conflicting roles is indeed a difficult task.

### Work Engagement and Employee Turnover

The result of this study found that, there is a significant relationship between work engagement and employee performance and turnover. The result of this study supports that of Saks (2006) suggests that work engagement is associated with an individual’s attitudes, intentions and behaviors. Therefore, engaged employees are likely to be more attached to their organisation and would have a lower propensity to leave it (Schaufeli & Bakker, 2004). This view is supported by several researchers who found that work engagement is negatively related to turnover intention (Du Plooy & Roodt, 2010; Harter, Schmidt & Hayes, 2002). Work engagement was found to have positive results relating to job satisfaction, a motivated workforce, employee well-being and less likelihood of leaving an organisation (Barkhuizen & Rothmann, 2006; Schaufeli & Bakker, 2004; Van den Berg, Bakker & Ten Cate, 2013; Yeh, 2013). In addition, a meta-analysis of 7939 business units in 36 companies by Harter *et al.*, (2002) reported a significant positive relationship between work engagement and business outcomes such as customer satisfaction and loyalty, profitability, turnover and safety. Bakker and Demerouti (2008) proposed four reasons why engaged employees perform better than unengaged employees. Firstly, engaged employees were found to have positive sentiments towards their job, consequently leading to productivity. Secondly, engaged employees were seen to be more open to work opportunities and more confident and optimistic (Cropanzano & Wright, 2001). Thirdly, research suggests that engagement is

positively related to employee well-being, leading to better performance (Bakker & Demerouti, 2008; Schaufeli & Bakker, 2004; Shimazu, Schaufeli, Kubota & Kawakami, 2012).

Furthermore, engaged employees work more productively because they have tenability to create their own resources. Xanthopoulou, Bakker, Demerouti, and Schaufeli (2007) found in their study of highly skilled Dutch technicians that personal resources (optimism, self-efficacy and organizational-based self-esteem) resulted in higher levels of work engagement. Turnover has significant implications for an organisation, with influencing factors such as the potential cost of human capital loss and interruption of ongoing organizational activities (Smyth, Zhai & Li, 2009). Research indicates that work engagement have emerged in the current world of work as constructs that may significantly influence employees' turnover intention.

### **CONCLUSION AND RECOMMENDATIONS**

Stress is an emotional strain resulting from adverse circumstances, and currently stress seems to be the numinous sound that affects the performance of employee in the workplace. Stress is not new in the physiological concepts, but it growing so fast that makes imperative for organizations and employees to accept this instinctive indicator. Higher level of stress existed with no managerial concern for solution consequently lowering the employee performance, staking organizational reputation and loss of skilled employees. These situations call for immediate concern that organizations can reduce the occupational stress levels of their employees by designing an effective stress management practices according to their expectations. In that way, employees can feel that they are the most important assets of the organizations. Based on the findings of the study, the researcher recommended that; Organizations need to provide employees with the necessary resources that lead to affective psychological work-related state of mind likely to inspire employees to actively express and invest themselves emotionally, cognitively, and physically in their role performance needed to perform their work since it has consequential effects on the employee engagement and organizational commitment. Guidance counsellors should be employed to help the employees psychologically, socially and emotionally, so that they can perform optimally.

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**TRANSACTIONAL ANALYSIS IN ENHANCING THE MANAGERIAL EFFICIENCY OF DAIRY CO-OPERATIVE PERSONNEL**

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**ABSTRACT**

*Transactional analysis play an important role as an important constituent of the organizational communication process. It holds that a person's behavior is best understood if examined in terms of ego-states, and the behavior between two or more persons is best understood if examined in terms of transactions. A transaction is an exchange between two persons consisting of a stimulus and a response between specific ego-states. In other words, people communicate with each other by means of transactions. The present study concludes that although, in majority of the management situations transactions by and large are complementary ( 41.26% ), the crossed (29.14% ) and ulterior ( 29.245% ) transactions also occurred almost equally which is not a good sign for the top management authority and hence, they must initiate the necessary steps to checks this unpleasant situation in future in the organization.*

*Keywords: Transactional analysis, complementary transaction, crossed transaction, ulterior transaction and managerial performance.*

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**INTRODUCTION**

Transactional analysis is a method of analysing problems of communication within an organization and transactions between people working in it. It focuses on understanding the self through an analysis of interactions with bosses, peers and sub-ordinates. Eric Berne (1972) defined Transactional analysis (T.A.) as a theory of personality and social action based on the analysis of all possible transactions between two or more people on the basis of specifically defined Ego-States. It describes what is happening between two or more people in transactional situations and helps in changing the organizational culture by getting people to think about their relationships with others and by providing a framework for improving their managerial styles as a means of improving the effectiveness of the organization.

**METHODOLOGY**

The study was conducted under the aegis of Uttar Pradesh Pradeshik Co-operative Dairy Federation Ltd. Organization's set up. Sixteen District Dugdh Utpadak Sahakari Sangh Ltd. ( D.U.S.S. ) of Western Uttar Pradesh. D.U.S.S. were also commonly known as District Milk Union. In the selected district milk unions, the " Operation Flood " programme was in active operation for more than 15 years continuously. The sampling design of the study was comprised of four hierarchical management levels viz. Upper, Middle, Lower and Staff respectively. The composite sampling size of 64 was compromised of Upper ( 16 ), Middle ( 16 ), Lower ( 16 ) and Staff ( 16 ) levels of management respectively.

**TRANSACTIONAL ANALYSIS**

Transaction is the smallest unit of Transactional Analysis. T.A. theory holds that a person's behaviour is best understood if examined in term of Ego-States; and the behaviour between two or more persons is best understood if examined in terms of transactions. ( Steiner ,1974). A transaction is an exchange between two persons consisting of a stimulus and a response between specific ego-states. In other words, people communicate with each other by means of transactions. Transactional analysis is to see which ego state in one person is transacting with which ego state in another and in what ways. Transactions are of three types:

- ( 1 ) Complementary Transactions,
- ( 2 ) Crossed Transactions and
- ( 3 ) Ulterior Transactions.

**1. COMPLEMENTARY TRANSACTION**

It is the transaction in which the vectors are parallel. In other words, complementary transaction is the one in which you send a direct message to someone and get an expected response. More specifically, whenever the transactional stimulus of one person gets the intended or predicted transactional response from the ego state of another person. Complementary transaction is said to have occurred. Complementary transactions involve only two ego states. The first rule of communication is that when stimulus and response on P.A.C .transaction diagram is parallel, the communication may continue indefinitely.



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**2. CROSSED TRANSACTION**

It is the transaction in which the vectors are not parallel and are rather crossed. In other words, crossed transaction is the one in which you send a direct message to someone and get an unexpected response. More specifically, whenever a transaction stimulus of one person gets an unintended or unexpected response from the ego-stages of another person, the crossed transaction is said to have occurred. In this type of transaction the response is given from the unintended or unexpected ego state.

Crossed transactions involve three or sometimes four ego states. Sometimes, the response may be even directed to another ego state than the one initiated the stimulus. Second rule of communication is that when stimulus and response vectors are not parallel, a breakdown in communication results and something different is likely to follow. Communication flow stop and communication is closed or deviated.

**3. ULTERIOR TRANSACTION**

It is the transaction in which there are always a verbal message and a nonverbal message. In other words, when people say one thing and mean another, they are said to be engaged in ulterior transaction. More specifically, the overt social message is always accompanied by a covert psychological message. The overt and covert message will be very often different. It may involve three as well as four ego states.

All the three types of transactions were analysed in the present study. The modified scale developed by Raghunathan and Verma ( 1990 ) was used in in developing interaction situations on the ten management functions. Transactionogram questionnaire was constructed with three responses on the three types of transactions for each situations. Ten management functions were planning; organizing; staffing; communicating; leading; motivating; decision making; co-ordinating; controlling; and budgeting.

The Transactionogram Questionnaire was given to all the respondents with a view to measure their transaction pattern in a given situation. The managers were requested to choose the response category as to which one they will choose first, which one as second and which one as third and rank order them. The respondent expressed that they have other alternative responses for the given situations.

However, they were made to understand the purpose of limiting the response to three for the study. On receipt of the Questionnaire duly marked by the respondents, scores were allotted.

The response that was ranked as first was given a score of 3. The second ranked response was given a score of 2. and the third ranked response was given a score of 1. These scores in each situation for each type of transaction were computed. As pointed out earlier, each type of transaction is represented by 10 response categories under 10 management functions with a definite number. All the responses labelled as 'I' are 'Complementary' transactions. Similarly, all the responses labelled as 'II' and 'III' are 'Crossed' and 'ulterior' transaction, respectively.

The scores obtained for each type of transaction was transferred to table and the score for each type of transaction in all the 10 situations were summed up. These formed the transaction score. The scores thus obtained for each type of transaction were then subjected to Transactional Analysis.

Transactionogram is the intensity of relative strength of each type of transaction in different situations. This was done by dividing the summed up score obtained for particular type of transaction by the total score obtained for all the transactions.

The final figure, thus, derived was multiplied by 100 so as to express the relative strength of each type of transaction in the transactionogram of each respondent. This methodology of deriving the transactionogram for each respondent is demonstrated below in Table 1.

The validity of the transactionogram scale was established through content validity which means the representativeness of sampling adequacy of the content of a measuring instrument. Nunnally ( 1967 ) indicated two major standards for establishing content validity: ( 1 ) A representative collection of items and ( 2 ) A sensible method of test construction. The scale satisfies both the above criteria as the statements were extracted from the universe of T.A. literature and the help of experts in the field were utilized for the construction of the scale

**Table- 1: Transactionogram – Matrix**

S.no	Management Functions	Raw Score			
		Complementary (1)	Crossed (2)	Ulterior (3)	Total
1.	Planning-I				
2.	Organizing-II				
3.	Staffing-III				
4.	Communicating-IV				
5.	Leading-V				
6.	Motivating-VI				
7.	Decision Making-VII				
8.	Co-ordinating-VIII				
9.	Controlling-IX				
10.	Budgeting-X				
	S O S				TSOS
	T				

**Note:** 1<sup>st</sup> Choice = 3 , 2<sup>nd</sup> Choice = 2 , 3<sup>rd</sup> Choice = 1

**SOS Com., Cr. and Ul.**

1.  $T = \frac{\text{SOS Com., Cr. and Ul.}}{\text{TSOS}} \times 100$
2. T = Transactionogram
3. SOS = Sum of Score
4. Com. = Complementary Transactions
5. Ul. = Ulterior Transactions
6. Cr. = Crossed Transactions

The reliability of the instrument was established by using the Split Half technique. After administering the scale , the correlation co-efficient calculated which was 0.52 at 0.05 level of probability. This value when subjected to Spearman Brown Prophecy Formula, yielded a value of 0,68 which was highly significant. This indicated that the instrument has high internal consistency.

**FINDINGS**

In the present study, all the three types of transactions were studied with the help of the ten situations which are said to be management functions. On the basis of data obtained through transactionogram questionnaire, the transactionogram of the management personnel at the different levels of management is presented in table-2.

**Table-2: Transactionogram of Management Personnel at different Levels Of Management**

Type of Transaction	Levels of Management				Mean
	ULM	MLM	LLM	SLM	
Complementary	39.27	40.42	40.42	44.38	41.62
Crossed	29.38	30.62	28.96	27.60	29.14
Ulterior	31.35	28.96	28.64	28.06	29.24

N=64

The data reveal the relative strength of a particular transaction in a person or group of persons. It is evident from the table -2 that in majority of the events that are dealt by the management personnel , the transactions by and large are complimentary ( 41.62 % ) in interpersonal communication. This is a healthy sign on the part of the administrative managers. However, they have been found to engage almost equally in crossed and ulterior transaction (29.14 % and 29.24% ) also. It denotes that the management personnel also heavily engaged in game playing for the various reasons, which were , of course, not studied .It reveals that socially they were in covert behaviour but practically something were hidden in them, which is apparently unhealthy and dangerous for the organization's health though it might fulfil their vested interest.

The crossed transactions which is another black spot for the congenial communication system is found to be of the order of 29.14per cent. It shows that the management personnel at different levels of management discharging their duties are not fully open in their communication behaviour and apparently, an abrupt type of communication system is in order which in all fairness should have been avoided. Theoretically, higher complementary behaviour provides for a healthy communication system in an organization. The data show, added to the unhealthy trend of game playing , the management personnel are also engaged in crossed

transactions to an appreciable level. So, the complimentary transactional behaviour of continued to be congenial to the organizational health. The top levels guardians of organizational health are themselves found to be responsible for managers with an equally strong ulterior and crossed transaction can not be game playing and break down of communication in the formal organizations. Thus, the data provide an opportunity to infer that the management personnel, are responsible for the failure of the programmes in majority of the events in the organization.

It is also evident from the table that there is not much significant variation between and within the transactions. The difference in complementary transaction between different levels of management is negligible. The complementary transaction found at the upper level of management was ( 39.27 % ) which is lower than middle, lower and staff level of management (i.e. 40.42 %, 42.40% and 44.38 % ) respectively. The reason might be due to the fact that these levels of management personnel had the superiority type of attitude for holding the higher rank at the organization which put them in a “ Boss” position and ultimately divert to other types of transactions. Complementary transactions have also found higher in staff level of management. Personnel ( 44.38 % ) which might be due to the reason that they are bound to follow the instructions, orders, advice and suggestions made by the upper, middle and lower levels of management personnel as they are the sub-Ordinates for them.

In crossed transactions, there was no significant variations among all the levels of management. However, there was a similar trend in crossed transactions. The maximum crossed transactions were observed at the middle level ( 30.62% ) followed by upper level of management ( 29.38 % ).IT might be due to the fact that the managers of these levels being occupied the higher rank of the organization, shows their superiority in directing the lower and staff levels of management personnel which results in diverting the communication flow from the complementary towards crossed transactions which creates unhealthy situation in the organization. The crossed transactions at the lower and staff levels of management, were found rather low which could be said a good sign for any organization.

The ulterior transactions also have the similar trend at the middle, lower and staff levels ( 28.96%, 28.64% and 28.02% ) respectively except upper level of management where it was found little higher ( 31.35% ). The reason is that these levels of management personnel being occupied higher rank, no doubt, are engaged in game playing. It certainly, creates uncongenial atmosphere and sometimes dangerous conditions in the organization. Thus, ulterior transactions directly affects the working of other's levels of management personnel and it may also lead the personnel towards conflicts with their superiors and ultimately unwanted situations arises in the organizations.

It is also evident from the table that among the upper levels of management personnel, the complimentary transactions are being found maximum ( 39.27% ) followed by ulterior transactions ( 31.355% ) and crossed transactions ( 29.38%) respectively. It shows, though the complementary transaction is higher, the crossed and ulterior transactions are also quite high which is a serious threat for any organization and should be avoided taking the necessary steps by the top levels higher authority of the organization. At the middle level of management, the complimentary transactions was found higher ( 40.42% ) in comparison to crossed as well ulterior transactions (i.e. 30.62% and 28.69% ).It was also found maximum ( 44.38% ) at the staff level of management followed by the crossed and ulterior transactions ( 27.60% and 28.065 ) respectively. It might be said that it is a good sign for the organization for engagement the staff levels of management personnel in performing their duties and serve the organization wholeheartedly. Thus, the data reveals that although most of the management personnel at the different levels of management used the complementary transactions more. The crossed and ulterior transactions are also being used by the management personnel in many of the situations. It could be said that it is very serious threat on the part of the top authority and these transactions must be avoided in any case.

## **CONCLUSION**

It may be concluded that the management personnel are responsible for the failure of the programmes in majority of the events or not achieving the desired results in the organization and it's the duties and responsibilities of the management personnel at the different levels of management to provide an open and healthy communication system which can not be ignored too more. The study also concludes that although, in majority of the management situations transactions by and large are complementary (41.26% ), the crossed ( 29.14% ) and ulterior (29.24% ) transactions also occurred almost equally which is not a good sign for the management of top authority and hence, they must initiate the necessary steps to checks this unpleasant situations in future in the organization.

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## TIPU SULTAN AND STATE CAPITALISM

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**ABSTRACT**

*Tipu was very anxious to develop the economy of Mysore through diplomatic and commercial relations between Mysore State and rest of the world. Tipu's diplomatic missions had commercial objectives ultimately. Tipu was fully aware of the significance of the Gulf region which remained a hub of global economic activity linking the Red Sea, the Arabian Sea and the Indian Ocean. It is extraordinary that Tipu in the midst of diplomatic endeavors and in the sustained struggle for survival against implacable foes, found time for the business of commerce. Tipu Sultan's economic initiatives in modernizing the economy of the Mysore State were remarkable. Tipu wanted not just the state enjoy the benefits of trade, but his subjects also to share them. He further allowed his subjects to invest their money in the State enterprises and judiciously managed the political economy by following a dual policy of self-sufficiency and stability.*

**PREAMBLE**

Tipu Sultan had persuaded the Muslim Gulf rulers to have trade relations, establishment of factories, and development of new weapons and enhance naval power. An independent live centre of Islamic renaissance in India could not have suited British interests. The British were simply furious over Tipu Sultan's contacts with the French as well. His foreign economic diplomacy, which primarily aimed at increasing Mysore's exports, was largely successful in trade with the Gulf States due to his pragmatic plans. Tipu wanted to promote overseas trade to make Mysore state prosperous. He had kept himself up-to-date with regard to economic climate in West Asia. Tipu was a great champion of social justice, economic equity and state capitalism. The yeoman contributions of Tipu for the prosperity of Mysore state and enrichment of state capitalism are evaluated in this article on the basis of qualitative research methodology.

**TRADE RELATIONS**

Tipu was very anxious to develop the economy of Mysore through diplomatic and commercial relations between Mysore State and rest of the world. He had combined vision with a sense of thrift. The developmental initiatives of Tipu are indeed, a matter of great interest for modern historians. Tipu had prepared grounds for both diplomatic and developmental relations between Mysore State and other nations. He had firmly believed in state capitalism and provided a new dimension to the development of Mysore State through series of economic developmental endeavors.

The *Waqai* also contains detailed reports of the effort to sell the products carried by the mission during the regime of Tipu Sultan. His embassy to Turkey aimed at promoting trade across the Arabian Sea, both through the Gulf and the Red Sea. The commercial relations with Turkey did not prosper according to the wishes of Tipu, but it paved the way for the establishment of cordial relations between India and Turkey. He tried to obtain coal from the Ottoman Empire to promote industrial progress of his state. He desired that from Jedda or Musqat, both 'silkworms and those who culture them' should be brought over to Mysore to promote sericulture (Kirkpatrick, 1727).<sup>1</sup>

Tipu desired that from Jedda or Musqat, both silkworms and those who culture them should be brought over to Mysore. Kirkpatrick translates a letter from Tipu in 1785 addressed to his agent at Musqat, pointing out that silkworms were cultured in Jazira-i-Daraz ('Long Island') within the Persian Gulf, and asking him to procure from there both silkworms and eggs, and also five or six men, acquainted with the proper mode of rearing them (Kirkpatrick, 1811).<sup>2</sup>

The European records, the traveler's accounts and other writings of historians also state that in the first half of 18<sup>th</sup> Century sea trade was brisk between the West Coast and the Persian Gulf. Both the internal and external sea trade came under the control of the local people namely, the Gowda Sarasvats, the Moppilas and the Mogera. Haider Ali took keen interest in the sea trade and invited merchants of different communities to come

<sup>1</sup> Kirkpatrick (1727) Letters No.CLV, p.186

<sup>2</sup> Kirkpatrick, William (1811) Select Letters of Tippoo Sultan, London, UK, p.186

and settle in the ports of Mangalore. His desire to maintain the sea trade of the Malabar chiefs is revealed in a few Kannada papers preserved in the Cochin Archives.

Tippoo seems determined to throw every obstacle in the way of European's trading in his dominion. We think there is a circumstance very material for the Honorable court to be acquainted with as we apprehend it precludes all hopes of your servants at Tellichery being able to provide proper support for your homeward bound ships. We think it is probable that the object of the Embassy to France and England may be to obtain the Alliance of those power against the Marathas or to prevent the journey of Marathas against Tippoo (Monesty and Griffith, 1786).<sup>3</sup> The scholars have highlighted the role of Tipu Sultan in Indo-Persian trade.

Tipu Sultan realized that the navy and commerce were interdependent, thus he was busy in developing the maritime trade of his ports. He had a strong desire to improve commerce and to surpass the capabilities of the European powers. Tipu Sultan also sent another delegation to Masqat about the same time (1776) which was well received by the Imam who granted a site for a house.

The Indian State of Mysore gives the people a good example of the Indian traders competing with the Company. Haider Ali, the ruler of Mysore and his son Tipu Sultan who succeeded him in 1782, established relationships with the Turks, Persians and Omanis by sending missions and ambassadors to their countries. Tipu Sultan started many commercial projects by arranging for warehouses to be set up for small merchants all over his domains thus increasing the volume of local trade. The Company had no intention of protecting anybody's trade but resorted to gun-boat trade (Lorimer, 1915).<sup>4</sup> Lorimer Gazetteer provides very authentic remarks about the economic transactions that existed between Mysore State and Persian Gulf.

Since the Treaty of 1784, Tipu Sultan spared no efforts to augment sea trade in the coastal Karnataka region. This has been substantiated in his own letters written to his subordinates. Tipu also entered into treaties with foreign countries, especially states of the Persian Gulf. Tipu Sultan's encouragement of sea trade led to the emergence of new commercial townships in the hinterland. During the reign of Haider and Tipu, the hinterland of the ports witnessed the cultivation of commercial crops (Madhava, 2010).<sup>5</sup>

Besides the detailed network of trade and commerce, production processes had become sufficiently advanced in Mysuru. Attempts by the state to control the flow of trade in Mysuru began after the death of Haider Ali in 1782. While declaring an embargo against the English, Tipu was eager to promote trade with friendly countries (Guha, 1985).<sup>6</sup> The scholar the trade and manufacture in times of Tipu Sultan.

Tipu's diplomatic missions had commercial objectives ultimately. He also appointed Commercial Attaches and Consul Generals in the Persian Gulf. He urged the Gulf rulers to send him skilled people and technicians who would assist his government in the setting up of modern industries. He wanted to establish 30 factories in Mysore and 17 in other regions of India and abroad. A few factories were successfully established; the ones with the most potential outside India were at Muscat in Oman (1785) and Cutch Mundhwei in Sind (1786).<sup>7</sup>

Cutch was an important port town in Sind province of Western part of Gujarat, India. It was the largest port and considered as the queen of Arabian Sea. A great deal of trade was carried out on to and from Tipu's dominions and Cutch country. Tipu had established factories at Cutch and contributed for the prosperity of Mysore State (Secret and Political Dairy, 1800).<sup>8</sup> Tipu kept himself up to date with regard to market trends in the Gulf region.

<sup>3</sup> Monesty, S and John Griffith (1786) Letter to Governor of Bombay Castle, Public Department Diaries, No. 89, October 25, Maharashtra State Archives, Bombay.

<sup>4</sup> Lorimer, J.G (1915) Gazetteer of the Persian Gulf, Oman and Central Arabia, Vol-I, Part-I, Supt. Govt. Printing, Calcutta, India, p.156.

<sup>5</sup> Madhava, Vasantha (2010) Maritime Force under Tipu's Administration, In. R.Gopal (Ed) Tipu Sultan: The Tiger of Mysore, Directorate of Archaeology and Museums, Mysore, pp.239-245.

<sup>6</sup> Guha, Nikhiles (1985) Pre-British State System in South India, Mysore, 1761-1799, Ratna Prakashan, Calcutta, India, pp.37-60.

<sup>7</sup> Secret and Political Dairy (1800) Correspondence No-103, Dec-Maharashtra State Archives, Bombay, pp.7807-16.

<sup>8</sup> Gurusiddaiah, C (2010) Commercial Establishment of Tipu Sultan at Cutch, In. R.Gopal (Ed) Tipu Sultan: The Tiger of Mysore, Directorate of Archaeology and Museums, Mysore, pp.246-253.



He encouraged Armenian and Arab merchants from the Gulf to come and settle in Mysore and gave them special privileges as they were considered as successful businessmen (Sultan, 1799).<sup>9</sup> The goods brought by them to Mysore ports were exempted from duty. They were also free to buy and sell merchandise in the Kingdom of Mysore and enjoyed full freedom of movement. His emphasis on ship-building and the enlargement of his merchant fleet not only again puts him above his peers, but shows that his commercial enterprise was backed by investment in the ship-building industry.

Tipu also had strongly desired to establish commercial transaction between Mysore and Muscat to promote both economic and political interest as commented by Krikpatric. There were also series of correspondence between Tipu and Governor of Bussorah which revealed the intentions Tipu Sultan for economic transaction. He had also plan for export of sulphur, lead, copper and other materials for the manufacturing of arms and ammunitions in Mysore State, according to letter No.CLV. A separate letter was addressed to the same person seeking him to engage servants and dispatch to Mangalore 10 persons experienced in pearl industry. It is observed that Tipu wanted to introduce the culture of the silkworm in his state which was economically viable.

Another letter No.CLVI. (P.187) reveals that Tipu had informed Meer Karim not to be in haste to dispose of the Cinnaman, Sandalwood, black pepper, and rice, imported at Muscat from Mangalore and Khooshalpoor.

Tipu's letter No.CLXXII (P.209) addressed to Meer Kazim also reveals that Tipu wanted to sell Sandalwood at prescribed rates (one hundred and twenty pagodas per candy in the first stage, one hundred pagodas per candy in the second stage, ninety pagodas per candy in the third stage and eighty pagodas per candy in the fourth stage) and sale of other items such as sulphur, copper, lead, pearls etc.

Tipu's letter CLIX addressed to Meer Kazim also reveals that Tipu wanted to avail the services of skilled personnel in silk industries to develop the economy of Mysore State by promoting silk industries. Tipu was also interested in promoting pearl industry and wrote a letter to Meer Kazim (Letter CC P.231) in this connection. The factory at Muscat was made a dependency of Mysore State and the Superintendent was directed to transit to him the accounts of all sales and purchases. Another letter CCLIX (P.284) addressed to Ghulam Mohammad deals with the exchange of Rock salt between Oman and Mysore.

Letter No.CCCCXII. (P.457) addressed Imam of Muscat deals with the establishment of factories at different sea ports and carries the clear cut instruction of Tipu not to sell rice which is contrary to their agreement and trade interest his intention was to encourage fair trade practice and safeguard mutual economic interest.

Tipu had also introduced certain incentives in the field of trade with a view to achieve maximum profit which benefitted the Mysore State economically a letter return by Tipu (CCVI. No.P.239) reveals all the details about such incentives. Kirkpatric had observed that Tipu Sultan had already so far accomplished his commercial agents at Muscat to be considered the most favored of the numerous traders with that port. There is reason to believe that most profitable branch of the commerce of his dominion, namely sandal wood, beetel nut, pepper and cardamoms were entirely monopolized by the sultan under those circumstances.

Tipu had also introduced the system of passport or certificate under the seal and signature of the superintendent of his factory and allowed the merchants to procure rice after furnishing such certificates. It was introduced with a view to prevent misuse of trade opportunity between the two states and prevent Britishers from any manipulative tactics. Historians have also observed that Tipu Sultan's project accruing possession of Bussorah was probably as extravagant as any he ever entertained. The ambassadors were also empowered to offer Mangalore in exchange for it. Tipu was able to procure skilled people and technicians from Persian Gulf who assisted his government in establishing modern industries. They not only brought their technical skills but also provided meaningful interactions with the locals which enabled them to develop a new vision of modern world.

Tipu was fully aware of the significance of the Gulf region which remained a hub of global economic activity linking the Red Sea, the Arabian Sea and the Indian Ocean. He had established and maintained factories at Cutch, Muscat, Hormuz, Basra, Bushire, Bahrain and Jeddah. Tipu had also maintained cordial ties with the rulers of Oman with a view to promote the economic status of Mysore State. He had sent emissaries to the Ottoman Empire to seek exclusive trading rights in the ports of Basra, Muscat, and to offer similar facilities at Mangalore and other parts in his state. Trade and commerce had greatly increased between South India and the Persian Gulf under the dynamic leadership of Tipu and shipping facilities were provided at the ports. He instructed the delegation to make a detailed study of the Gulf region from all dimensions to enable him to

<sup>9</sup> Sultan, Tipu (1799) Select letters of Tippoo Sultan to various public functionaries, by Tipu Sultan, Fath Ali, Nawab of Mysore, 1753-1799; Kirkpatrick, William, 1754-1812, No.II, p.6

promote in economic bond between his state and the Persian Gulf. Tipu also maintained brisk correspondence with his agents in the Persian Gulf.

### TIPU'S COMMERCIAL REGULATIONS

The commercial regulations of Tipu Sultan mainly governed the promotion and encouragement of the maritime trade in general and practices of Indo-Persian commerce in particular. These regulations primarily deal with the marine force, the factories in the Persian Gulf, appropriation of funds, the means of commercial transaction, the participation in trade activities, and other aspects. Tipu had placed certain reasonable restrictions on trade practices with a view to safeguard the national interest against European capitalism. Officers in the commercial department had to discharge their duties with the utmost diligence, concord, and fidelity.

It is extraordinary that Tipu in the midst of diplomatic endeavors and in the sustained struggle for survival against implacable foes, found time for the business of commerce. It is even more remarkable that almost 200 years ago an Indian potentate had the imagination and initiative to build up an international trade for the state in systematic fashion. Tipu's spectacular mission to Turkey, France, Persia and Afghanistan were always diplomatic-and-commercial missions. However, Tipu did not rest content with these sporadic efforts. He established a more permanent trade contact by appointing commercial attaches and consul-generals and by setting up warehouses, trading posts and factories abroad (Fernandez, 1991).<sup>10</sup> Fernandez makes this analysis of Tipu's efforts toward consolidating his kingdom in general and promoting trade between South India and the Persian Gulf in particular.

The *waqa 'i-i Manazil-i Rum*, the report that the Secretary (Munshi) of the mission, 'Abdu'l Qadir, sent from Basra, dated 9 January 1787, is full of commercial information, with detailed statements of the prices of various goods available at Musqat, Bushire and Basra, the major ports of call for the mission's fleet (Hasan, 1968).<sup>11</sup>

Precedents for Tipu's embargo against the English had thus been laid for over a century in the history of the area. There is considerable evidence, as we have already noticed while discussing the trade regulations of Tipu, to indicate that he continuously tried to promote commercial contacts with merchants from different Asian countries, while turning the English away. He sold the commodity only to those European merchants who could provide him with firearms in return. Tipu tried to throttle English trade in his coastal waters, while offering encouragement to merchants from various parts of Asia. That he succeeded remarkable well is beyond dispute.

Tipu invigorated the whole system by principles of good government, and by an economic management of material resources to which those of any neighboring power bore no comparison. Checking the frauds of the intermediate agent by severe and exemplary punishment, the Sultan protected the reytuts, who were chiefly of Hindu religion, from the enormities of tax collectors (Mackenzie, 1794).<sup>12</sup>

On the advice of Mao Saith, a Dullal of Muscat, Tipu Sultan had established a factory at Muscat in 1786 called Mine of Gold. None was allowed except authorized agents at the factory which was allowed to deal with the specified articles. He sued for commercial alliance between Mysore and Muscat, with the hope to establish more and commercial centres on the coast of Arabian Sea. It doesn't seem that this was solely mercantile but probably political as well (Wood, 1800).<sup>13</sup>

Tipu Sultan's embassy to Turkey also aimed at promoting trade across the Arabian Sea, both through the Gulf and the Red Sea. The ambassadors returned in 1790 with only a few survivors out of the 900 men that had been sent. With this embassy Tipu lost most of his trained personalities, great warriors and skilled personnel. That the only value received in return was a *firmaun* from the Sultan of Room (Turkey), and sixty-five half quires of journal, worth at the highest estimations of the two articles, in rarity and waste paper, about five rupees (Wilks, 1817).<sup>14</sup>

<sup>10</sup> Fernandes, Praxy (1991) *The Tigers of Mysore: A Biography of Haider Ali and Tipu Sultan*, Revised and updated Edition, Viking, Penguin India, New Delhi, India, pp.250-252.

<sup>11</sup> Hasan, Mohibbul (1968) *Waqai-i-Manazil-i-Rum*, Asia Publishing House, New York, U.S.A., p.377.

<sup>12</sup> Mackenzie, Lieut. Rodrick (1794) *Sketch of Wars with Tipu Sultan*, Vol.-II, Calcutta, India, pp.72-73.

<sup>13</sup> Wood. M (1800) *A Review of the Original Progress and Result of the Late Decisive War in Mysore*. London Appendix-A, letter No.21.

<sup>14</sup> Col.Wilks, Mark (1817) *Historical Sketches of South India*, p.366.

Tipu Sultan's economic initiatives in modernizing the economy of the Mysore State were remarkable. A new Marine Board consisting of 'Mir Yumins' (Marine Lords) was set up in 1796. This mission to Masqat was primarily intended to be permanent official machinery over Oman. By 1797, the Envoy was designated as 'Tipu Sultan's Wakil'. He established a strong permanent trade contact by appointing commercial attaché's and consul generals and even by setting up of warehouses, trading posts and factories at Muscat. Mercantile ships were navigating regularly between the West Coast and the Persian Gulf. There were meaningful trade relations between Oman and Mysore State and about 5 to 6 vessels were used with the official Mysore colors. These vessels visited the Omani Capital every year as per the instruction of Tipu Sultan and carried out commercial activities. His embassy to Oman was remarkable in promoting trade between Mysore State and Oman.

Samuel Monesty in his secret communication addressed to the Governor of Bombay in 1797 reports that Tipu Sultan had deputed his Vakils to Muscat .they stayed there for over 12 years to manage the depots established by Tipu Sultan. The correspondence clearly proves the fact that Tipu had his business ventures in the Persian Gulf which intended to bring about prosperity in Mysore State (Secret and Political Diary, 1797).<sup>15</sup>

The Sultan of Oman had a deep commercial interest in South India since it was the primary source of trade between Oman and South India. This factor motivated the Sultan to get into the good books of the British who had gained absolute control over South India politically and otherwise. Hence, the Sultan of Oman entered into an agreement with the British East India Company in September, 1798 which ensured the expulsion of the French and other Europeans from Oman. This agreement caused set back to the relationship between Mysore State and Oman. The defeat and death of Tipu Sultan ultimately put an end to all the trading activities between these two States.

The last quarter of the eighteenth Century is significant for the import of large amounts of bullion by Indian merchants into India from both the Red Sea as well as the Persian Gulf. During this period, trade had extended in all directions under the leadership of Tipu. He was able to achieve economic progress since he had acquired some knowledge of the advanced countries, familiarity with foreign goods and services and extensive foreign trading contacts. Tipu cultivated meaningful, fruitful and enduring relations with the Persian Gulf nations.

The trade routes spread in all directions during the period of Haidar Ali and Tipu Sultan. The westerly route led to Mangalore. To that port merchants from Bangalore carried considerable quantities of cotton cloth; both white and colored, in return for raw silk and silk cloths. The merchants of Siddlaghatta went to Mangalore and Nagar for betel-nut and black pepper and sold instead cotton cloths and tobacco that were the products of their neighborhood. The merchants of Sira carried on trade with the area near Dharwar, Chittaldrug, Nagar and the country south of the Krishna, besides maintaining connections with Bangalore and Seringapatam. Besides the detailed net-work of trade and commerce, production processes had become sufficiently advanced in Mysore by the end of the eighteenth century (Buchanan, 1807).<sup>16</sup>

These regulations marked a big step forward in the expansion of foreign trade and ensured profitable lines of commerce with other territories in India, and with West Asia. It may, indeed, be reasonably doubted, whether either the resources of his country, or his genius, were equal to the realization of so bold a plan, but it is as well perhaps, that he was not allowed time for the experiment. Tipu tried to build up his own public sector company and maintain personal control over its affairs of his company. He wanted to develop Mysore as a model state in the Indian sub-continent (Kirkpatrick, 1811).<sup>17</sup> The Governor of Madras Thomas Munro (1761-1827) considered Tipu's Mysore as the most simple and despotic monarchy in the world (Glieg, 1830).<sup>18</sup>

Tipu decided to conduct maritime trade with some foreign countries like Cutch Mundhvi, Muscat, Jedda, Thatta, Karachy etc. in an organized manner and on an extensive scale by establishing commercial factories and stationing commercial agents in those lands. There is plenty of evidence in official correspondence to prove Tipu's encouragement to foreign merchants by offering them solid concessions, to open trade with the ports of Mysore. By the subsequent Ordinance of 1784, Tipu's government took up in its own hands the profitable trade

<sup>15</sup> Secret and Political Diary (1797) No.59,Dec..27<sup>TH</sup> P.247, Maharashtra State Archives,Bombay.

<sup>16</sup> Buchanan, Francis Hamilton (1807) Journey from Madras Through Mysore, Canara and Malabar, 3 vol, London, Vol- 2, p.138

<sup>17</sup> Kirkpatrick, William (1811) Select Letters of Tippoo Sultan, London, UK, Letter No.200, p.234

<sup>18</sup> Glieg, G. R (1830) The life of major-general Sir Thomas Munro, Bart. and K. C. B., late Governor of Madras (3 vols), London, England: Henry Colburn and Richard Bentley, pp. 1-84.

of money-changers and brokers. It was turned into a state monopoly. The regulations of 1793 – 94 marked a big step forward in the expansion of foreign trade under the aegis of Tipu's government. It was in the sphere of economic policies and measures that Tipu Sultan's role came to be unique among Indian rulers (Sen, 1977).<sup>19</sup>

The British viewed him as a dangerous trade competitor. Thus, the British decided to contain Tipu Sultan first and directed all their energies towards bringing about his downfall. Tipu maintained cordial relations with the ruler of Oman who gave him special privileges like lower customs duty to Mysore merchants. In response to Oman's favour to Mysore merchants, Tipu Sultan promised to remit half of all duties on Oman's vessels trading at Mysore ports. Like on previous such missions, Tipu Sultan sent valuable gifts to the Ruler of Muscat. These included jewels, elephants, khillats, sandalwood, ivory, pepper and cardamoms. Trade and commerce between Mysore and Oman had greatly increased as shipping facilities were provided at the ports and reciprocal trade pacts had been concluded. As a result of these agreements Oman reduced customs duties on products from Mysore to 6 per cent from a high of 10 per cent. The duties imposed on Omani traders to Mysore ports were reduced by half." Tipu Sultan also maintained a brisk correspondence with his agents in Oman since he had commercial objectives behind all his diplomatic missions (Pasha, 2003).<sup>20</sup>

Tipu also initiated the introduction of Indian rarities in the Perso-Arabian Gulf and Red Sea region, to bring valuables from Arab States. Since mercantilism involved a basic understanding of politics in the 18<sup>th</sup> century, Tipu Sultan believed that the State economy must be solidly funded and should run effectively. He was keenly interested in the mobilization of resources through vigorous trading and maritime activities between Mysore State and Persian Gulf including Oman. His main idea was to bring in harmony and prosperity to the people; therefore he took drastic steps to strengthen foreign trade and industrial activities directly under the control of the State. It is clear from the foregoing analysis that in the 18<sup>th</sup> Century the State of Mysore made series of efforts to develop political alliance and economic transactions between Oman and Mysore State mainly to contain the influence of European colonial forces and achieve economic and political sovereignty.

Tipu was highly concerned about the diversification of economic activities which is revealed in his address to Commerce and Industry representatives in 1788. It reads: "Our economic and commercial policies must be based on growth and dynamism. It is not enough merely to improve our methods of production of the traditional items. We must diversify into new fields of activity suited to the riches of our soil and the genius of our people". Tipu had accorded high priority for the development of commerce and industry to promote the economic well being of his subjects. He had created a conducive climate for domestic and foreign trades through well organized trade commissions and trade centers. He had played a vital role in the establishment of industries such as glass ware and steel ware, textiles, silk, iron and steel, pearl fishery and handicrafts. He consciously implemented total prohibition and anti-corruption measures.

Influenced by the example of the European powers, he alone realized that a country could be great and powerful only by developing its trade and industry. Under Tipu Mysore became the first State in India to make a beginning towards modernization not only in the army and manufacture of weapons but in matters of commerce where the policy of the English East India Company was sought to be emulated (Hasan, 1971).<sup>21</sup> Tipu played a crucial role in the modernization of economy (Dalrymple, 2005).<sup>22</sup>

Tipu's commercial policy and his banking activities supplemented each other. He established the government warehouses and checked the economic monopoly of merchants. Tipu desired not only the state to enjoy the benefit of state trading but wanted his subjects to share them (Patil, 2010).<sup>23</sup>

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<sup>19</sup> Sen, Asok (1977) A. Pre-British Economic Formation in India of the Late Eighteenth Century: Tipu Sultan's Mysore, Perspectives in Social Sciences, B.De (ed.), Centre for Studies in Social Sciences, Oxford University Press, Calcutta, p.86.

<sup>20</sup> Pasha, A.K (2003) South India and the Gulf - Trade and Diplomacy During the Late Eighteenth Century, in N.N. Vohra (ed.) History, Culture and Society in India and West Asia, Shipra, India International Centre, Delhi, India, p.245.

<sup>21</sup> Hasan, Mohibbul (1971) History of Tipu Sultan, World Press Pvt. Ltd., Calcutta, India, p.344

<sup>22</sup> Dalrymple, W (2005) An essay in imperial villain making, The Guardian, May 23.

<sup>23</sup> Patil, M.B (2010) Innovative Banking Practices of Tipu and Islam – A Critical Appraise, In. R.Gopal (Ed) Tipu Sultan: The Tiger of Mysore, Directorate of Archaeology and Museums, Mysore, pp.254-262.

The work of Francis Buchanan entitled '*A Journey from Madras through the Countries of Mysore, Canara, and Malabar, Performed Under the Orders of the Marquess of Wellesley*' reveals that Tipu Sultan had instructed his ambassador to Turkey to find out the numbers of French, German, and English muskets but also wanted to import ironsmiths and coal in order to set up the capacity for manufacturing those muskets in his sultanate. Francis Buchanan also recorded that Tipu had succeeded in manufacturing 'broad-cloth, paper drawn on wires, like the European kind, watches and cutlery.' Tipu also freed socially oppressed serfs whenever he conquered a territory (Bagchi, 2015).<sup>24</sup>

Tipu Sultan followed a two-pronged policy that of encouraging the state's commerce and at the same time depriving the European companies from thriving in commerce so as to pull the rug under their feet. These companies had their representatives who would buy for them commodities available in the Indian market. In those days weekly markets played a pivotal role in business transactions. The foreign agents would visit these markets and buy the best commodities available in bulk. The existence of the Western companies depended on this commerce. Tipu Sultan was quick to realize the situation and formulated a policy which dealt a mortal blow to these companies. He even introduced granting of loans to encourage individual farmers (Selvaraj, 1990).<sup>25</sup>

Tipu's securing of artisans from different countries: his interest in producing guns, muskets and host of other commodities: his building of a navy: his novel system of administering justice: his reforms of coinage and calendar: his promotion of agriculture and industry and his deep interest in the minute details of administration would certainly entitled him to a high place in history. Tipu knew very well that no society could survive and thrive without production and that trade and commerce were its nervous system, industrial production its flesh and blood. He introduced commercial regulations which benefited the state.

The Arab trade made considerable progress during the reigns of Haider and Tipu. Their trade settlements covered all major and minor ports in Karnataka. Tipu Sultan took a few measures which encouraged the Arab trading activities. One such measure was to set up depots at Muscat and Jeddah for the expansion of trade. The Muscat depot was placed under the Amildar of Mangalore. The letters of Tipu reveal that the Arabs traded in pepper, sandal wood and cardamom in the ports of Honnavar, Kundapur (Basrur) and Mangalore. At the same time, the Sultan tried to control the Arab trade to the advantage of his state. Tipu dictated his own terms to the Arabs in this matter. The historical evidences also suggest that the Arab trading activities in the coastal towns of Karnataka were intensified during the period of Haider Ali and Tipu Sultan and created powerful trading communities in the Malabar region namely Mapillas, Byaris and Navayats who were greatly influenced by Islam religion (Madhava, 1996).<sup>26</sup>

Tipu Sultan on the lines suggested by mercantilists of the Eighteenth Century emphasized the strategic character of foreign trade and the way it would affect the domestic industry. This was a significant plank in the developmental policy of Tipu Sultan, since for an underdeveloped region like Mysore foreign trade was an important vehicle for the promotion of economic growth (Shivanna, 1998).<sup>27</sup>

Tipu's regulations contained in the Hukmnama show that he tried to maintain a considerable personal control over the affairs of his 'Company' and its commercial factories within and with outside Mysore. He wished to further the export of merchandise and encourage imports of treasure like any good bullionist (Khan, 1999).<sup>28</sup> The scholar's views provide an authentic analysis of trade between Mysore State and other places. Tipu then set up his own manufacture of bronze cannons, ammunition and muskets to 'Make in Mysore'. He prohibited the export of several essential commodities from his state to ensure their availability for domestic

<sup>24</sup> Bagchi, Amiya Kumar (2015) On Colonialism and the Indian Economy, The Journal of the Foundation for Agrarian Studies, 5(2): 1-16, www.ras.org.in

<sup>25</sup> Selvaraj, D (1990) Southern Kongu Region Under Tipu Sultan, Thesis Submitted to the University of Mysore, India, pp.194-195.

<sup>26</sup> Madhava, Vasanta K.G (1996) Karnataka's Trade with the Arab World (C.9<sup>th</sup> – 18<sup>th</sup> Century AD), The Quarterly Review of Historical Studies. Vol. -5, pp.29-33.

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consumption. He was also against the import of raw materials and other commodities since they increased the prices in the domestic market.

## CONCLUSION

Tipu wanted not just the state enjoy the benefits of trade, but his subjects also to share them. He further allowed his subjects to invest their money in the State enterprises and judiciously managed the political economy by following a dual policy of self-sufficiency and stability. His correspondence to Mir Kazim, Mao Saith, Rubiyul Owul, Hydery, Yakob, Shaik Ahmed, Inam of Muscat and others reveal the political and economic policies and priorities which were governed by patriotism. Tipu Sultan's regime facilitated a state monopoly on trade which ultimately made his state highly prosperous. Tipu was fascinated by western science and technology, and got gun makers, engineers, clockmakers and other experts from France to Mysore.

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**FINANCIAL ANALYSIS OF PORTS MANAGED BY GUJARAT MARITIME BOARD**

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**ABSTRACT**

*Abstract : A port is a place, where people, goods and culture are transferred between land and maritime space. It is a mingle point of ocean and inland transport. A harbor is the essential transit point for the volume of the trade, permitting the imports of goods, which were not in a sufficient amount and the export of items which the country has an excess or has a competitive edge to produce contributing to the progress of its economy. The effectiveness of a port is important in international trade since a seaport is the nerve of foreign trade of a country. Surat is an ancient city and port by all evidence and had been through centuries a centre of maritime trade. The city was very populous and full of merchants. The city had a very considerable number of foreign settlers. Apart from the Europeans, there were Turks, Jews, Arabians, Persians and Armenians. Surat was a great port and commercial centre. The 17th century was an era of the prosperity for the city of Surat. The two great sources that contributed to the wealth and prosperity of the city were foreign commerce and domestic manufactures. Surat was a commercial emporium, besides such commodities as indigo, spices and cloths, many important goods imported from Europe were sold in its markets.*

*Keywords: Port, Gujarat maritime Board , Financial Analysis , Privatization*

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**1. INTRODUCTION**

I have chosen this topic to study about financial statement of Gujarat maritime board. The study is mainly focused on Gujarat maritime board and its various types of ports that are developed in the said region. This study highlights the problems during the development of ports and on other side gives us suitable suggestions to improve their performance.

A subjective measure of how well a firm can use assets from its primary mode of business and generate revenues. This term is also used as a general measure of a firm's overall financial health over a given period of time, and can be used to compare similar firms across the same industry or to compare industries or sectors in aggregation.

There are many different ways to measure financial analysis, but all measures should be taken in aggregation. Line items such as revenue from operations, operating income or cash flow from operations can be used, as well as total unit sales. Furthermore, the analyst or investor may wish to look deeper into financial statements and seek out margin growth rates or any declining debt.

**2 .TITLE OF THE PROBLEM**

The ports play a vital role in growth of county. After the liberalization of India economy various multinational have started his business in the India. For this propose central government and state government have establishment various financial institutions with the objectives of to provide financial and other assistance to medium and small – scale industries of India.

The title has been selected after discussion with guide, considering the availability of time, money and information existing literature. In the present study title of the problem is “Financial Analysis of Ports Managed by Gujarat Maritime Boards”

**3. HYPOTHESIS**

The present research study will be base on following hypothesis.

- 1.Ho :There will be no significant difference in the Current ratio of GMB in between the years.
- 2.Ho :There will be no significant difference in the Quick ratio of GMB in between the years.
- 3.Ho :There will be no significant difference in Cash ratio of GMB in between the years.
- 4.Ho :There will be no significant difference in Solvency ratio of GMB in between the years.
- 5.Ho :There will be no significant difference in Debt Equity ratio of GMB in between the years.
- 6.Ho :There will be no significant difference between in total expenditure to total income ratio of GMB in between the years.
- 7.Ho :There will be no significant difference in port infrastructure facility to total income ratio of GMB in between the years .

- 8.Ho :There will be no significant difference in marine service income to total income of GMB in between the years..
- 9.H0 :There will be no significant difference in land rental income to total income ratio of GMB in between the years.
- 10.H0 :There will be no significant difference in employees expense to total expenditure of GMB in between the years.
- 11.H0 :There will be no significant difference in administrative expenses to total expenses of GMB in between the years.
- 12.Ho :There will be no significant difference in Repairs and Maintenance expenses to total expenses of GMB in between the years.
- 13.H0 :There will be no significant difference in Port operational charges to total expenses of GMB in between the years.
- 14.H0 :There will be no significant difference in Financial Charges expenses to total expense of GMB in between the years.
- 15.H0 :There will be no significant difference in Return on investment Ratio of GMB in between the years.
- 16.H0 :There will be no significant difference in Return on Assets ratio of GMB in between the years.

#### **4. SAMPLE SIZE AND SAMPLE**

The sample size of the study is

##### **Gujarat Maritime Board**

GMB is the statutory body of State Government of Gujarat, which responsible for management, control and administration of 44 ports in Gujarat state. These ports under the jurisdiction of Gujarat maritime board are grouped into 10 ports and each of these groups is headed by the respective port officer.

#### **5. FINANCIAL ANALYSIS GUJARAT MARITIME BOARD**

The professions of accounting and finance has developed a number of tools and techniques aimed at carrying financial statement analysis. These are

1. Ratio Analysis
2. Common – sized Analysis
3. Trend Analysis
4. Horizontal Analysis

Ratio means a relation between two figures present in percentage, times, proportion etc. If such figures taken from financial statements like Profit and Loss accounts or Balance Sheets or other parts of accounting records of business units it is known as 'Accounting Ratios.' Various accounting ratios are used to measure various position of the business like profitability, liquidity, solvency and overall efficiency. Apart from this different kinds of ratios are to be calculated according to the requirements of business unit or types of business. In Service Unit following Ratios are normally calculated to measure the financial performance in this research.

- (1) Current Ratio, (2) Liquid Ratio (3) Cash Ratio (4) solvency Ratio (5) Debt –Equity Ratio (6) Total expenditure to total Income ratio (7) Port infrastructure facility to total income ratio (8) Marine service income to total income Ratio (9) Land rental income to total income ratio (10) Employees expenses to total expenditure Ratio, (11) Administrative expenses to total expenses ratio (12) Repairs & maintenance expenses to total expenses ratio (14) financial charges to total expenses ratio (15) Return on investment ratio (16) Return on assets ratio.

## 5. RATIO ANALYSIS OF GUJARAT MARITIME BOARD

### Financial Ratios of Gujarat Maritime Board

Financial Ratios of Gujarat Maritime Board																
Year	Current ratio	Quick Ratio	Cash Ratio	Solvency Ratio	Debt-Equity Ratio	TETIR	PSFITIR	MSITIR	LRITIR	EETE	AETE	RMETE	POETE	FCETE	Return On Investment	Return On Assets
2006-07	2.94	2.84	2.57	0.09	0.34	56.11	72.59	16.9	3.4	16.1	13.03	7.03	4.33	0.14	15.26	12.92
2007-08	1.93	1.85	1.51	0.18	0.79	111.8	71.96	13.6	2.88	7.65	3.67	2.96	1.59	0.02	-4.14	-3.16
2008-09	2.19	2.09	1.13	0.44	1.9	42.23	0.75	39.6	9.5	58.7	17.7	13.62	9.85	0.16	2.76	2.12
2009-10	2.18	2.13	1.09	0.47	1.87	60.66	1	38.6	9.93	43.1	14.29	33.68	8.94	0.03	5.45	4.23
2010-11	1.73	1.71	1.05	0.38	2	77.04	0.58	39.2	7.85	41.7	46.29	6.22	5.76	0.02	1.94	1.53
2011-12	1.63	1.6	0.96	0.39	2.41	44.22	12.92	20.5	5.72	61.7	16.04	14.59	7.68	0.02	9.81	8.07
2012-13	1.33	1.31	0.79	0.39	3.19	36.18	18.8	26.7	4.02	62	15.86	15.78	3.43	0.06	14.47	18.98
2013-14	4.72	4.68	2.92	0.37	3.75	28.19	15.86	23.2	3.83	57.7	16.57	15.51	3.95	0.02	17.76	15.44
2014-15	6.61	6.53	3.88	0.4	4.95	30.03	16.05	24.9	3.66	51.9	18.75	22.94	2.71	0.01	15.54	13.98
2015-16	7.27	7.2	4.06	0.43	6.41	26.79	14.68	24.3	3.22	51.2	30.56	10.74	3.78	0.03	14.71	12.92

## 6. TREND ANALYSIS OF GUJARAT MARITIME BOARD

### Trend Analysis of Gujarat Maritime Board

Income	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1 Port Infrastructure Facilities	2521668439	3008022237	11386915	19135399	11066048	321934340	641301751	779070115	866924000	902630056
Index	1.00	1.19	0.005	0.01	0.004	0.13	0.25	0.31	0.34	0.36
2 Marine Services	588314692	566233841	600334263	737117833	752360981	510793605	911335202	1141713042	1342528216	1493814625
Index	1.00	0.96	1.02	1.25	1.28	0.87	1.55	1.94	2.28	2.54
3 Clearing, Forwarding and Stevedoring	128558732	177734591	194869461	329972182	320126230	2762440	2525085	2571035	2527280	2498290
Index	1.00	1.38	1.52	2.57	2.49	0.02	0.02	0.02	0.02	0.02
4 Storage Area and Land Rentals	117979180	120550994	144064686	189959470	150587280	142458923	137043123	188395359	197458277	198153548
Index	1.00	1.02	1.22	1.61	1.28	1.21	1.16	1.60	1.67	1.68
5 Equipment & Harbour Craft Rental	53967531	69042688	51028733	50270181	47846185	45038063	60150654	76149346	90922089	89286931
Index	1.00	1.28	0.95	0.93	0.89	0.83	1.11	1.41	1.68	1.65
6 License Fees	12456932	15208282	7252632	10928850	0	0	0	0	0	0
Index	1.00	1.22	0.58	0.88	0.00	0.00	0.00	0.00	0.00	0.00
7 Income From Other Port Services	50904364	223593126	89958431	59502504	79803337	153909595	130376868	1261658068	1366415232	1568681014
Index	1.00	4.39	1.77	1.17	1.57	3.02	2.56	24.78	26.84	30.82
TOTAL	3473849869	4180385759	1516901493	1912189576	1918805258	2491805890	3411683388	4912689301	5401001910	6150217049
INDEX	1.00	1.20	0.44	0.55	0.55	0.72	9.82	1.41	1.55	1.77

## CONCLUSION

This research covers the importance and development of port in India economic. It shows us the future develop scope in port sector. It also contains the history of ports in India and its importance at global perspective in modern world. This research deals with the whole framework of the Gujarat maritime board study.

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**ADDRESSING THE CUSTOMER COMPLAINTS THROUGH SERVQUAL AFFECTS  
PRODUCTIVITY IN TEXTILE FIELD – CONCEPTUAL FRAMEWORK**

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**ABSTRACT**

*In today's global vibrant economy, all individuals thrive for achieving their basic needs and also to lead modern life with luxurious amenities. Textile industries play a predominant role where each and every individual opt of textile ornaments and also as an Indian citizen we must be proud enough to reveal that Coimbatore acts as Manchester of South India and also as Cotton city which is value added for our developing country. The Indian Textile Industry contributes approximately 2 per cent to India's Gross Domestic Product (GDP), 10 per cent of manufacturing production and 14 per cent to overall Index of Industrial Production (IIP). The Government of India targets textile and garment sector exports at US\$ 45 billion for 2017-18 which helps to generate employment opportunities for youth which in turn increase the standard of living of the common public. Textile industries are like a tree which has its own branches, stems and roots in the form of various dimensions across our country. This paper focus on achieving customer satisfaction through SERVQUAL which ultimately supports to gain high productivity in developing economy like India*

*Keywords: Customer grievances, Customer Satisfaction, Service failure, SERVQUAL, Productivity*

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**1. INTRODUCTION**

As India has one of the fastest growing service sectors in the world with an annual growth rate above 9% since 2001, which contributed to 57% of GDP in 2012–13. India has become a major exporter of IT services, Business Process Outsourcing (BPO) services, and software services with \$154 billion revenue in FY 2017. This is the fastest-growing part of the economy. The IT industry continues to be the largest private-sector employer in India. India is the third-largest start-up hub in the world with over 3,100 technology start-ups in 2014–15. The agricultural sector is the largest employer in India's economy but contributes to a declining share of its GDP (17% in 2013–14). India ranks second worldwide in farm output. The industry sector has held a steady share of its economic contribution (26% of GDP in 2013–14). The Indian automobile industry is one of the largest in the world with an annual production of 21.48 million vehicles (mostly two and three-wheelers) in 2013–14. India had \$600 billion worth of retail market in 2015 and one of world's fastest growing e-commerce markets

Our Country is occupied by various sectors where clothing places as vital one. Major problem is to market the products to the customers according to the expectations and desires which acts as biggest challenge to attain profit and also to yield maximum share for the company. As our economy is cross-cultured where lifestyle and cultural differentiation prevails, each and every customer has to be targeted and satisfied by giving quality product and Service offerings whenever wherever needed. As Service is considered as an intangible one it is in the hands of the service professionals/marketers to induce the customer and converting them as prospective and potential one which creates loyalty in the minds of the customers. Branding also considered essential which generates positioning about the products they avail and the service which are offered to the customers creates reputation and goodwill among the customers and competitors.

**2. OBJECTIVES**

- To determine the effect of Service failure and suggest the ways to improve customer loyalty, customer satisfaction through Service Quality
- To draft conceptual model which integrates service and productivity

**3. THEORIES AND CONCEPTS****3.1 Service**

According to Kotler et al, "Service can be defined as any activity or benefit that one party can offer to another which is essentially intangible and does not result in the ownership of anything." Service is an intangible thing, which needs to be experienced before assessing it. According to Dr. Edward Deming, Service quality can be defined as, "A predictable degree of uniformity & dependability to low cost and suited to the market". All kind of quality of services can be measured by measuring the set of service attributes & factors which influences it. There are certain Service Quality parameters as defined by the professional bodies in order to measure the service quality of corresponding service sector. It is observed that service quality is a significant area in services marketing. The framework of service quality varies from industry to industry, as services are assorted.



### 3.2 Service Failure

Service Failure occurs where the marketer's performance does not match with the expectations of the customer. Such GAP arises when there is no proper understanding between those and also do not have proper responsiveness from marketer side as a result productivity will be affected in a negative way which ultimately reflects in GDP. Hence Service failure has to be compensated by adopting the concept called Service Quality

### 3.3 Reason for Service Failure in Textile Industry

- i. Marketer does not have knowledge of customers voice and expectations
- ii. Absence of reliability
- iii. No courtesy behavior in case of emergent situation for the customer
- iv. Absence of communication reflects in misunderstanding
- v. Lack of focus on post purchase behavior results in negative long-lasting relationship

### 3.4 Service Quality

Service Quality is one of the most argued topic in competitive market where it acts as the critical success that influence the business sector. It is proved that the industry provide high value services and products stands unique in customers minds rather by providing only quality products. Hence products and services goes hand in hand. Service quality is the consumer's judgment about an entity's overall excellence or superiority; it is a form of attitude, and results from a comparison of expectations to perceptions of performance received (Zeithaml 1987). Service quality can also be defined as "the difference between customers' expectations for service performance prior to the service encounter and their perceptions of the service received.

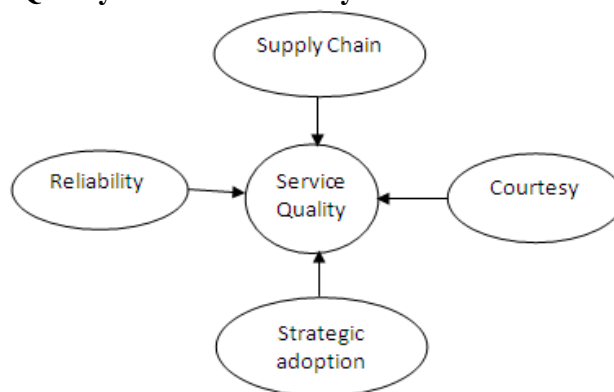
Ramasamy (1996) identified three different sets of measures for service quality. He said that a company should be concerned with service performance measures, customer measures and financial measures.

$$\text{Service Quality} = \text{Customers Expectations} - \text{Service performance}$$

When  $C.E > S.P$  = No Service Quality

$C.E < S.P$  = Service Quality achieved

### 3.5 Factors improve Service Quality in Textile Industry



### 3.6 Textile Industry at at Giggling

The textiles and clothing industry is highly diverse and heterogeneous. Definition of what precisely constitutes textiles and apparel is a matter of debate (Jones, 2002) and, in its broadest sense, the sector spans chemical conglomerates producing dyes, detergents and artificial fibres, to healthcare companies producing heart valves, prosthetics, bandages, etc., to niche design driven fashion companies. In the UK, all of the major retailers are in the textiles and apparel business and their buying power is able to "make or break" the success of particularly smaller suppliers, such as a young fashion design company. Retailers source globally for their textiles and apparel products to acquire these cost benefits and in time to meet their fast moving and demanding consumer needs. The trend for offshore sourcing has led inevitably to a decline within employment in industrialized nations for textiles and apparel. However, global sourcing does not always suffice to meet retailers' demands, particularly if they need to replenish a well selling stock mid-season, and so local suppliers are used in tandem with those offshore. Managing the logistics and supply chain for textiles and apparel suppliers and retailers has to be synchronized and is driven by the exigencies of the dynamic patterns of demand, especially for fashion items. This paper addresses approaches to supply chain management that adopt lean, agile supply paradigms and illustrates their application through cases studies from the textiles and apparel sector.

#### 4. CONCEPTUAL MODEL

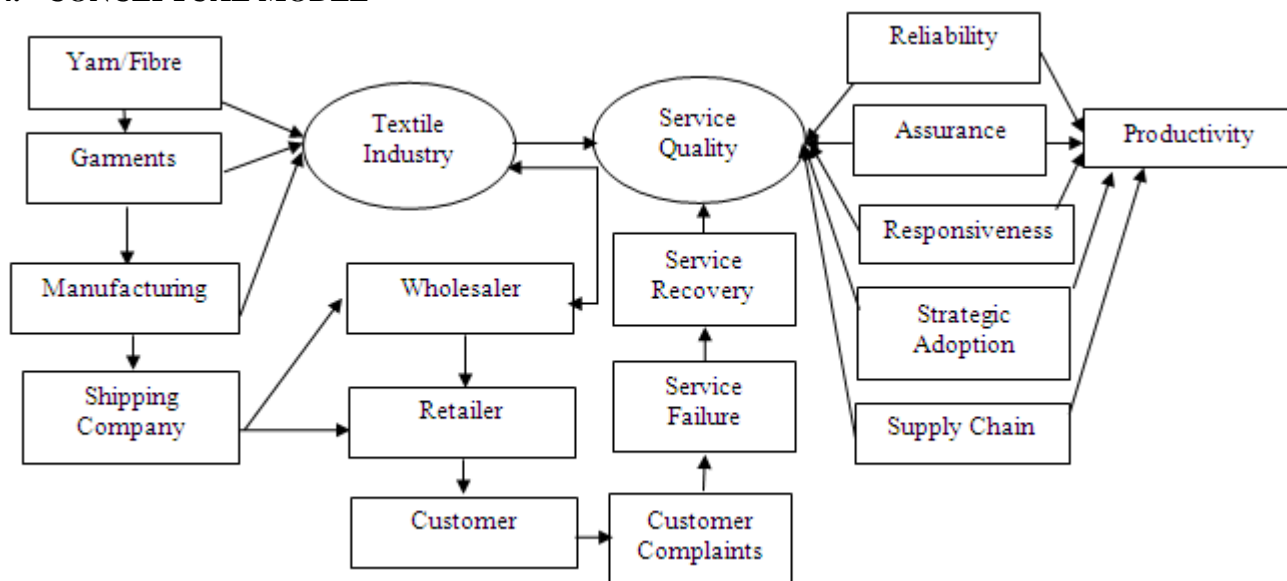


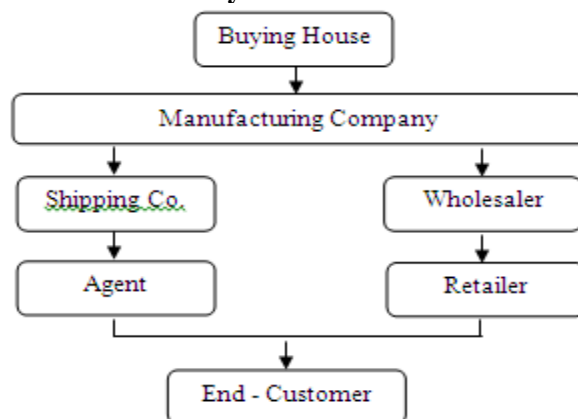
Fig.1: Conceptual Model for Service Quality in Textile Industry

The above drafted conceptual model reveals the importance of adopting Service Quality as a key tool to achieve efficiency in productivity which ultimately leads to attain strong positioning in the competitive market.

#### 4.1 Conceptual Framework: Elements and Relationship

Researcher created conceptual framework where it has its own elements and relationship. Latent variable namely Textile industry and Service quality and measured variable are used in this conceptual study. Elements and relationship are explained below:

##### 4.1.1. Manufacturing Process in Textile industry



##### 4.1.2. B-B Market Operations – Textile Scenario

Textile industry has its wide operations as it is controlled by Buying house where it is acting as an intermediary between Shipping company to the customer. Here Customer might not be the consumer but again to the Business Market (i.e.) Wholesaler is an individual/ company who purchase the product in the form of Yarn/Garment/Fabric in bulk and given to the retailer. Retailer will be having the direct touch with the customer as sometimes retailer acts as the marketer where he tries to know the expectations of the customer and supplies the end product required where the hierarchical level of management flow from top to bottom approach.

But Bottom to Top level approach plays dominant role in attaining success. When the flow of management is not adopted accurately, there will be misunderstanding between Company and the customer which affect B – B Market due to Service failure. It is considered as the GAP where researcher tries to close the GAP by soliciting customer complaints and adopting Service recovery.

##### 4.1.3. Service Recovery

Service Recovery is like a first aid provided to the patient to recover from the pain. Similarly, certain necessary actions to be performed by the service providers in order to satisfy the customer. Marketer or service provider adopt unique techniques such as Responsiveness, Empathy, Communication, Understanding the customer,

Customer credibility which helps to tune the customers negative opinion in to positive thoughts. Hence Service Recovery is an important Business application to achieve success through a key driven force (i.e.) Service Quality.

#### **4.1.4. IMPACT OF SERVICE QUALITY**

##### **4.1.4.1. Reliability**

Customers gets attracted not only to price, discounts and offers but they also induced towards the words of the service providers to the customers. One side it is positive for the organization where they convert customer into potential customer. But on the other end, it is a challenge for the service provider to perform what they promised. Perform what is promised is to be done at the Promised time

##### **4.1.4.2. Assurance**

Assurance creates trust and confidence in the mind set of customers. This assurance converts the customer from Potential customer to Loyal customers where in turn it adds credit to the company and gain competitive edge

##### **4.1.4.3. Responsiveness**

Customers problem has to be rectified whenever and where ever necessary. Delay in handling customer problems leads to service failure where voluntary and involvement in providing service towards the customer problems like Quality of the Fabric, Design, Warp and weft of the garment used in the fabric. Product related problems can be handled with the help of Service quality which inculcates the positive image of the patron.

##### **4.1.4.4. Strategic adoption**

Strategy refers to the plan of action for longer period. Hence it is the task of the service provider to take initiative by stepping into some strategic alliance such as Lead Production, Kaizen process among manufacturer, recruiting trained workforce, Continuous Production system helps to carry out the product functioning smooth where the task of service provider becomes easier to concentrate on service methods when product quality is fit.

##### **4.1.4.5. Supply Chain**

Efficient supply chain management is to be adopted for prolonging term. To main such system is a critical one in manufacturing organization due to time frame for logistics, shipment and delivery. Hence Shipping manager must be very keen enough for time frame work to deliver the product/services to the needy at right time. Hence it is proved that the quality of the product yields profits and the quality of the service yields reputation and positioning in the market.

#### **5. CONCLUSION**

Customers are asset rather than profit. Hence Marketers should treat the customers with respect and offer service with quality which enhance their mind to be very loyal and makes them to retain in this competitive world. As service sector is a major source in our country it should be globally merged with all sectors like Manufacturing and agricultural sectors. Service quality has been identified as a significant feature which should contribute to an organization capacity to retain trustworthy customer and thus contribute to improved organizational performance. From the conceptual study, it is concluded that the negatives can be turned in to positive frames by adopting Service quality to achieve effective results.

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**ANALYSING OPINION OF TAX PAYERS REGARDING ONLINE FILLING OF INCOME TAX RETURN**

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**ABSTRACT**

*Manual filing of income tax return caused many problems like time consuming, increase processing cost, higher paper work, and authentication problem and in this traditional method one of the major problem created was bribe and corruption. To remove the said problems and difficulties IT department has commenced with filing of return online. Due to its benefits and ease, e-filing has become mandatory for majority of tax payers in India. Present paper focuses on opinion of tax payers regarding e-filing of income tax return. Present study is beneficial for tax authorities, policy makers, present and prospective tax payers, e-filing intermediaries, financial software engineers and academicians as the paper attempts to focus on the crucial aspects of e-filing in India.*

*Keywords: E-filing, Income tax return, ITR, Taxation, Online filing*

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**INTRODUCTION**

E-filing is the process of filling one's tax returns through internet with the help of software or by registering yourself to the income tax website. In India, e-filing of income tax was introduced in September, 2004, initially on a voluntary usage basis. But from July, 2006, it was made mandatory for all corporate firms to e-file their income tax returns. Taking this process further, from assessment year 2007 to 2008, e-filing of income tax return was made mandatory for all companies and from 2013 Individuals having more than INR 10 lakhs income were mandated for filling income tax online.

**MEANING OF E-FILING**

- ✓ The process of electronically filing Income tax returns through the internet is known as e-Filing.
- ✓ E-filing or electronic filing is submitting your income tax returns online.

**FOR WHOM E-FILING OF INCOME TAX IS MANDATORY FROM A.Y. 2013-14?**

CBDT has vide notification No. 34/2013 dated 01.05.2013 has made it mandatory for the following category of the Assesses to file their Income Tax Return Online from A.Y. 2013-14:

- a) It is mandatory for *every person (not being a co. or a person filing return in ITR 7)* to e-file the return of income if its total income exceeds Rs. 5,00,000
- b) an individual or a Hindu undivided family, being a resident, having assets (including financial interest in any entity) located outside India or signing authority in any account located outside India and required to furnish the return in Form ITR-2 or ITR-3 or ITR-4, as the case may be.
- c) *Every person claiming tax relief under Section 90, 90A or 91 shall file return in electronic mode.*
- d) Those who are required to get their Account under Section 44AB
- e) A firm required to furnish the return in Form ITR-5 or an individual or Hindu Undivided Family (HUF) required to furnish the return in Form ITR-4 and to whom provisions of section 44AB are applicable
- f) A company required to furnish the return in Form ITR-6.

**OBJECTIVE OF THE STUDY**

The primary objective of this study is to examine opinion of tax payers regarding online filling of income tax return.

**RESEARCH METHODOLOGY OF THE STUDY**

This study is based on primary data, collected through structured questionnaire. From under different tax payers of different age, income, tax payment and from different occupation. Total 208 respondents have been approached to major opinion of tax payers regarding online filling of income tax return, on the basis of purposive sampling method. To measure the opinion of tax payers regarding online filling of income tax return we have used standard scale. After collecting the data from 208 respondents for data analysis, we have used SPSS 20 (Demo version). To test the hypothesis, we have used ANOVA and t- test using SPSS.

## DEMOGRAPHIC INFORMATION

Table No. 1 : Demographic Information of Respondents

DEMOGRAPHIC INFORMATION	VARIABLE	FREQUENCY	PERCENTAGE (%)
Gender	Male	149	71.6
	Female	59	28.4
Qualification	SSC	8	3.8
	HSC	15	7.2
	Graduation	68	32.7
	Post-Graduation	61	29.3
	Other	56	26.9
Occupation	Teacher	75	36.1
	Business Man	35	16.8
	Professor	3	1.4
	Private Employee	88	42.3
	Others	7	3.4
Annual Income	Rs. 2,50,001 to 5,00,000	136	65.4
	Rs. 5,00,001 to 10,00,000	55	26.4
	Above Rs. 10,00,000	3	1.4
Tax payment	Up to Rs.10,000	129	62.0
	Rs. 10,001 to 20,000	45	21.6
	Above Rs.20,000	34	16.4
Age	20 to 30 Years	66	31.7
	31 to 40 Years	48	23.1
	41 to 50 Years	58	27.9
	51 to 60 Years	32	15.4
	<b>Total</b>	<b>208</b>	<b>100.0</b>

The above table no. 1 discloses the demographic information about respondents. Regarding gender 72% are males and the rest are females. About 32.70% respondents were graduates, followed by 29.30% respondents were post-graduate and remaining respondents have different qualification. Occupation wise 42.30% respondents are private employees, 36.10% are teachers and remaining are from different occupation. Regarding annual income 65.40% respondents have income between Rs. 2,50,001 to 5,00,000, followed by 26.40% respondents have income between Rs. 5,00,001 to 10,00,000 and remaining respondents have income more than Rs. 10,00,000. About tax payment 62.00% respondents are paid tax up to Rs. 10,000, 21.60% respondents are paid tax between Rs. 10,001 to 20,000 and remaining respondents are paid tax more than Rs. 20,000. Regarding age category 31.70% respondents are having age between 20 to 30 years' and followed by 27.90% and 23.10% have age between 41-50 and 31-40 years.

STATEMENT	NOT AT ALL AGREE	NOT AGREE	NEUTRAL	AGREE	STRONGLY AGREE
Easy login facility	5 (2.4%)	8 (3.8%)	12 (5.8%)	117 (56.3%)	66 (31.7%)
Quick link	1 (0.5%)	8 (3.8%)	49 (23.6%)	121 (58.2%)	29 (13.9%)
Information provided about how to e-file	6 (2.9%)	6 (2.9%)	47 (22.6%)	82 (39.4%)	67 (32.2%)
Tax credit statement feature	4 (1.9%)	38 (18.3%)	90 (43.3%)	76 (36.5%)	--
E-filing return procedure is easy	5 (2.4%)	4 (1.9%)	32 (15.4%)	118 (56.7%)	49 (23.6%)
View e-file return from of earlier year	1 (0.5%)	3 (1.4%)	49 (23.6%)	94 (45.2%)	61 (29.3%)
Download ITR facility	3 (1.4%)	3 (1.4%)	40 (19.2%)	69 (33.2%)	93 (44.7%)
File rectification facility	1 (0.5%)	10 (4.8%)	48 (23.1%)	105 (50.5%)	44 (21.2%)
Digital signature certificate feature	1 (0.5%)	7 (3.4%)	51 (24.5%)	92 (44.2%)	57 (27.4%)
Security feature	1 (0.5%)	2 (1%)	29 (13.9%)	76 (36.5%)	100 (48.1%)
Tax calculation facility	1 (0.5%)	5 (2.4%)	44 (21.2%)	100 (48.1%)	58 (27.9%)
Download facility	1 (0.5%)	8 (3.8%)	30 (14.4%)	86 (41.3%)	83 (39.9%)
News and updates	3 (1.4%)	3 (1.4%)	53 (25.5%)	102 (49%)	47 (22.6%)
Customer assistance	1 (0.5%)	12 (5.8%)	49 (23.6%)	105 (50.5%)	41 (19.7%)
Overall content and information available	1 (0.5%)	4 (1.9%)	51 (24.5%)	96 (46.2%)	56 (26.9%)
Ease of navigation	2 (1%)	7 (3.4%)	50 (24%)	89 (42.8%)	60 (28.8%)
User friendly	1 (0.5%)	2 (1%)	21 (10.1%)	73 (35.1%)	111 (53.4%)
Layout and design	1 (0.5%)	3 (1.4%)	13 (6.3%)	49 (23.6%)	142 (68.3%)

The above table no.2 show opinion of tax payers regarding online filling of income tax return. Regarding ease of login facility 66 respondents (31.70%) strongly agree, followed by 117 respondents (56.30%) are agree and only 5 respondents (2.40%) are not at all agree about easy login facility while paying online tax. Majority of the respondents (67 out of 208) (32.20%) strongly said that information about how to e-file are available and only 6 respondents (2.90%) not at all agree for information about how to e-file are available. Here, we can accomplish that majority of the respondents are given favorable response.

Regarding the steps of e-filing procedure 49 respondents (23.60%) strongly said that steps of e-filing procedure is easily available, and only 5 respondents (2.40%) not at all agree with this statement. The majority of respondents (94 out of 208) (45.20%) agree with availability of earlier e-filled return and forms are available and only 1 respondent (.50%) are not at all agree. Here, we can accomplish that majority of the respondents are giving optimistic opinion about system shows e-filled return and forms of earlier years.

About the ITR download facility 93 respondents (44.70%) strongly agree with ITR download facility is appropriate, followed by 69 respondents (33.20%) agree and only 3 respondents (1.40%) not at all agree. Opinion about file rectification facility of e-filing of Tax is appropriate or not, 105 respondents (50.50%) are agree and only 1 respondent (0.5%) is not at all agree. Here, we can commence that majority of the respondents given positive opinion about that file rectification facility of e-filing of Tax.

As regards digital signature certificate facility 92 respondents (44.20%) agree with digital signature certificate facility is proper and only 1 respondent (.50%) is not at all agree with this statement. After that 100 respondents (48.10%) strongly agree with e-filing tax return is security secure, and only 1 respondent (0.5%) is not at all agree with e-filing tax return is secure not secure. Here, we find that majority of the respondents are given definite opinion about e-filing tax return is secure.

Regarding tax calculation facility 100 respondents (48.10%) agree with Tax calculation facility in e-filing is appropriate, 58 respondents (27.90%) strongly agree and only 1 respondent (0.5%) is not at all agree with this statement. Then after 86 respondents (41.30%) agree with in e-filing return download facility is suitable and only 1 respondent (.50%) is not at all agree with this statement.

Regarding news and updates 102 respondents (49.00%) agree with news and updates available online, 47 respondents (22.60%) strongly agree and only 3 respondents (1.40%) not at all agree with this statement. Majority of respondents (96 out of 208) (46.20%) agree with facility of overall content and information available online, 56 respondents (26.90%) strongly agree and only 1 respondent (0.5%) are not at all agree with this statement.

As regards e-filing of Tax is user friendly 111 respondents (53.40%) (111 out of 208) strongly agree, followed by 73 respondents (35.10%) agree and only 1 respondent (.50%) is not at all agree with this statement. Regarding ease of navigation 89 respondents (42.80%) agree with ease of navigation facility and only 2 respondents (1%) not at all agree. Majority of 142 respondents (68.30%) strongly agree with layout and design of e-filing of Tax is attractive, followed by 49 respondents (23.60%) agree and only 1 respondent (.50%) is not at all agree with this statement.

Regarding quick link 29 respondents (13.90%) strongly agree about quick link are available on site of filing of tax, followed by 121 respondents (58.20%) agree and only 8 respondents (3.80%) not agree about quick link available on site of filing of Tax. Regarding tax credit statement respondents 76 (36.50%) are strongly agree, followed by 90 respondents (43.30%) agree and only 4 respondents (1.90%) not agree for this. About customer assistance 105 respondents (50.50%) agree, 41 respondents (19.70%) strongly agree and only 1 respondent (0.5%) is not at all agree. From the above all statement we can found that in majority of the aspect tax payers are happy so it has to be continued and in some aspects like quick link, tax credit statement and customer assistance tax payers given negative opinion so it is required to improve this facility.

### **HYPOTHESIS AND ITS TESTING**

**H<sub>01</sub>:** There is no significant difference in the opinion of respondents regarding e-filling as per Qualification.

**H<sub>02</sub>:** There is no significant difference in the opinion of respondents regarding e-filling of return as per Annual income.

**H<sub>03</sub>:** There is no significant difference in the opinion of respondents regarding e-filling of return as per category of tax payer.

**H<sub>04</sub>:** There is no significant difference in the opinion of respondents regarding e-filling of return as per Age.

**H<sub>05</sub>:** There is no significant difference in the opinion of respondents regarding e-filling of return as per Gender

**H<sub>06</sub>:** There is no significant difference in the opinion of respondents regarding e-filing of return as per Occupation.

To test the above mentioned hypothesis, the researcher has applied ANOVA one way and t-test as per requirement. Following are the result of hypothesis testing.

**Table No – 3: Hypothesis and Its Testing**

Variable	Test Applied	F/t value	P value	Result
As per Qualification	ANOVA	1.117	.349	Insignificant
As per Annual Income	ANOVA	2.373	.071	Insignificant
As per Payment of Tax	ANOVA	0.510	.676	Insignificant
As per Age	ANOVA	0.069	.934	Insignificant
As per Gender	t-test	2.133	.078	Insignificant
As per Occupation	ANOVA	0.880	.477	Insignificant

As per above table no. 3 we can see the F-value as per qualification, annual income, payment of tax, age, gender and occupation is 1.117, 2.373, 0.510, 0.069, 2.133 and 0.880 and p value is 0.349, .071, 0.676, 0.934, 0.078 and 0.477. As p value are greater than 0.05 so we accept the null hypothesis. It means there is no significant difference in the opinion of respondents regarding e-filing as per qualification, annual income, payment of tax, age, gender and occupation.

## CONCLUSION

The online filing facility now became easy and 24\*7 tax payer can file return online with ease, which was a welcome step. During the study period number of tax payers who file the e-return has increased. As it is mandatory to file return. Out of total majority of the respondents given positive opinion regarding online filling of income tax return. Majority of Tax payers are happy with the different aspects of e-filing. Aspects of e-filing like easy login, download ITR, security, ease of navigation, news and updates, user friendly, layout and designed. are highly appreciated by the Tax payers so, this all aspects are to be continued and in few aspects like quick link, tax credit statement and customer assistance tax payers faced some problems so, it has to be improved for future. Overall the opinion of tax payers regarding e-filing of income tax return are very encouraging.

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**CUSTOMER ENGAGEMENT AND TRUST IN VIRTUAL RETAILING: IMPLICATIONS FOR E-TAILER AFFINITY**

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**ABSTRACT**

*Digital India is the buzz word and an environment of cashless transactions is being vigorously encouraged. Organised physical retail in India is still at a nascent stage and technology adoption is still lacking. The virtual retail environment has captured the imagination of the masses and is here to stay. Brands can now be ordered across nations and delivery tracked. The picture though is not so rosy. Web connectivity is still a challenge and transactions are not entirely error-free. The consumer is more used to tangible elements and face-to-face marketing. Hence, challenges still exist for the transition to virtual shopping. Research on 544 virtual shoppers throws light on the impact of virtual customer engagement and trust on affinity towards e-tailer.*

*Keywords: Retailing, Virtual, Engagement, Trust, Affinity.*

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**I. BACKGROUND AND NEED FOR RESEARCH**

Customer engagement is targeted at inducing a psychological state of mind that fosters focus on a certain brand and this is stimulated by interactive customer experiences. The degree or level of confidence that customers place in channel encounters is termed as trust. Customers in a physical servicescape have a lot of tangible elements to experience and then arrive at a purchase decision. However, when it pertains to a virtual servicescape, perceptions are pretty different. The foremost challenge is that the brand is not physically present but is only reflected through images. Other challenges could include non-availability of a physical salesperson, an automated environment that may seem to be complex, no face to face interactions, and difficulty in perceiving the quality of the brand. Hence, research is needed to comprehend the impact of virtual customer engagement and trust on customer's affinity towards the e-tailer.

**II. LITERATURE REVIEW**

**Virtual Customer Engagement:** Fernandes and Esteves (2016) discussed the effect of context on customer engagement and presented propensity to engage as an attitudinal antecedent of loyalty behaviours. They argued that customers may hold different propensity to engage depending on the specific service context, which in turn will influence more or less favourable behaviours. Data were collected through a convenience sample of 516 consumers in two settings, high and low contact services. Results revealed that propensity to engage and loyalty behaviours vary significantly between the contexts studied. They concluded that the majority of loyalty behaviours were correlated, in both contexts, with customers' propensity to engage. The aim of the study was to examine the effect of context on CE, presented propensity to engage as an attitudinal antecedent of customer loyalty behaviours. Results revealed that propensity to engage and customer behaviours vary significantly among the contexts studied. In the high involvement service (health care), customers exhibit higher propensity to engage and show more favourable behaviours, when compared with the low involvement service (retailing). It was also found that the majority of customer behaviours were, in both contexts, correlated with customers' propensity to engage. Only complaint behaviour did not prove to be related with propensity to engage. Also, complaint behaviour was found to be more likely in retailing when compared to health care. That was may be due to the influence of other more important factors than engagement, such as personal (e.g., customer dependence, more likely in health care), situational (e.g., existence of standardised processes to complain, more likely in retailing), or the attitude towards the act of complaining.

Hinchcliff et al. (2016) examined consumer engagement (CE) and its promotion strategy through Australian accreditation programs. All eight Australian States and Territories were enclosed under study. The Study focused on the key Outcome Measure about Healthcare stakeholders' which viewed on a dimensions and effectiveness of CE promotion by accreditation programs. Study results acknowledged four mechanisms of CE promotion. Two mechanisms for promoting CE through accreditation processes were also identified, concerning consumer participation in the development and revision of standard, and the implementation of accreditation surveys. Accreditation programs were viewed as significant drivers of CE. Also, concerns were raised regarding the organisational investments needed to meet programmers' requirements. The Study concluded that Accreditation programs use diverse mechanisms as levers for change to promote CE in healthcare. Further Stakeholders in the study alleged that accreditation programs were a helpful instrument to promote CE in healthcare. The function of accreditation programs was articulated through the requirements of

standards, and via the processes employed to develop standards and assess organisational performance against them. Study aimed to help marketers and suggested for CE promotion through accreditation programs also needed to understand holistically to enable their valuable design and implementation to maximise their constructive impacts.

Bitter et al. (2016) tried to figure out Sharing product information and its role in today's online social networking world. The influence of customer engagement behaviour on other social networks' members in a virtual setting was assessed as well its implication on decision making. Authors investigated 33 the effects of different variations of a brand-related Facebook post triggered diverse response reactions. The Study analysed that the negative posts can have positive consequences. The results based on online experiments established that information posted by a close friend was supposed to be more diagnostic. Furthermore, the current research contributed to the literature on online social networks and customer engagement behaviour in several ways. The research highlighted the fact that comments about brands by Facebook customers can have far reaching consequences. Further, the study indicated some managerial implications of the study. The main conclusion was that not all types of negative information that were circulating in social media must per se be detrimental to the image of the brand or the company and it depends on the circumstances. The research further recommended that companies can actually have profit from occasional negative comments on social networking sites when their brand was well-known and popular and tie strength was an important reference point for Facebook users when it comes to the evaluation of brand-related information.

**Trust:** Golman et al. (2016) presented the evidence that people cared fundamentally about what other people believed. The study discussed about why people were made so uncomfortable by the awareness that the beliefs of others vary from their own. Economic behaviour is greatly influenced by people's belief consonance. When people were aware that their belief conflicted with those of others, they often tried to change other's beliefs. Preference for belief consonance played an important role in Interpersonal and Intergroup conflicts. A lot of research has been found in literature pertaining to preference for belief consonance as well as other constructs. The first and most prevalent conception of identity was associated with group membership. People join, and identify with groups because of the material, and possibly psychological benefits that group membership confers. The preference for belief consonance then stems, according to the group membership perspective, from a desire to enhance one's connection to the group.

Lioukas and Reuer (2015) carried out a study pertaining to social exchange theory. The study contributed to research on social exchange theory by isolating the trust outcomes of inter -organisational exchanges from other outcomes emphasised by learning and knowledge-based perspectives, and by specifying important boundary conditions for the emergence of trust in inter-organisational exchanges. Researchers found that prior ties generally lead to learning about a partner's anticipated behavioural patterns. By contrast, a kind of trust emphasised in social exchange theory was not generally rooted in prior ties and only emerged from prior relationships under certain conditions. Authors discussed the implications of the findings for research on social exchange theory. The study had identified specific boundary conditions for the emergence of trust as an outcome of prior ties in the alliance context by suggesting further directions of work such as organisational citizenship behaviours.

**Affinity:** Teng et al. (2016) examined Chinese and Malaysian users eWOM and found that despite the influence of word of mouth(eWOM) messages in decision-making processes, few studies had tested the determinants of persuasive eWOM messages among social media users. Most of the researchers focused on western and eastern cultural convergence or divergence of online communications. The study examined how Chinese and Malaysian users process eWOM messages and decided on continuing their overseas study. Researchers presented the significance of the study was to identify critical factors that influenced Chinese and Malaysian users' attitudes and behaviour when processing persuasive eWOM messages. The study results revealed that Facebook was the most used social networking site (SNS) for Malaysian users even as QQ zone for Chinese counterparts. The study found that argument quality, source credibility, source attractiveness, source perception and source style exerted varying influences on Chinese and Malaysian users' attitudes and intentions to continue their study abroad.

Tzy-Wen and Rui-Ting (2015) developed a general model of customer online purchasing behaviour using the technology acceptance model. One key contribution of the paper was to conceptualize and incorporate trust, customer e-satisfaction, and customer e-loyalty into an integrated technology acceptance model. Valid questionnaires were gathered from the online customers who engaged in e-shopping in Taiwan. The empirical analysis found that the integrated model was partially supported in online purchasing contexts. The study found that the trust was the major indicator of E-satisfaction and online purchasing attitudes; it appears to be more

important than perceived usefulness and perceived ease of use. The empirical study indicated that a customer's E-satisfaction had no significant effect on online purchasing intentions, and higher E-loyalty did not necessarily increase the amount or frequency of online purchasing. The purpose of the study was to develop a general model of customers' online purchasing behaviour with TAM (Technology Acceptance Model) and to conceptualize and incorporate trust, customer E-satisfaction, and customer E-loyalty into TAM. In the conceptual model of the study, there were three belief variables (PEOU, PU, and Trust), two attitudinal variables (online purchasing attitude and E-satisfaction), an attitude-intentional variable (E-loyalty), one intention variable, and one behavioural variable. The empirical results indicated that most of the hypotheses of the conceptual model were supported. The findings provided substantial support for the conceptual model of the study. The study explored customers with online shopping experience and stated that using a website to make a purchase was a common sense exercise; they do not have to expend effort in order to make their purchases in an online shop. The study revealed that trust had a stronger effect on attitudes and E-satisfaction than PU.

### III. METHODOLOGY

Structure questionnaire was utilised to elicit responses about virtual customer engagement, trust and e-tailer affinity during the second half of 2017. 544 completely filled-in responses were received from 550 virtual shoppers in Pune city of Maharashtra State in Western India. Purposive sampling was followed and it was ensured that customers should have adequate shopping experience in a virtual setting and should be well aware of the e-tailer, products and services, as well as the website's features and functioning. Virtual customer engagement comprised five sections, namely, Interaction, Attention, Enthusiasm, Absorption, and Identification.

### IV. RESULTS AND ANALYSIS

The Dependent variable was E-tailer Affinity (Y) and the Independent variables were Identification ( $X_1$ ), Enthusiasm ( $X_2$ ), Attention ( $X_3$ ), Absorption ( $X_4$ ), Interaction ( $X_5$ ), and Trust ( $X_6$ ). The model summary is depicted in Table 1 and the analysis of variance in Table 2.

**Table- 1: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.656 <sup>a</sup>	0.431	0.424	0.95945

a. Predictors: (Constant), Interaction, Trust, Attention, Absorption, Identification, Enthusiasm.

**Table – 2: ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	P
1	Regression	373.884	6	62.314	67.692	0.000 <sup>b***</sup>
	Residual	494.335	537	0.921		
	Total	868.219	543			

a. Dependent Variable: E-tailer Affinity

b. Predictors: (Constant), Interaction, Trust, Attention, Absorption, Identification, Enthusiasm

\*\*\* significant at  $p < 0.001$

The Multiple R value was 0.656 while the R Square value was 0.431. The F value was observed to be 67.692 and p value was significant at 0.1%.

**The multiple correlation coefficient being 0.656** measures the degree of relationship between the actual values and the predicted values of E-tailer Affinity. Because the predicted values are obtained as a linear combination of Identification ( $X_1$ ), Enthusiasm ( $X_2$ ), Attention ( $X_3$ ), Absorption ( $X_4$ ), Interaction ( $X_5$ ), and Trust ( $X_6$ ), the coefficient value of 0.656 indicates that the relationship between E-tailer Affinity and the six independent variables is quite strong and positive.

**The Coefficient of Determination R-square** measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of the proportion of the variation in the dependent variables explained by the fitted sample regression equation. Thus, the value of **R square is 0.431** simply means that about 43.1% of the variation in E-tailer Affinity is explained by the estimated SRP that uses Identification ( $X_1$ ), Enthusiasm ( $X_2$ ), Attention ( $X_3$ ), Absorption ( $X_4$ ), Interaction ( $X_5$ ), and Trust ( $X_6$ ) as the independent variables and R square value is significant at 0.1% level.

The multiple regression values for the variables are summarised in Table 3.

**Table- 3: Variables in the Multiple Regression Analysis**

Variables	Unstandardised co-efficient B	Std. Error of B	Standardised co-efficient Beta	t value	p value
Constant	1.976	0.277	-	7.131	0.000***
X <sub>1</sub>	0.046	0.023	0.133	1.999	0.046*
X <sub>2</sub>	0.102	0.031	0.235	3.249	0.001***
X <sub>3</sub>	0.482	0.045	0.699	10.715	0.000***
X <sub>4</sub>	0.170	0.032	0.333	5.297	0.000***
X <sub>5</sub>	0.177	0.046	0.236	3.872	0.000***
X <sub>6</sub>	0.360	0.029	0.419	12.222	0.000***

\* Denotes significant at 5% level; \*\*\* Denotes significant at 0.1% level

The multiple regression equation is

$$Y = 1.976 + 0.046X_1 + 0.102X_2 + 0.482X_3 + 0.17X_4 + 0.177X_5 + 0.36X_6$$

The coefficient of **X<sub>1</sub>** is 0.046 represents the partial effect of Identification on E-tailer Affinity, holding the other variables as constant. The estimated positive sign implies that such effect is positive and that E-tailer Affinity would increase by 0.046 for every unit increase in Identification and this coefficient value is significant at 5% level.

The coefficient of **X<sub>2</sub>** is 0.102 represents the partial effect of Enthusiasm on E-tailer Affinity, holding the other variables as constant. The estimated positive sign implies that such effect is positive and that E-tailer Affinity would increase by 0.102 for every unit increase in Enthusiasm and this coefficient value is significant at 0.1% level.

The coefficient of **X<sub>3</sub>** is 0.4825 represents the partial effect of Attention on E-tailer Affinity, holding the other variables as constant. The estimated positive sign implies that such effect is positive and that E-tailer Affinity would increase by 0.482 for every unit increase in Attention and this coefficient value is significant at 0.1% level.

The coefficient of **X<sub>4</sub>** is 0.17 represents the partial effect of Absorption on E-tailer Affinity, holding the other variables as constant. The estimated positive sign implies that such effect is positive and that E-tailer Affinity would increase by 0.17 for every unit increase in Absorption and this coefficient value is significant at 0.1% level.

The coefficient of **X<sub>5</sub>** is 0.177 represents the partial effect of Interaction on E-tailer Affinity, holding the other variables as constant. The estimated positive sign implies that such effect is positive and that E-tailer Affinity would increase by 0.177 for every unit increase in Interaction and this coefficient value is significant at 0.1% level.

The coefficient of **X<sub>6</sub>** is 0.36 represents the partial effect of Trust on E-tailer Affinity, holding the other variables as constant. The estimated positive sign implies that such effect is positive and that E-tailer Affinity would increase by 0.36 for every unit increase in Trust and this coefficient value is significant at 0.1% level.

## V. CONCLUSION

Based on standardised coefficient of multiple regression analysis, Attention (0.699) is the most important factors to extract E-tailer Affinity, followed by Trust (0.419), Absorption (0.333), Interaction (0.236), Enthusiasm (0.235), and Identification (0.133). The results indicate attention is very critical in virtual retailing. The website needs to catch the customer's attention in a miniscule span of time. Trust is also important. There are still fears about security and privacy in a virtual servicescape. The e-tailers must foster confidence by stimulating enthusiasm and should make their websites user friendly and responsive. Chatting and call options would further enhance interaction and absorption. The content of the website, its layout, and images need to be changed frequently. Also, all information about new products and services and any change in policies must be immediately updated. Website updation could also be simultaneously supported by app, SMS, and e-mail marketing.

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**PLIGHT OF WOMEN IN GAJENDRA KUMAR MITRA'S 'A STONE'S THROW FROM KOLKATA'****Dr. Peena Thanky**

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**ABSTRACT**

*In India also fundamental rights have been made available to women without any discrimination. Various acts and laws like Maternity Benefits Act and Factories Act have been implemented but it seems that these acts and laws are of no value before the social customs and traditions. In Indian society, a woman's identity is defined by her relationship with men: as a daughter, as a wife or as a mother. Throughout her life a woman has to fight a lot to have her own identity. This tradition has made her life miserable*

*This paper is an earnest attempt to depict the plight of women in Gajendra Kumar Mitra's 'A Stone's Throw from Kolkata', a Sahitya Academy award winning Bengali novel translated in English by Ansuja Guha. This novel is set in early twentieth century. The story line is based on three generation of women, Rashmoni, her twin daughters Shyama and Uma and Uma's daughter Mahasweta. The novel is a portrait of cruel fate of protagonists and through this the writer both explores and critiques ruthlessly the then society of Bengal which treated women with inhuman callousness.*

*The theme revolves around Rashmoni and her twin daughters Shyama and Uma. Rashmoni is a brahmin widow and symbolises typical woman of 19<sup>th</sup> century. She has suffered a lot in life. All the major female characters- Rashmoni, Kshama, Shyama, her daughter Mahasweta, Uma- led a life of misery and suffering. Kshama and Rashmoni died and the rest continue to lead the sorrowful life. Shyama and Uma's life passed in the same dreary way. They fought the same battle everyday and passed every night in anxiety about the next day.*

*The novel does not end with any optimistic note or happy feeling. It presents grim reality.*

*Keywords: Suffering, Plight, Misery, symbolise, discrimination, Fundamental, Conspiracy, Forbidden, Misbehaviour, Illiteracy, Cunningness, Helplessness, Contribution, harassment.*

Sigmund Freud declared that men and women are equal, belong to the same species; and any theory or philosophy which condemn women is simply inhuman and male chauvinist. Down through the ages, women have been dominated, tortured and reduced to a nonentity. She has been just a puppet in the hands of man. It seems that the woman that we find in the world today cannot be the woman created by the almighty God. Nature never shows any discrimination in its creation. The gender discrimination that we find in our society is, of course, the product of the dirty mind of mankind. The period of the mid-nineteenth century until the dawn of the twentieth century witnessed a patriarchal male society and female dependence, with women struggling to attain social equality. Women were solely controlled by the society crafted by men

According to Kathryn Hughes, a professor at the University of East Anglia, "the ideology of Separate Spheres rested on a definition of the 'natural' characteristics of women and men". Women were considered physically weaker yet morally superior to men, which meant that they were best suited to the domestic sphere. It was clear that the contribution of women in the society was limited and solely controlled under patriarchal authority. Their main role in life was to marry and take part in their husband's business. They were excluded from the public sphere and forbidden to get involved with politics, legal, or economic affairs as men dominated all decisions about those matters. As a result, they were denied education or gaining any knowledge outside the home, as it was man's world. They could never be allowed to be man's intellectual equal; this was perceived as too challenging, too threatening to most men of the era. So a woman's attending college was strongly discouraged (Harvey). The domestic sphere was a cultural expression of the female world. Their fashions, etiquette, domestic furnishings, social engagements, religious devotion and charitable activity all served to delineate a universe within which women could demonstrate their power (Abrams).

Before the 20th century, women had no legal identity apart from their husbands. The biological role of women, 'to give birth to and take care of offspring', was considered to be the main and only job of women. Women were not allowed to do labor-intensive work, as they were considered to be physically weak. While men were exposed to diverse career opportunities, women's career opportunities were restricted to jobs related to the home. Women ran the household, undertaking domestic work and childcare themselves, as well as supervising the servants employed to cook, clean, and run daily errands. At times, women were not allowed to go outside the house for any reason unless it was approved by their husbands. They were denied any significant social and economic statuses.

In India also fundamental rights have been made available to women without any discrimination. Various acts and laws like Maternity Benefits Act and Factories Act have been implemented but it seems that these acts and laws are of no value before the social customs and traditions. In Indian society, a woman's identity is defined by her relationship with men: as a daughter, as a wife or as a mother. Throughout her life a woman has to fight a lot to have her own identity. This tradition has made her life miserable

This paper is an earnest attempt to depict the plight of women in Gajendra Kumar Mitra's 'A Stone's Throw from Kolkata', a Sahitya Academy award winning Bengali novel translated in English by Ansuya Guha. This novel is set in early twentieth century. The story line is based on three generation of women, Rashmoni, her twin daughters Shyama and Uma and Uma's daughter Mahasweta. The novel is a portrait of cruel fate of protagonists and through this the writer both explores and critiques ruthlessly the then society of Bengal which treated women with inhuman callousness.

The novel opens with a vivid description of Shyama Thakrun's house. She is a greedy lady of seventy nine years and is leading a lonely life. Years of misery and poverty has made her so greedy that she does not want to spend a single penny even on her own self. She has accepted pain and sorrow as her fate. She says,

*"It is said that if you can not be happy with your husband you will never be happy in your life."*

The theme revolves around Rashmoni and her twin daughters Shyama and Uma. Rashmoni is a brahmin widow and symbolises typical woman of 19<sup>th</sup> century. She has suffered a lot in life. Life made her strong so it was not possible to comprehend from outside any injury to her heart. Her husband was an aged man and she put up with a co-wife. Fairly early in her youth she became widow and she could not even remain present on her husband's death bed. Her husband's brothers conspired cunningly with her step son and removed her from the spot. They forged a fake will with the thumb impression of her unconscious illiterate husband, as a result of which she lost all her claim to property and false scandals about her were rife in those regions. That is why she had to sell her jewellery and bring up her daughters with the little cash she had. In the midst of all such misery she got her elder daughter Kamla married. Kamla was happily married and her husband was a gentleman who took good care of not only his wife but also his in-laws.

Shyama and Uma are twin sisters. Shyama got married at the age of ten. Her husband Naren was a handsome man but only physically. He is a rogue who treats his wife savagely. He represents the male mentality that he, being a male figure, has all the liberty to behave the way he likes and the women of the house should get addicted to the tortures and sufferings. He spends all the money on himself and misbehaves even with his mother. In spite of her husband's villainous acts, Shyama a girl of fifteen, still desires for him. He returned after absence of almost one year. Naren was worse than animal. His pretty wife like a blooming lotus was waiting with eager expectancy for the dream-like nights of passion. But instead of coming to her or looking to her he went to a despicable harlot, probably even lost his wealth, health and youth forever in an ugly disease.

This situation never changed in Shyama's life, in fact it got worsened day after day, year after year. She became mother of three children- two daughters and a son but shouldered the whole responsibility on her own. Naren remained a crook and irresponsible fellow.

The parallel story line narrates fate of Uma, Shyama's twin sister. When she was not married till age of thirteen, societal pressure on Rashmoni increased, even scriptural references were showered on her. When her elder daughter and her husband also joined, finally she succumbed to the pressure and decided to get her married to the boy whom the match maker suggested. Sarat was a decent boy, charming and handsome – the prince charming figure for any girl. But he made it very clear to Uma on the very first day of the marriage that she should not expect anything from him. He says, "*....neither you should expect anything from me. That is, I can never give you the kind of conjugal love that is expected from a husband. I married you because my mother bullied me.*" He loved another girl and lived with her. Very soon, tortured by her mother in law Uma returned back to Rashmoni and lived with her. But the dissatisfaction of physical pleasure kept on hunting her. Sometimes she felt her life would have been more fulfilling even if her husband were cruel and bestial like Shyama's. Whatever hurt came with that pleasure which she had never tasted, only got a hint of, she would have borne gladly. She got one or two opportunities of being independent and doing something for herself but every time the pressure of social norms restricted her growth. Surprisingly, Sarat, who never cared for her or never treated her as his wife also had objections. She was teaching some ladies who worked in theatre and once when Sarat saw her coming out of theatre he says, "*You have stooped so low! For shame!*"

All the major female characters- Rashmoni, Kshama, Shyama, her daughter Mahasweta, Uma- led a life of life of misery and suffering. Kshama and Rashmoni died and the rest continue to lead the sorrowful life. Shyama

and Uma's life passed in the same dreary way. They fought the same battle everyday and passed every night in anxiety about the next day.

The novel does not end with any optimistic note or happy feeling. It presents grim reality.

Apart from depiction of condition of women, the novel also touches social issues like dowry system, castism, untouchability etc. In spite of Naren's constant harassment and misbehaviour his Landlady Mangala took care of his family and did not dare to throw them out of the room only because they were Brahmins. The touch of communal harmony can be seen in Sadiq helping Rashmoni's family in their tough times.

### **CONCLUSION**

This novel is a mirror to the 19<sup>th</sup> century society and portrays the plight of women in the most appropriate manner.

Science has been trying to understand the anatomy of men and women for ages but has not succeeded in discovering the deepest mystery of life. The deeper it goes into the core of life, the more it becomes puzzled.

"The woman has suffered slavery, the woman has suffered humiliation, the woman has suffered economic dependence, and above all, she has suffered a constant state of pregnancy. For centuries, she has lived in pain and pain and pain." - Osho

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**RANADE AND THE BHAGVADGĪTĀ: AN EXAMINATION OF HIS THEORY OF BEATIFICISM**

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**ABSTRACT**

*This article deals with the theory of “beatificism”, a term coined by Dr. Ramchandra Dattatreya Ranade, in the light of two other ethical theories viz., theory of moralism which shall be consequently contrasted with the theory of super-moralism. The theory of beatificism, thence, is the reconciliation of these two theories of moralism and super-moralism. Ranade believed that “This beatific theory is exactly the theory of Ānanda as advocated by the Upaniṣads. The traces of the upaniṣadic theory is even observed in the Bhagavadgītā.*

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**MORALISM**

The Bhagavadgītā discusses moral virtues at length through its various chapters, but herein we shall be taking up only four verses as analyzed by Dr. Ranade, viz., “adveṣṭā sarva-bhūtānāṃ maitraḥ karuṇa eva ca, nirmamo nirahankāraḥ sama-duḥkha-sukhaḥ kṣamī” (Gita XII, 13) wherein devotion towards God has been regarded as the supreme virtue; “amānitvam adambhitvam ahimsā kṣāntir ārjavam ācāryopāśanam śaucaṃ sthairyam ātma-vinigrahaḥ... etaj jñānam iti proktam...” (Gita XIII, 7-11) wherein virtues are said to constitute knowledge; “abhayaṃ sattva-saṃsuddhir jñāna-yoga-vyavasthitiḥ, dānam damaś ca yajñaś ca svādhyāyas tapa ārjavam.” (Gita XVI, 1) wherein a full moral account of the divine heritage is illustrated;

“śamo damas tapaḥ śaucaṃ kṣāntir ārjavam eva ca, jñānam vijñānam āstikyam brahma-karma svabhāva-jam.” (Gita, XVIII, 42) and likewise thereafter, wherein, various important moral virtues characterizing the different social orders are lucidly stated.

Through the above-mentioned illustrations, Dr. Ranade wishes to advocate how the Bhagavadgītā undertakes an analytical study of the virtues. In the light of this observation, it is also added that instead of being just an inventory of numerous moral virtues, the Bhagavadgītā shows how all these virtues are basically various aspects of one central virtue. Such a problem has been tackled time and again in the History of Ethics.

As it is noticed that, for Pythagoras, harmony formed the highest moral principle. Whereas, for Plato, courage, temperance and wisdom were the constituents of supreme virtue of justice. Aristotle, on the other hand, advocated the Golden Mean as the central ethical principle on the basis of which all other virtues became specifications. For St. Paul, St. Augustine and later in Christianity as general, the three main virtues are charity, faith and hope; of which charity became the most fundamental virtue. The meaning of charity in Greek is 'to love'. Thus, it was for the love of God and humanity, that these two philosophers – St. Paul and St. Augustine, so ardently propagated charity as a moral virtue. Even in Spinoza's philosophy, it is observed that the 'Intellectual Love of God' is given supreme importance as being the central virtue. Various other philosophers, like Bentham teaches us benevolence; Sedgwick teaches us equity; whereas, Mahatma Gandhi asks us to be followers of truth and non-violence. Thus all of these philosophers made it a point to centralize all the virtues in one single principle which they ardently believed in. Dr. Ranade, goes a step further in saying that upon the deep analysis of the virtues as stated in the Bhagavadgītā, one can successfully say that there has been an attempt to unify these various virtues either in Devotion or in Knowledge – Bhakti or Jñāna. As is observed even in the twelfth chapter, Bhakti or God-devotion forms the central virtue. Similarly it is noticed in various other chapters like XII, XIII, XVI and XVIII, that there are four loci classici. Dr. Ranade takes upon himself, the task of exemplifying how God-devotion acts like a thread in binding all the virtues mentioned herein. He briefly elucidates upon the virtues as is touched by each unique chapter of the Bhagavadgītā viz., Chapter XII talks about karuṇa (compassion), samtā (equanimity) and śauca (purity); Chapter XIII touches upon ahimsā (harmlessness), ātma-vinigraha (self control) and asakti (non-attachment); Chapter XVI elaborates upon abhaya (fearlessness), yajña (sacrifice) and śānti (peace) whereas Chapter XVIII is teaching us the virtues of tejas (valor), īśvarbhāva (lordliness) and paricaryā (service).

Hereafter, each of these single virtues shall be taken into account in order to show their common linkage being God-devotion. To begin with the virtue of compassion, one observes that compassion in itself is an expression of praying for God's mercy onto one's self. Now, why would we pray for God's mercy? The answer to this lies in the cardinal principle that all of us inherently treat others as our own selves; thence, giving rise to the necessity of showing compassion to all the creatures around us. The next virtue is that of equanimity, which acts as both a condition as well as a consequent of God-devotion. This is to say that, until and unless we have realized God, it becomes impossible to attain the highest stage of equanimity. The other evident effects of such God-devotion is absolute purification of our mind, i.e., śauca. Once our soul is filled with God, no bad idea can

dare to enter it. Due to the illusory 'Jealous God' of ours, we become deprived of God-devotion as it is this mirage which prevents us from realizing God. Ahimsā or the virtue of non-violence is the same principle as equanimity, which regards all life as inviolable and thus advocates harmlessness of any being whosoever. Another essential virtue is that of ātmavinigrah, i.e., we ought not to let ourselves be controlled by our senses if we wish to attain supreme object of desire, God. Non-attachment is also an extremely essential virtue which must be practiced not only towards external objects but also towards internal objects, else we shall be reduced to the plight of 'jadbharat' in the 'bhagwat'. Upon reaching the high stage of God-realization, we tend to become fearless i.e., abhay. Yajña refers to the complete sacrifice of all our possessions for the sake of God for it is through this complete sacrifice that we are able to realize God. Such a life eventually leads us to that cardinal criterion of God-Realization which is known as Peace or Śānti. Thence it is noticed that both peace and bliss of God are inter-dependent and compliment each other. "But the peace which follows upon the enjoyment of divine bliss is higher than the peace which precedes it. Tejas or valor is that moral virtue which is exemplified either in thought or in action, by a man who has attained God. Ísvarbhāv is referred to as the lordliness of the realized saint who tends to find himself as the lord of all of his surveys. Such a saint becomes a pinnacle. Such a saint is great even in his solitariness and is all-powerful. His greatness is showed by his service to humanity i.e., paricaryā, which even though may, on the face of it, appear to be the 'binary opposite' of lordliness; but in actual paricaryā is the result of lordliness. So the supreme moralistic teaching as even seen in the Bhagavadgītā is; "The supreme value of God-realization for oneself is to create conditions for the realization of God in and for others.

### **SUPER-MORALISM**

The term, 'super-moralism' in itself indicates that the doer is missing. This doctrine is the one which is uniquely found only in the Bhagavadgītā and in my view, this can be well understood as well as analyzed in terms of Advaita Vedānta which can be further understood through the Upaniṣads. Super-Moralism is seen to have been described by three doctrines viz., Naiṣkarmya, Nistraigunya and Stithaprajña. Dr. Ranade evaluates each of these individually for a better understanding of the theory of super-moralism. Firstly, Naiṣkarmya i.e., actionlessness in order to go beyond the boundaries of karma and dharma, is highlighted. This has parallels with Nietzsche who extolled the 'superman', which from the ethical perspective, refers to the one who has complete control over his passions and is dependent on no one. In this context even Śrīlā Prabhupāda, says that the real 'superman' is in fact, a fully self-realized soul who recognizes his complete dependence on God. This doctrine of super-moralism may be considered from two stand-points viz., naiṣkarmyasidhi and nistraigunya. The former aspect means rising superior to karmas and it also means rising above one's dharmās. 'In the later sense, Śrī Kṛṣṇa urges us to rise superior to all Dharmās, to all duties and to all religions and to meditate on Him' (Gita XVIII. 66)

Moreover he tells us that we may do any karma, but we shall not be freed from the effects of our actions till the time we take resort in God. 'Any man who can carry on his Karmās in a spirit of Anāsakti might be regarded as having reached naiṣkarmya. This is what the Bhagavadgītā also focuses on. To put it differently one may say, rising superior to the modus operandi of Karmās and its effects by practicing the principle of non-attachment. The next doctrine of super-moralism is nistraigunya which literally means to rise above the three Guṇas viz. Sattva, Rājas and Tāmasa, for God resides above these three, i.e., 'triguṇātīt'. According to the Bhagavadgītā, there exist two ways through which one can rise above these three guṇas, either by being 'nityastvasath' or by 'avyabhicāriṇī bhakti'. Whereas, Rājasa and Tāmasa are to be destroyed by Sattva which in turn is destroyed by Sattva itself. One can successfully reach the 'Nitya Sattvahood' state by destroying Rājasa and Tāmasa. But this is not the ultimate end yet. For now, we start wondering whether "God is bliss or blissful? Furthermore, the Bhagavadgītā elucidates that the state of nistraigunya ought to be reached not just by the elimination of other two guṇas by Sattva and Sattva itself, but by pursuing the path of avyabhicāriṇī bhakti i.e., one-pointed or unswerving devotion to God. For Dr. Ranade asserts that according to super-moralism, "it is only bhakti-yoga which enables us to go beyond the three guṇas and thus to attain the highest ideal. Now another query takes birth in us, as to what is the highest moral ideal realizable by man according to the Bhagavadgītā? The doctrine of Stithaprajña, holds the answer to this question. This doctrine may be better understood in the light of four headers as is studied by Dr. Ranade. These constitute psychological characteristic comprising of withdrawal of the mind from the sense-organs; moral characteristic constituting the moral Jīvan-mukti which means the ability to achieve full-control over one's Kāma and Krodha before bodily death; social characteristic which includes equality of vision everywhere whether it be for another human or animal or plant; and lastly, the mystical characterization that can be summed up as seeing God all around oneself – whether above or below, outside or inside one's own Self. As even Dr. Caird has said, that, it is by the very constitution of man's mind, that there exists three ways of thinking open to man: "He can look outward upon the world around him; he can look

inward upon the Self within him; and he can look upward to the God above him, to the Being who unites the outward and inward worlds, and who manifests himself in both. But Dr. Caird even goes further in explaining the sequence of the realization process by man which is that: "Man looks outward before he looks inward, and he looks inward before he looks upward. As according to Descartes, it is from the Self that we are able to derive the conception of God, who is the cause of the Self and whom we must therefore acknowledge as being more perfect than the Self. On the other hand, Spinoza being the God-intoxicated philosopher, negates both the Self and the world as the primary reality. As for Spinoza, God is the be-all and end-all of all the things; God is the alpha and the omega of the existence; the philosophy starts and ends in God itself. But the Upaniṣadic philosophers, neither follow the Cartesian nor the Spinozistic manners of approach when they address the problem of ultimate reality. For "the Upaniṣadic philosophers regarded the Self as the ultimate existence and subordinated the World and God to the Self. The Self, to them, is more real than either the World or God.

### **BEATIFICISM**

Dr. R. D. Ranade, in his analysis of the Bhagavadgītā develops the theory of Beatificism through the reconciliation of both moralism and super-moralism. In order to have a full-understanding of Beatificism, we need to go back to our timeless Upaniṣads. Whereas, for the present understanding, even the Bhagavadgītā serves our purpose. But in order to comprehend the most authentic criterion of mystical experience, we must, first acquaint ourselves with the three most well-known epistemological theories, namely, Idealism (which stresses upon coherence), Realism. (which focuses on independence or coherence) and Pragmatism (dealing with satisfaction). It is believed by Dr. Ranade that, parallels can be drawn between the hedonistic satisfaction through pleasure and beatification of the mystics. He even goes on to say that: "It is much better to be a mystic dissatisfied than a fool satisfied! Furthermore, Dr. Ranade goes on to define it with the help of another terminology of Stoics known as 'catalepsia', which is a sort of integrating our supersensuous experiences in order to experience absolute beatification. Interestingly, Beatificism can be viewed from multiple lenses i.e., from the view points of metaphysics, epistemology, psychology, mysticism, ethics and axiology. But as Dr. Ranade aptly observes that, whatever may be one's subjective perspective of analysis, at the end, it is beatification which would form the ultimate end and which is the absolute goal of all the mystics of the world. Precisely, it is this ideal of perfect bliss which unites all the mystics across the globe. Even in the Upaniṣads, 'we possess the much celebrated beatific doctrine which proceeds by multiplying every smaller unit of happiness a hundred times, this again a hundred times and so on, until the bliss of the realized saint has been achieved. There are three vital aspects to the theory of beatificism – the first aspect being, touching God by coming into direct contact and communion with God; the second aspect being, enjoying the highest form of bliss inside of one's own self and having become one with the Brahman reaching the state of Nirvāṇa; third and last aspect being, the identification of the blissful state itself non-dual from Brahman. All in all, "The identification of happiness with Reality, the axiological conception of bliss and metaphysical conception of Brahman are the same. The Upaniṣadic thinkers further say that, the Brahman must be regarded as the source of all existence and origin of all resplendence; also it is the Brahman which constitutes the subtle essence underlying all the gross manifestations which we come across in this world. As is even observed in the Aparokṣhānubhūti written by Śrī Śaṅkarācārya that- "Upādānam prapañcasya brahmaṇo anyathā vidhyathe, Tasmāt sarvaprapañcayam brahmaivasthi na chetarat." (45) translated by Swami Vimuktananda as 'There exists no other material cause of this phenomenal universe except Brahman. Hence this whole universe is but Brahman and nothing else.' Furthermore, Śaṅkarācārya goes on to assert that "Aham yekapi sookshmascha jñātā sākṣī sadvyaya, Tadaham nātra sandeho vicharah soyameedreṣa." (16) translated as, 'As I am also the One, the Subtle, the Knower, the Witness, the Ever-Existent and the Unchanging, so there is no doubt that I am "That" (i.e. Brahman). Such is this enquiry.' highlighting that beatificism is only possible through self-realization. Thus the Bhagavadgītā proposes a perfect reconciliation of materialism and spirituality. We find beatification being realized in the Bhagavadgītā and Dr. Ranade is staunch supporter of this view.

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**UNDERSTANDING CUSTOMER LOYALTY OF MOBILE PHONE USERS IN INDIAN TELECOMMUNICATION INDUSTRY: A REVIEW OF EMPIRICAL EVIDENCES**

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**ABSTRACT**

*All people are becoming busy and more professional than previous. The business world and general life is becoming more complex day by day. They need to share more information to each other because of globalization. Mobile phone has introduced a tremendous change in the communication sector in all over the world. It has changed the communication structure also. People in various occupations and income levels are using mobile phone intensively for their occupational purpose and personal purpose as well. Now a day the world is called 'Global village'. It is only possible for the developed and modern communication technology. Mobile phone services contribute significantly to the growth and development of the country whether industrial or emerging economy where they operate. Customer loyalty is important for both the firm and the customer. As regards the firm, loyal customers are willing to make repeat purchases in the business that delivers value beyond their expectation. Loyal customers often will, over time bring substantial revenues and demand less attention from the firms they patronize. The determinants of customer loyalty such as service quality, perceived service value, customer satisfaction, customer trust and commitment. In this paper the diverse literature available worldwide on customer Loyalty has been explored. Its main objective is to understand the antecedents of customer loyalty. In order to review the literature, research papers have been collected from various referred journals related to service quality, customer satisfaction, perceived value, and customer loyalty.*

*Keywords: Customer loyalty, Mobile network provider, perceived value, Satisfaction, Telecommunication.*

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**INTRODUCTION**

Indian telecom industry underwent a high pace of market liberalization and growth since the 1990s and now has become the world's most competitive and one of the fastest growing telecom markets. The Industry has grown over twenty times in just ten years, from under 37 million subscribers in the year 2001 to over 846 million subscribers in the year 2011. India's telecommunication network is the second largest in the world by number of telephone users (both fixed and mobile phone) with 1.206 billion subscribers as on 30 September 2017. It has one of the lowest call tariffs in the world enabled by mega telecom operators and hyper-competition among them. India has the world's second-largest Internet user-base. As on 30 September 2017, there were 324.89 million internet subscribers in the country. Telecommunication has supported the socioeconomic development of India and has played a significant role to narrow down the rural-urban digital divide to some extent. It also has helped to increase the transparency of governance with the introduction of e-governance in India.

**SIGNIFICANCE**

Advances in technology have changed the way in which the world conducts business and are increasingly providing consumers with greater conveniences. The Internet and telecommunication technologies are frequently regarded as two major drivers for creating new value and introducing new services to customers. A driving force behind mobile commerce is the mobile service providers of wireless telecommunication technology that offer consumers the means to remotely engage in commerce via their mobile devices. As the mobile commerce market grows, two critical issues facing mobile service providers are market share and competitive advantage. The opportunities associated with market expansion will certainly result in a greater number of providers. Thus, gaining or maintaining market share through a means that provides an unparalleled competitive advantage will strongly figure into a provider's business plan. Although technology can provide a competitive advantage, the advantage is only temporary. As the technology matures it becomes readily available to everyone and the advantages it once provided disappear. A better approach lies in adopting technology to leverage a customer-centric approach that focuses the business on retaining existing customer and seeking their loyalty. Continual advances in mobile technology, the rapid evolution of the mobile services market and its quick rise to maturity, and market dynamics may offer many challenges to CRM (Customer Relationship Management).

**OBJECTIVES**

1. To discover the various factors determining Customer Loyalty of Mobile Phone users.
2. To provide an up to date and comprehensive review of studies on Customer Loyalty of Mobile Phone users.

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**DATA BASE AND RESEARCH METHODOLOGY**

For the present study a thorough review of the existing empirical literature has been conducted. Articles published in various online databases, and search engines such as Science Direct and Google Scholar were reviewed. In addition annual reports of TRAI (Telecommunication Regulatory Authority of India) along with various books on the topic were reviewed. Studies were explored to gather information about customer loyalty and mobile phone Industry. Thereafter, exhaustive study of the literature was undertaken in order to understand customer loyalty and bring out the factors influencing customer loyalty in telecommunication sector. The studies have been reviewed in terms of important measures viz. objectives, Sample, the factors that determine loyalty, and research findings, in service quality of Mobile Phone Network Service Providers.

**SAMPLE AND RESPONDENT SELECTION**

Most of the studies reviewed are based on the data collected from primary sources. It has been found that the researchers have used different approaches of collecting primary data in order to reach the respondents, i.e. through surveys, interviews and questionnaires. The secondary sources of data include data from mobile phone users, students of colleges and universities. These studies conducted in different countries of the world have been selected mainly by using purposive and convenience sampling techniques.

**LITERATURE REVIEW: SERVICE QUALITY (SQ)**

Academic researchers have identified various factors that influencing the customer loyalty. Evaluating service quality of mobile value added services, the dimensions of service quality are content quality, customer service and system reliability. From these all the three dimensions are most influential on perceived value and customer satisfaction, and the influence of “content quality” ranks second. Ying-Feng Kuo a, Chi-Ming Wu b, Wei-Jaw Deng, (2009).

Service quality is an important determinant of customer perceived value, customer satisfaction, corporate image, and perceived switching costs. Perceived value is an antecedent of customer satisfaction, corporate image, customer satisfaction, and perceived switching costs are three key drivers of customer loyalty. a comprehensive hierarchical model of six important constructs are service quality, customer perceived value, customer satisfaction, perceived switching costs, corporate image, and customer loyalty developed and tested in a hierarchical and multidimensional approach for conceptualizing and measuring customers’ perceptions of service quality in the mobile communications market. The retailing function of a major mobile communication provider also incorporated. Ilias Santouridis and Panagiotis Trivellas (2013)

This information would certainly enable network service providers to formulate appropriate marketing strategies which would work in their favor towards achieving competitive advantage and long-term sustainability. By enhancing service quality, firms can influence loyalty and encourage customers’ repurchase intention. This knowledge enables service providers to formulate appropriate marketing strategies by focusing on the key dimensions of the service quality, which would work in their favour in achieving competitive advantage and long-term sustainability. In general this study contributes towards a new body of knowledge with regards to the future potential of ISPs globally. (Paramaporn Thaichon, Antonio Lobo and Ann Mitsis (2014)

The earliest service quality model was introduced by Parasuraman et al. (1985), and called SERVQUAL, including tangibles, reliability, responsiveness, assurance and empathy. SERVQUAL was initiated based on Parasuraman’s et al. (1985) gap model between performance and expectations: as performance exceeds expectations, quality increases and vice versa. In other words, the central idea in this model viewed service quality as a function of the different scores or gaps between expectations and perceptions (Zeithaml et al., 1996).

Previous research has endeavored to explore the dimensions of service quality in telecommunications industry. Lai et al. (2009) confirms that network quality is an important drivers of overall service quality in the Chinese telecommunications market. Nonetheless, Abdolvand et al. (2006) suggest that businesses should not only focus on network quality, but also pay attention to customer support in order to enhance overall service quality perception. On the other hand, when service providers possess good reputation with regards to their security practice, consumers tend to believe that purchasing with them is safe. Network quality, customer service and technical support, information quality and website information support, and security and privacy are the dimensions of overall service quality in ISP industry (Roca et al., 2009).

From several recent studies one consensus that has emerged is that researchers empirically modelling the service quality construct have consistently identified at least three primary dimensions of service quality: interaction quality, physical environment quality, and outcome quality (Brady and Cronin, 2001; Clemes et al., 2011; Clemes et al., 2010; Clemes et al., 2007; Dagger et al., 2007; Lu et al., 2009; Marti’nez Caro and Marti’nez Garcí’a, 2008).

The results provide empirical evidence that the interpersonal interactions occurring during the service delivery often have the greatest effect on customers' perceptions of service quality (Bitner et al., 1994; Hartline and Ferrell, 1996). These results suggest that mobile communications service providers should not only concentrate on improving their service quality through massive investments in network extensions and network improvements, but also focus on delivering superior services using well-trained and professional employees. Michael Daniel Clemes and Xin Shu and Christopher Gan (2013).

Physically appealing, store atmosphere, customer convenience, and social factors are the sub-dimensions of physical environment quality. The physically appealing sub-dimension is the most important indicator in measuring customers' perceptions of physical environment quality. Several researchers suggest that customers rely on extrinsic cues such as the presence of certain physical evidence to form and assess their service quality perceptions (Ariffin and Aziz, 2008; Choudhury, 2008). The importance of extrinsic cues to customers' perceptions of service quality was also supported in the earlier studies by Bitner (1990) and Dabholkar et al. (1996).

Outcome quality Reliability, waiting time, network quality, billing system, and privacy are five sub-dimensions of outcome quality. The reliability sub-dimension is the most APJML 26,1 134 important indicator in measuring customers' perceptions of outcome quality. Parasuraman et al. (1988, p. 23) define reliability as "ability to perform the promised service dependably and accurately." Dabholkar et al. (1996) consider reliability in a retail context as a combination of keeping promises and "doing it right". The importance of the reliability factor to customers' perceptions of service quality has been consistently supported in the service marketing literature (Cronin and Taylor, 1992; Dabholkar et al., 1996; Parasuraman et al., 1994; Parasuraman et al., 1988). Proposed dimensions of overall service quality in ISP industry as network quality, customer service and technical support, information quality and website information support; security and privacy. The exogenous constructs of the conceptual model include influential factors such as network quality, customer service, information support and security which make up the perception of overall service quality. The endogenous constructs include cognitive and affective determinants such as customers' trust, satisfaction, commitment, value and resultants – attitudinal loyalty and behavioral loyalty.

### **CUSTOMER SATISFACTION**

Customer satisfaction is an important factor for maintaining a long-term relationship between a company and its customers (Anderson and Srinivasan, 2003; Lim et al., 2006). Satisfaction may be assessed by customer's rating of the brand, which is based on all the encounters and experiences of the customer with the brand. Kim et al. (2004). Satisfaction was defined as a consumer's post-purchase evaluation and affective response to the overall product or service experience (Oliver, 1992). Satisfaction is also a strong predictor for behavioral variables like intentions of repurchase, recommendations, loyalty (Lin and Wang, 2006). Satisfaction is significantly influenced by customer's evaluation of service features. Javalgi et al. (2005).

The rapid growth of the mobile services market in the past years has resulted in a sector facing a fierce competition among companies, with mobile operators offering a wide range of services and offers to attract new customers and to retain the present customers (Shukla, 2010). In this increasingly competitive scenario, the ability to provide a high level of customer satisfaction, along with a low defection intentions are key issues in order to differentiate from competitors (Deng et al., 2010). Investigating crucial factors that leads to customer loyalty in the mobile telephony sector are service quality and customer satisfaction. Ilias Santouridis and Panagiotis Trivellas (2010).

Overall Consumer Satisfaction (CS) has three antecedents: Perceived Quality (PQ), Perceived Value (PV), and Customer Expectations (CE); and two consequences: Customer Complaints (CC) and Customer Loyalty (CL). PQ is the consumer's evaluation of the consumption experience and PV evaluates perceived quality relative to price. Each individual item of satisfaction is positively correlated with overall satisfaction, and the most correlated items are, in this order, customer care, communications quality and complementary services, followed by adequacy of rates, price, easily-acquired new handsets, bill clarity and coverage, while the least important is the ability to easily find rates and offers. Covadonga Gijón a,b , Teresa Garín-Muñoz c , Teodosio Pérez-Amaral a,n , Rafael López-Zorzano, the basic ACSI model (Fornell, Johnson, Anderson, Cha, & Bryant, 1996)

Customer satisfaction was considered as an important goal for telecommunication network operators in the liberalized German market. In their study considered assessment of price, perceived network quality, assessment of customer care and personal benefits as perceived by customers as drivers of customer satisfaction. Gerpott et al. (2001)

Exploring determinants of customer satisfaction of mobile network providers in France, they considered pricing plan, core services which included coverage of the calling area and clarity of sound, value added services consisting of precision of billing service and easy access to mobile network provider. The parameter estimates of the independent variables were positive and significant. Lee et al. (2001).

The Korean mobile telecommunication industry is in the maturity stage and the players in the industry have shifted their strategic focus away from attracting new customers, toward retaining existing customers. In this context Kim et al. (2004), considered in their study call quality, pricing structure, value added services, convenience in procedures, customer support as drivers of customer satisfaction.

### **PERCEIVED VALUE**

Customer's perceived value can be defined from the perspectives of money, quality, benefit, and social psychology. The Monetary perspective indicates that value is generated when less is paid (such as by using coupons or promotions). Perceived value is the difference between the highest price that consumers are willing to pay for a product or a service and the amount practically paid. According to the quality perspective, value is the difference between the money paid for a certain product and the quality of the product (Bishop, 1984). That is, when less money is paid for a high quality product, positive perceived value will be created. The benefit perspective indicates that perceived value is customers' overall evaluation of the utility of perceived benefits and perceived sacrifices (Zeithaml, 1988).

Investigating the mobile services in China and Canada the results found that service quality is positively related to perceived value, in the telecom industry, Wang et al. (2004) and Turel and Serenko (2006).

Value was defined by a ratio between what the customer gets and what the customer gives (Kotler, 2000). customer perception of value may be composed of: low price, whatever the customer wants in the product, quality the customer gets for the price the customer pays, and what the customer gets for what the customer pays and suggested that perceived value means customers' overall assessment of the utility of a product based on perceptions of what the customer receives and what is given by the customer According to Zeithaml (1988). Perceived value is a "richer measure of customers' overall evaluation of a service than perceived service quality" Bolton and Drew (1991). The value of an offering as perceived by customers is different based on their personal values, needs, preferences and financial resources According to Ravald and Gronroos (1996). The value perception also may differ according to the usage situation Anckar and D'Incau (2002).

In the mobile communications sector, the service perceived value could be defined as the evaluation of the benefits of a service by customers, based on their advance sacrifices and ex-post perceived performance when they use mobile services (Kuo, Wu, & Deng, 2009).

Emotional value, social value, price value and performance value are the antecedents of perceived value Sweeney and Soutar (2001). Price value for money and performance/quality value are important antecedents of perceived value in the web use context, whereas emotional value and social value are the critical antecedents of perceived value in the mobile use context. This implies that web users pay more attention to price value for money and performance/quality value of mobile applications than mobile users. Conversely, mobile users consider emotional value and the social value of mobile applications when those are used. Chiao-Chen Chang (2015).

Emotional value is a social-psychological dimension that relies on a product's ability to produce moods or affective states (Sheth, Newman, & Gross, 1991a), as well as the perceived utility of a product based on feelings or affective states (Lu & Hsiao, 2010). In the mobile environment, social value refers to the utility of mobile applications derived from their perceived ability to enhance social well-being (Wang, Liao, & Yang, 2013). Hence, greater emotional value derived from using mobile applications will lead to greater overall perceived value.

Price value for money Price/value for money is the utility derived from the service of mobile applications due to the reduction of its perceived short-term and long-term costs (Sweeney & Soutar, 2001). Also, price/value for money refers to the utility derived from the product due to the reduction of its perceived short term and longer term costs (Hu, Fu, & Wang, 2011). Price value for money was also found as a strong predictor to explain perceived value.

Previous research highlights some variables as the main drivers of services' perceived value, such as the service quality, a good value for money and the customer service (Gerpott et al., 2001) and also suggests that price and value for money are other key components, meaning what consumers pay to acquire a specific service (Lu, Lu,



& Jen, 2011). Performance value is the utility derived from the perceived quality and expected performance of the product / service.

### **CUSTOMER LOYALTY**

Generally go through different decision processes when they make contractual transactions like mobile services compared to make a single discrete transaction like computer. For a continuous contractual transaction that represents a long-term commitment, consumers pay a basic monthly service fee. Depending on additional minutes and optional services, consumers pay extra charges. For such usage-dependent contractual services, a long – term relationship with customers is important for service providers (Gerpott et al, 2001). In this sense, customer – oriented marketing strategies are essential for mobile service carriers to retain their customers (Kim et al, 2004)

Examined the effect of switching cost, service quality and customer satisfaction on customer loyalty in the mobile telecommunication services, shows that the switching cost, service quality and customer satisfaction have positive association with customer loyalty. However, the customer satisfaction was found to be the best predictor of customer loyalty. S K Chadha and Deepa Kapoor (2009).

The relationships among service quality, perceived value, and customer satisfaction, and post-purchase intention, Service quality positively influenced perceived value and customer satisfaction, indicating that when telecom companies provide good service quality, perceived value and customer satisfaction can be enhanced. Perceived value positively influenced customer satisfaction. In other words, higher perceived value can lead to higher customer satisfaction. Perceived value and customer satisfaction directly and positively influenced post-purchase intention, where the effect of perceived value was the largest, followed by that of customer satisfaction. Ying-Feng Kuo a, Chi-Ming Wu b , Wei-Jaw Deng, (2009).

### **IMPLICATIONS**

This study contributes both theoretical and practical implications. NSPs' overall service quality is widely considered as one of the key factors determining customer attitudinal loyalty, repurchase intention and unfavorable behavioral intentions. In NSP (Network service providers) overall customer loyalty dimensions are identified as: service quality, customer satisfaction, perceived value, trust. It has revealed the differences in service quality dimensions in an NSP context, which results in a better understanding of NSPs' service quality. It is vital for NSPs to obtain accurate information regarding their service quality as perceived by their customers. This information would certainly enable them to formulate appropriate marketing strategies which would work in their favor towards achieving competitive advantage and long-term sustainability. By enhancing service quality, firms can influence loyalty and encourage customers' repurchase intention. This knowledge enables service providers to formulate appropriate marketing strategies by focusing on the key dimensions of the service quality, which would work in their favor in achieving competitive advantage and long-term sustainability. In general this study contributes towards a new body of knowledge with regards to the future potential of NSPs globally.

### **FUTURE SCOPE**

Customer loyalty in Mobile telephone network service providers has potential scope for future research. Future research may incorporate in the aspect of factors influencing customer loyalty in Indian mobile telephone phone service industry, such factors are corporate image, perceived usefulness, trust and commitment and also could consider how the above discussed factors influencing other service industries like hotels, health care and social Medias.

### **CONCLUSION**

As the current market place becomes more competitive, consumers tend to become more and more demanding. Mobile telecommunication service sector in India has been experiencing the highest growth rate in terms of subscribers and revenues. With the increasing competition in cellular services, the consumers are demanding more. The main condition for protecting the subscriber base is to win customer loyalty. An assessment of service quality dimensions is also included to fill the void of research on modeling service quality in high tech services. In this study the service quality, customer satisfaction and perceived value are the key determinants of loyalty. The availability of attractive alternatives is the main switching barrier, shifting resources to customer retention through improved service quality for reducing customer churn rate. The above discussed literature clearly shows that service quality, customer satisfaction and perceived value are most important antecedents for customer loyalty.

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## A STUDY ON IMPORATNCE OF JOB SATISFACTION IN THE ORGANIZATION

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### ABSTRACT

*In the modern era, organizations are facing several challenges due to the dynamic nature of the environment. One of the many challenges for a business is to satisfy its employees in order to cope up with the ever changing and evolving environment and to achieve success and remain in competition. In order to increase efficiency, effectiveness, productivity and job commitment of employees, the business must satisfy the needs of its employees by providing good working conditions. The objective of this paper is to analyze the impact of working environment on employee job satisfaction. The study employed a quantitative methodology. Data was collected through a self-administered survey questionnaire. The questionnaire is adopted from a previous validated survey..The study concludes with some brief prospects that the businesses need to realize the importance of good working environment for maximizing the level of job satisfaction. This paper may benefit society by encouraging people to contribute more to their jobs and may help them in their personal growth and development. Hence, it is essential for an organization to motivate their employees to work hard for achieving the organizational goals and objectives.*

*Keywords: Job commitment, working environment, job satisfaction*

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### INTRODUCTION

**Job satisfaction** or **employee satisfaction** has been defined in many different ways. Some believe it is simply how content an individual is with his or her job, in other words, whether or not they like the job or individual aspects or facets of jobs, such as nature of work or supervision. Others believe it is not as simplistic as this definition suggests and instead that multidimensional psychological responses to one's job are involved. Researchers have also noted that job satisfaction measures vary in the extent to which they measure feelings about the job (affective job satisfaction). or cognitions about the job (cognitive job satisfaction). The concept of job satisfaction has been developed in many ways by many different researchers and practitioners. One of the most widely used definitions in organizational research is that of Locke (1976), who defines job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences" Others have defined it as simply how content an individual is with his or her job; whether he or she likes the job or not It is assessed at both the global level (whether or not the individual is satisfied with the job overall), or at the facet level (whether or not the individual is satisfied with different aspects of the job). Spector (1997) lists 14 common facets: Appreciation, Communication, Coworkers, Fringe benefits, Job conditions, Nature of the work, Organization, Personal growth, Policies and procedures, Promotion opportunities, Recognition, Security, and Supervision.

A more recent definition of the concept of job satisfaction is from Hulin and Judge (2003), who have noted that job satisfaction includes multidimensional psychological responses to an individual's job, and that these personal responses have cognitive (evaluative), affective (or emotional), and behavioral components. Job satisfaction scales vary in the extent to which they assess the affective feelings about the job or the cognitive assessment of the job. Affective job satisfaction is a subjective construct representing an emotional feeling individuals have about their job. Hence, affective job satisfaction for individuals reflects the degree of pleasure or happiness their job in general induces. Cognitive job satisfaction is a more objective and logical evaluation of various facets of a job. Cognitive job satisfaction can be unidimensional if it comprises evaluation of just one facet of a job, such as pay or maternity leave, or multidimensional if two or more facets of a job are simultaneously evaluated. Cognitive job satisfaction does not assess the degree of pleasure or happiness that arises from specific job facets, but rather gauges the extent to which those job facets are judged by the job holder to be satisfactory in comparison with objectives they themselves set or with other jobs. While cognitive job satisfaction might help to bring about affective job satisfaction, the two constructs are distinct, not necessarily directly related, and have different antecedents and consequences. Job satisfaction can also be seen within the broader context of the range of issues which affect an individual's experience of work, or their quality of working life. Job satisfaction can be understood in terms of its relationships with other key factors, such as general well-being, stress at work, control at work, home-work interface, and working conditions.

In India concluded that in India Employees tend to love their job if they get what they believe is an important attribute of a good job. Weight age factor of each such attribute based on exhaustive survey has been calculated. Region, sector and gender wise study of job satisfaction has provided consistent picture with respect to

distribution of data set analyzed showed that most of the employees in Indian industry are not satisfied with their job except for a few like male in commerce sector and female in education sector. Total job satisfaction level of males is found to be higher than that of woman. Total job satisfaction level in manufacturing sector is found to be very low.

**Employee engagement** is a property of the relationship between an organization and its employees. An "engaged employee" is one who is fully absorbed by and enthusiastic about their work and so takes positive action to further the organization's reputation and interests. An organization with 'high' employee engagement might therefore be expected to outperform those with 'low' employee engagement, all else being equal. Employee engagement is a workplace approach designed to ensure that employees are committed to their organization's goals and values, motivated to contribute to organizational success, and are able at the same time to enhance their own sense of well-being. In contrast, job satisfaction—a term sometimes used interchangeably with employee engagement—is defined as how an employee feels about his or her job, work environment, pay, benefits, etc. The happier people are with-in their job, the more satisfied they are said to be. Job satisfaction is not the same as Motivation or Aptitude although it is clearly linked. Employee engagement is a complex concept, with many issues influencing engagement levels. Consequently, there are many pathways to foster engagement, with no one kit that fits all organizations.

### LITERATURE REVIEW

The relationship between Job satisfaction and employee engagement have been studied and reported by many researchers. An attempt is made here to highlight a few of the studies to support the present study.

**Sobia Ali & Yasir Aftab Farooqi (2015)** conducted a research to study the Effect of Work Overload on Job Satisfaction, Effect of Job Satisfaction on Employee Engagement and Employee Performance". The purpose of this study was to identify the effect of work overload in job satisfaction and effect of job satisfaction on employee engagement and employee performance. Data was collected with the help of questionnaire and the sample of 207 employees of Public Sector University of Gujranwala Division was selected and data was analyzed using SPSS software. This study revealed that the work overload is the major concern for the organization and it also affects job satisfaction, employee engagement and employee performance.

**Fachrunnisa Olivia et al (2014)** studied the Role of Workplace Spirituality and Employee Engagement to enhance Job Satisfaction and Performance. The study discussed the role of creative process engagement between leader-fieldworkers-community to enhance job satisfaction and performance of field workers and also the role of workplace spirituality and creative process engagement to enhance job satisfaction and performance. This study was conducted in Indonesian government office and data was analyzed using correlation analysis and t-test. The results indicated that workplace spirituality and creative process engagement was required to create job satisfaction which then leads to employee performance. The study's findings showed that the creative process engagement was positively related to employee performance.

**Deepa & Kuppusamy (2014)** conducted a research to explore the Impact of Performance Appraisal System on Job Satisfaction, Employee Engagement, Organizational Citizenship Behavior and Productivity. The paper summarized the conceptual foundation of performance appraisal system and its relationship between Job Satisfaction, Organization Culture, Organization Citizenship Behavior, Employee Engagement and thus with Productivity. The results showed that performance appraisal system helps both the employees and the organization in increasing their productivity and it would automatically increase the Organizational Commitment and Organizational Citizenship Behavior in the employees. Once the employees found that they are satisfied with their job, then they engage themselves towards the work which leads to increase in their productivity. The study also concluded that Performance Appraisal System could be used to encourage the employees to have a great Organizational Commitment which in turn would make them work efficiently for the organization so as to have a greater organizational commitment. Performance Appraisal System also helped the employees to motivate themselves in two ways; either financially or non-financially. Financially, by providing extra incentives, it helped the employees to motivate themselves and makes them to have a more commitment in the organization.

### HISTORY

The assessment of job satisfaction through employee anonymous surveys became commonplace in the 1930s. Although prior to that time there was the beginning of interest in employee attitudes, there were only a handful of studies published. Latham and Budworth note that Uhrbrock in 1934 was one of the first psychologists to use the newly developed attitude measurement techniques to assess factory worker attitudes. They also note that in 1935 Hoppock conducted a study that focused explicitly on job satisfaction that is affected by both the nature of the job and relationships with coworkers and supervisors.

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**MODELS OF JOB SATISFACTION****Affect theory**

Edwin A. Locke's Range of Affect Theory (1976) is arguably the most famous job satisfaction model. The main premise of this theory is that satisfaction is determined by a discrepancy between what one wants in a job and what one has in a job. Further, the theory states that how much one values a given facet of work (e.g. the degree of autonomy in a position) moderates how satisfied/dissatisfied one becomes when expectations are/aren't met. When a person values a particular facet of a job, his satisfaction is more greatly impacted both positively (when expectations are met) and negatively (when expectations are not met), compared to one who doesn't value that facet. To illustrate, if Employee A values autonomy in the workplace and Employee B is indifferent about autonomy, then Employee A would be more satisfied in a position that offers a high degree of autonomy and less satisfied in a position with little or no autonomy compared to Employee B. This theory also states that too much of a particular facet will produce stronger feelings of dissatisfaction the more a worker values that facet.

**Dispositional approach**

The dispositional approach suggests that individuals vary in their tendency to be satisfied with their jobs, in other words, job satisfaction is to some extent an individual trait. This approach became a notable explanation of job satisfaction in light of evidence that job satisfaction tends to be stable over time and across careers and jobs. Research also indicates that identical twins raised apart have similar levels of job satisfaction. A significant model that narrowed the scope of the dispositional approach was the Core Self-evaluations Model, proposed by Timothy A. Judge, Edwin A. Locke, and Cathy C. Durham in 1997. Judge et al. argued that there are four Core Self-evaluations that determine one's disposition towards job satisfaction: self-esteem, general self-efficacy, locus of control, and neuroticism. This model states that higher levels of self-esteem (the value one places on his/her self) and general self-efficacy (the belief in one's own competence) lead to higher work satisfaction. Having an internal locus of control (believing one has control over her/his own life, as opposed to outside forces having control) leads to higher job satisfaction. Finally, lower levels of neuroticism lead to higher job satisfaction.

**Equity theory**

Equity Theory shows how a person views fairness in regard to social relationships such as with an employer. A person identifies the amount of input (things gained) from a relationship compared to the output (things given) to produce an input/output ratio. They then compare this ratio to the ratio of other people in deciding whether or not they have an equitable relationship. Equity Theory suggests that if an individual thinks there is an inequality between two social groups or individuals, the person is likely to be distressed because the ratio between the input and the output are not equal. Other psychologists have extended the equity theory, suggesting three behavioral response patterns to situations of perceived equity or inequity (Huseman, Hatfield, & Mile, 1987; O'Neil & Mone 1998). These three types are benevolent, equity sensitive, and entitled. The level by each type affects motivation, job satisfaction, and job performance.

1. Benevolent-Satisfied when they are under-rewarded compared with co-workers
2. Equity sensitive-Believe everyone should be fairly rewarded
3. Entitled-People believe that everything they receive is their just due

**Discrepancy theory**

The concept of discrepancy theory is to explain the ultimate source of anxiety and dejection. An individual who has not fulfilled his responsibility feels the sense of anxiety and regret for not performing well. They will also feel dejection due to not being able to achieve their hopes and aspirations. According to this theory, all individuals will learn what their obligations and responsibilities are for a particular function, and if they fail to fulfill those obligations then they are punished. Over time, these duties and obligations consolidate to form an abstracted set of principles, designated as a self-guide. Agitation and anxiety are the main responses when an individual fails to achieve the obligation or responsibility. This theory also explains that if achievement of the obligations is obtained then the reward can be praise, approval, or love. These achievements and aspirations also form an abstracted set of principles, referred to as the ideal self guide. When the individual fails to obtain these rewards, they begin to have feelings of dejection, disappointment, or even depression.

**Two-factor theory (motivator-hygiene theory)**

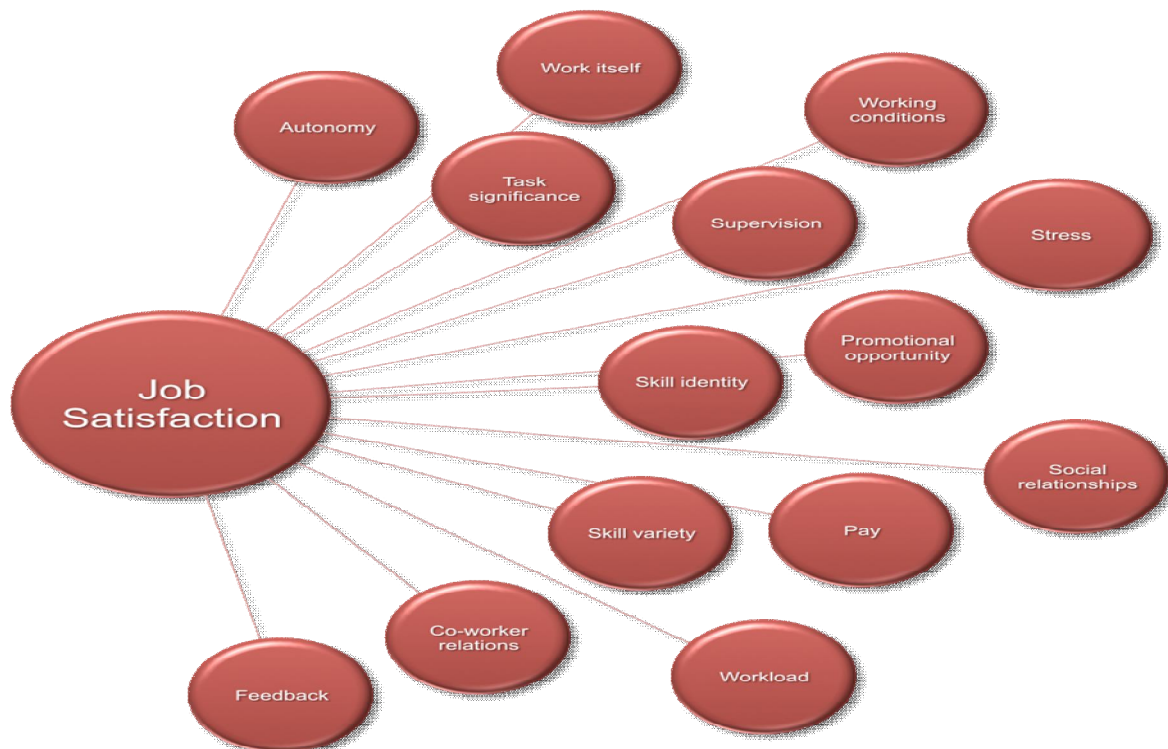
Frederick Herzberg's two-factor theory (also known as motivator-hygiene theory) attempts to explain satisfaction and motivation in the workplace. This theory states that satisfaction and dissatisfaction are driven by different factors – motivation and hygiene factors, respectively. An employee's motivation to work is

continually related to job satisfaction of a subordinate. Motivation can be seen as an inner force that drives individuals to attain personal and organizational goals (Hoskinson, Porter, & Wrench, p. 133). Motivating factors are those aspects of the job that make people want to perform, and provide people with satisfaction, for example achievement in work, recognition, promotion opportunities. These motivating factors are considered to be intrinsic to the job, or the work carried out. Hygiene factors include aspects of the working environment such as pay, company policies, supervisory practices, and other working conditions.

### Job characteristics model

Hackman & Oldham proposed the job characteristics model, which is widely used as a framework to study how particular job characteristics impact job outcomes, including job satisfaction. The five core job characteristics can be combined to form a motivating potential score (MPS) for a job, which can be used as an index of how likely a job is to affect an employee's attitudes and behaviors. Not everyone is equally affected by the MPS of a job. People who are high in growth need strength (the desire for autonomy, challenge and development of new skills on the job) are particularly affected by job characteristics. A meta-analysis of studies that assess the framework of the model provides some support for the validity of the JCM.

### FACTORS OF JOB SATISFACTION IN WORK PLACE



Keeping employees engaged and satisfied takes more than just good pay and benefits. The following list reveals some of the key job satisfaction aspects cited by employees:

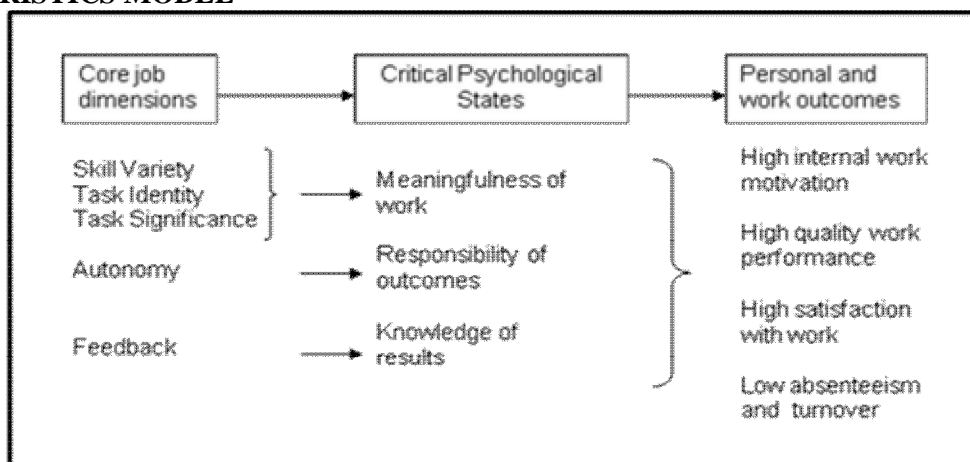
- **Respect** – According to the SHRM report, employees rate respectful treatment of all employees as the most important factor in job satisfaction.
- **Trust** – Perhaps because of workplace uncertainty in the years following the Great Recession, employees indicated that trust between themselves and senior management was another highly important satisfaction factor.
- **Security** – If you've ever had to go to work each day wondering whether your job is secure, you know it can cause a great deal of anxiety. Organizations can provide a sense of security through honest communication and transparency about the company's health and long-term viability.
- **Healthy Environment** – Workplaces that are free from stress, morale issues, harassment and discriminatory practices can create a positive and healthy environment for everyone.
- **Career Path** – No one wants a dead-end job. Employees are more likely to excel when they can see an established upward path, with the opportunity to earn a higher wage and take on greater responsibilities.

- **Pay and Benefits** – Good wages aren't the only reason employees find satisfaction in their jobs, but they typically rank high on the list. Competitive pay generally makes employees feel valued, and gives them less reason to look elsewhere for work.

### JOB CHARACTERISTICS MODEL

The Job Characteristics Model (JCM) explains that job satisfaction occurs when the work environment encourages intrinsically motivating characteristics. Five key job characteristics: skill variety, task identity, task significance, autonomy and feedback, influence three psychological states. Subsequently, the three psychosocial states then lead to a number of potential outcomes, including: job satisfaction. Therefore from an organisations' point of view, it is thought that by improving the five core job dimensions this will subsequently lead to a better work environment and increased job satisfaction.

### JOB CHARACTERISTICS MODEL



### INDIVIDUAL FACTORS

#### Emotion

Mood and emotions at work are related to job satisfaction. Moods tend to be longer lasting but often weaker states of uncertain origin, while emotions are often more intense, short-lived and have a clear object or cause. Some research suggests moods are related to overall job satisfaction. Positive and negative emotions were also found to be significantly related to overall job satisfaction. Frequency of experiencing net positive emotion will be a better predictor of overall job satisfaction than will intensity of positive emotion when it is experienced.

Emotion work (or emotion management) refers to various types of efforts to manage emotional states and displays. Emotion management includes all of the conscious and unconscious efforts to increase, maintain, or decrease one or more components of an emotion. Although early studies of the consequences of emotional work emphasized its harmful effects on workers, studies of workers in a variety of occupations suggest that the consequences of emotional work are not uniformly negative.

It was found that suppression of unpleasant emotions decreases job satisfaction and the amplification of pleasant emotions increases job satisfaction.<sup>[40]</sup>

The understanding of how emotion regulation relates to job satisfaction concerns two models:

1. **Emotional dissonance.** Emotional dissonance is a state of discrepancy between public displays of emotions and internal experiences of emotions,<sup>[41][42]</sup> that often follows the process of emotion regulation. Emotional dissonance is associated with high emotional exhaustion, low organizational commitment, and low job satisfaction.<sup>[43][44]</sup>
2. **Social interaction model.** Taking the social interaction perspective, workers' emotion regulation might beget responses from others during interpersonal encounters that subsequently impact their own job satisfaction. For example: The accumulation of favorable responses to displays of pleasant emotions might positively affect job satisfaction.

#### Genetics

The influence that genetics has had on a variety of individual differences is well documented.<sup>[45]</sup> Some research suggests genetics also play a role in the intrinsic, direct experiences of job satisfaction like challenge or achievement (as opposed to extrinsic, environmental factors like working conditions). One experiment used sets of monozygotic twins, reared apart, to test for the existence of genetic influence on job satisfaction. While the



results indicate the majority of the variance in job satisfaction was due to environmental factors (70%), genetic influence is still a minor factor. Genetic heritability was also suggested for several of the job characteristics measured in the experiment, such as complexity level, motor skill requirements, and physical demands.

### **Personality**

Some research suggests an association between personality and job satisfaction. Specifically, this research describes the role of negative affectivity and positive affectivity. Negative affectivity is related strongly to the personality trait of neuroticism. Individuals high in negative affectivity are more prone to experience less job satisfaction. Positive affectivity is related strongly to the personality trait of extraversion. Those high in positive affectivity are more prone to be satisfied in most dimensions of their life, including their job. Differences in affectivity likely impact how individuals will perceive objective job circumstances like pay and working conditions, thus affecting their satisfaction in that job.

### **Psychological well-being**

Psychological well-being (PWB) is defined as “the overall effectiveness of an individual’s psychological functioning” as related to primary facets of one’s life: work, family, community, etc. There are three defining characteristics of PWB. First, it is a phenomenological event, meaning that people are happy when they subjectively believe themselves to be so. Second, well-being involves some emotional conditions. Particularly, psychologically well people are more prone to experience positive emotions and less prone to experience negative emotions. Third, well-being refers to one’s life as a whole. It is a global evaluation. PWB is primarily measured using the eight-item Index of Psychological Well-Being developed by Berkman (IPWB). IPWB asks respondents to reply to a series of questions on how often they felt “pleased about accomplishing something,” “bored,” “depressed or unhappy,” etc.

PWB in the workplace plays an important role in determining job satisfaction and has attracted much research attention in recent years. These studies have focused on the effects of PWB on job satisfaction as well as job performance. One study noted that because job satisfaction is specific to one’s job, the research that examined job satisfaction had not taken into account aspects of one’s life external to the job. Prior studies had focused only on the work environment as the main determinant of job satisfaction. Ultimately, to better understand job satisfaction (and its close relative, job performance), it is important to take into account an individual’s PWB.

### **CONCLUSION**

The present study revealed that factors such as job, benefits, recognition, cooperation, fair treatment, sound company policies, team spirit and performance management system can enhance job satisfaction in employees which will lead to employee engagement. The present engagement levels can be maintained and enhanced when the management takes care of employee participation in developmental activities and monetary benefits. So after analyzing the data we can conclude that there is moderate positive relationship between employee engagement and job satisfaction in BPO sector or employee engagement effect positively on job satisfaction. This can be concluded that among the former work motivation can be improved through increasing. Job satisfaction is an important driver of Employee Engagement.

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**COMPETENCY MAPPING – A TALENT MANAGEMENT STRATEGY (A CASE STUDY OF EDUCATION SECTOR IN PANIPAT CITY)**

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**ABSTRACT**

*Talented employees are the assets for an organization. The term Talent Management has different meanings to different people and gained popularity in 1990s. Talent management refers to an ongoing process of analyzing, developing and effectively utilizing talent to meet the business needs. However, Talent Management decisions are generally driven by core competencies of an organization and there may some position specific competencies. Competencies are the foundation of talent management. The competency mapping is a strategic human resource framework which includes knowledge, skill, experience and personality traits while talent management is the recruitment, selection, development, promotion and retention of people, planned and executed in line with the organization's goals. Thus, Talent management implies recognizing a person's skills, traits and offering him the matching job. Human resources can be managed in effective way by combining competency mapping and talent management strategically. It is transition of traditional approach to modern approach by using the skills and traits of people towards performance. Human capital is an important resource for knowledge based economies like India. Several organizations are using competencies for developing and retaining talent. In this way, Competency mapping translate the behavioural actions of an employee into fruitful output or results. The present scenario needs innovative approaches for talent management based on competency mapping. The competency based talent can increase productivity and bench strength of an organization. In this era of globalization, only talented workforce can provide a competitive edge. The research paper examines the factors affecting the talent management; competency mapping can be a talent management strategy for enhancing organizational effectiveness especially with reference to educational sector in Panipat city. The descriptive research design is used to conduct the study.*

*Keywords: Talent Management, Competency Mapping, Educational Sector.*

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**BACKGROUND OF THE STUDY**

Talent Management has different interpretations for different pioneers. Some of the pioneers viewed it as the management of talented people and other pioneers viewed it as how the talent is being managed. Primarily, Talent Management can be defined it as a set of core competencies. Inter alia, Talent Management means identifying a person's skills and traits and providing him matching job. It focuses on increasing the potential of an individual. Competencies are the premises of talent management. Competency mapping is a means of recognizing the job and behavioural competencies of a person's in an organization. It helps to find out strength and weaknesses of an individual and to improve career growth. Human resource management is a process which is concerned with the management of human energies and competencies for achieving organizational goals through acquisition, development, utilization and maintenance of a competent and committed workforce in a changing environment (Agrawal, 1999).

Competency mapping has immense need to take competitive advantage. Therefore, competency of teachers is also important in this reference. With the advent of liberalization and globalization, there is a need to revamp the whole education system and to make it internationally acceptable standards. The impact of technology based education delivery system has totally changed the scene of higher education in India. Competency based talent management is a strategic approach to accomplish the strategic objectives by attracting, retaining and ensuring optimum level of performance from talented employees.

Human capital is a reservoir for skill based and knowledge economy like India. However, lack of strategic framework for competency mapping to develop human resource shall be in vain. As education is signification input for socio economic development of a country. Similarly Development of human resources is the foundation of education. NAAC (2003), ".....If we are to benefit from the huge investment that we have made in education, our teachers must be enabled and motivated to commit themselves, personally and professionally to the all- round development of students for efficiency and effectiveness in providing quality education."

Competency of teachers is an important ingredient for retaining the quality of teaching, Competency based system in the field of education and professional development is gaining interest in higher education in this decade and also insisted by the UGC. There is a saying, 'Destiny of a nation is determined in the classroom'. It means the teacher's competency. Competency mapping has become an important tool today. Competency

models are used as guide for systematic training or practical teaching to instruct students (Maynard and Furlong, 1995).

### REVIEW OF EARLIER STUDIES

**Boyatzis (1982)** explained that a job competency is an underlying characteristic of an employee i.e. motive, trait, skill aspects of one's self image, social role, or a body of knowledge which results in effective and/or superior performance in a job.

**Savage and Briggs (1993)** studied that competency tests are necessary, relevant and justifiable if professional standards are important. The skill is must for successful practice of a particular education and profession.

**McLaughlin (1995)** revealed that the nature of job changed with the level of education and skill also changed. The link between competencies and employee performance is very strong. Competency based applied learning will contribute to the academic knowledge, problem solving skills, work attitudes and general employability skills of an individual.

**Albrecht and Sack (2000)** revealed top 10 ranked competencies such as Grasp of global system, technical skills, critical thinking, appreciation of cost management, ability and willingness to learn; energy and passion; teamwork and cooperation; decision making and problem solving, motivation and initiative etc. As a result of these organizational development occurs.

**Lucian, Cernuscac Cristina Dima (2008)** described the concept of competency and how it helps in one's career development. Competency models are used for performance appraisal and management. The competency mapping tools help to choose that one should work on which position.

**Athey and Orth (2009)** explained a job oriented competency is a set of observable performance dimensions including individual knowledge, skills, attitudes and behaviours and organizational capabilities that are linked to high performance and that provide the organization with sustainable competitive advantage.

**Sugumar (2009)** studied competency of teachers has a great importance in this knowledge economy, In India, competency development and mapping is still an unexplored process. This study was conducted to explore competency gap in higher education sector.

**Tripathiet. al. (2010)** focused on the development of TAASK (Traits, Ability, Attitude, Skills and Knowledge) model for educational institutions. Various roles performed by the faculty such as administrator, leader educator and member of various bodies/societies in educational environment.

### OBJECTIVES OF THE STUDY

1. To study Socio Economic Status of academic staff of educational sector.
2. To evaluate the Importance of competency mapping in the educational sector.
3. To make suggestions for improving the overall competency in the educational sector.

### RESEARCH METHODOLOGY

- **Sources of Data:** Data has been collected from both primary and secondary sources.
- **Data Collection Instruments:** Structured Questionnaire has been prepared to collect data from respondents in Panipat city.
- **Population/Sampling Frame:** Teaching Faculty members from Panipat City colleges.
- **Sample Size:** 100
- **Sampling Method:** Convenience Sampling
- **Secondary Data:** Secondary data is collected from published reports, journals and other such documents.
- **Tools for Data Analysis:** The competency mapping was measured on the 5-point scale ranging from Strongly Disagree to Strongly Agree.

### RESULTS AND DISCUSSION

- **Socio Economic Characteristics of Faculty Members/Employees:** The following Table 1 shows the socioeconomic characteristics of the employees of the selected institutions in Panipat City.

**Table-1: Socioeconomic Characteristics of Faculty Members/Employees**

Variables	Respondents (N=99) (%)	Variables	Respondents (N=99) (%)
<b>Gender</b>		<b>Employment Status</b>	
Male	78(78.79)	Permanent	27(27.27)
Female	21(21.21)	Contractual/Temporary/ Adhoc	72(72.73)
<b>Age (Years)</b>		<b>Income (Rs.)</b>	
25-30 years	21(21.21)	Rs. 15000 - Rs. 50000	72(72.73)
30-35 years	45(45.46)	Rs. 50000 - Rs. 85000	16(16.16)
35-40 years	22(22.22)	Rs. 85000 - Rs. 120000	08(8.08)
>40 years	11(11.11)	>Rs. 120000	03(3.03)

<b>Designation</b>		<b>Administrative Responsibilities</b>	
Assistant Professor	82(82.83)	Yes	
Associate Professor	08(8.08)	No	25(25.25)
Others	09(9.09)		74(74.75)
<b>Marital Status</b>		<b>Members of any Association</b>	
Married	23(23.23)	Yes	
Unmarried	76(76.77)	No	05(5.05)
			94(94.95)

Source: Primary Data

The Sample respondents consist of 78.79% males and 21.21% of the respondents were female. The highest percentage of the respondents (45%) belonged to the age group of 30-35 years, followed by 22% of the respondents, who were in the age group of 35-40 years, and the lowest being 11% of the respondents in the age group of more than 40 years. The respondents consisted of 82% of the Assistant Professors, 8% of the Associate Professors and 9% of other respondents which include (Principals, Junior Lecturer etc.) from Panipat City. It was observed that 27% of the respondents were Permanent employees and followed by 72% of the faculty members were on Contractual/Temporary/Adhoc basis.

✎ **Importance of Competency Mapping in Talent Acquisition, Development and Retention:** The effectiveness of competency mapping was analyzed by mean, standard deviation and the results presented in the Table 2. The results show that “Set of Competencies is a part of Job Description”, “Seeks Job Enrichment” and respondents strongly agree on these statements.

“Organization values talent”, “Competency mapping is helpful in organizational development”, “Due to High Competition”, “Recruitment and Selection is done on the basis of competency mapping”, “Competencies are developed through training and development of employees”, “To identify training needs”, “For career and succession planning”, “Performance assessment is done on the basis of competencies”, “Feedback analysis for employee development”, “Alignment of competencies and job description for talent retention”, “Promotion policies are framed on the basis of competencies assessment”, “Communication Skills”, “Team Work Skills”, “Influence Ability”, “Achievement of desired results”, “Time Sensitive”, “Work according to predefined schedule”, “Use of IT and Office Automation to agument productivity”, “Keep updated and use of new technology to improve organizational effectiveness”, “Planning and organizing skills”, “Problem Solving Skills”, “Decision Making Skills”, “Analytical Skills”, “Adaptability Skills”, “Interpersonal Skills”, “Leadership Skills” and “Seek Cooperation from colleagues” and respondents were agree on the statements.

**Table-2: Importance of Competency Mapping**

Descriptive Statistics			
Statements	Sample Organization		
	Weighted Mean	Std. Deviation	Status
ORGANIZATION VALUES TALENT	4.17	.770	A
COMPETENCY MAPPING IS HELPFUL IN ORGANIZATIONAL DEVELOPMENT	4.26	.803	A
SET OF COMPETENCIES IS A PART OF JOB DESCRIPTION	4.60	.605	SA
SEEKS JOB ENRICHMENT	4.51	.761	SA
DUE TO HIGH COMPETITION	3.92	.778	A

RECRUITMENT AND SELECTION IS DONE ON THE BASIS OF COMPETENCY MAPPING	3.99	.763	A
COMPETENCIES ARE DEVELOPED THOROUGH TRAINING AND DEVELOPMENT OF EMPLOYEES	4.21	.760	A
TO IDENTIFY TRAINING NEED ANALYSIS	4.14	.892	A
FOR CAREER AND SUCCESSION PLANNING	4.32	.754	A
PERFORMANCE ASSESSMENT IS DONE ON THE BASIS OF COMPETENCIES	4.16	.944	A
FEEDBACK ANALYSIS FOR EMPLOYEE DEVELOPMENT	4.20	.937	A
ALIGNMENT OF COMPETENCIES AND JOB DESCRIPTION FOR TALENT RETENTION	4.13	.737	A
PROMOTION POLICIES ARE FRAMED ON THE BASIS OF COMPETENCIES ASSESSMENT	4.12	.918	A
COMMUNICATION SKILLS	4.09	.858	A
TEAM WORK SKILL	4.15	.719	A
INFLUENCE ABILITY	4.28	.700	A
ACHIEVEMENT OF DESIRED RESULTS	4.24	.784	A
TIME SENSITIVE	4.34	.688	A
WORK ACCORDING TO PREDEFINED SCHEDULE	4.35	.733	A
USE OF IT AND OFFICE AUTOMATION TO AGUMENT PRODUCTIVITY	4.24	.757	A
KEEP UPDATED AND USE OF NEW TECHNOLOGY TO IMPROVE ORGANIZATIONAL EFFECTIVENESS	4.09	.716	A
PLANNING AND ORGANIZING SKILLS	4.07	.773	A
PROBLEM SOLVING SKILLS	4.23	.683	A
DECISION` MAKING SKILLS	4.26	.664	A
ANALYTICAL SKILLS	4.28	.686	A
ADAPTABILITY SKILLS	4.25	.861	A
INTERPERSONAL SKILLS	4.11	.683	A
LEADERSHIP SKILLS	4.23	.793	A
SEEK COOPERATION FROM COLLEAGUES	4.11	.727	A

Source: Primary & Computed Data

Note:

SA- Strongly Agree if Weighted Mean is > 4.5

A – Agree if Weighted Mean is < 4.5

✎ **Factor Analysis for Importance of Competency Mapping:** In order to study the importance of competency mapping in the selected institutions, the factor analysis method was employed. The Principal Component method of factor analysis was carried out with Eigen Value greater than one through Varimax rotation and the results obtained through the rotated component matrix are presented in the Table 3. There are nine independent groups that were extracted which account for a total of 69.298% of the variations on the 29 variables of importance of competency mapping. The nine factors (each) contribute 17.948%, 9.465%, 9.266%, 7.798%, 6.381%, 5.570%, 4.735%, 4.210% and 3.925% to the variations respectively.

**Table-3: Factor Analysis for Importance of Competency Mapping**

Importance of Competency Mapping	Rotated Factor Loadings on								
	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Factor 7	Factor 8	Factor 9
Feedback analysis for employee development	.855								
Communication Skills	.840								
Promotion Policies are framed on the basis competencies assessment	.666		.426						

Performance Assessment is done on the basis of competencies									
Leadership Skills	.537								
Seek Cooperation from Colleagues	.486	.406							
Recruitment and Selection is done on the basis of competency mapping		.755							
Alignment of Competencies and job description for talent retention		.709							
Keep updated and use of new technology to improve organizational effectiveness		.650							
Due to High Competition			-.823						
Seeks Job Enrichment		-.555	-.654						
Analytical Skills			.486						-.452
Set of Competencies is a part of Job Description				-.771					
Planning and Organizing Skills				.656					
Use of IT and Office Automation to augment Productivity				.535					
Competency mapping is helpful in organizational development					.715				
For Career and Succession Planning					.649				
Team Work Skills	.454				.528				

To identify Training need analysis						.795			
Organization Values Talent				.480		.636			
Problem Solving Skills						.615			
Influence Ability						-.507			
Decision Making Skills							.765		
Adaptability Skills	.500						.613		
Interpersonal Skills							.508		
Time Sensitive								.764	

Work according to predefined schedule				.454				.667	
Competencies are developed through Training and development of employees					-.407			.652	
Achievement of Desired Results									.793
<b>Eigen Values</b>	<b>5.205</b>	<b>2.745</b>	<b>2.687</b>	<b>2.261</b>	<b>1.851</b>	<b>1.615</b>	<b>1.373</b>	<b>1.221</b>	<b>1.138</b>
<b>% of Variance</b>	<b>17.948</b>	<b>9.465</b>	<b>9.266</b>	<b>7.798</b>	<b>6.381</b>	<b>5.570</b>	<b>4.735</b>	<b>4.210</b>	<b>3.925</b>
<b>Cumulative % of Variance</b>	<b>17.948</b>	<b>27.413</b>	<b>36.679</b>	<b>44.477</b>	<b>50.858</b>	<b>56.527</b>	<b>61.163</b>	<b>65.372</b>	<b>69.298</b>
<b>Cronbach's Alpha</b>	<b>0.821</b>	<b>0.590</b>		<b>0.562</b>		<b>0.593</b>		<b>0.597</b>	

Source: Primary &amp; Computed Data

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization

Rotation Converged in 13 Iterations.

The Cronbach's alpha indicates that Factor1, Factor 2, Factor 4, Factor 7 and Factor 8 demonstrated acceptable internal consistency.

✶ **Assignment of Variables to the factors:** Twenty Nine variables are listed in Table 5 and factors are assigned accordingly.

**Table-5: Assignment of Variables to the Factors**

Sr. No.	Factor	Variables
1.	<b>Talent Acquisition and Development</b>	<ul style="list-style-type: none"> <li>• Feedback analysis for employee development.</li> <li>• Communication Skills.</li> <li>• Promotion Policies are framed on the basis. competencies assessment.</li> <li>• Performance Assessment is done on the basis of competencies.</li> <li>• Leadership Skills</li> <li>• Seek Cooperation from Colleagues.</li> </ul>
2.	<b>Talent Retention</b>	<ul style="list-style-type: none"> <li>• Recruitment and Selection is done on the basis of competency mapping</li> <li>• Alignment of Competencies and job description for talent retention</li> <li>• Keep updated and use of new technology to improve organizational effectiveness</li> <li>• Seeks Job Enrichment</li> </ul>
3.	<b>Importance of Competency Mapping</b>	<ul style="list-style-type: none"> <li>• Due to High Competition</li> <li>• Analytical Skills</li> </ul>
4.	<b>Generic Competencies</b>	<ul style="list-style-type: none"> <li>• Set of Competencies is part of job description</li> <li>• Planning and organizing skills</li> <li>• Use of IT and Office automation to augment productivity</li> </ul>
5.	<b>Involvement&amp; Dynamism</b>	<ul style="list-style-type: none"> <li>• Competency mapping is helpful in organizational development</li> <li>• For Career and Succession Planning</li> <li>• Team Work skills</li> </ul>
6.	<b>Need and Effectiveness of Competencies</b>	<ul style="list-style-type: none"> <li>• To identify training need analysis</li> <li>• Organization Values Talent</li> <li>• Problem Solving Skills</li> </ul>

		<ul style="list-style-type: none"> <li>• Influence ability</li> </ul>
7.	<b>Managerial Competencies</b>	<ul style="list-style-type: none"> <li>• Decision Making Skills</li> <li>• Adaptability Skills</li> <li>• Interpersonal Skills</li> </ul>
8.	<b>Productivity</b>	<ul style="list-style-type: none"> <li>• Time Sensitive.</li> <li>• Work according to predefined schedule.</li> <li>• Competencies are developed through training and development of employees.</li> </ul>
9.	<b>Functional Competencies</b>	<ul style="list-style-type: none"> <li>• Achievement of desired results.</li> </ul>

Source: Primary Data

## CONCLUSION

Competency mapping can do a lot for talent acquisition, talent development and talent retention as well as can contribute to organizational development. Effective recruitment and selection plans can be made in educational institutions on the basis of appropriate competencies. Competency mapping can also be helpful in career and succession planning of employees and can also improve the performance of employees. In India, the coming era is the era of Youth; therefore competency mapping is an essential ingredient of talent management in educational institutions. Only through competency, an institute can achieve high level of performance in this globalized world when the competition has most likely to rise in India. This is also important for enhancing the quality of teaching and retaining the Indian culture.

## RECOMMENDATIONS/SUGGESTIONS

With the advent of economic reforms of 1991, India has opened its doors for global market for bringing opportunities especially in the educational sector. There is high demand for competent and skilled people in India in terms of operational efficiency as well as in terms of employee productivity. To resolve these issues, the following suggestions are proposed:

- The above survey indicates that competency management is required for organizational development.
- Educational institutions must have to provide congenial environment for talent development so that success of an institution may improve.
- Recruitment and selection in educational institution not merely be done on the basis of educational qualifications; but on the basis of competency mapping.
- Competency based talent management can be effective for educational sector.
- Competency mapping can be helpful in performance management and effective strategy for retaining good talent.
- Competency mapping helps in keeping proper reward and appreciation/recognition system.

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**DETERMINANTS OF VALUE FOR PASSENGER TRANSPORTATION SERVICE IN INDIA; AN ANALYSIS WITH THE HELP OF TRAVEL AGENCIES IN NASIK CITY**

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**ABSTRACT**

*Today the passenger transportation service is basic necessity of any developed or developing country. To provide the transportation service which can create value for all the passenger is a big challenge for passenger transportation service provider of any country. The first step to address the challenge is to identify the parameters which determine value for Passenger and are considered by most of the passengers or travelers. The current paper is intended to address this issue in context of India with the help of private transportation service providers in Nashik city.*

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**INTRODUCTION**

Passenger Transportation service includes the mobility service provide to the general public. In India There are various modes of passengers' transportation service. The modes of passengers' transportation service are basically classified into three types which further classified into various sub types shown as follows:-

1. Water Transportation
2. Air Transportation
3. Land Transportation
  - a. Railway
  - b. Roadway
    - i. Auto
    - ii. Taxi
    - iii. Bus
      1. Public Transportation/State Transportation
      2. Private Transportation.

The various modes passengers' transportation service available provides the varied service to meet the requirement of diverse passengers segments(. Every passenger is unique and has unique set of requirement. It is very difficult for the service providers to meet these varied requirements of passengers using their service of transportation. Hence it is very necessary and important to identify the common parameters which create the value for these varied and diverse passengers segment.

The paper is intended to identify the common parameters which are most important and contributing and determining the value for passengers' transportation service in India.

**LITERATURE REVIEW**

In the document IMPROVING BUS SERVICE MODEST INVESTMENTS TO INCREASE TRANSIT RIDERSHIP (3, 2012), prepared for Transport Canada by Gris Orange Consultant Certain attributes are suggested for the improvement of passenger transportation service the attributes are

- Reliability
  - Frequency
  - Accessibility
  - Capacity
  - Speed
  - Comfort
  - Visibility
  - Identity
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In another document Evaluating Public Transit Benefits and Costs

Best Practices Guidebook, 18 July 2017 published by Todd Litman, Victoria Transport Policy has given certain indicators for Improved Transit Service. The Indicators are

- Service Quality
- Speed
- Reliability
- Comfort
- safety

**The author has also suggested certain benefits like**

- Improved convenience and comfort for existing users.
- Equity benefits (since existing users tend to be disadvantaged).
- Option value (the value of having an option for possible future use).
- Improved operating efficiency (if service speed increases).
- Improved security (reduced crime risk)

Carlos F. Daganzo ,Institute of Transportation Studies, University of California, Berkeley, CA 94720, In his paper, HOW TO IMPROVE BUS SERVICE,(August 12, 2008)the author has examine a new way of delivering reliable transit service and also suggested that transit agencies can retain reasonably fast bus speeds while closely tracking and controlling their buses.

### **RESEARCH DESIGN**

The research is descriptive in nature as it studies the current system available for passengers' transportation service in India. The topic under study is studied with the help of Private Transportation service provided by various Travel agencies in Nasik city.

### **OBJECTIVES**

**The basic objective of the paper is:**

1. To identify the various determinants of Value for passengers Transportation Service.
2. To identify most common determinants of Value for passengers Transportation Service.

**Sampling:** The sampling for the study is purely convenient sampling.

### **RESEARCH INSTRUMENT**

The Predesigned standard questionnaire method is used to collect the opinions and perceptions of passengers about passengers' transportation service.

The research instrument were included following 15 parameters to record the importance, perception, experience of passengers about transportation service of travel agency.

1. Fare Charges/Cost of Transportation
2. Services/Facilities
3. Comfort
4. Availability
5. Convenience
6. Safety & Security
7. Quality of Journey
8. Purpose of journey
9. Numbers of members traveling
10. Frequency of Travelling
11. Accessibility

12. Insurance/Compensation
13. Information
14. Reliability
15. Time

The 45 passengers were considered as respondent and their responses were recorded on ranking scale. And the top six parameters ranked as first preference are considered as most common parameters for determining values for passengers' transportation service.

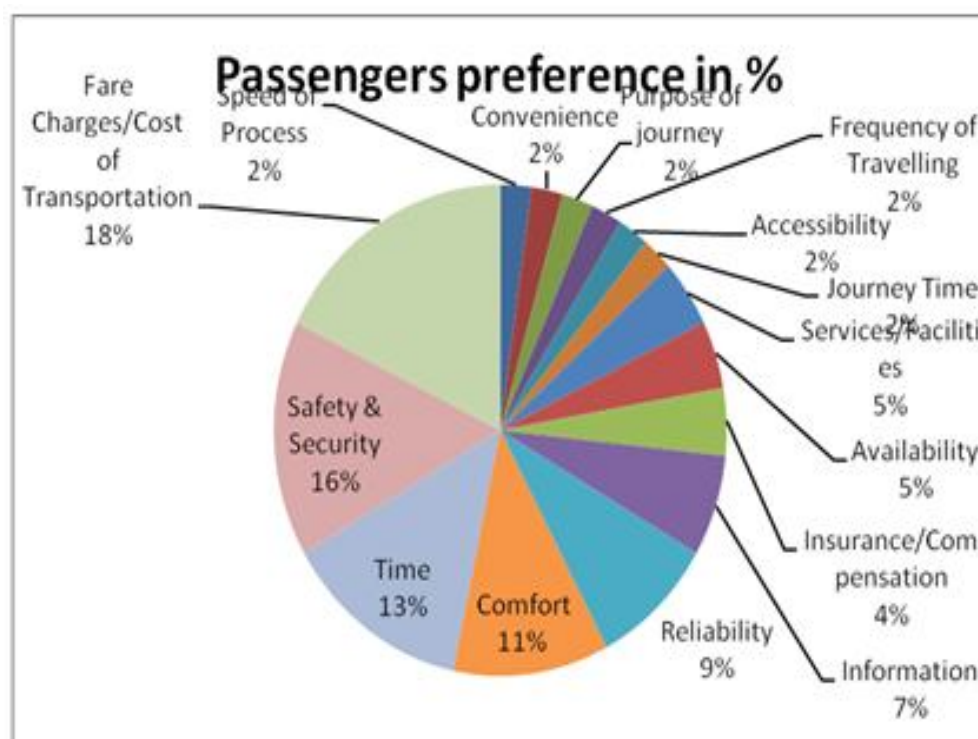
## ANALYSIS AND DATA INTERPRETATION

**Table No.1.0: Passenger Preference for the Parameters creating value**

Parameters	Ranks															Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Fare Charges/Cost of Transportation	8	6	5	5	4	4	3	2	2	1	1	1	1	1	1	45
Safety & Security	7	6	5	4	3	3	3	3	3	2	2	1	1	1	1	45
Time	6	5	5	4	4	3	3	2	3	3	3	1	1	1	1	45
Comfort	5	4	4	3	3	3	3	2	2	2	2	2	2	4	4	45
Reliability	4	5	5	4	4	3	3	3	2	2	2	2	2	2	2	45
Information	3	4	5	5	6	7	7	1	1	1	1	1	1	1	1	45
Services/Facilities	2	2	2	2	2	3	3	5	5	6	6	3	2	1	1	45
Availability	2	2	3	3	3	5	5	6	6	5	1	1	1	1	1	45
Insurance/Compensation	2	3	4	5	6	6	6	3	3	2	1	1	1	1	1	45
Speed of Process	1	1	1	3	3	2	2	4	2	2	1	1	3	6	13	45
Convenience	1	1	1	1	1	1	1	2	2	2	3	3	4	10	12	45
Purpose of journey	1	1	1	2	2	1	1	3	3	5	7	8	5	3	2	45
Frequency of Travelling	1	1	1	1	1	1	1	4	5	5	5	6	7	3	3	45
Accessibility	1	2	1	1	1	1	2	2	2	3	5	7	8	8	1	45
Journey Time	1	2	2	2	2	2	2	3	4	4	5	7	6	2	1	45
Total	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	675

(Source: Tabulated by Author)

**Chart No.1.0**



(Source: - Table No. 1.0)

The chart no.1.0 depicts the preference of passengers in percentages. It is observed that an 18 % passenger gives first priority to fare charges/cost of transportation as determinant of value for passengers' transportation service. Whereas 16% passengers consider Safety and security as first priority and 13% passengers give first priority to Time as determinant for value creation in passengers transportation service. Comfort and Reliability is considered as first priority by 11% & 9 % passengers. 7% passengers consider Information as determinants for value and other parameters like Services/Facilities, Availability, Insurance/Compensation, Speed of Process, Convenience, Purpose of journey, Frequency of Travelling, Accessibility, Journey Time etc. are considered by 5%, 5%, 4%, 2%, 2%, 2%, 2%, 2%, 2%, respectively.

The researcher had considered most preferred by giving lowest number (1) and least preferred parameters by giving higher number (15) and calculated total ranks by computing following ways for all the parameters considered as determinant.

#### Fare Charges/Cost of Transportation

$$(8*1)+(6*2)+(5*3)+(5*4)+(4*5)+(4*6)+(3*7)+(2*8)+(2*9)+(1*10)+(1*11)+(1*12)+(1*13)+(1*14)+(1*15) = 229$$

**Table No. 1.1: Total ranks given for the parameters.**

Parameters	Total Rank
Fare Charges/Cost of Transportation	229
Safety & Security	251
Information	259
Time	266
Insurance/Compensation	284
Reliability	296
Availability	324
Comfort	333
Services/Facilities	371
Journey Time	415
Purpose of journey	448
Frequency of Travelling	460
Speed of Process	470
Accessibility	471
Convenience	523

1. Fare charges is the attribute having least rank order numbers means first preference and convenience is in highest rank order means least preferred. Thus the total rank elaborates the first preference is given to the Fare charges or cost of transportation followed by safety and security. The information is given third preference followed by time. Insurance or Compensation is fifth preferred parameter and Reliability is Sixth preferred parameter. These Six parameters are considered most common determinants of Value for passengers Transportation Service.
2. The remaining parameters are considered by niche segment of passengers which is 5% or less of Total segment of passengers.

#### CONCLUSIONS

The research paper helps to conclude that the value is the base of any business producing product or providing service. There are various parameters of value. Irrespective of various parameters of value there are certain common parameters like Fare Charges/Cost of Transportation, Safety & Security, Information, Time, Insurance/Compensation, and Reliability which are creating more value to maximum passengers. By understanding these parameters travel agency can improve their transportation service and earn maximum profit which is one of the important goal of any business.

#### IMPLICATIONS OF THE STUDY

The study is very much important and beneficial for the various stake holders of the passengers' transportation service. Also it has various implications for each stake holders mentioned below:-

**1. Implications for Passengers**

- a. The first and most important implications of this study to the passengers is that they will get the improved service which will create more value(benefits) as compare to the cost paid by them.
- b. At the same time it will help to make their journey more happy, comfortable and safe.

**2. Implications for Travel Agency**

- a. The main implication for the travel agency is that the study will help to understand the passengers' voice.
- b. It will helpful for planning their investment in passengers' transportation service.
- c. Proper investment will leads to maximum profitability to the travel agency.
- d. Maximum profitability will helpful to provide improved and better service for passengers.

**3. Implications for Government:-The study has certain implications to government**

- a. The basic implication to the government is that it will helpful to generate more tax from the travel agency as well as passengers availing the improved transportation service.
- b. Another implication is that increased revenue generated will helpful to invest in development of infrastructure.
- c. The developed infrastructure will helpful to increase the numbers of benefiteres which indirectly leads to generate more revenue for the government.

**4. Implications for society**

- a. The important implication for the society is that they will get improved service at economical rate.
- b. Another implication that it will helpful to enhance the standard of living of the society.

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**STATUS OF WOMEN AND HER ENTERPRISE IN PUNJAB'S MSME SECTOR**

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**ABSTRACT**

*Entrepreneurship is a highly complex and multidimensional phenomenon specially women entrepreneurship in India. Women entrepreneurs in MSMEs are the engine of growth, essential for competitive and efficient market and critical for poverty reduction. Government of India has taken conscious efforts to substantially enhance the spirit of entrepreneurship among women by offering various financial incentives along with training programmes. Still, it is a major problem for the Government and promotional agencies to identify potential women entrepreneurs, their current status and problems and to decide implement and drive optimum benefit of promotional measures to achieve a sustained and speedy growth of entrepreneurs. The main objectives are to study the status of women in MSMEs at state level and to examine the association between demographic -social characteristics and venture characteristics of women enterprises at the state level . This study aims to contributes to database on women entrepreneurs in Punjab so that the policy makers and other government/non-government agencies which are functioning for the development of women entrepreneurs in the state as well as at national level should use it for framing policies and programmes which are not only beneficial for the individual development of the entrepreneur but also contribute to nation's economic development.*

*Keywords: Women enterprises, entrepreneurship, MSMEs*

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**INTRODUCTION**

MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. In recent years, the Indian micro small and medium enterprises (MSMEs) has consistently registered higher growth rate compared with the overall industrial sector. Pathak ,H.N. (1972). With its agility and dynamism, the sector has shown admirable innovativeness and adaptability to survive the recent economic downturn and recession. Bhavani, T.A. (2014)

Women entrepreneurs in MSMEs are the engine of growth, essential for competitive and efficient market and critical for poverty reduction. They can provide benefits by creating skilled industrial base and developed service sector contributing directly to GDP. Kaushik, S.(2013) The broad problems faced by women entrepreneurs are change of role, time management, lack of education, lack of exposure, less mobility, low risk taking capacity, lack of access to credit, lack of information to credit availability schemes and insufficient marketing knowledge. Kolangiyappan ,M.(2014)

**NEED FOR RESEARCH AND OBJECTIVES OF THE STUDY**

Entrepreneurship is one of the most critical inputs in the development of a particular region. The industrial development along with individual development in the economic environment results in the upward movement of the graph showing a positive change. Since women constitutes half of the total population, they also have an important role to play in the advancement of economies .Government of India has taken conscious efforts to substantially enhance the spirit of entrepreneurship among women by offering various financial incentives along with training programmes. Still, it is a major problem for the Government and promotional agencies to identify potential women entrepreneurs, their current status and problems and to decide implement and drive optimum benefit of promotional measures to achieve a sustained and speedy growth of entrepreneurs. Regarding women entrepreneurship, Punjab compared to other Indian States (Fourth All India Census of MSME 2006-07), does not present very attractive figures and status. The current study is based on women entrepreneurs in MSME sector in Punjab which aims to study their profile to know whether any connotation exists between the profile and their venture characteristics. The main objectives of the study are:

- To study the status of women in MSMEs at state level
- To examine the association between demographic -social characteristics and venture characteristics of women enterprises at the state level
- To suggest measures for strengthening women entrepreneurship at national and state level

The research design adopted for this study is ex –post facto in nature since the phenomenon has already occurred. The study covers the women entrepreneurs registered with DIC's after the enactment of MSMED

Act, 2006 till 31<sup>st</sup> March 2014. There are 645 registered women enterprises in all the 22 districts of Punjab till 31<sup>st</sup> March, 2014.

## RESULTS AND DISCUSSIONS

### Women in Punjab's MSME sector

Total population of Punjab as per 2011 census is 2,77,43,338 of which 1,46,39,465 are males and 1,31,03,875 are females. Sex ratio of Punjab is 893 i.e for each 1000 males, which is below national average of 940. Literacy rate in this state for females is 63.63% whereas for males it is 75.23%. Male dominance is parlance in every economic and non –economic aspect of the state. It is quite evident in the industrial sector too. Women participation in Punjab's MSMEs as owners, managers and employees are highlighted below:

Highlights	Registered Sector	Unregistered Sector	Total
Total Number of Enterprises	50113 (100 percent)	753872 (100 percent)	803985 (100 percent)
Manufacturing Enterprises	35444 (70.73 percent)	145106 (19.25 percent)	180550 (22.46 percent)
Service Enterprises	14669 (29.27 percent)	608766 (80.75 percent)	623435 (77.54 percent)
Number of women enterprises	3169 (6.32 percent)	14674 (1.95 percent)	17843 (2.22 percent)
Number of Enterprises managed by women	1267 (2.53 percent)	-	-
Female Employees	22534 (5.14 percent)	66187 (5.13 percent)	88721 (5.13 percent)

As per the report of Fourth All India Census 2009, out of the total 8,03,985 enterprises in Punjab, only 17,843 are women enterprises which is only 2.22 percent of the total enterprises. The number of women enterprises in registered sector and unregistered sector is 3,169 and 14,674 respectively which is 6.32 percent and 1.95 percent of the total enterprises in these sectors. At the National level, Women representation in Punjab's MSME sector is at 10<sup>th</sup> position with 3129 women enterprises whereby women participation in Tamil Nadu is maximum with 54,648 women enterprises followed by 38,276 women enterprises in Kerala in the registered sector.

1267 registered enterprises in Punjab are managed by women which is 2.53 percent of the total registered enterprises. The total number of women working in this sector is 88721 out of which 22534 are in registered sector and 66187 are in unregistered sector.

### ASSOCIATION BETWEEN DEMOGRAPHIC-SOCIAL CHARACTERISTICS AND BUSINESS CHARACTERISTICS OF WOMEN ENTERPRISES AT THE STATE LEVEL

The study was conducted in Punjab state where data relating to women entrepreneurs was collected from all the District Industry Centre's in the state. There are 645 women enterprises registered with these Centre's after the enactment of MEMED Act, 2006 till 31<sup>st</sup> March 2014. After 2014, with the changes in rules and regulations and a move towards online and paperless transactions, all the registrations are done online now at MSME website and the entrepreneurs need to have an Udyog Adhar Card to conduct any business.

Socio-economic and demographic factors are observed to be the most critical factors influencing decisions relating to entrepreneurship and developing potential entrepreneurs (D.D. Sharma, S.K. Singh and J.S. Saini) (1992). Research have indicated that some degree of association can be established between entrepreneurial characteristics and financial performance (Mc Clung & J. Parker) (1986), enterprise management (W. Kalyani & K. Chandralekha) (2002), problems faced and decision making, participation in social activities (Ranbir Singh & O.P. Monga) (2014).

In this paper an attempt is made to identify the association between the social and demographic characteristics with the characteristics of business organizations owned by women in Punjab. This will help in better understanding of the status of women entrepreneurs in Punjab which will further help the policy makers in formulating schemes for developing potential women entrepreneurs in the state. Association between entrepreneur's social and demographic characteristics like age, qualification, marital status, religion and category is analyzed with their business characteristics such as

- Type of enterprise ( Micro / Small / Medium)



- Type of organization ( Cooperative/ Partnership / Private Company / Proprietary/ Public Ltd. Company / Pvt. Ltd. Company)
- Nature of operation ( Causal/ Perennial / Seasonal )
- Nature of Activity ( Assembly / Manufacturing / Processing / Repair & Maintenance / Services )

The results obtained from the analysis are grouped under different broad parameters to understand various associations. They are as follows:

**Table-1: Association of Women's demographic – social characteristics and Type of Enterprises**

Table 1: Association of Women's demographic, social characteristics and Type of Enterprises						
Variables	Frequencies			Pearson Chi- Square		Association
Age	Micro	Small	Total	Value	p- value	
25-35	80(86.00)	13(14.0)	93(100)	2.071	.558	No Association
36-45	225(81.2)	59(18.8)	314(100)			
46-55	145(79.2)	38(20.8)	183(100)			
Above 56	46(83.6)	9(16.4)	55(100)			
Total	526(81.6)	119(18.4)	645(100)			
Qualification						
Undergraduate	235(87.0)	35(13.0)	270(100)	16.995	.005	Association
Graduate	223(77.2)	66(22.8)	289(100)			
Postgraduate	49(81.7)	11(18.3)	60(100)			
Management Graduate	4(57.1)	3(42.9)	79(100)			
Technical Graduate	9(100)	0(0)	9(100)			
Diploma Holder	6(60.0)	4(40.0)	10(100)			
Total	526(81.6)	119(18.4)	645(100)			
Marital Status						
Married	514(81.7)	115(18.3)	629(100)	1.417	.492	No Association
Unmarried	11(78.60	3(21.4)	14(100)			
Widow	1(50.0)	1(50.0)	2(100)			
Total	526(81.6)	119(18.4)	645(100)			
Religion						
Hindu	328(81.4)	75(18.6)	403(100)	.482	.786	No Association
Sikh	196(82.0)	43(18.0)	239(100)			
Other	2(66.7)	1(33.3)	3(100)			
Total	526(81.6)	119(18.4)	645(100)			
Category						
General	469(81.3)	108(18.7)	577(100)	.262	.877	No Association
OBC	52(83.9)	10(16.1)	62(100)			
SC	5(83.3)	1(16.7)	6(100)			
Total	526(81.6)	119(18.4)	645(100)			

The data presented in Table 1 reflects the association existing between the following two variables:

#### AGE AND TYPE OF ENTERPRISE

Out to the total 526 micro enterprises run by women , maximum number of women entrepreneurs i.e 225 are in the age group 36-45 years . Micro enterprises are the enterprises where the investment limit is not more than 25 lakhs in case of manufacturing and 10 lakhs in case of servicing. 145 women entrepreneurs belong to the age group 46-55 years , 80 to 25-35 age group and 46 are above 56 having micro enterprises. Out of the total 645 enterprises, 526 are micro enterprises. Only 119 are small enterprises where the investment limit is more than Rs.25 lakh but does not exceed Rs.5 crore in case of manufacturing and more than Rs.10 lakh but does not exceeds Rs.2 crore in case of servicing .

Out of these 119 small enterprises , 59 women belongs to age group 36-45 years , 38 to age group 46-55 years ,13 to age group 25-35 years and 9 are above 56 years. No Medium enterprises where the investment limit is more than 5 crores and 2 crores in manufacturing and service sector respectively are registered with DIC's of Punjab during 2006-2014.

This indicates that maximum number of women entrepreneurs running micro and small enterprises are in the middle age group i.e 36-45 years. On applying Pearson Chi-square, statistically no association existed between age of the entrepreneur and type of enterprise as the calculated p-value (.558) is greater than .05.

### QUALIFICATION AND TYPE OF ENTERPRISES

Maximum number of women running micro enterprises are undergraduates i.e 235 whereas 223 are graduates ,49 are postgraduates, 4 are management graduates , 9 are technical graduates and 6 are having diploma degree . In the Small sector, 35 are undergraduates,66 are graduates ,11 are postgraduates, 3 are management graduates and 4 are having diploma degree.

This indicates that maximum number of women entrepreneur running micro enterprise is undergraduates whereas those running small enterprises are graduates. On applying Pearson Chi-square, statistically association existed between qualification of the entrepreneur and type of enterprise as the calculated p-value (.005) is less than .05.

### MARITAL STATUS AND TYPE OF ENTERPRISE

Maximum number of women entrepreneurs running micro enterprises are married i.e 514 whereas 11 are unmarried and 1 is widow. 115 women running small enterprises are married, 3 are unmarried and 1 is widow.

This indicates that maximum number of women entrepreneur running micro and small enterprises are married. On applying Pearson Chi-square, statistically no association existed between marital status of the entrepreneur and type of enterprise as the calculated p-value (.492) is greater than .05.

### RELIGION AND TYPE OF ENTERPRISE

Maximum number of women entrepreneurs running micro enterprises are hindu by religion i.e 328, 196 are sikh and 2 are others like christian/jains etc. In the small sector 75 are hindu, 43are sikh and 1 is other.

This indicates that maximum number of women entrepreneur running micro and small enterprises are hindus. On applying Pearson Chi-square, statistically no association existed between religion of the entrepreneur and type of enterprise as the calculated p-value (.786) is greater than .05.

### CATEGORY AND TYPE OF ENTERPRISE

Maximum number of women entrepreneurs running micro enterprises belongs to general category i.e 469 , 52 are OBC and 5 belongs to SC category. In the small sector 108 belongs to general category, 10 OBC and 1 belongs to SC category.

This indicates that maximum number of women entrepreneur running micro and small enterprises belongs to general category. On applying Pearson Chi-square , statistically no association existed between category of the entrepreneur and type of enterprise as the calculated p-value (.877) is greater than .05.

**Table-2: Association of Women's demographic – social characteristics and Type of Organization**

Variables	Frequencies							Pearson Chi-Square		Association
Age	Cooperative	Partnership	Private Company	Proprietary	Public Ltd Company	Ext. Ltd Company	Total	Value	p-value	
25-35	0(.0)	6(6.5)	0(.0)	86(92.5)	1(1.1)	0(.0)	93	7.776	.932	No Association
36-45	1(.3)	20(6.4)	1(.3)	286(91.1)	1(.3)	5(1.6)	314			
46-55	1(.5)	12(6.6)	1(.5)	168(91.8)	0(.0)	1(.5)	183			
Above 56	0(.0)	5(9.1)	0(.0)	50(90.9)	0(.0)	0(.0)	55			
Total	2(.3)	43(6.7)	2(.3)	590(91.5)	2(.3)	6(.9)	645			
Qualification										
Undergraduate	1(.4)	14(5.2)	0(.0)	253(93.7)	1(.4)	1(.4)	270	44.738	.009	Association
Graduate	1(.3)	23(8.0)	0(.0)	259(89.6)	1(.3)	5(1.7)	289			
Postgraduate	0(.0)	6(10.0)	1(1.7)	53(88.3)	0(.0)	0(.0)	60			
Management Graduate	0(.0)	0(.0)	0(.0)	7(100)	0(.0)	0(.0)	7			
Technical Graduate	0(.0)	0(.0)	0(.0)	9(100)	0(.0)	0(.0)	9			
Diploma Holder	0(.0)	0(.0)	1(10.0)	9(90.0)	0(.0)	0(.0)	100			
Total	2(.3)	43(6.7)	2(.3)	590(91.5)	2(.3)	6(.9)	645			
Marital Status										
Married	2(.3)	42(6.7)	1(.2)	576(91.6)	2(.3)	6(1.0)	629	22.008	.015	Association
Unmarried	0(.0)	1(7.1)	1(7.1)	12(85.7)	0(.0)	0(.0)	14			
Widow	0(.0)	0(.0)	0(.0)	2(100)	0(.0)	0(.0)	2			
Total	2(.3)	43(6.7)	2(.3)	590(91.5)	2(.3)	6(.9)	645			

Religion										
Hindu	2(.5)	33(8.2)	0(.0)	363(89.8)	2(.5)	4(1.0)	403	10.006	.440	No Association
Sikh	0(.0)	10(4.2)	2(.8)	225(94.1)	0(.0)	2(.8)	239			
Other	0(.0)	0(.0)	0(.0)	3(100)	0(.0)	0(.0)	3			
Total	2(.3)	43(6.7)	2(.3)	590(91.5)	2(.3)	6(.9)	645			
Category										
General	2(.3)	40(6.9)	2(.3)	525(91.0)	2(.3)	6(.10)	577	2.341	.992	No association
OBC	0(.0)	3(4.8)	0(.0)	59(95.2)	0(.0)	0(.0)	62			
SC	0(.0)	0(.0)	0(.0)	6(100)	0(.0)	0(.0)	6			
Total	2(.3)	43(6.7)	2(.3)	590(91.5)	2(.3)	6(.9)	645			

The data presented in Table 2 reflects the association existing between the following two variables:

### AGE AND TYPE OF ORGANIZATION

Out of the total women entrepreneurs registered, maximum number of women are sole proprietors i.e 590. Maximum number of women entrepreneurs having sole proprietorship belong to age group 36-45 i.e 286 whereas 168 are in age group 46-55 years, 86 are in age group 25-35 years and 50 are above 56 years. The total number of women enterprises having partnerships is 43. 20 women entrepreneurs running partnership firms are in age group 36-45 years, 12 in age group 46-55 years, 6 in age group 25-35 years and 5 are above 56 years. 2 women entrepreneurs are running cooperative enterprises where 1 belongs to age group 36-45 years and another 1 to age group 46-55 years. Out of the 2 women running private company 1 belongs to age group 36-45 years and another 1 to age group 46-55 years. 2 women having Public Ltd Company belongs to age group 36-45 years and 25-35 years respectively. 5 out of 6 women entrepreneurs having Pvt. Ltd. Company belongs to age group 36-45 years whereas 1 belongs to age group 46-55 years.

This indicates that maximum number of women entrepreneurs having sole proprietorship, partnership, public ltd. company, pvt ltd. company belong to age group 36-45. Equal numbers of women entrepreneur having cooperative and private company belong to are in age groups 36-44 years and 46-55 years. On applying Pearson Chi-square, statistically no association existed between age of the entrepreneur and type of organization as the calculated p-value (.932) is greater than .05.

### QUALIFICATION AND TYPE OF ORGANIZATION

Out of 590 women entrepreneurs having sole proprietorship, maximum number of women entrepreneurs are graduates i.e 259 whereas 253 are undergraduates, 53 postgraduates, 7 management graduates, 9 technical graduates and 9 are diploma holders. 43 women are running partnership firms where 23 women are graduates whereas 14 are undergraduates and 6 are postgraduates. One each of the 2 women running cooperative enterprises are graduate and undergraduate. Out of the 2 women having Private Company, 1 is post graduate and other is a diploma holder. 1 woman is undergraduate and another 1 is graduate out of the 2 running public ltd company. Out of the 6 women entrepreneurs having Pvt. Ltd. Company 5 are graduates and 1 is undergraduate.

This indicates that maximum number of women entrepreneurs having sole proprietorship, partnership and pvt ltd company are graduates. Equal number of women entrepreneurs having cooperatives and public ltd company are undergraduates and graduates. On applying Pearson Chi-square, statistically association existed between qualification of the entrepreneur and type of organization as the calculated p-value (.009) is less than .05.

### MARITAL STATUS AND TYPE OF ORGANIZATION

Maximum number of women entrepreneurs having sole proprietorship are married i.e 576 whereas 12 are unmarried and 2 are widow. 42 women entrepreneurs running partnership firms are married and 1 is unmarried. 2 women running cooperative enterprises, 2 having Public Ltd Company and 6 women entrepreneurs having Pvt. Ltd. Company are also married. 1 married woman and 1 unmarried woman is having private companies.

This indicates that maximum number of women entrepreneur having sole proprietorship, partnership, cooperatives, public ltd company and pvt ltd company are married. Equal number of married and unmarried entrepreneurs is having private company. On applying Pearson Chi-square, statistically association existed between marital status of the entrepreneur and type of organization as the calculated p-value (.015) is less than .05.

### RELIGION AND TYPE OF ORGANIZATION

Maximum number of women entrepreneurs having sole proprietorship are hindu i.e 363 whereas 225 are sikh and 3 belong to others religion. 33 women entrepreneurs running partnership firms are hindu and 10 are sikh. 2

women running cooperative enterprises, 2 having private company and 2 having Public Ltd Company are also hindu . Out of 6 women entrepreneurs having Pvt . Ltd. Company, 4 are hindu and 2 are sikh.

This indicates that maximum number of women entrepreneurs having sole proprietorship, partnership, cooperatives, public ltd company and private ltd company are hindu . Maximum number of sikh entrepreneur are having private companies .On applying Pearson Chi-square, statistically no association existed between religion of the entrepreneur and type of organization as the calculated p-value (.440) is greater than .05.

### CATEGORY AND TYPE OF ORGANIZATION

Maximum number of women entrepreneurs having sole proprietorship belongs to general category i.e 525 whereas 59 are OBC and 6 belong to SC category. 40 women entrepreneurs running partnership firms belong to general category and 3 to OBC category. 2 women running cooperative enterprises, 2 having private company, 2 having Public Ltd Company and 6 having Pvt . Ltd. Company also belongs to general category.

This indicates that maximum number of women entrepreneurs having sole proprietorship, partnership, cooperatives, private company, public ltd company and private ltd company belongs to general category. On applying Pearson Chi-square, statistically no association existed between category of the entrepreneur and type of organization as the calculated p-value (.992) is greater than .05.

**Table 3: Association of Women's demographic – social characteristics and Nature of Operation**

Variables	Frequencies				Pearson Chi-Square		Association
Age	Casual	Perennial	Seasonal	Total	Value	p- value	
25-35	1(1.1)	90(96.8)	2(2.2)	93(100)	12.302	.046	Association
36-45	0(.0)	293(93.3)	21(6.7)	314(100)			
46-55	0(.0)	174(95.1)	9(4.9)	183(100)			
Above 56	0(.0)	55(100)	0(.0)	55(100)			
Total	1(.2)	612(94.9)	32(5.0)	645(100)			
Qualification							
Undergraduate	0(.0)	252(93.3)	18(6.7)	270(100)	4.978	.893	No Association
Graduate	1(.3)	276(95.5)	12(4.2)	289(100)			
Postgraduate	0(.0)	58(96.7)	2(3.3)	60(100)			
Management Graduate	0(.0)	7(100)	0(.0)	7(100)			
Technical Graduate	0(.0)	9(100)	0(.0)	9(100)			
Diploma Holder	0(.0)	10(100)	0(.0)	10(100)			
Total	1(.2)	612(94.9)	32(5.0)	654(100)			
Marital Status							
Married	1(.2)	597(94.9)	31(4.9)	629(100)	.272	.992	No Association
Unmarried	0(.0)	13(92.9)	1(7.1)	14(100)			
Widow	0(.0)	2(100)	0(.0)	2(100)			
Total	1(.2)	612(94.9)	32(5.0)	645(100)			
Religion							
Hindu	1(.2)	378(93.8)	24(6.0)	629(100)	2.944	.567	No Association
Sikh	0(.0)	231(96.7)	8(3.3)	14(100)			
Other	0(.0)	3(100)	0(.0)	2(100)			
Total	1(.2)	612(94.9)	32(5.0)	645(100)			
Category							
General	1(.2)	544(94.3)	32(5.5)	629(100)	4.099	.393	No Association
OBC	0(.0)	62(100)	0(.0)	14(100)			
SC	0(.0)	6(100)	0(.0)	2(100)			
Total	1(.2)	612(94.9)	32(5.0)	645(100)			

The data presented in Table 3 reflects the association existing between the following two variables:

### AGE AND NATURE OF OPERATION

Out of the total 645 registered women enterprises in Punjab, maximum i.e 612 is having perennial activities which are operational throughout the year. Out of these 293 belong to the age group 36-35 years, 174 to age group 46-55 years , 90 to age group 25-35years and 55 of them are above 56 years of age. 32 women entrepreneurs are performing seasonal activities where 21 belong to the age group 36-35 years, 9 to age group 46-55years and 2 to age group 25-35years. Only 1 has casual operations that belong to 25-35 age groups.

This indicates that maximum number of women entrepreneurs having perennial operations and seasonal belongs to age group 36-45 but the one involved casually is in age group 25-35 years . On applying Pearson Chi-square, statistically association exists between age of the entrepreneur and nature of operation as the calculated p-value (.046) is less than .05.

### QUALIFICATION AND NATURE OF OPERATION

Maximum number of women i.e 276 out of 612 women engaged in perennial activities are graduates followed by 252 undergraduates, 58 postgraduates, 10 diploma holder ,9 technical graduates and 7 management graduates. Out of 32 women involved during particular season 18 are undergraduates, 12 graduates and 2 postgraduates.1 involved on causal basis is graduate.

This indicates that maximum number of women entrepreneurs having perennial and casual operations are graduates whereas maximum undergraduates are involved in services. On applying Pearson Chi-square, statistically no association existed between qualification of the entrepreneur and nature of operation as the calculated p-value (.893) is greater than .05.

### MARITAL STATUS AND NATURE OF OPERATION

597 out of 612 women are married who are engaged in perennial activities whereas 13 are unmarried and 2 are widow. 31 married and 1 unmarried women have seasonal operations. The one running business on causal basis is also married.

This indicates that maximum number of women entrepreneurs having perennial, seasonal and casual operations is married. On applying Pearson Chi-square, statistically no association existed between marital status of the entrepreneur and nature of operation as the calculated p-value (.992) is greater than .05.

### RELIGION AND NATURE OF OPERATION

378 out of 612 having perennial operations are hindu , 231 are sikh and 3 belong to other religion. 24 out of 32 involved seasonally are hindu, 14 are sikh and 2 belong to other religion. The one running business casually is also hindu.

This indicates that maximum number of women entrepreneur having perennial, seasonal and casual operations are hindu. On applying Pearson Chi-square, statistically no association existed between religion of the entrepreneur and nature of operation as the calculated p-value (.567) is greater than 05.

### CATEGORY AND NATURE OF OPERATION

544 out of 612 having perennial operations belong to general category, 62 are OBC and 6 belong to SC category. All of the 32 women involved seasonally and 1 involved casually belong to general category.

This indicates that maximum number of women entrepreneurs having perennial, seasonal and casual operations belong to general category. On applying Pearson Chi-square, statistically no association existed between category of the entrepreneur and nature of operation as the calculated p-value (.393) is greater than .05.

**Table - 4: Association of Women's demographic – social characteristics and Nature of Activity**

Variables	Frequencies						Pearson Chi- Square		Association
Age	Assembly	Manufacturing	Processing	Repair / Maintenance	Services	Total	Value	p- value	
25-35	0(.0)	89(95.7)	0(.0)	0(.0)	4(4.3)	93(100)	19.442	.078	No Association
36-45	0(.0)	272(86.6)	5(1.6)	2(.6)	35(11.1)	314(100)			
46-55	1(.5)	154(84.2)	0(.0)	2(1.1)	26(14.2)	183(100)			
Above 56	1(1.8)	46(83.6)	0(.0)	0(.0)	8(14.5)	55(100)			
Total	2(.3)	561(87.0)	5(.8)	4(.6)	73(11.3)	645(100)			
Qualification									
Undergraduate	1(.4)	233(86.3)	2(.7)	0(.0)	34(12.6)	270(100)	29.070	.086	No Association
Graduate	1(.3)	256(88.6)	3(1.0)	1(.3)	28(9.7)	289(100)			
Postgraduate	0(.0)	52(86.7)	0(.0)	2(3.3)	6(10.0)	60(100)			
Management Graduate	0(.0)	5(71.4)	0(.0)	0(.0)	2(28.6)	7(100)			
Technical Graduate	0(.0)	7(77.8)	0(.0)	0(.0)	2(22.2)	9(100)			
Diploma Holder	0(.0)	8(80.0)	0(.0)	1(10.0)	1(10.0)	10(100)			
Total	2(.3)	561(87.0)	5(.8)	4(.6)	73(11.3)	645(100)			
Marital Status									
Married	2(.3)	551(87.6)	5(.8)	3(.5)	68(10.8)	629(100)	88.013	.000	Association
Unmarried	0(.0)	9(64.3)	0(.0)	0(.0)	5(35.7)	14(100)			
Widow	0(.0)	1(50.0)	0(.0)	1(50.0)	0(.0)	2(100)			
Total	2(.3)	561(87.0)	5(.8)	4(.6)	73(11.3)	645(100)			



Religion									
Hindu	1(.2)	349(86.6)	5(1.2)	2(.5)	46(11.4)	403(100)	3.865	.869	No Association
Sikh	1(.4)	209(87.4)	0(.0)	2(.8)	27(11.3)	239(100)			
Other	0(.0)	3(100)	0(.0)	0(.0)	0(.0)	3(100)			
Total	2(.3)	561(87.0)	5(.8)	4(.6)	73(11.3)	645(100)			
Category									
General	2(.3)	508(88.0)	4(.7)	4(.7)	59(10.2)	577(100)	13.471	.097	No Association
OBC	0(.0)	50(80.6)	1(1.6)	0(.0)	11(17.7)	62(100)			
SC	0(.0)	3(50.0)	0(.0)	0(.0)	3(50.0)	6(100)			
Total	2(.3)	561(87.0)	5(.8)	4(.6)	73(11.3)	645(100)			

The data presented in Table 4 reflects the association existing between the following two variables:

#### AGE AND NATURE OF ACTIVITY

272 out of 561 involved in manufacturing belong to age group 36-45 years, 154 to age group 46-55 years, 89 to age group 25-35 years and 46 are above 56 years. 73 are in service sector where 35 belong to age group 36-45 years, 26 to age group 46-55 years, 4 to age group 25-35 years and 4 are above 56 years. All the 5 involved in processing are in the age group 36-45 years. 2 each belongs to age group 36-45 years and age group 46-55 years out of the 4 doing repairs and maintenance business. Out of the 2 in assembly activities 1 is in age group 46-55 years and other one is above 56 years.

This indicates that maximum number of women entrepreneurs involved in manufacturing, services, processing belong to age group 36-45 years; equal number of women involved in repairs/maintenance are in age group 36-45 and 46-55 years and equal number of women involved in assembly are in age group 46-55 years and above 56 years. On applying Pearson Chi-square, statistically no association existed between age of the entrepreneur and nature of nature as the calculated p-value (.078) is greater than .05.

#### QUALIFICATION AND NATURE OF ACTIVITY

Out of the total 561 women involved in manufacturing 256 are graduates, 233 undergraduates, 52 postgraduates, 8 diploma holder, 7 technical graduates and 5 management graduates. 34 out of 73 are undergraduates, 28 graduates, 6 postgraduates, 2 management graduates, 2 technical graduates and 1 having diploma are in service sector. 3 women involved in processing are graduates and 2 are undergraduates out of total 5 in this activity. 3 are graduates and 2 are under graduates out of 5 involved in processing. Out of 4 involved in repairs and maintenance, 2 are postgraduates, 1 graduate and 1 is having diploma. 1 is graduate and other one is undergraduate out of the 2 involved in assembly business.

This indicates that maximum number of women entrepreneurs having manufacturing and processing enterprises are graduates; postgraduates in repairs/maintenance; undergraduates in services and equal number of graduates and undergraduates in assembly businesses. On applying Pearson Chi-square, statistically no association existed between qualification of the entrepreneur and nature of nature as the calculated p-value (.086) is greater than .05.

#### MARITAL STATUS AND NATURE OF ACTIVITY

551 married, 9 unmarried and 1 widow are involved in manufacturing; 68 married and 5 unmarried are in service sector; 5 married women are engaged in processing activities; 3 married and 1 widow is doing repairs/maintenance and 2 are in assembly business.

This indicates that maximum number of women entrepreneurs involved in manufacturing, services, processing, repairs/maintenance and assembly are married. On applying Pearson Chi-square, statistically association exists between marital status of the entrepreneur and nature of nature as the calculated p-value (.000) is less than .05.

#### RELIGION AND NATURE OF ACTIVITY

349 hindu, 209 sikh and 3 belonging to other religion are involved in manufacturing; 46 hindu and 27 sikh and are in service sector; 5 hindu engaged in processing activities; 2 hindu and 2 sikh women are doing repairs/maintenance; 1 hindu and 1 sikh is in assembly business.

This indicates that maximum number of women entrepreneurs involved in manufacturing, services and processing are hindu by religion. Equal number of hindu and sikh are in repairs/maintenance and assembly. On applying Pearson Chi-square, statistically no association existed between religion of the entrepreneur and nature of nature as the calculated p-value (.869) is greater than .05.

**CATEGORY AND NATURE OF ACTIVITY**

508 women belonging to general category ,50 OBC and 3 belonging to SC category are involved in manufacturing; 59 general category,11 OBC and 3 belonging to SC category are in service sector;4 general category and 1 OBC is engaged in processing activities; 4 general category women are doing repairs/maintenance ;1 general category and 1 OBC is in assembly business.

This indicates that maximum number of women entrepreneurs involved in manufacturing, services, processing, repairs/maintenance and assembly belongs to general category. On applying Pearson Chi-square, statistically no association existed between category of the entrepreneur and nature of nature as the calculated p-value (.097) is greater than .05.

**CONCLUSION**

The paper brings forth the observations that some of the women's demographic –social characteristics and business characteristics are associated with each other. Following conclusions are made on the basis of the above analysis:

- Qualification of the women is associated with the decision whether to have micro or small enterprise whereas age, marital status, religion and category is not associated with type of enterprise owned by women in Punjab.
- Qualification and marital status of the women effects the choice of type of organization i.e whether to run business alone as sole proprietor or to go for partnership, cooperative, private company, public ltd company and pvt ltd company. Women entrepreneur's age, religion and category are not associated with type of organization they are having.
- Women entrepreneur's age effects whether to have perennial, seasonal or casual activities whereas the decision regarding nature of operation is not associated with her qualification, marital status, religion and category.
- Marital status of the women is associated with the nature of activity i.e whether it is into manufacturing, services, repair/maintenance, processing or assembly. Nature of activity is not associated with women entrepreneur's age, qualification, religion and category.\*

**SUGGESTIONS**

Entrepreneurship is a highly complex and multidimensional phenomenon specially women entrepreneurship in India. As the study contributes to database on women entrepreneurs in Punjab, the policy makers and other government/non-government agencies which are functioning for the development of women entrepreneurs in the state as well as at national level should use it for framing policies and programmes which are not only beneficial for the individual development of the entrepreneur but also contribute to nation's economic development. Data on women entrepreneurs should be better organized and easily available at both state and national level so that women entrepreneurs can be reached easily for getting feedbacks and gaining information on problems faced by them. Government should make serious efforts to listen to the voice of women by organizing seminars, conferences etc so that their development process can be accelerated .Periodical evaluation should be done of the current government policies and schemes so as to assess their effectiveness and shortcomings. Majorly efforts should be made to see that these policies reach the grass root level.

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**A STUDY OF BUYBACK OF SHARES AS A RESTRUCTURING TOOL: REFERENCE TO THE INDIAN COMPANIES ACT**

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**ABSTRACT**

*The term corporate restructuring is coined to elaborate the process of rearranging the sources of funds by the management to achieve the desired goal of the business. The paper is an attempt to understand one such widely accepted tool of restructuring namely, buyback of shares along with methods and factors that motives management to opt this tool. The paper is an attempt towards the verification of the factual details in legal aspect of buyback program in India to safeguard the interest of the stakeholders and restricting the self-enrichment of the managers. Further study of the topic can be done by taking the financial data of the companies opted for buyback of shares to verify the object whether shareholders' wealth creation object is served or not.*

*Keywords: Book Building, Corporate restructuring, EPS, Odd Lot, Takeover Deterrence*

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**INTRODUCTION**

Liberalization is considered as the turning event for the Indian economy on world level. Since then the giant economy has accepted many changes to compete and withstand with other developed economies. Consecutive three decades connecting two centuries adjusting with policy changes regarding liberalization, privatization and globalization world over, developed and developing economies extensively witnessed the swift changes that India economy has adapted. Inclusion of corporates as integral part of any economy, Indian corporates has also undergone structural changes to maintain the pace with world economy. Not only arranging funds but maintaining it in the fruitful investments avenue for creation of return for the investors is always been accepted as challenging task. This requires structural changes in the company as and when need arises. Restructuring in corporate terminologies has similar meaning as what dictionary suggest of 'rebuilt or undergoing changes'. Thus, the meaning of corporate restructuring may be defined as a comprehensive process of rearranging and redeployment of the resources of a company with an aim to achieving the basic objectives of survival, profit and growth of the shareholders. The maiden effort by Pugh and Jahera (1990) established the relation between debt variable and returns post buyback announcements. This shows the optimal capital structure as main motive for share buyback. Not only short term goal of profitability but also long term target of shareholder wealth creation is being achieved by the companies with structural changes in fund allocation for optimum utility of the resources. Buyback of shares in India is an important restructuring tool. This paper is an attempt to gather detail awareness about literary and technical aspect of the topic, which covers the topic with the titles:

- Literature review of the topic
- Objectives and methodology of the study
- Types of restructuring tool
- Global scenario
- Provisions related to buyback in India and comparison of the same
- Modes of buyback of shares
- Factors affecting buyback decision respectively

**LITERATURE REVIEW**

Sharpe (1964) and Fama (1970) theoretically shown the efficient market where supply and demand matches with each other to set equilibrium of the market. Fama extended the study to show the market efficiency at different level by arguing that access to information and its pace to discount decide the efficiency level of the market. Buyback of shares as restructuring tool is often accepted as a game between having and not having information to avail abnormal return from it. Krishnamurti and Vishwanath (2008), look into corporate restructuring from all the perspective. According to them, corporate restructuring is no longer a rare event and has become a permanent affair on the corporate world of India. They define corporate restructuring as the process by various constituents such as shareholders, creditors, employees, suppliers, customers, and government for the better future prospects of the business. The question turn tricky as how investor can earn abnormal return above market return in the state of equilibrium.

Dittmar (2000) examines the relation between stock repurchases and distribution, investment, capital structure, corporate control and compensation policies and finds that firms repurchase stock to take advantage of potential under-valuation and to distribute excess capital to stockholders. This activity is also resorted to alter their debt to equity ratio, as a defense mechanism against the potential takeover, and to counter the dilution effect of stock options. Vermaelen (1981), Jensen (1986) and Stephens and Weisbach (1998) finds that there lies a positive relationship between share repurchase and levels of cash flow. Harris and Ramsay (1995) claims that buyback of shares generates value for the company and its remaining shareholders. Ikenberry, Lakonishok and Vermaelen (1995) witnessed abnormal returns of approximately 3% over a two-day announcement period. Balachandran and Troiano (2000) shown that undervalued share prices are the primary reason for the adoption of share repurchase by the concerned firms. Dr. A.K.Mishra (2004) examined and analyzed the trend of returns both to tendering (participating) and non-tendering ( non-participating) shareholders. He found that share buyback is beneficial to mainly two groups of people, namely, the promoters and the existing shareholders.

Saha (1999) claimed that share repurchase is a good financial strategy having several advantages and a few disadvantages as well. He suggested that firm's financial position should be the base for the decision regarding opting such restructuring tool.

### **OBJECTIVE OF THE STUDY**

The primary objects of the paper is to elaborate the concept of restructuring through buyback on theoretical ground and comparing the changes in light of the new Companies Act. The objectives is to:

- To understand buyback as of financial restructuring tool
- To identify motives and different modes of buyback of shares
- To Compare of companies acts

### **METHODOLOGY**

The flexibility of the capital structure affects the functioning ability of the management in serving the shareholders. Emerging and effective tool of the buyback is being accepted world over as helping hand to management in the same. This idea was kept in the center while drafting the paper. Different tools of financial restructuring were evaluated along with provisions affecting the buyback procedure. The comparison of old and new Companies Act 1956 and 2013 respectively were compared in the light of provisions affecting buyback of shares. The paper also attempt to understand the factors influencing the buyback decisions along with varied modes of handling buyback of shares.

### **RESTRUCTURING TOOL**

Restructuring may have diverse measurements such as operational, managerial or financial. Thus capital restructuring include expansion, corporate control, sell off and importantly structural changes in ownership.

Kar (2011), termed corporate restructuring as any form of corporate activity which includes rearrangement or change in the asset structure of the organization with a view to attain long term strategic aims can be sum up as follows:

- **Expansion and Growth**

- 1) Mergers – Forming one firm from two or more existing firms
- 2) Tender offers – Takeover of firm from shareholders
- 3) Joint ventures – Combinations of two or more firms for specific purpose
- 4) Alliances – informal business tie-ups
- 5) Franchising – Contract and licensing for using trademarks and know-how

- **Refocusing**

- 1) Equity carve-outs – Public sale of portion of a subsidiary
- 2) Demergers (also called Spin-offs) – distribution on a pro-rata basis equity of a subsidiary to the shareholders of parent company
- 3) Divestitures – sale of the unit of a company to another
- 4) Split-ups – entire company is broken in a series of Spin-offs and parent is liquidated

- **Corporate Control**

- 1) Buyback of shares – Share-repurchase of public shareholder to tighten control by the management/promoters
- 2) Proxy Contest – attempts by a dissident group of shareholders to gain a board seat

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- **Changes in ownership structure**

- 1) Exchange offers – the option to exchange one class of security for another
- 2) Share repurchases – buying back shares of shareholders
- 3) Leveraged buyouts (LBOs, MBOs) – purchase of a company by small group of investors financed by large debt
- 4) Employee Stock Option Plans – offering shares of company to employees for various reasons
- 5) Delisting – Delisting from the stock exchanges

(Source: Kar, R. N. (2006). Mergers and acquisitions of enterprises: Indian and global experiences.)

Value creation for the shareholders remain the challenging task for the management. Proper utilization of funds needs balancing between under or over utilization of sources as it may destroy the long term goal of the management of share holders' wealth creation. Keeping the long term goal intact the optimum utility of resources can also be achieved by structural changes in the balance sheet through buyback of shares when it is difficult for the firm to identify the productive investment avenues as part of restructuring process. One important tool of financial restructuring for the company is to buy own shares from the shareholders by offering usually at higher price than that prevailing in the market. By this company divert utilized capital to the owner. While at the same time reduced capital base create value for the non-tendering shareholders.

### **BUYBACK – GLOBAL SCENARIO**

The United States was pioneering country to allow companies to buy its own shares. From early 60s of the last century with Rule 10-B and Rule 13C-2 were proposed to legalize the share buyback. The Senate took more than 15 years to regulate the procedure of share buyback which was finally implemented on November 17, 1982 as Securities Exchange Commission (SEC) adopted the Rule 10 b-18. As noted then after the quantum of money spent on dividend was more than share repurchase in US. Studying the facts related to share repurchase between US and UK companies, in 1962 Jenkins Committee concede the buyback process. Further series of discussion parliament and recommendation from Professor Grower the Companies Act 1981 permitted companies to purchase their own shares as share buyback. Though like in most of the other European countries the pace was seen around the last decade of the century for the buyback announcements.

Other European countries legally allowed the activities of buyback, like Switzerland 1992, Finland 1997, Germany 1998, Denmark 2000, Sweden 2001. While buyback was introduced in the year 1989 in Australia and in 1993 in New Zealand. Countries in Asia like Japan, Malaysia, Hong Kong and Taiwan accepted the concept in 1995, 1997, 1998 and 2000 respectively.

As further noticed world over the corporate pay out policy patterns which supports the fact that dividend used to be prominent part of investor's return till last two decades of 20<sup>th</sup> century but have changed later with numerous reasons including improved regularity environment, change in capital structure pattern to exhibit better results and new way to return capital to investors.

Some facts related to the returns through the buyback in short as well as long span considering data from varied countries from the year 1998 till 2010. The facts they shown in their research are worth to elaborate the reaction of shareholders over share buyback programs of the companies. Long term returns generated on the buyback is justifying the undervaluation argument of the management. They also proved that long run return is also due to the freedom of agency cost issue. Timely announcement make it easy to generate positive return proving that board approval should be entertained than the share holders' approval for the same. The changing pattern all over the world is also affecting the Indian peninsula.

### **BUYBACK - INDIAN SCENARIO**

Though, strategy of buying own shares popularly knowing as *share repurchase* has been quite popular in the developed markets in developed economies, comparatively it is recent in the Indian corporate environment. Since the enactment of the first corporate legislation of independent India in the year 1956 until the beginning of last decade of the 20<sup>th</sup> century, a general restriction had been imposed on the Indian companies from buying back its shares primarily because it was believed that such a practice, if allowed, might be prejudicial to the interest of the company's creditors and minority shareholders and might facilitate maneuvering of stock prices and speculative activities in the stock market. However, with a severe downturn being observed in the capital market operations in India towards the end of 1980s and early 1990s, this opinion had changed and the regulators, market operators and industry men collectively agreed to introduce buyback in India in order to

revive the sagging capital market. With the need of the time and making the restructuring process hazel free, the reinvesting money in own securities made legally allowed. The reasons can be noted as follows:

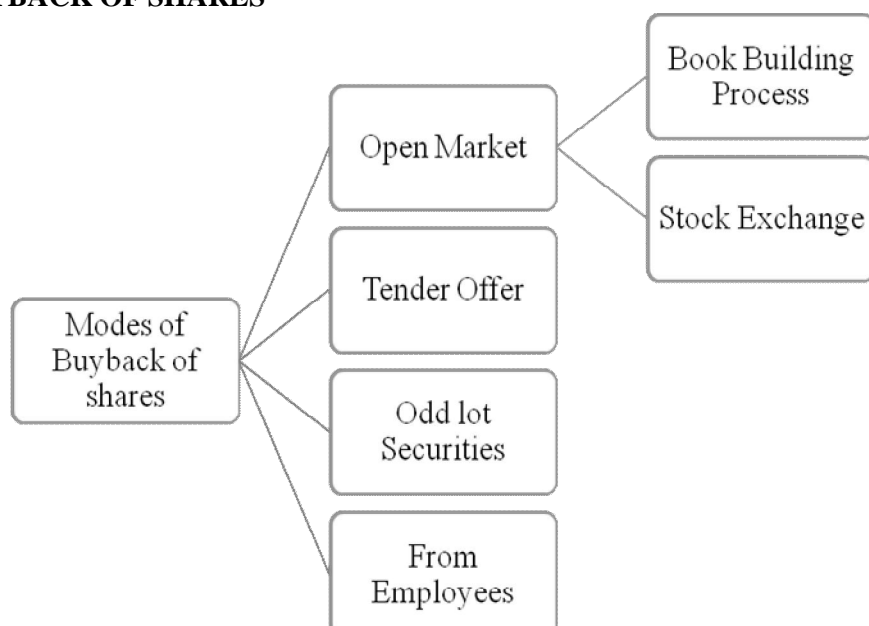
- To support the share market price by decreasing the shares circulated in the market and rejuvenate the capital market.
- Readjusting debt equity ratio for better financial positioning.
- It helps to counter the takeover attempt by increasing the promoters' holding.
- With improved capital base the expectation of the rate of the return goes high and automatically creates performance pressure.

In India, the rule of Trevor V s. White worth was protected in section 77 of the Companies Act, 1956 which prohibited a company from buying or cancelling its own shares covering in the sections 100 and 104 or of section 402 of Companies Act 1956, was amended in 1999 and new sections called Section 77 A, 77 AA and 77B were inserted with retrospective effect from 31.01.1998 empowering companies to buy back their shares as well as other specified securities. From the date of its publication November 14<sup>th</sup> 1998 the SEBI introduced the regulation for the buyback of shares namely, Securities and Exchange Board of India (Buy Back of Securities) Regulations, 1998. Similarly with the implementation of the new Companies Act 2013 This principal regulation was reintroduced with amendments on August 8<sup>th</sup> 2013 with name Securities and Exchange Board of India (Buy-back of Securities) (Amendment) Regulations, 2013, with implementation of Companies Act 2013.

#### COMPARISON OF COMPANIES ACT 1956 & 2013

- Notified with effect from 1st April 2014, sections 68, 69 and 70 of the Companies Act, 2013 ("the new act") provide for the buy-back of securities in place of sections 77A, 77AA and 77B of the Companies Act, 1956 ("the old act") respectively.
- The definition of the free reserve has minor change, now includes premium account along with reserves available for the dividend.
- The wording for the time gap between the two buyback has changed from 365 days to 1year from the closure of the buyback procedure.
- The modes of buyback has got change with abolition of option of buyback through odd lots.
- Major changes can be witnessed in terms of penalty in case of default. The penalty for company and officers now fixed separately; earlier in case of company or officer's default the penalty was of Rs. 50,000 along with imprisonment of 2 years. Now the responsibility has been bifurcated, where default of the company has attached with penalty of 1 to 3 lakhs and in case of the default of the officer, imprisonment upto 3 years or fine of 1 to 3 lakhs of rupees or both.

#### MODES OF BUYBACK OF SHARES



## 1. Open Market

- (A) **Book Building Process:** Under this mode, company announces the maximum number of shares it wishes to buy during a specified period and fixes a price range between which shareholders' bids will be accepted. Under this process shareholders are invited to surrender their shares, at a price within the given range. The final buyback price, which shall be the highest price accepted, shall be paid to all holders whose shares have been accepted for the buyback, irrespective even if it differs than the accepted price.
- (B) **Stock exchange:** In this mode of open market offer through stock exchange, the company buys back its shares from the stock exchange at the prevailing market price within given pre decided tenure. However, the promoters of the company are not allowed to participate in this mode to safeguard the interest of the shareholders. As per the directions of the SEBI, company need to reveal the identity to make seller aware.
2. **Tender Offer:** In this mode of share buyback company offers to buy a specified number of shares on a proportionate basis from the existing holders at a pre decided price, known as tender price (usually higher than the price prevailing in the market), till the date of closing of the offer.
3. **Odd lot securities:** This mode is utilised by public company when total number of shares listed to be bought back are less than the specified limit of the stock exchange.

Persons (1994) proposed the appropriateness of different motivations for fixed price tender offers and Dutch auction share repurchases. While fixed price tender offer is used mostly by companies in order to signal undervaluation, Dutch auction offer method is used for effective takeover deterrents.

*Buy back from odd lots has been dispensed with from the Companies Act 2013.*

4. **From Employees:** Under this scheme the shares allotted to the employees under employees stock option or sweat equity offered against the consideration of their services to the company, can be bought back by the company.

## FACTORS INFLUENCING THE BUYBACK

Hsieh and Wang (2009), surveyed the theoretical and empirical studies on share repurchases and provided a brief description of major types of share repurchases and considered the motives that influence firms' repurchase decisions. The factors influencing the buyback remains topic of debate always. It is observed that more than one factors may lead the management to opt buyback as return alternatives for the owners. That can be enlisted as follows,

1. **Cash surplus:** The surplus cash with lesser fruitful opportunity of investment provides support to the management decision for the buyback. The argument provided in favour of this motive is, returning back the money provides shareholder better investment opportunity to divert the fund in profitable investment avenue.

Shoven and Simon (1987) evaluated the decision of business acquisition and share buyback as alternative option using Probit Model and suggested that lack of profitable investment avenue with excess cash is prime motive for buyback. Studying UK market, Padgett and Wang (2007) explained positive bonding between share buyback and available liquidity in the business while negative correlation with undervaluation motive.

2. **Elevated EPS:** After tax earnings when divided with number of shares, earning capacity per share can be found out. Assuming the stable earning, the EPS get elevated with buyback process as the number of shares reduces after buyback.
3. **Under valuation:** it has been observed many time that through the buyback announcement management signals the undervaluation of the share prices prevailing in the market. It can be the signal for the indirect invitation for the scrutiny of the company usually when less traded in the market.

Balachandran and Troiano (2000) are opined that undervalued share prices are the primary reason for opting share buyback programmes by respective companies. But Padgett and Wang (2007) rejected signalling hypothesis by establishing negative relation with Tobin's q model for undervaluation.

4. **Promoters' holding:** When shares surrendered by the shareholders it automatically increase the proportion of the promoters even without investing any additionally.
5. **Takeover Deterrence:** By increasing the proportionate stake in the holdings, company can defend the hostile takeover attempt. Apart from that, at a very high price raises the market price and makes the takeover more expensive for the raider.

Bangoli, Gordon and Lipman (1989) with their study established the relation developing signalling model, that share buyback announcement make the share more attractive and thus dearer as well. Costly share make is difficult for the potential buyer to buy.

6. **Desired capital structure:** buyback is accepted as restructuring tool. Theoretically buyback is seen to achieve the increased leverage, tax shield and most commonly as to elevate the EPS.

Krishna Murthy (1999), in his study, opined that buyback as a financial engineering tool can be productive and effective with support of strong flow of earnings, which will have impact on manipulation of share prices under higher EPS and unaltered P/E ratio.

Ofer and Thakur (1987) pointed the need for external finance for buyback as a factor liable for large signalling as compared to dividend needs mainly arranged through internal financing or retained earnings.

7. **Exit option in illiquid stock:** Buyback provides best opportunity to the holders to exit especially when the shares are seldom traded in the market.

Klein and Rosenfeld (1988) shown calculations exhibiting more than 10 % return to non-tendering shareholders, considering 77 US companies opting for buyback program.

The success of the buyback program always remain the matter of debate. The central idea of share holders' wealth creation turns tricky considering benefit of tendering and non-tendering shareholders. Considering signaling hypothesis through buyback, the information asymmetry get indifferent between market valuation and price of the firm's share signaling the correct valuation.

This implies that the worth should be elevated equally for long term shareholders (i.e. non tendering shareholders) and for those who surrendered (i.e. tendering shareholders) the shares through buyback. To find the solution of this ultimate question many researches have been conducted so far.

## CONCLUSION

The primary object for legalizing buyback program world over is to safeguard the interest of the stakeholders and restricting the self-enrichment of the managers. The paper is an attempt towards the verification of the factual details in legal aspect. With introduction of the new Companies Act 2013 and other regulatory bodies like SEBI, the central object of protecting interest of the shareholders expected to prove correct. The modification of the buyback provisions is seen as discouraging act for management only for disbursement of the excess cash or option for the dividend. It is rather to create or apprehend the shareholders' wealth by reshaping the capital structure of the company.

Further study of the topic can be done by taking the financial data of the companies opted for buyback of shares to verify the object whether shareholders' wealth creation object is served or not.

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## EFFECT OF FEMALE LITERACY ON GENDER RATIO AMONG SCHEDULED CASTE AND TRIBES OF J&K STATE OF INDIA

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### ABSTRACT

*The change in the sex ratio has always been a matter of great concern for the social thinkers and civil society. Literacy is considered as a powerful tool to mitigate the effects of many imbalances prevalent in the society. The aim of this paper is to study the change in gender ratio with respect to percent change in female literacy among the scheduled tribes and castes. The study area is J&K state of India.*

*Keywords: Gender ratio, J&K, Literacy, Pre-natal diagnoses technique (PNDT), Schedule caste*

### 1. INTRODUCTION

Literacy level and educational attainment are the vital indicators for the development of nation like India because these indicators truly depicts the development as they indicate quality of life, awareness level and also shows the skill level of the people. When better education is provided to the people their health will also improve as education has a positive impact on the health. Education parameter has an equal weightage in the Human development index. Also, higher literacy rate improves the development of other social and economic indicators consistently.

In census, a person aged seven years and above who can both read and write in any language, is considered as 'literate'. A person, who can only read but cannot write, is not considered as 'literate'. It is not necessary that a person should receive any formal education or pass any minimum education standard. Literacy can also be achieved in adult literacy classes or through any non-formal education system. People who are blind but can read in Braille have been treated as literates. All children of six years age or less are treated as 'illiterate' even if the child is going to a school and has picked up reading and writing skills.

As per census 2011, dalits accounts for almost a tenth of the population of J&K and if seen in Jammu province only, they are about one third of total population. There are 13 castes which are recognized as scheduled in J&K. As they are large in numbers and their development also accounts for the development of whole J&K. In the present communication, we have studied the effect of literacy on the gender ratio of the SC and ST communities of the state. Our main focus is to find out whether female or male literacy has more concern, if any, with the change in gender ratio in the state of J&K.

### 2. DATABASE AND METHODOLOGY

In this paper, we have used the secondary raw data which had been collected for Jammu And Kashmir State for the census years 2001 and 2011 from Directorate of Census Operations, Jammu, J&K as well as from the office of Registrar General and Census Commissioner. The collected data has processed to find the change in Gender ratio in the year 2011 and to compute the correlation between the literacy rate and gender ratio. The terms used in the paper are defined as:

$$\text{Literacy rate} = \frac{\text{No of persons literate aged 7 and above}}{\text{total population aged 7 and above}} * 100$$

$$\text{Sex Ratio} = \frac{\text{Total no of females}}{\text{Total no of males}} * 1000$$

$$\text{Corr}(X, Y) = \frac{\text{cov}(X, Y)}{\sqrt{\text{var}(X)}\sqrt{\text{var}(Y)}}$$

$$\text{Sex ratio (0-6 years)} = \frac{\text{Total no of girls in age group 0-6}}{\text{Total no of boys in age group 0-6}} * 1000$$

$$\text{Change in Sex ratio for every \% rise in female literacy} = \frac{\text{Change in sex ratio}}{\text{change in female literacy}}$$



The statistics for India as a whole were also included in the study to serve as a bench mark and as a point of reference. The change in both female literacy and the sex ratio between 2001 to 2011 census was calculated and the change in sex ratio for every percentage rise in female literacy was determined by computing the division of the change in sex ratio by the change in female literacy between censuses as a true indicator of change in relation to change in literacy.

**Table – 1: Change in Sex Ratio for Percent Rise in Female Literacy for Different States**

States	Change in Sex ratio		
	81-91	91-01	01-11
Andhra Pradesh	-0.4	0.34	1.61
Arunachal Pradesh	-.02	3.04	2.31
Bihar	-6.4	1.37	<b>-1.15</b>
Delhi	4.32	-0.78	7.58
Goa	-0.7	-0.84	2.03
Gujarat	-0.8	-1.41	0-.15
Haryana	-0.4	-2.6	1.64
Himachal Pradesh	0.21	-0.39	0.23
J&K	NA	NA	<b>-0.62</b>
Karnataka	-0.3	0.32	0.8
Kerala	0.38	14.67	6.2
Madhya Pradesh	-0.9	0.38	1.13
Maharashtra	-0.3	-0.81	0.83
Manipur	-1	1.6	1.08
Meghalaya	0.13	1.35	0.99
Mizoram	0.2	2.1	<b>16.52</b>
Nagaland	1.61	3.39	1.46
Orissa	-1	0.06	0.51
Punjab	0.29	-0.61	2.66
Rajasthan	-1.4	0.51	0.69
Sikkim	2.22	0.23	0.94
Tamil Nadu	-0.3	0.91	1.06
Tripura	-0.1	0.32	0.55
Uttar Pradesh	-0.7	1.3	0.82
West Bengal	0.57	1.31	1.39
India	-0.73	0.44	1.43

\* NA: As census was not conducted in J&K during the time period.

So, from Table 1, we can shed the fear that female literacy has an inverse relationship with sex ratio. what can be inferred in simple words is that the change in sex ratio for percentage rise in female literacy is more for high literate states and that the positive change in sex ratio gains momentum with rise in female literacy. But in case of Bihar and J&K, still it is negative means it seems a bane than boon. There is a strong need to study the responsible factors from socio point of view.

### 3. FEMALE LITERACY AND SEX RATIO IN J&K

We have explored the effect of female literacy on SCs and STs across the districts of the J&K state for the census years 2001 and 2011 and summarized the result obtained in the following sections. Table 2 shows the minimum and maximum gender ratio for SC category and Table 3 shows the same for ST category as per census year 2001. Table 4 and Table 5 shows the literacy rate of SC category and literacy rate of ST category respectively of different districts of J and K for census year 2001. And similar results for the census year 2011 have been shown from Table 6 to Table 9.

**TableNo-2: Min and Max Gender ratio of SC population of J&K for census year 2001**

	Gender Ratio (SC Population)			Gender Ratio (0-6) (SC Population)		
	Total	Rural	Urban	Total	Rural	Urban
Max	Doda/Rajauri(954)	Rajouri(956)	Rajouri(911)	Srinagar(1545)	Doda(1102)	Doda (1713)
Min	Pulwama(21)	Kargil(34)	Pulwama(33)	Badgam(400)	Ladhakh(800)	Badgam(400)

Among the schedule castes, Kupwara district had 0 gender ratio which can be neglected because the population was very low. So, Pulwama had the lowest gender ratio 21 for total population and Doda had the highest gender ratio of 954 females per thousand males. In rural and urban areas Rajouri had the highest gender ratio of 956 and 911 respectively and lowest 34 for Kargil in rural and 33 for Pulwama in urban areas. So it is observed that gender ratio is more skewed among SCs.

Amongst the SC population of age group 0-6 years, Srinagar had the highest ratio of 1545 girls for total SC population, and Doda had the highest ratio of 1102 and 1713 in rural and urban areas respectively. The ratio was minimum for Badgam (400) for total population, Ladakh (800) for rural population and Badgam (400) for urban population.

**Table-3: Min and Max Gender ratio of ST population of J&K for census year 2001**

	Gender Ratio			Gender Ratio (0-6)		
	Total	Rural	Urban	Total	Rural	Urban
Max	Kupwara(926)	Punch(932)	Ladakh(864)	Kupwara(1088)	Kupwara(1090)	Badgam(2500)
Min	Anantnag(884)	Anantnag(886)	Badgam(73)	Punch/Ladakh(967)	Rajouri(946)	Anantnag(594)

Among the schedule tribes, Kupwara district had the highest gender ratio of 926 females per 1000 males and 1088 girls per 1000 boys for total population. In Rural areas, Punch district had the highest ratio of 932 females per 1000 males and Kupwara district had 1090 girls per 1000 boys and in Urban areas Ladakh had the highest ratio 864 females per 1000 males and Badgam 2500 girls per 1000 boys. The minimum gender was of Anantnag (884 and 886) for total and rural ST populations and of Badgam (73) for urban population.

In the age group 0-6 years, the minimum gender ratio was of Punch and Ladakh (967) for total population, Rajouri (946) for rural population and of Anantnag (594) for urban population. So, Kupwara district had better gender ratio in rural areas in STs Population.

**Table-4: Min and Max Literacy Rate of SC population of J&K for census year 2001**

	Female Literacy			Male literacy		
	Total	Rural	Urban	Total	Rural	Urban
Max	Pulwama(100)	Baramulla(99.44)	Pulwama(100)	Baramulla(99.44)	Pulwama/Anantnag(100)	Kupwara(100)
Min	Doda(31.2)	Udhampur(28.86)	Kargil(31.58)	Udhampur(55.21)	Udhampur(53.21)	Kargil(66.67)

Among schedule casts, male and female literacy was maximum for Baramulla(99.44) and Pulwama (100) district and minimum for Udhampur(55.21) and Doda(31.2) for total population. In Rural areas, female literacy was max for Baramulla (99.44) and minimum for Udhampur (28.86) and the male literacy was maximum for Pulwama/ Anantnag (100) and minimum for Udhampur (53.21). Female and male Literacy was highest for Pulwama (100) and Kupwara (100) and lowest for Kargil (31.58, 66.67) respectively in urban areas.

**Table-5: Min and Max Literacy Rate of ST population of J&K for census year 2001**

	Female Literacy			Male literacy		
	Total	Rural	Urban	Total	Rural	Urban
Max	Ladakh(51.6)	Ladakh(47.64)	Ladakh(70.84)	Kargil(73.33)	Kargil(71.88)	Kargil(88.69)
Min	Srinagar(13.00)	Srinagar(12.11)	Badgam(12.5)	Anantnag(24.37)	Anantnag(23.99)	Kupwara(35.71)

Among the schedule tribes, female literacy was maximum for Ladakh (51.6, 47.64, and 70.84) for total, rural and urban population respectively, and male literacy is maximum for Kargil (73.33, 71.88, and 88.69) for total, rural and urban population respectively. Female literacy is minimum in Srinagar (13.00, 12.11) for total and rural population and in Badgam (12.5) for urban population. Male literacy is minimum in Anantnag (24.37, 23.99) for total and rural population respectively and in Kupwara (35.71) for urban population.

**Table-6: Min and Max Gender Ratio of SC population of J&K for census Year 2011**

	Gender Ratio			Gender Ratio (0-6)		
	Total	Rural	Urban	Total	Rural	Urban
Max	Doda(963)	Kulgam(1250)	Doda(944)	Kargil(2000)	Kargil(2000)	Punch(1167)
Min	Kupwara(2)	Kupwara(2)	Pulwama(3)	Leh(375)	Ganderwal(667)	Bandipore(600)

Among the schedule castes, Kupwara district has the lowest gender ratio of 2 females for total population and Doda has the highest gender ratio of 963 females per thousand males. In rural areas the ratio is highest for Kulgam (1250) and lowest for Kupwara (2). In urban areas it is maximum for Doda (944) and minimum for Pulwama (3).

In case of age group 0-6 years, Kargil has the highest ratio of 2000 for total and urban areas and Punch (1167) in urban areas whereas the ratio is minimum for Leh (375) for total population, Ganderwal (667) for rural

population and Bandipore (600) for urban population. These abnormal figures are due to the scant population of SC's in these districts.

**Table-7: Min and Max Gender Ratio of ST population of J&K for Census Year 2011**

	Gender Ratio			Gender Ratio (0-6)		
	Total	Rural	Urban	Total	Rural	Urban
Max	Leh(1016)	Leh(1032)	Reasi(976)	Badgam(985)	Badgam(991)	Kishtwar(1400)
Min	Baramulla(863)	Ganderwal(877)	Baramulla(409)	Ganderwal(871)	Srinagar(870)	Ganderwal(700)

Among the schedule tribes, Leh district has the highest gender ratio of 1016 females per 1000 males and Badgam district 985 girls per 1000 boys for total population. In Rural areas Leh district has the highest ratio of 1032 females per 1000 males and Badgam district has 991 girls per 1000 boys and in Urban areas Reasi has the highest ratio 976 females per 1000 males and Kishtwar has ratio of 1400 girls per 1000 boys. The minimum gender was of Baramulla (863) for total population, Ganderwal (877) in rural areas and Baramulla (409) in urban areas.

In the age group 0-6 years, the minimum gender ratio is of Ganderwal (871) for total population, Srinagar (870) for rural population and of Ganderwal (700) for urban population.

**Table-8: Min and max Literacy Rate of SC population of J&K for Census year 2011**

	Female Literacy			Male literacy		
	Total	Rural	Urban	Total	Rural	Urban
Max	Pulwama (100)	Pulwama (100)	Pulwama/Anantnag (100)	Ban/Pul/Shop/Kul (100)	Ban/Pul/Shop/Kul (100)	Ban/Pul/Shop/Kul/G (100)
Min	Ramban (32.62)	Ramban (31.54)	Ramban (58.60)	Ramban (57.4)	Ramban (57.08)	Kargil (66.37)

As per census data 2011, amongst schedule castes 100% males are literate in Bandipore, Pulwama, Shopian and Kulgam district and also 100% females are literate in Pulwama district for total, rural and urban SC population. Minimum female and male literacy is of Ramban (32.62, 57.4 respectively) for total population, Ramban (31.54, 57.08) for Rural population and Ramban(58.0), Kargil(66.37) for urban population.

**Table-9: Min and Max Literacy Rate of ST population of J&K for Census year 2011**

	Female Literacy			Male literacy		
	Total	Rural	Urban	Total	Rural	Urban
Max	Leh(63.36)	Leh(59.31)	Leh(77.11)	Leh(80.45)	Kargil(78.84)	Bandipore(93.89)
Min	Kishtwar(19.81)	Kishtwar(19.73)	Kulgam(5.61)	Kulgam(33.60)	Kulgam(34.31)	Ganderwal(43.51)

Among the schedule tribes, Female literacy is maximum in Leh (63.36, 59.31, and 77.11) for Total, Rural and Urban population respectively and minimum for Kishtwar (19.81, 19.73) for total and rural areas and for Kulgam (5.61) in urban area. Male literacy is max in Leh (80.45), Kargil (78.84), Bandipore(93.89) for total, Rural and urban population respectively. Male literacy is minimum in Kulgam (33.60, 34.31) for total and rural ST populations respectively and in Ganderwal (43.51) for urban ST population.

#### 4. CHANGE IN SEX RATIO FOR PERCENT RISE IN FEMALE LITERACY

Change in sex ratio is a more accurate indicator and reliable guide of socio economic progress than sex ratio at a particular point of time<sup>[1]</sup>, which is also observed in case of J&K state for the census year 2001 and 2011. Therefore by amassing the data on female literacy and sex ratios in individual states from past four censuses, our study intends to not only study the influence of female literacy on the sex ratio but also its influence on the change in sex ratio over the past decades.

We have computed the gain in sex ratio for every percent rise in female literacy. The districts that had higher literacy rates showed more rapid improvements which is depicted in Table 10. It means that diametric gains on female literacy rate had no beneficial effects on their sex ratios.

**Table-10: Change in Sex ratio for percent rise in female literacy during 2001-2011**

Districts	Sex ratio					
	0-6 years			Total population		
	Total	Rural	Urban	Total	Rural	Urban
1. Kupwara	-2.78652	-3.59945	0.405954	-2.5618	-2.72266	-9.06631
2. Badgam	-11.8132	-11.5108	-15.1149	-2.54121	-2.09287	-7.49698
3. Leh (Ladakh)	-0.82797	-2.75067	19.15493	-12.2355	-7.89707	-32.9577
4. Kargil	-0.21552	-0.15886	24.91909	-1.86782	-0.61557	20.06472

5. Punch	-3.83053	-3.9687	-94.5946	-1.45096	-1.34153	-5.40541
6. Rajouri	-3.31675	-3.30448	0.483092	-1.49254	0.786782	-53.8647
7. Kathua	-1.57325	-1.87091	2.030457	-0.78663	-1.49673	4.568528
8. Baramulla	-5.4505	-5.32915	-5.81304	-1.05673	-0.36573	-5.49882
9. Bandipore	-4.13907	-3.9845	-5.52677	-0.27594	0.05534	-1.72712
10. Srinagar	-6.25621	-5.34918	-6.67491	5.958292	2.748886	8.034611
11. Ganderwal	-8.29215	-7.56972	-28.442	-2.36134	-2.50427	-2.98913
12. Pulwana	-17.3739	-18.5245	-8.90523	-2.40192	-1.44346	-6.45425
13. Shopian	-8.0314	-7.58377	-20.0584	0.060386	0.881834	-19.2795
14. Anantnag	-8.01887	-9.08012	-4.03701	1.002358	0.474777	5.29857
15. Kulgam	-7.44891	-8.34464	-0.89127	0.395517	0.678426	4.456328
16. Doda	-1.73333	-1.70604	-2.89608	0.4	0.262467	7.836457
17. Ramban	-3.10918	-3.05132	-6.65845	0.939986	0.832178	1.479655
18. Kishtwar	-3.69357	-3.87597	-10.7604	1.162791	0.258398	17.07317
19. Udhampur	-2.16306	-1.93103	-6.00601	1.996672	1.37931	7.207207
20. Reasi	2.447869	-3.7294	39.41606	0.99728	0.520382	22.9927
21. Jammu	-2.92249	-6.52921	3.722504	2.033037	1.37457	3.891709
22. Samba	0.328228	-3.02663	0.503356	-1.09409	-4.11622	2.265101

If we see glance through the table, we see more negative signs which indicates the percent rise in female literacy has negatively affected the gender ratio, which is -94.59 in urban population of Punch district, -11.81 for Badgam, -17.37 for Pulwama, -28.44 for urban population of Ganderwal district. If we compare the three regions of J&K state, Srinagar province has larger negative values than the Jammu province and Leh Ladakh and Kargil are comparatively better than both Jammu and Kashmir provinces. So, here it seems female literacy is a bane while on national scene it is a boon for gender ratio. The need is to sensitize the females and make stringent law for Pre-natal diagnoses technique (PNDT).

## 5. STATISTICAL ANALYSIS AND DISCUSSION

An analysis of the National Family Health Survey 1992-1993 revealed that women's education is associated with weaker son preference <sup>[9]</sup>. In Jammu and Kashmir 88% of women want at least one son and 83% of women want at least one daughter <sup>[4]</sup>. So, preference for male child along with technological advancements in sex determination has affected the gender ratio enormously especially in urban areas. Devi *et.al* <sup>[3]</sup> have observed that in case of female literacy was having significant negative correlation ( $p < 0.05$ ) with gender ratio. So, it is an alarming sign that more literate female have more bias towards the gender and being aware use the modern technology of sex determination.

**Table-11: Correlation between Sex Ratio and literacy among SC Population of J&K**

Factors		Female Sex Ratio		Girl Sex Ratio (0-6) Years	
		Year 2001	Year 2001	Year 2001	Year 2011
<b>Population Literacy Rate</b>	Pearson Correlation	-.927**	-.883**	-.369	-.327
	Sig.(2 tailed)	.000	.000	.237	.186
<b>Female Literacy</b>	Pearson Correlation	-.168	-.228	.161	.094
	Sig.(2 tailed)	.584	.320	.618	.711
<b>Male Literacy</b>	Pearson Correlation	-.903**	-.800**	-.367	-.339
	Sig.(2 tailed)	.000	.000	.241	.169

From table 11, we can observe that literacy and gender ratio have no significant relationship amongst SC population in the age group 0-6 years, how while, they were negatively correlated in the year 2001

**Table-12: Correlation between Total Literacy and Gender Ratio among ST Population of J&K**

Factors		Female Sex Ratio		Girl Sex Ratio (0-6) Years	
		Year 2001	Year 2001	Year 2001	Year 2011
<b>Population Literacy Rate</b>	Pearson Correlation	.410	.412	-.558*	.008
	Sig.(2 tailed)	.146	.057	-.038	.973
<b>Female Literacy</b>	Pearson Correlation	.430	.467*	-.503	.041
	Sig.(2 tailed)	.125	.028	-.067	.856
<b>Male Literacy</b>	Pearson Correlation	.399	-.221	-.592*	-.219
	Sig.(2 tailed)	.177	.323	.033	.328

Table 12 shows that male literacy is negatively correlated in ST population in 2001 census but it is not significant in 2011.

## 6. CAUSES AND MEASURES

Son preference was not limited by geographical boundaries and often has roots in ethnicity, Indian immigrants in the west, with high levels of literacy and a high income profile are sometimes unfortunately moored in some traditional biases, and this is reflected in various studies on the Indian Diaspora. In the United States, data on the children of Asian origin demonstrated male biased ratios. A similar study in Canada revealed that multifarious women born in India were significantly more likely than multifarious women born in Canada to have a male infant<sup>[5]</sup>. This indicate that while literacy can be deterrent to gender wise conservative moorings can sometimes overwhelmed these benefits of literacy. Modern science influences life on a daily basis and it is an invaluable tool in the war against disease and squalor. But sometimes these very tools can be misused and defeat the very purpose for which they were developed. A review of the evidence on the sex ratio among children below 6 years revealed that technological developments permitting sex-selective abortions have seriously aggravated the imbalances in the states<sup>[6]</sup>. Data from the 1998-1999 National Family Health Survey demonstrates that women in South Indian states have relatively higher levels of literacy, labor force participation, smaller family size and lower levels of son preference<sup>[7]</sup>. Greater female literacy results in more involvement in decision making and higher percentage of women employed. One of the consequences of regional variation in sex ratios is greater national integration, grooms in Haryana finding brides in Kerala is a happy collateral effect, with the passage of time such consequences will be more pronounce and noticeable. This intermingling will result in a diminishing of conservative gender biases. Greater media access and exposure to entertainment mediums such as television and popular films will help in the spread of liberal thoughts and in surmounting conservative dogma. A three year study on the influence of cable TV on women's status revealed that the introduction of cable Television was associated with increased women's autonomy and decline in domestic abuse, fertility and son preference<sup>[8]</sup>. Interpol data from 70 countries was analyzed and the study revealed that societies with an imbalanced sex ratio had higher rates of violent crime such as homicide, rapes and assault<sup>[9]</sup>.

Various measures and incentives for the girl child such as subsidized education, health care and cash hand-outs for marriages and punitive measures against ante natal sex determination should be taken. Enforcing of recent government regulations might have some effect but can be more successful if combined with societal changes<sup>[10]</sup> through awareness programs with stricter enforcement of laws coupled with stronger regulatory mechanism may prove beneficial. In South Korea strong laws forbidding fetal sex determination had resulted in a dramatic improvement in the sex ratio in the year the law was enforced, punitive measures included suspension of license of the guilty physician. The sex ratio in that year improved from 117 to 113<sup>[11]</sup>. Therefore rather than just implementation and enforcement of laws, more robust laws along with greater social awareness and inculcating a more liberal ethos with female literacy and female health care, could be an ideal template to achieve gender parity in the state of J and K particularly and nation as a whole.

## ACKNOWLEDGEMENT

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**A STUDY OF EMPLOYEE SATISFACTION ON LABOUR WELFARE FACILITIES IN YASHWANT PROCESSOR CO – OP LTD. ICHALKARANJI**

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**ABSTRACT**

*Employee satisfaction is more concern about how employee feels about the job and the organization. In India there are several laws laid by Government of India to protect the employee interest during their service tenure. The Factories Act, 1948 provides certain provisions related to labour welfare facilities. This paper is the descriptive research done by the researcher to understand employee's satisfaction level about welfare facilities provided by Yashwant Processor Co – op Ltd, Ichalkaranji. Elton Mayo (1930) mentioned that productivity is the result of employee satisfaction. 50 employees had been selected as respondent for the survey. The structured questionnaire was distributed among the respondents for recording the satisfaction level about labour welfare facilities in the said organization.*

*Keywords: Employee Satisfaction, Labour Welfare, Factories Act, 1948*

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**INTRODUCTION TO RESEARCH TOPIC**

Labor plays a very important role in the industrial production of the country. The Human resource managers are really concerned with the management of people at work. It is necessary to secure the co-operation of labor force in order to increase the production and to earn higher profits. It will be also possible only when they are fully satisfied with their employer and the working condition on the job.

In the past, industries and the employers believed that their only duty towards their employees was to pay them satisfactory wages and salaries. In the view concept with the introduction of the concept human resource management, physiological research convinced them that they workers required something more important.

In India, Committee on labor welfare summarized that welfare services consist of services, facilities, amenities, and social security measures as to contribute and improve the working conditions under which workers are employed in the organization.

Labor welfare department aims at providing such service facilities and amenities which enable the workers to perform their work in an efficient manner to attain organizational objectives as well as personal objectives too.

Labor welfare or Employee Welfare is a very important comprehensive term which includes various services, benefits, and facilities offered by the employer to retain competent human capital of the firm. Through such fringe benefits the employer makes improvement in standard of living for employees. In India, welfare amenities which are given in addition to compensation and economic rewards available to employees as per the legal provisions under Factories Act, 1948.

Government, trade unions, and non-government agencies may also provide labour welfare facilities in addition to the employer for maintaining standard of employees and keeping employee's productivity effectively.

Dr. R. Anitha mentioned in her research work that Satisfaction level of the employees was measured on the basis of employees working conditions, rewards, welfare measures & job security.

The research work entitled as "A Study of Employee Satisfaction On Labour Welfare Facilities In Yashwant Processor Co – Op Ltd. Ichalkaranji" will help to understand organization practices on providing labour welfare facilities.

**RESEARCH METHODOLOGY****a) Objectives of Research Topic**

- To identify the existing labor welfare facilities in Yashwant Processes CO. OP. Ltd.
- To study the satisfaction level of employees over the existing labor welfare facilities.

**b) Research Design**

The research work was done by applying descriptive research design.

**c) Source of Data**

Both the sources of data (i.e primary and secondary) were used during this research work.

**d) Sampling Design**

To conduct the survey 50 employees from the organization were selected as Respondents for the research work. Simple Random Sampling was used for selecting the respondents.

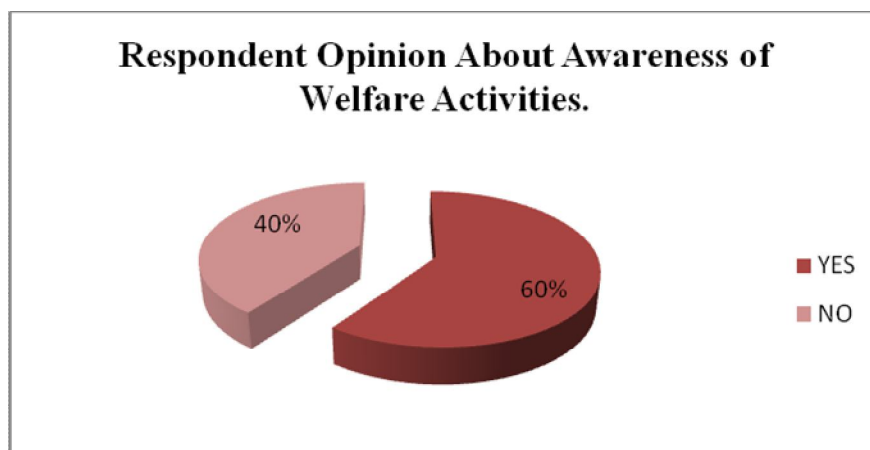
**DATA PRESENTATION AND INTERPRETATION**

The Researchers have done data presentation and interpretation with the help of tabulation and graphical presentation.

**Table No-1: Awareness about Welfare Facilities provided by Company.**

Sr. No.	Awareness of Welfare Activities.	No's of Respondents	Percentage
1	Yes	30	60
2	No	20	40
	<b>Total</b>	<b>50</b>	<b>100</b>

(Source: Primary Data)



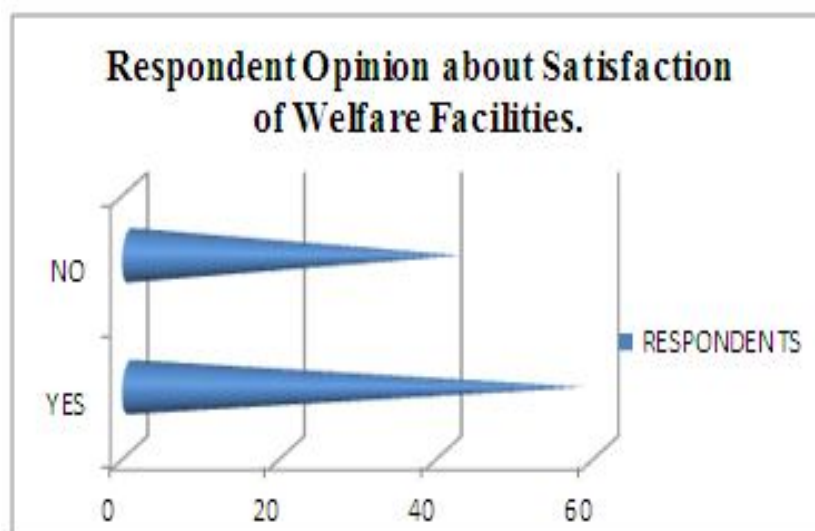
(Source: - Table No .1)

**Interpretation:** It is interpreted that, 60% of Respondents are aware with welfare activities provided by the organization.

**Table No- 2: Satisfy With the Overall Welfare Facilities Provided By the Company**

Sr. No.	Satisfaction Level about Welfare Facilities	No's of Respondents	Percentage (%)
1.	YES	29	58
2.	NO	21	42
	<b>TOTAL</b>	<b>50</b>	<b>100%</b>

(Source: Primary Data)



(Source: Table No. 2)

**Interpretation:** The above table shows that 58% of respondents are satisfied and 42% of respondents are dissatisfied with the overall welfare facilities provided by the company.



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**CONCLUSION**

- Most of the labour are satisfied with the working environment, basic facility and also working comfortably in the company.
- It also observed that the labour have been averagely satisfied with the recent facility provided by the company they want more and better facilities for the given more output and they also demand for the happy environment with all welfare facilities in the Yashwant co-operative process Ltd.

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