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SUCCESS FACTORS IN DEVELOPING INTERNATIONAL RELATIONS – POLAND – INDIA PERSPECTIVE

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ABSTRACT:

As global economy is changing and shaping a new world order, there are huge potential perspective between India and Poland, which can play a very wider role to establish a new era of friendship based on multitasking cooperation.

During last decades, while Polish business concentrates the majority of its activities in the EU and close neighbourhoods, Indian experts admitted that Poland was not yet fully recognised in India as a business destination. Trade relations between these two countries have not been reached to the certain figure where it supposes to be after 62 years of diplomatic relations.

Thus, India and Poland do not reveal the true potential of India and Poland trade. The knowledge of India in Poland, and Poland in India is quite limited. In Central and Eastern Europe there is no Research Centre concerning modern India, which can support and give strength to Indo-Polish cooperation in educational, business and cultural sector and provide a platform for developing untapped possibilities.

Thus, certainly there is a gap between these two entities that is a effecting business ties between them. It is necessary to find out the reasons for this gap and how to fulfil this gap to improve the relations between India and Poland based on holistic approach.

As a solution, it is very neccesary to create an unique strategy and real platform between Poland, India and the European Union based on civil society dialogue and cooperation between individuals, enterprises, scholars, research institutions,universities, GO & NGOs.

Keywords: research centre, multitasking cooperation, holistic approach, Poland, India,

1. Introduction

India is the 7th economy in the world, according to IMF World Economic Outlook[1] (October-2016), GDP growth rate of India in 2016 is 7.6% and India is 4th fastest growing nation of the world. It is also a very large market with a huge consumer base of 1.3 billion people. Thanks to this, it is very attractive market for investors from Poland. India is also known from the open approach of the Indian government and the favorable exchange rate (PLN 1 currently costs about 17 rupees).

At the same time, Poland has been seen as the fastest growing economy in Central Europe with GDP growth by 2.9 percent in the year 2016[2] and expected to maintain such growth in the year 2017.

Last year India was selected by the Polish government as one of the five most promising markets for Polish exporters and investors. In addition, India has been qualified for several promotional industry programs, which will increase financial support for Polish companies interested in the Indian market. On the other hand, India has implemented a structural transformation and offers many governmental initiatives, such as "Make in India", "Start-up India", "Skill India", "Digital India", etc., which are committed to ensure improvement of business environment in India and making it the number one destination for global FDI.

In spite of the fact that both economies are experiencing growth and willing to establish trade relations, still there are many barriers that are creating hurdles for trade flows and destabilised cooperation between India and Poland. Such efforts were not realised in past years to be sufficient to create a strong link between researchers, scientists and entrepreneurs in order to establish longterm capital flows between India and Poland.

2. Current situation in bilateral trade between Poland and India

According to data from the Polish Embassy in New Delhi[3] in 2016, the trade turnover between Poland and India increased by 25% comparing last years up to 2.7 billion dollars, reaching the highest level in last six years. The export of Polish goods and services to India increased by 44%. to the level of 668 million dollars. Imports, on the other hand, increased by one fifth, reaching nearly USD 2.1 billion. It is estimated

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[1] http://statisticstimes.com/economy/gdp-growth-of-india.php
[2] https://countryeconomy.com/gdp/poland
[3] http://www.nowedelhi.msz.gov.pl/pl/wspolpraca_dwustronna/gospodarka_indii/ind_relacje/

that in the next 2-3 years the value of investments may increase to 6 billion dollars. However, the data for the first half of 2017 do not confirm these optimistic forecasts.

Table 1 Bilateral trade between Poland and India form 2014 to half of 2017

Mln USD/per year	2014	2015	2016	2017 (I-VI)
Exports	552,48	464,61	669,47	300,49
Imports	1722,35	1747,09	2094,80	1091,78
Trade turnover	2274,83	2211,70	2764,27	1392,28
Total	-1169,87	-1282,48	1425,33	-791,29

Source: Ambasada Rzeczypospolitej Polskiej w Nowym Delhi [4]

However, during last 14th EU-India Summit in New Delhi, which took place on 6th October 2017, the lack of a breakthrough in negotiations of the Broad-based Trade and Investment Agreement (BTIA) and it stlill remains the major rift in EU-India relations. Both sites have different point of view in such issues as public procurement market in India, and the mobility of Indian professionals to work in the EU. Additionally, the government of India has strict policy to protect its domestic market. What is more, Brexit seems to be additional challenge to improved EU-India economic relations.

Despite these, the EU remains India's largest trading partner. According to data published in Bulletin of The Polish Institute of International Affairs (No. 111 (1051)[5], trade in commodities stood at €78 billion in 2016 (balanced between exports of €37.7 billion and imports of €39.2 billion). However, turnover is lower than in 2011, and the EU's share of India's trade has shrunk systematically (from 26% in 1997 to 14% in 2016) to the benefit of China and the U.S.

In that circumstaces Poland should be more activ in creating policy between EU and India, currently dominated by Germany, UK, and France and take advanteage of growing interest of India in Central Europe,

In the last record year, the main items in Polish exports to India were mechanical devices (including turbojet and turboprop engines), non-precious metal products (eg razors worth USD 108 million), vehicles, aircraft and vessels (70 million dollars). The most important agricultural products imported to Poland from India in 2016 were tobacco (USD 37.8 million); tea for USD 17.9 million; extracts and essences

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[4] http://www.nowedelhi.msz.gov.pl/pl/wspolpraca_dwustronna/gospodarka_indii/ind_relacje/
[5] http://www.pism.pl/publikacje/biuletyn/nr-111-1553

of coffee and tea worth USD 15.6 million (increase by 59% in comparison with 2015); shrimps (9.8 million USD); grapes (USD 8.9 million); dried onion (USD 8.2 million), sesame seeds (USD 8 million) and pepper (USD 6.3 million).

However, in the first half of 2017, there was a decrease in Polish exports to India by 5%, with an increase in imports, by 6% year-to-year. Attention is drawn to the increase in agri-food exports, including fresh apples, by 112%, which was directly related to the agricultural cooperation agreement signed on 27 April 2017 between Poland and India[6]. Imports, on the other hand, were dominated by organic chemicals valued at USD 257.7 million, although their imports decreased by 20% compared to the first half of 2016.

3. Barriers of developing

Analyzing the trade data between Poland and India, the question should be asked whether the forecasts of dynamic development in the next 2-3 years are strongly exaggerated and what are the obstacles to achieving dynamic development?

Experts[7] mention the following barier:

- low degree of diversification of the commodity structure of Polish exports
- low degree of processing of exported products
- the burden and length of Indian customs procedures hindering the development of trade
- the lack of Polish technology in the field of military supply and lack of cooperation with Indian arms factor

Nevertheless, the factor that is extremely important in this context is the lack of a cooperation strategy for India and, consequently, the lack of institutional support for Polish interests on the Indian market. The uncoordinated ad hoc activity of government institutions, implemented on the occasion of rare official visits at the governmental level, largely leaves the fate of development and results achieved in mutual cooperation.

Lack of longterm plans and visions, lack of Polish, recognizable brands on the Indian market are areas where the efforts of officials, diplomats and analysts should focus on seeking and developing solutions supporting the development and promotion of Polish business in India.

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[6] http://www.minrol.gov.pl/Ministerstwo/Biuro-Prasowe/Informacje-Prasowe/Nowe-mozliwosci-wspolpracy-z-Indiami

[7] https://india.trade.gov.pl/pl/wymiana-handlowa/co-kupic-a-co-sprzedac/8433,wspolpraca-z-polska.html

4. What is favorable?

An indisputable asset of the Indian market is the large and receptive consumer market (middle class of 200-250 million people), which creates opportunities for increasing Polish exports. Among the advantages should be also mentioned the fast rate of GDP growth in India, well-developed cooperation with the European Union, successive industrialization, systematic lowering of import tariffs and, finally, lack of language barriers due to the widespread use of English.

The number of Indian students coming to study in Poland is constantly increasing. According to official statistics, more than three thousand students are already studying in Poland, and Poland has just become the third most-favored destination in Europe (after Germany and France).

It is not a coincidence that this country is on the government's list of the five best-prospective (strategic) economic partners in Poland.

5. Ways of increasing mutual trade and the presence of Polish business in India

Polish and Indian societies increasingly look forward to establish social, cultural, academic and industrial ties. Various companies, institutes, organisations (governmental & non-governmental), universities and individuals will require professional support to the understanding of complexities of Indian business as well as Polish approach.

Thus, the strategy of cooperation with the Indian market as one of the five most promising for Poland should be effective and successful and also take into account many diverse aspects and areas of mutual cooperation, focusing on eliminating barriers and increasing opportunities at the same time.

A. Migration Policy

Migration policy in Poland with particular emphasis on the opening of the Polish market to students from India and the Indian region interested in the educational offer of Polish universities. According to official statistics today about three thousand students are studying in Poland, but unofficially, based on data from this semester, we can talk about 4.5 thousand. This number is dramatically increasing and it is anticipated that in the next few years it will exceed 5,000, and for some time it may double and reach 10,000.

This is a great opportunity for the development of mutual Polish-Indian relations, which also entails the inflow of capital and supports economic development in Poland.

However, if the opportunity in the face of huge demand from the Indians did not turn into a challenge that is out of control, it is worth to base it on systemic solutions for verification of students applying for the possibility of pursuing higher studies at Polish universities. One of the solutions supporting the process of selecting students from India and the Indian region is Common Entrance Test – India[8] - an effective and transparent platform to assure the number of qualified students and their financial status, which is also supportive tools to reduce the immigrants and increase the real students joining Poland only for the purpose of higher education. By fulfilling eligibility criteria given by Polish Govt., and universities- students will be able to receive well recognised degrees from Poland (EU), and Universities by receiving these students will be in the position to maintain high standards of teaching faculty and quality of education, which has been seen lacking at many private schools in Poland in current scenarios.

B. Education

Despite significant number of university's departments dealing with oriental studies, there is very poor level of educational and business cooperation between Poland and India. There is no efficient academic cooperation between Indian-Polish universities. Such efforts were not realised in past years to be sufficient to create a strong link between educational institutions and Industries in order to establish longterm capital flows between India and Poland[9]. New chapter in that area seems to be opened by Ministry of Science and Higher Education which is implementing the project of internationalisation of polish universities. But still there is a lack of financial suport for programs building strong academic cooperation with India and Indian Partner Universities.

Thus, Poland and India must consider education as a business opportunities for both the countries and participate in two ways - increasing number of well qualified students from India to Poland and considering by Polish Investor to invest in education sector in India.

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[8] www.ieef.pl
[9] Dr Pradeep Kumar, A New Roadmap for Higher Education in Poland and India: Opportunities and Challenges, http://www.ieef.pl/publications/62-A-New-Roadmap-for-Higher-Education-in-Poland-and-India-Opportunities-and-Challenges

It is applicable for both the nations in order to create a bridge for fulfilling the gap left from decades through Academia-Industry Interlinked Model of Business Cooperation[10] by addressing each-other's needs and requirements.

C. Research & Development

The knowledge of India in Poland, and Poland in India is quite limited. In Central and Eastern Europe there is no Research Centre concerning modern India, which can support and give strength to Indo-Polish cooperation in educational sector and provide a platform for academia-industries interlinking possibilities. Various companies, institutes, organisations (governmental & non-governmental), universities and individuals will require professional support to the understanding of complexities of Indian business as well as Polish approach.

Thus, certainly there is a gap between these two entities that is a effecting business ties between them. It is necessary to find out the reasons for this gap and how to fulfil this gap to improve the relations between India and Poland based on educational-industrial ties.

D. Business involvement

Despite of over 60 years bilateral relations between Poland and India it is difficult to find all together even 60 companies from both the countries doing business successfully. As it was mentioned above there is lack of knowledge between entrepreneurs from both countries, especially from middle and small companies. It is very important to deliver to them specific knowledge, trainingsas andl experiences as well.

The Indian market is full of opportunities for Polish enterprises. For example success in India could be achieved by companies producing modern equipment, especially those whose production is not possible in India. Polish producers have a decisive advantage in the production of, for example, mining equipment and machines. These goods are known for their very good reputation, quality and reliability. New technologies offering innovative solutions will also be able to enjoy successfully. Noteworthy is also the luxury goods market, because fast-paced people are rapidly arriving in India. In 2014,

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[10] Dr Pradeep Kumar, The future of Higher Education and Ppportunities for Poland and India Cooperation. https://issuu.com/polishmarket/docs/pm_3_254_2017/56

India was in third place after the USA and China, where the largest number of billionaires lives.

6. Conclusion

Long traditional methods of doing business are loosing their presence and forced to be adoptive with new circumstances and new approaches. Industries are seeking possibilities to go global with full successful rate, and looking for new destinations with good returns. Academic Institutions are loosing glimpse (impact of decreasing demography and new regulations in Poland) and struggling for survivals. Thus, it is very necessary to understand the market risk before entering at the new places and make full strategies for successful model of doing business.

Business can take place only when interested parties get proper information about the potential market with efficiency of policies & government willingness, which must address the needs of the people from that market and provide a proper channel of supply of that needs.

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2) Ministry of Agriculture Republic of Poland

3) Ministry of Science and Higher Education in Poland

4) The Polish Institute of International Affairs

5) http://statisticstimes.com/economy/gdp-growth-of-india.php

6) https://countryeconomy.com/gdp/poland

7) Indo-European Education Foundation & Research Centre

STRATEGIES BEHIND THE MEGA – MERGER OF VODAFONE – IDEA AND ITS IMPACT ON INDUSTRY AND CUSTOMERS

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Abstract:

This paper examines the 'Strategies opted by Vodafone and Idea in the face of Mega – Merger and its Impact on Industry as whole and on its Customers'. The study is of empirical nature based on impact of this merger on Indian Telecommunication Industry.

As with the entry of Reliance Jio Infocomm, all the players of telecommunication industry faced a price war between them. As Reliance Jio Infocomm with his free services tried to capture the complete telecom market in a single move, due to which other telecom operators felt some unrest. Such unrest resulted in the initiations of discussions on mergers, alliances or handshake between two or more telecom players so as to cope up with the new trends which Reliance Jio had set out.

However, when other players were just in the process of thinking and discussing coping with strategies, Vodafone, the second largest Indian telecom player and Idea, the third largest Indian telecom player executed their discussions in the form of mega – merger which not only benefits both the companies but it will prove beneficial for industry as whole and to all other stakeholders .

In this study it is found that this merger will significantly prove beneficial to companies, industry and customers for long term.

Keyword: Mergers and Acquisition, Vodafone, Idea Cellular, Amalgamation, Indian Telecommunication Industry.

Introduction:

Ever since Mukesh Ambani's Reliance Jio Infocomm stormed the market with free voice and data services in September, 2016 and undermined industry revenue, the only way out was to join forces and consolidate.

Due to this Anil Ambani's owned Reliance Communication had already teamed with Aircel and signed an alliance between the country's no. 2 player – Vodafone and the No. 3 largest player – Idea Cellular. After this on 20th March, 2017, Vodafone and Idea decided for a fruitful alliance which makes them India's largest and world's 2nd largest player in telecom company.

Vodafone India and the Kumar Mangalam Birla-owned Idea Cellular are to merge to create the country's biggest phone company by subscribers, dislodging Bharti Airtel, which has been at the top for 15 years. The new Rs 1.55 lakh crore entity will also be the world No. 2 after China Mobile. Aditya Birla Group will acquire 4.9 per cent from Vodafone for Rs 3,874 crore, or Rs 108 a share, to take its stake to 26 per cent, with Vodafone holding 45.1 per cent. Further, the company will have the right to buy another 9.5 per cent (at Rs 130 a share or the prevailing market price, depending on the time of purchase) in the combined entity over four years from the British telecom firm. Kumar Mangalam Birla will be the chairman of the new entity. Vodafone will name the chief financial officer while the two companies will jointly name the CEO and operations head before the closure of merger, expected within 24 months. The new entity will remain listed and be renamed at a later stage. The promoters of Idea and Vodafone will have the right to nominate three members each on the board, which will have 12 directors, six of whom will be independent. The Idea stock, which had risen after merger talks were made public in January, 2017, which surged 15 per cent hike, only to close nearly 10 per cent

Anatomy of a Blockbuster Deal

Vodafone to combine India arm (excluding **42%** stake in Indus Towers) with Idea

Vodafone to initially hold **45.1%** and AB Group **26%** after buying **4.9%** stake from Vodafone for ₹**3,900 cr**

AB Group to have right to buy **9.5%** more from Vodafone at ₹**130/ share** in 3 years from merger close; also option to reach **35.5%** in 4th year, but by buying stake at mkt price

If shareholding of both partners is not equal after 4 years, Vodafone will sell shares over next 5 years to bring down its holding on a par with AB Group

Kumar Birla to be chairman while CFO will be named by Vodafone; CEO and COO to be decided jointly before merger closes

Deconsolidation of India arm to reduce Vodafone Group's net debt by ₹**55,200 cr**

lower on the BSE as investors deemed the upside had been capped at Rs 130. UK-based

Vodafone Group Plc's India unit and Idea currently ranked at two and three, respectively, will have a combined nearly 400 million subscribers, 35 per cent of all customers and 41 per cent revenue market share. The merger ratio is based on Idea's price of Rs 72.5 a unit. The companies added that implied enterprise value is Rs 82,800 crore for Vodafone India and Rs 72,200 crore for Idea, excluding its 11.15 per cent stake in Indus Towers. All of Vodafone India's businesses, barring its 42 per cent stake in Indus Towers, will become part of the new entity.

"This landmark combination will enable the Aditya Birla Group to create a high-quality digital infrastructure that will transition the Indian population towards a digital lifestyle and make the government's Digital India vision a reality," Aditya Birla Group chairman Kumar Mangalam Birla said in the statement.

Merger Terms:

Under the merger terms, Aditya Birla Group has the right to increase its stake from 26 per cent by buying another 9.5 per cent from the UK telco at Rs 130 apiece in three years, within which time frame both companies can't buy or sell any shares from or to a third party. If Idea still hasn't raised its stake adequately in that time, it still has the option to buy the remaining shares needed to equal Vodafone's shareholding within the fourth year, but at prevailing market rates.

If Vodafone and the Aditya Birla Group's shareholdings in Idea are still not equal at the start of the fifth year, the UK company will sell shares in the combined entity to bring it on par with that of the Indian group over the next five years. Until the share equalization is complete, additional shares held by Vodafone will be restricted and votes will be exercised jointly, the statements added .

The merger will result in the Indian telecom landscape being dominated by three strong private firms — Vodafone-Idea, Bharti Airtel and Jio — along with state-owned BSNL. It will possibly begin the process of renewing price discipline in an industry rocked by Jio's disruptive entry.

Idea Cellular managing director Himanshu Kapania expects the industry to return to double-digit growth in 12-18 months. The company posted its first net loss since listing in 2007 in the December quarter, hurt by the price war following Jio's offerings.

Last year, Vodafone was forced to write down value of its India business by over Rs 36,000 crore and infuse over $7 billion, which has been struggling to stay competitive amid severe competition.

Commenting on the merger Vodafone Group chief executive Vittorio Colao expressed his opinion that "*We now have a bigger listed company with a lot of value, lots of assets, spectrum, can compete in the future very effectively. It will give higher return on capital to investors because we have higher scale*," said

Synergies / Strategies Of Merger:

- The merger will create cost and capex synergies for both companies as an estimated net present value of around $10 billion after integration costs and spectrum liberalization payments, with an estimated run rate savings of $2.1 billion on an annual basis by the fourth year after completion of the merger. *"Operating cost savings represent 60% of the expected run-rate savings,"* the companies said. The major cost and capex synergies would be around network infrastructure, operational efficiencies, lower maintenance expenses, savings in energy costs, redeployment of overlapping equipment from rationalized sites resulting in lower capex, service centres, back office and distribution efficiencies, streamlining regional and nationwide IT systems and evolving to a single IT system besides optimizing general costs.

- But the entity would also face some regulatory hurdles, mainly to do with liberalizing administratively allocated airwaves and exceeding spectrum holding and market share limits in six circles each, which the companies need to conform to in a year of the merger's completion. *"Spectrum liberalization costs are expected to have a net present value impact of approximately 3,000 crore ($0.5 billion),"* the companies said.

- The new entity would hold 1,850 MHz, including about 1,645 MHz of liberalised spectrum acquired via auctions, the rest of which it will have to pay market fee for, since this were allotted to the company without auctions.

- The combined entity will exceed revenue market share limits of 50% in Gujarat, Haryana, Kerala, Maharashtra, Madhya Pradesh and Uttar Pradesh (West). Kerala is the toughest case because it will have a 65% share, as analyzed be several analysts.

Research Methodology:

Objective of the Study:

1. To study the strategy opted by Vodafone and Idea Cellular in mega – merger.\
2. To study the impact of mega – merger of Vodafone and Idea Cellular on Indian Telecom Industry.

3. To study the impact of mega – merger of Vodafone and Idea Cellular on Employees.

4. To study the impact of mega – merger of Vodafone and Idea Cellular on Customers.

Scope of the Study:

The scope of the study is limited to examine the strategies opted by Vodafone and Idea Cellular in their mega – merger and their impact on Indian Telecom Industry and their customers.

Research Design:

The present study is based on descriptive research.

Sources of Data:

This study is primarily based on the collection of secondary data. To analyze the strategies and implications of mega – merger, researchers have used various reports, articles, companies' media releases and news articles related to mega – merger of Vodafone and Idea Cellular.

Data Analysis And Interpretation:

Implications:

The mega – merger of Vodafone and Idea Cellular consolidation is likely to be positive for the Indian Telecom Industry and Consumers in the long run, although the second and third largest mobile carriers could end up losing customers and revenue in short term due to Bharti Airtel and new comer Reliance Jio Infocomm, but soon they both will get bogged down with the success story and strategies of this mega – merger.

➢ **Impact Of Idea Cellular –Vodafone India's Mega – Merger On Overall Indian Telecom Industry:**

There are seven impacts of the Idea-Vodafone merger and the overall consolidation in the Indian telecom industry:

1. **New pecking order**

   Vodafone and Idea—No. 2 and No. 3, respectively— will become the No. 1 player in the Indian telecom market, pushing the present No. 1 Bharti Airtel to No. 2. The combined subscriber count of the merged entity would be nearly 39 crore, substantially higher than Airtel's 27 crore and Jio's present number of 7.2 crore. It would have a revenue market share of nearly 40 per cent compared with Airtel's near-32 per cent. It would have the strongest retail footprint in the industry as well as robust spectrum holdings.

2. **Messier price wars**

   Aggressive entry of Reliance Jio has launched a big price war. With its free services, Jio has upset the bigger players. The Vodafone-Idea merged entity will only add fuel to the fire. Since the merged entity will have more resources, the telecom price war is going to get messier. Idea-Vodafone merger may lead to more consolidation.

3. **Higher prices in long term**

   Though the consolidated entities would fight the price war for a year or two, prices are going to increase in the long term. With fewer companies in the sector, there is a higher chance of consensus on prices. Moreover, as the new biggies offer better consumer experience, it cannot come at low prices.

4. **Good for industry**

   Overall consolidation in the debt-ridden telecom industry will lead to better financial health and sustainability of companies. Since consolidation will leave only three big companies in the industry, there will be less competition and bigger revenues.

5. **Layoffs**

   Vodafone-Idea merger will result in duplication of resources across the country which might require job cuts too. Vodafone CEO Vittorio Colao said the merger will create more opportunities for his India staff but KM Birla, the chairman of the merged entity, hinted at downsizing but not on a large scale.

6. **Service quality**

   The Vodafone-Idea merger and the other consolidations in the telecom sector will lead to pooling of vital resources and infrastructure, which will inevitably lead to better service quality and customer experience. A merged entity will also have reduced financial challenges, which will encourage it to spend more on quality of service.

➢ **Impact Of Idea Cellular –Vodafone India's Mega – Merger On Employees:**

   Vodafone Group Plc Chief Executive Vittorio Colao, in his statement assured the employees of his group as well as committed to get success of merger and to create greater professional opportunities for Indian colleagues / employees.

   Mr. Colao said that he was convinced that the merger will provide a great opportunity for Vodafone India's team to take part in building a truly impressive

company, as Vodafone India and Idea Cellular is a merger of equals with joint control in the combined company.

Both the companies assured their employees to create more opportunities for their existing employees to create a very strong management team. As both the companies are committed to create a very solid and strong leader in India with a long term vision and commitment to bring world – class 4G networks to villages, towns and cities across India.

Further combined entity, ensure consumer choice in a competitive market with a larger spectrum portfolio to deliver fast mobile broadband and to expand new technologies such as mobile money services, that will have the potential to transform daily life for every Indian, which in turn open up more employment opportunities for both existing employees for their growth as well as for new comers.

> **Impact Of Idea Cellular –Vodafone India's Mega – Merger On Customers:**

Vodafone and Idea Cellular merger not only make them India's largest telecom operator, but their customers will also benefited with better infrastructure, better services and better tariffs of the combined entity.

Together Vodafone and Idea will have 400 million customers, and will combine towers, tenancies, payment banks, and wallets. *"The combined company will have a very large canvas for its payment banking offerings to its existence 400 million existing customers,"* said Kumar Mangalam Birla, chairman of Aditya Birla Group.

The companies will also focus to build a better 4G and 5G coverage in the years to come, which will be services of the future. "Sustained investment by the combined entity will accelerate the pan-India expansion of wireless broadband services using 4G, 4G+ and 5G technologies. However, as the price war settles down, the mergered telecom companies with larger number of customers will allow operators to make significant amounts of money.

Future Of The Mega – Merger:

> The New Entity Which Will Emerge Out Of Idea-Vodafone Will Be Able To Roll Out 5G In India Much Sooner, According To Vodafone PLC CEO Vittorio Colao.

> The New Entity Will Accelerate The Availability Of 4G Services In India And Will Offer Best In Class International And National Roaming Services.

> Merger Will Enhance The Stakeholder's Value Substantially And That It Will Create A Customer Base Of 400 Million For The New Entity.

- Mobile Broadband Infrastructure Will Be Bedrock Of New Telecom Era.

- Asserting Vodafone's Commitment In The Indian Market, Vittorio Said That In The 90s When The Telecom Industry Started Its Journey In The Country And Have Investment Massively In The Last Ten Years. But This Merger Will Create A Greater Professional Opportunity For Indian Employees, Who Do Not Take That Much Time As Well As Investments.

- Vodafone Will Own 45.1% In The Combined Entity After Transferring 4.9% To The Promoters Of Idea Cellular For Rs 38,740 Crore In Cash Post The Merger. Kumar Mangalam Birla And Other Promoters Of Idea Group Will Hold 26% And The Rest Will Be Owned By The public, as per a statement issued by the company.

Conclusion:

It may be concluded that, the merger of Vodafone India and Idea Cellular proved beneficial to both the company and employees not only today but also for long term too. By this merger shareholder of the company, creditors, debenture holders and customers are also benefited but not on large scale but they will definitely be benefited on the long term as in the today's scenario Reliance Jio Infocomm had created an instability in the Indian Telecom market which will take time for establishing the stability again.

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A CASE STUDY OF DEVELOPMENT AND TECHNIQUES IN SUPPLY CHAIN MANAGEMENT

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Abstract:

The present scenario of logistics & Supply chain management sector is in dire need of a vision and strategic leadership. Many human resources issues and challenges, haunting the sector, could be addressed by connecting its scattered structure and by growing awareness of supply chain occupations, and working with educational institutes at all levels and schools of business management to develop supply chain programming that addresses the sectors growing needs, current and future human resources challenges. These institutions need to assess technologies, innovations and conditions that have the utmost impact on the logistics & supply chain management sector, and to develop a planned human assets action plan for industry and academia. An analysis of the human resources issue in the supply chain management reveals that there is a limited stock of skilled employees, there is need to develop skill sets to manage evolving technologies, and there is need to overcome a common lack of awareness and understanding of the supply chain management. Student's new entrants and those in career shift do not enter the supply chain management by choice, usually by accident, simply because they are not aware of its existence. In order to draw, cultivate and preserve the talent, in the supply chain management, it must race for attention in an atmosphere where other services and industries have already, pledge awareness and recruitment campaigns to address their talent deficiency. Attraction and retention of talent, particularly knowledgeable workers, are important to supply chain management ability to focus on improvements. This is of paramount importance, as supply chain performance directly influences the costs and effectiveness of industry on a national and global scale. There are a lot of growth opportunities for multinational companies in emerging markets. These markets have a large consumer base but the market conditions in these regions are novel to these multinational companies. Various strategies evaluating government

regulations, sales, marketing and supply chain have to be analyzed, isolated and implemented so that companies can quickly adapt to new market conditions. The purpose of this paper is to review successful supply chain strategies adopted by multinationals catering to a large number of consumers in India.

KEYWORDS: Supply chain management, human resources, issues, challenges, business management, technologies, importance, growth opportunities, multinational companies, market, consumers, India.

Introduction:

Long-term trends pose challenges for supply chain managers and make increasing requirements on the strategic management expertise of today's companies. These trends include ongoing globalisation and the increasing intensity of competition, the growing demands of security, environmental protection and resource scarcity and, last but not least, the need for reliable, flexible and cost-efficient business systems capable of supporting customer differentiation. More than ever, modern supply chain managers are confronted with dynamic and complex supply chains and therefore with trends and developments that are hard to predict.

In year to come, supply chain management will therefore take on additional strategic tasks that extend beyond its current more operational scope of activity. In order to respond to these changes and remain competitive supply chain managers need to be able to identify and understand new sustainability issues in their company and business environment.
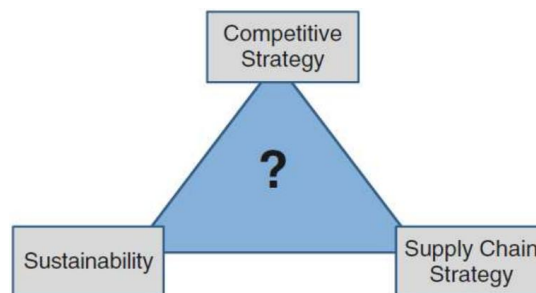
Fig. 1 Three areas to integrate

The word "strategy" derives from the ancient Greek "strategy's" which in turn derives from two words: "stratos" (army) and "ago" (leading). Today's definition of competitive strategy is a holistic, long-term plan for a company [1] to find a distinctive way of competing in order to guarantee profitability over a limited time spam, considering the development of its business environment. A competitive strategy is specified by a bundle of aims and objectives to establish a competitive advantage,

which allows the company to outperform others in the same industry or market. One indicator for this outperforming capability is the company's profitability, compared to the industry average.

A company's supply chain now plays an important part in the aforementioned three decisive factors and therefore represents an essential strategic resource in the achievement of the strategic goals. For example, customers increasingly recognize the value of supply chain service and quality and less likely to select products and services only on price. Companies like Apple, Dell, and Procter & Gamble, for example, increasingly outperform other in supply chain excellence [2]. It is now recognised that not only companies but rather, whole supply chains, are in competition.

Both in theory and practice, we find two basic supply chain types, having the potential to assist competitive strategy in the achievement of both cost leadership and differentiation strategy: Lean, cost, efficiency-driven supply chain, and contrast agile, fast, service driven supply chain.

Emerging Trends in Supply Chain Management:

Many supply chain manager in public health systems find themselves with an increasing number and volume of products to manage, but with limited resources to expand their capacity to manage, store, and distribute these products [3]. Often, to meet acceptable service levels, there is pressure to either build up internal capacity or contract these services to the private sector. However, the decision to do one the other is not always clear, and there are limited resources available to guide managers through this process.

This document provides anyone working in supply chain management with a useful resource for engaging outside expertise for public health logistics, covering the what, when, and how of outsourcing and its applicability to people working in public health supply chain management [4]. They could include the MOH and MOF stakeholders, program managers, and central medical store managers (or associated parastatal organizations charged with heath product management). This document, divided roughly into three sections, focuses on the three elements of outsourcing.

While much of this shift initially occurred in the private sector of developed countries, where infrastructure and information systems are robust, developing countries have increased interest in adopting this model, where the public sector still provides many services. As markets have opened up and private services have expanded in many countries, organizations are exploring how the same basic principles can be applied to

their supply chains [5]. In many resource-limited countries, the private sector has significantly expanded their involvement in improving education, service delivery, and infrastructure, including road and bridge building, communications, and power networks.
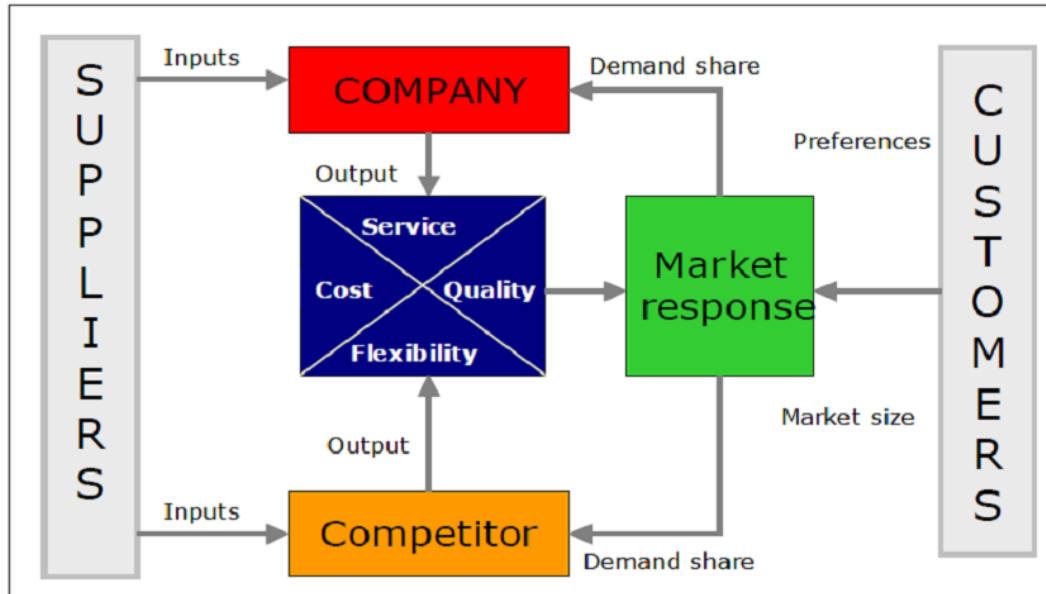
Figure-2 Competitive framework in the supply chain

Supply chain of a company consists of an upstream supplier network and its downstream distribution channel. Organizations can be part of numerous supply chains. Danfoss for example, is part of a supply chain for district-heating component's, district-heating stations, and HVAC components. On the other hand, Alfa Laval can find Danfoss to be a supplier in one supply chain, a partner in another (developing components for their substations), a competitor in the fourth supply chain of citations, and as a customer in the heat exchangers supply chain.

Depending on how complex the supply network is, Mentzer (2001) has defined three types of supply chain:

1) Direct supply chain, which consists of a company a supplied and a customer.

2) Extended supply chain which includes suppliers of the immediate supplier, as well as customers of the immediate customer.

3) Ultimate supply chain, which includes all the organizations involved in all the upstream and downstream flows.
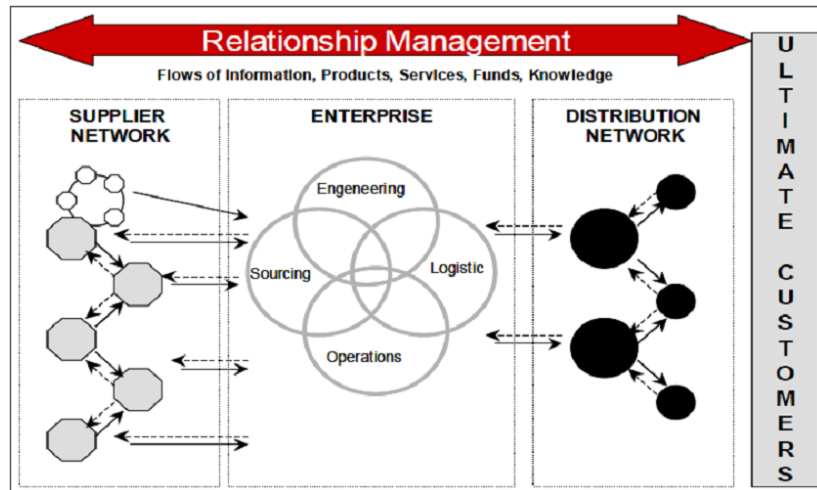
Figure-3 Supply chain or Supply chain Network

HR Issue in Supply Chain Management:

Supply chain management is the process of development, executing, and monitoring the processes of the supply chain as professionally as possible. Supply chain management extends to all activities of raw material storage, work-in process inventory, and finished goods from point-of-origin to point-of consumption and ensuring profit for the organisation and delight for the customer.

A supply chain is driven and run by the people who operate the supply chain. It required expert in process of the chain [6]. The efficient running of a supply chain is solely dependent on the people who are involved in several operations. The purchase, marketing, inventory and Transport/ logistics actions, creating the strength of supply chain has to be controlled by experts or the people working will have to be trained to accomplish quality in all the fields.

To make this happen we require one more specialist to make the functioning smoother. This is none other than the Human resources professional. HR plays a significant role to fulfil the expert needs of a supply chain [7]. HR is significant both at the expert needs of a supply chain. HR is significant both at the organisation moves further.

Supply chain management in India is still in its early stages of arrangements. In today's business world, a well-organized and active supply chain is essential for being competitive and surviving in the market. Running of supply chain is an intricate job as it comprises of and touches the entire business activities of a business and its business partners. Understanding the forces at work and intricacy of the supply chain is quite exciting and is essential for any supply chain venture.

Main Human Resources Issue Facing the Supply Chains Management:

➢ **Job Attraction & Retention:**

Job Attraction: One of the most common human resources challenges being faced, and is expected to continue as such over the next few years are job attraction. The most common recruitment issue facing employers is finding employees with the skill required. This may be multiplied by other common challenges, which include competition for resources and lack of awareness of interest in the supply chain sector. Similar challenges are faced by organizations regardless of size, with organizations identifying finding employees with the skills required as the most significant challenge.

Retention: Retention is also one of the main human resources issues in this sector, especially because employees within this sector, seems to be ready to search new opportunities within and outside of the supply chain. The supply chain employee population is predominantly between the ages of 25 and 55. The risk of losing knowledge and experience as a result of retirement is not necessarily a pressing challenge, however, schemes to develop the succeeding set of leaders and to ensure a transfer of knowledge and experience need more attention. Employers must make use of retention policies to provide a career pathway and flexible work time tables.

➢ **Succession and career planning:**

Lack of a career pathway and succession planning are the most important human resource challenges, and there is need for succession and career planning. In the case career progress, employers develop from within or recruit experienced and expect employees from other organization [8]. Most under-graduates start employment at the entry level, and graduates start at the supervisory or managerial level. The majority of positions held by employees either with current or former employers, were in the supply chain field and typically operational and tactical employees hold an individual position for one to five years with their current organization [9]. Salary and compensation is also a challenge as compared to the salary offered in other related fields [10-12]. Some salary differences are witnessed between genders, they may be explained in the context of education overall workforce structure experience and job tenure.

➢ **Moving with technology:**

Keeping track of change in technology and the related challenges of information management are common. Employees have to be adequately trained to allow them to

use technology. Nonstop technological change adds to human many other human resources challenges related to job redesigning and new skill sets required.

Methodology:

Now a day's competition between Indian companies is increasing rapidly. In order to retain and sustain in such high competitive business environment companies are now trying to improve their operational performance and achieve competitive advantage effectively and efficiently. In such situation supply chain management can play an important role in improving operational performance and achieving competitive advantage. Through supply chain management practices companies can minimize their system wide costs and also provide maximum value to their customers. In such scenario the problem is to how strategize and manage the supply chain practices so that the Indian companies may improve their operational performance and achieve competitive advantage in highly competitive Indian paint market.

Research Method:

After developing an appropriate research plan, it is important for the researcher to select a proper research method. For this research, the research methods chosen by the researcher are secondary data.

Discussion of Findings:

Supply chain management (SCM) should be an integral part of the company's drive and direction. SCM represents the way to customer retention and growth, competitive advantage and profitability. Successful supply chains have top management approval and support. Value stream mapping is a picture of the process or what is used as a process. The lack of a real process can create waste, or non-value-added activity. Global supply chain waste occurs as unneeded cycle time, inventory and cost. The cost waste often appears in the transportation and warehousing activities.

It is easy to place responsibilities on external parties without understanding what your company does to trigger their actions. See where the process is being forced to fit your company or some other entity and, as a result, creates significant waste. Designing the new process requires clear analysis and thinking beyond traditional logistics. Otherwise, one flawed process can replace another flawed process.

Managing supply chain management without compromising the profitability is a challenging task. Tools for proactively managing SCM need to be explored as the actions to eliminate management in supply chain at one point will have a negative impact at another point.
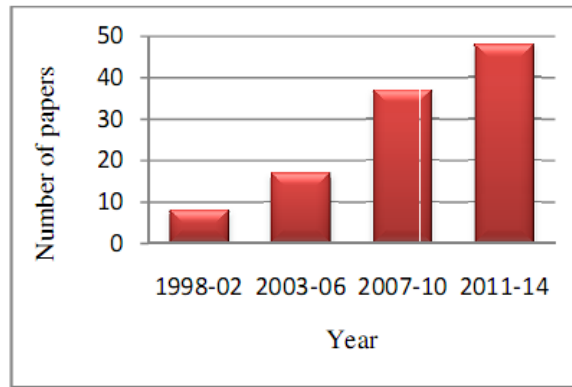
Figure 4 Year wise distribution of papers on SCM
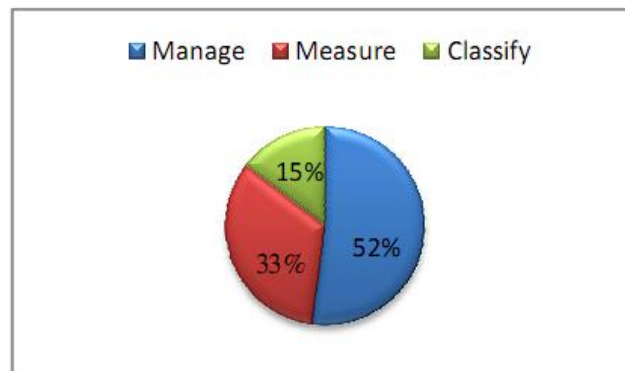
Figure 5 Classification of papers on SCM

An efficient SCM management practice involves identifying, prioritizing, measuring and eliminating un-necessary complexity. The steps involved in SC management are shown in Figure 6.
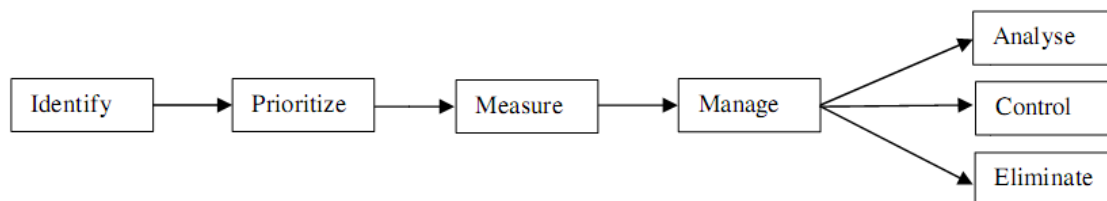
Figure 6 Steps in SCM management

Conclusion:

Assessing supply chain performance leads to identification of problems and opportunities. Having a strategy and measuring key parts are necessary to understand and take control of your supply chain. Put the process, people and technology in place to create competitive advantage, both for today and tomorrow. If you do not, a competitor will. Supply chain success involves process, people and technology. It gives definition to the company purpose. It enables all participants to know what is required. This in turn provides agility to handle exceptions and to adapt to changes. Having those three elements is important to having metrics, ones that are useful across the

organization. All three working together in a company provides coordinated, unified effort to use supply chain management as a driving force in customer satisfaction and in having competitive advantage, with service and productivity.

Effectively managing inventories requires proper process, people and technology. It means integrated management of the supply chain from the suppliers' doors right through to the customers' docks. Inventory should move, not sit in warehouses and plants. Inventory velocity is key to supply chain success, company profitability and shareholder value. Senior management may not speak of logistics in their corporate goals and programs. But logistics is often a key factor in the success of these. Logistics must exercise a leadership role in demonstrating creative vision and programs to top management. Be committed to the corporate programs. Make sure your corresponding logistics programs are aligned with and support the corporate plans. Supply chain management is here. It is not about shipping orders; it is not about making product then pushing it out the door. Supply chain management is about developing a process to respond to the different requirements of each customer. Customers are driving suppliers' practices. Being successful requires logistics effectiveness. Customers, competitors and vendors are global. This is an exciting challenge and opportunity for companies who see the potential and make it happen. At one time, suppliers dictated how they would accept and ship orders to customers.

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CHALLENGES & OPPORTUNITIES BEFORE MANAGEMENT EDUCATION-TODAY & TOMORROW

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Abstract:

The Management Education in India has made a sea change in terms of content and changing perspectives by way of its delivery and execution in the academia for the benefits of the stakeholders and the overall society, so that the graduates passing out from different management institutes do not face the challenges of employability in the current as well as future job markets and also match the needs & aspirations of the industries and the service sectors of the economy.It is true that our country is producing a huge talent pool of Management Graduates from the different B-Schools but unfortunately the majority of the Management Institutes have not adequately their own systems for evolving program On updating course curriculum over a period of time and also systems for '' Industry- Institution Interfaces'', Alumni Connect and other teething problems which needs to be addressed and resolved in well defined framework of time.While examining the Global footprint on Management Education, it is expected that Indian B- Schools would be most preferred in the international markets , especially in the countries like Germany, France and in other continents like Africa, Middle East and South East Asia etc.As such, it is evident that we need to examine the current challenges & opportunities faced by our academic institutions in terms of imparting quality education to the student's community so that they could be gainfully engaged.

Keyword:

Management perspective, Employability, Domain skill-sets & Technology support etc.

Introduction:

It is true that there is yet another dimension of Self- learning is taking roots in the Management Education through '' SWAYAM Module and even IIM'S have started

free online learning system for teaching almost all management subjects with a system of self- evaluation and certification thereof.

Recently, University Grant Commission had issued Guidelines for creating '' Institutions of Eminence'' in the distinct category of Deemed University and such institutions would be provided with financial support of Rs 500 cr for creating and developing World Class Facilities in within Indian universities further to this, the challenges in the job markets for the Management Graduates have provided a new dimension in the country's leading B- Schools for recruitment of 'Interns'' in the different business domains.

Further to this, the challenges in the job markets for the Management Graduates has provided a new dimension in the country's leading B- Schools for recruitment of 'Interns'' in the different business domains.

This has considerably jumped the average stipends paid between the ranges of 20-24% in the current job market. The companies like Amazon, Godrej, Wipro, Axis Bank & ITC were the major recruiters in the respective fields.

Further to this, the various IIT'S are involved in the development of a new algorithm for identifying the problems of the industries and also developing their relevant coding system for resolving their problems & solutions accordingly with the help of big data and other Analytics tools on the subject.

Rationale of research:

- Since we are pursuing management education under different universities/ colleges with having a distinct ranking under the National institutes Ranking Forum in 2017 as notified by the   Ministry of Human Resources Development, govt of India, it has become all the more essential to undertake studies pertain the current challenges and opportunities in the field of Management education to provide necessary impetus for the coming generations of student's community and thereby helping them to be gainfully engaged based on their choices of avocation.

- Education is no doubt considered as an issue of foresight for the needs and aspiration of the contemporary society for the coming generation befitting to the current requirements and some of the features could be delineated as under:

- Developing flexibility in the education system with non -linearity in approach for the learners.

- Providing ample opportunities for talent acquisition, development, retention with due regard to creativity on the individual instinct basis.

- Change in the perspective from material to social orientation and its rightful adoption by the individual concerned.
- In addition to this, the following theories and philosophies have an instrumental role in deciding the future course of action on the subject.
- Emergence of Business Ethics and role of CSR.
- Value driven management.
- Leadership development.
- Focus on creativity and capability of innovation.
- Environmental Analysis and its applications.

Scope of studies:

The scope of the study was restricted to the evaluate the current challenges & opportunities in higher education in particular to the MBA's Passing out from different Management institutes in tier ii & tier iii cities and how to address their employability gaps.

The gender diversity in higher education is equally alarming in majority states and this could be further improved over a period of time with its impact of quality of education.

Hypothesis:

The following hypotheses were initially worked out for carrying out the research work on the subject:

- Ho: There is no significant association between the higher education of students with their employability gaps.
- H1: There is significant association between the higher educational inputs to their employability status.
- Ho: There is no significant association between the share of PhD's in Indian universities and consequent gender distribution in India.
- H2: There is significant association between the shares of PhD's & gender distribution.
- Ho: The is no significant association between the rising population and its impact of country's GDP and on higher education as such.
- H3: There is significant association between the rising population and consequent rising GDP of the country and it had definite impact on it in the coming years.

Objectives of study:

The following are the specific objectives earmarked for the purpose of the research work:

1. To review the overall status of educational institutions in India and their consequent contributions towards higher education with the current & future challenges.

2. To evaluate the enrolment pattern of student's at national level and its repercussions.

3. To estimate the share of PhD's in Indian universities & its gender distribution.

4. To visualize the projected population of India in 2030 and its educational requirements and consequents on the GDP.

5. To evaluate the current gross enrolment ratio in India and its changing pattern.

6. Lastly to judge the Employability gaps with regard to the current MBA's passing out from the tier ii & tier iii cities in India.

Research methodology:

Primarily for the purpose of this research work, the primary data available in records we analyzed using exploratory methods.   it is also proposed to conduct & collect certain primary data from the academic institutions, students and other stakeholders to cover the entire spectrum the efficacies of higher education in India and its changing pattern of behavior and employability.

Review of literature:

1.   Wilkin et.al 2012: Considering the urgent need to deliver quality education in higher educational institutes and a research was conducted amongst the Management students between the age brackets of 21- 25 years in India.

2. . The study measured the quality perception of students on five dimensions as Responsiveness, Learning outcome, Physical facilities, academic and personality development. The result has indicated that there are serious negative gaps in all the above dimensions of evaluation.

3. Patel Bhavin Arvindbhai (2012): has observed that globalised world demands business leaders who posses both leadership & Management abilities. Traditionally the functional areas have changed its course of efficient methods of developing and enhancing   Soft skills, innovative self-learning and understanding of the organizational environment both internally and externally.

4. According to Sanatha & Goe(2012): The Management Education has expanded over a period of time, yet we need to address the issues of Quality, Equity and Commercialization above all the Spiritual bankruptcy to be the area of concern for all of us. Education has become an industry in the international business.

5. According to Mr. k.c. chakra borty, Deputy Governor of Reserve bank of India, there are three major areas to be focused in our the educational system in order to make it more sustainable for matching the Global standards are as under:

6.   Quality of Education: In terms of infrastructure, teacher's and accreditation etc.

7.   Affordability of Education: In terms of cost of education.

8.   Ethics in education.

❖ According to Deviender Narang, '' The biggest challenge of the management institution is to produce efficient mangers and we are in the era when the knowledge is expanding at exponential rate & the essence of good management education is to train people for managerial position in the corporations.
(Appeared in Pioneer, Bhopal dated 6th, October, 2017.

❖ London Business School, UK had conducted a series of four experiments involving more than 750 participants in including University students and mangers & who are hiring decisions in the real world.

❖ Participants were shown profiles of two potential job candidates that included photos, one attractive and the other unattractive.

❖ The participants were then asked questions designed to measure their perceptions of the job candidates in three experiments.

❖ It was observed that participants were significantly less likely to hire the attractive candidates for less desirable jobs and more likely to hire the attractive candidates for more desirable jobs.

❖ The findings were surprising because based on prior research, the prediction would be that decision makers select the attractive candidates no matter the position be in the organization.

❖ Therefore, organizations and policy makers may need to implement different measures from assumed from past work, if they are to curb discrimination in the hiring process.
 (Appeared in ''Times of India,'' Pune, dated 26th. October, 2017.).

• Recently Mr. Lakhshmi Mittal donated $ 25 million to Harvard University's South Asia Institute, which will be now called as lakhmi Mittal South Asia Institute and he is one of leading Steel Tycoon in UK to support higher education to the foreign universities.

• In 2010, Mr. Ratan Tata and the Tata group of companies donated $50 million to Harvard Business School for developing Tata Hall, a seven story glass and

limestone building, and the space is used as residential & leaning space for HBS's Executive program.

- Mr. Narayan Murthy and his family donated $5.2 million to Harvard & Harvard university press in 2010, through gifts for establishing Murthy classical library of India, which publishes classics of Indian.

- Mr. Naveen Jindal donated $ 15 million to his alma mater- The university of Texas recognizing his contribution & the university has decided to rename their School of Management as the Naveen Jindal School of Management, who had received his MBA Degree UT Dallas in 1992.

- CEO of the PepsiCo, Indra Nooyi in 2016 gifted an amount not disclosed by her to the Yale School of Management and she has become the school's biggest alumni donor and the first women to endow the deanship at the premier business school as she commented that the institute had altered the course of my life.

- In 2015, chandrika nooyi and her husband Ranjan Tandon donated $ 100 million to Polytechnic School of Engineering of Newyork university and it was renamed NYU Tandon School of Engineering and they commented that this is our tradition to give back to society.

Research gaps:

❑ It is observed that there has been a limited number of research work conducted in the field of current challenges & opportunities in the field of higher education and how to address these teething problems of the student's community, which should be more need based and situated based rather than some other approaches on the subject.

❑ In fact, the quality of education imparted are not matching the current market requirements in terms their employability gaps.

Data analysis:

- The data analysis on the subject would be based on the exploratory research method for the collection of the relevant data and its analysis would be done accordingly.

- Further to this, the research analysis would be primarily on the secondary data available on records and be would be depicted on various table and graphs for its analysis and consequent interpretation on the subject.

Status of educational inst. in India.
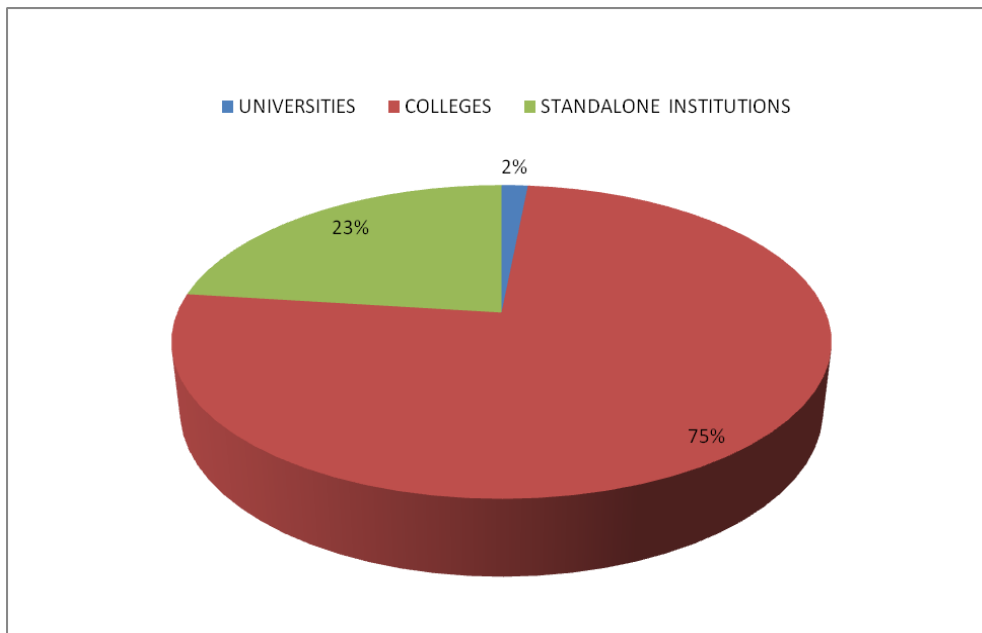
Interpretation (1).

❖ This pie chart clearly indicates the status of overall academic scenario at the national level, which is primarily represented by standalone institutions at 75%, which is followed by 23% of colleges imparting education under different course curriculum of certain prescribed universities of state or of privately managed institutions.

❖ Only 2% of the academic institutions are university under the state and privately managed under the ultimate control of University Grant Commission.

Status of institutions:
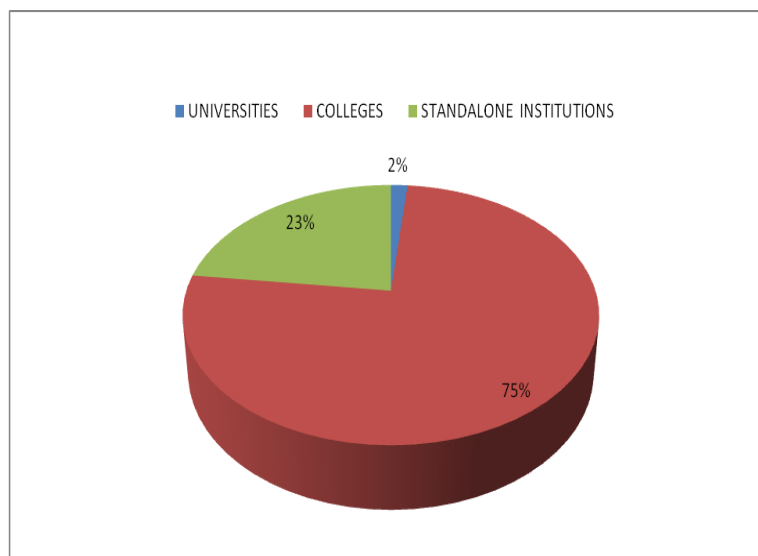
Interpretation (2):

✓ This pie chart represents the composition of institutions under which 64% are privately unaided institutions, 14% privately managed and aided by the management committees and finally only 22% are coming under the ambit of government managed institution run the central or state governments concerned.

Percentage of enrolment in higher education.
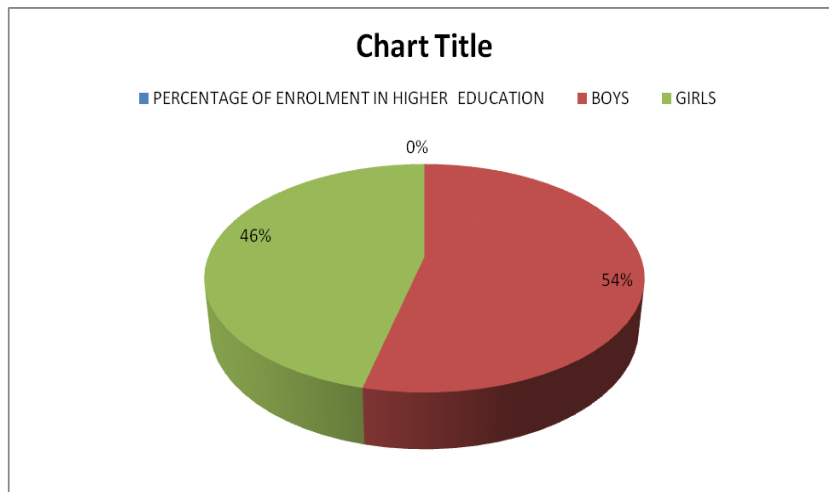
Interpretation (3):

• Surprisingly, the average enrolment in higher education for boys stands as 54% at national level as against 46% for the girls, which needs to be addressed at the policy level by the concerned governments..

Overall student's enrolment at National level.
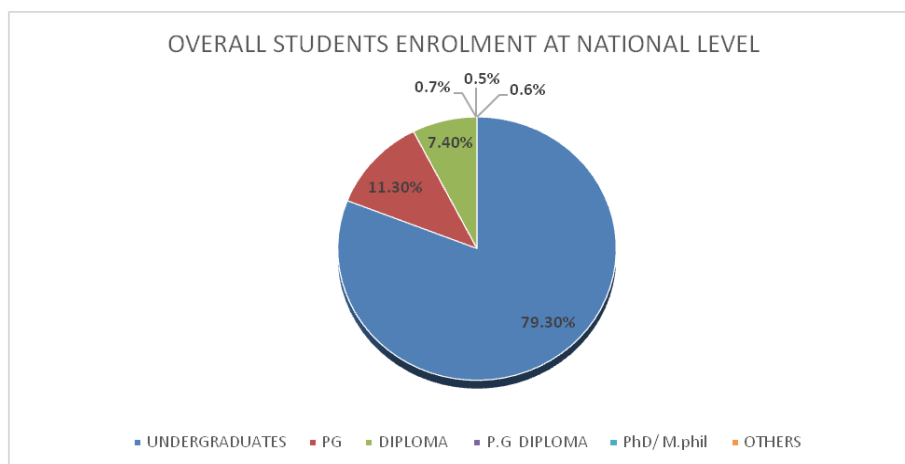
Interpretation (4).

• This pie chart is reflection of the overall break-up student's enrolment at national level, indicating that around 80% are covered by the undergraduates, followed by 19% for the post graduates & Diploma holders in their respective disciplines and

only 0.5% of the population are either completed or pursuing their PhD/M.Phil programs under different universities.

Share of PhD's in Indian universities.
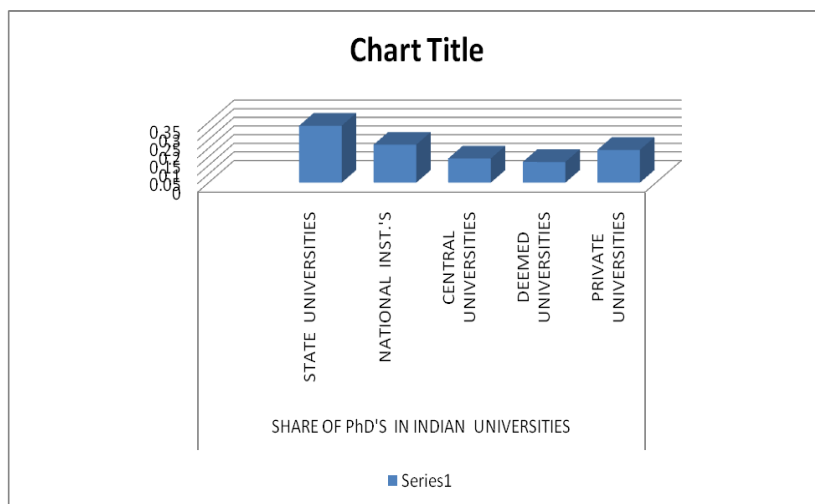
Interpretation (5):

• The above bar chart is prepared to visualize the share of PhD's under different Indian universities & which clearly indicates that 81% of them are engaged in one or other form government managed universities as compared to only 19% of them are gainfully engaged by the private universities for academic contributions to the student's community.

Gender distribution of student's enrolment:

Interpretation(6):

This is another bar chart for evaluating the Gender distribution of student's enrolment for different academic prog, beginning from PhD/MPhil/PG'S/Diploma and Integrated studies under the prescribed universities at the National & State levels It could be glaring observed that for PhD around 60% of the population are represented by male

and 0nly 40% are represented by female population and similarly for Mphil 60% are covered by female population and for Diploma courses 80% are covered by male candidates and finally for Integrated courses also 65% are only male population of the society.

Projected population of India by 2030:

Interpretation(6):

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Projected population of India by 2030:

Interpretation(7):

❑ The projected population in the age-group of 18-23 years in 2030, would be headed by India with 1,461 million, followed by china 1.391 million and US would be approximately 366 million respectively.

❑ The other countries like Indonesia with 285 million and Brazil with 224 million.

The above data reflects that the needs for higher education in the country would be progressively improvised to meet the challenges and opportunities available over a period of time.

Growth of urban population in 2031:

✓ The pie chart has been created to assess the growth of urban population from the base year of 2011 to 2031 is as under:

✓ In the year 2011, the rural and urban population has grown around 32%, with 36.54% in rural and 63.46% in urban composition, whereas it is projected in 2031, this trend most likely to be reversed as 57.5% in rural and 42.5% in urban population under consideration with overall growth of 41% & with CAGR of 2.4% respectively

Real GDP of India in 2030.
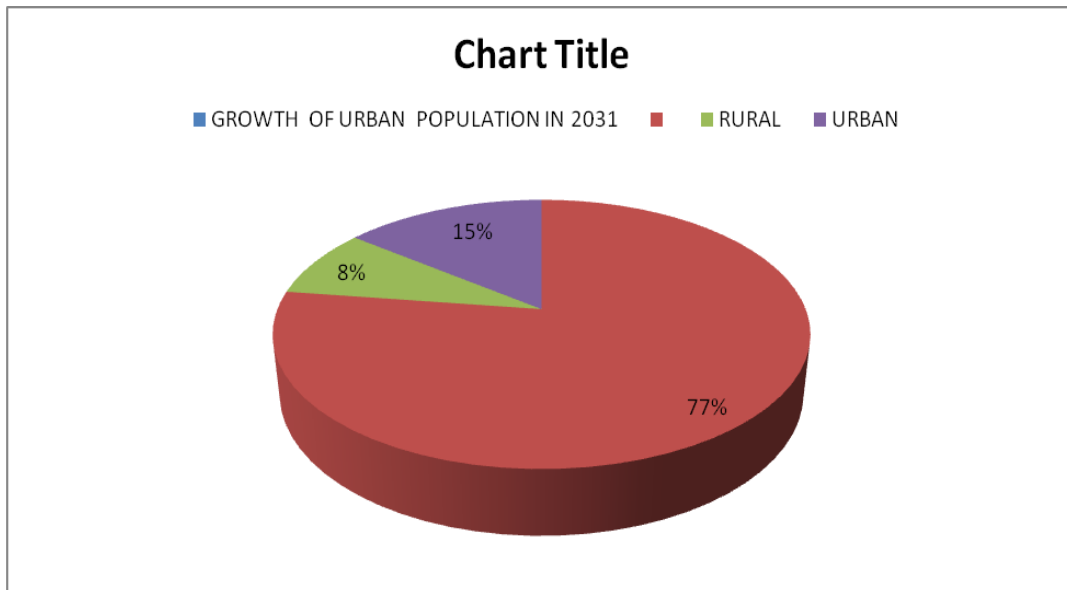
Real GDP of India in 2030:

Interpretation(9):

❖ This cone chart represents the status of India's Real GDP in 2031 in USD, would be around 6.6% for china followed with 2.5% for US and 6.7% for India, 1.1% for Japan and 3% for Brazil respectively and these comparison are made with the financial years (2012-2030).

❖ The above chart indicates that the overall growth of the country would be more stable and sustainable over the period of time frame.
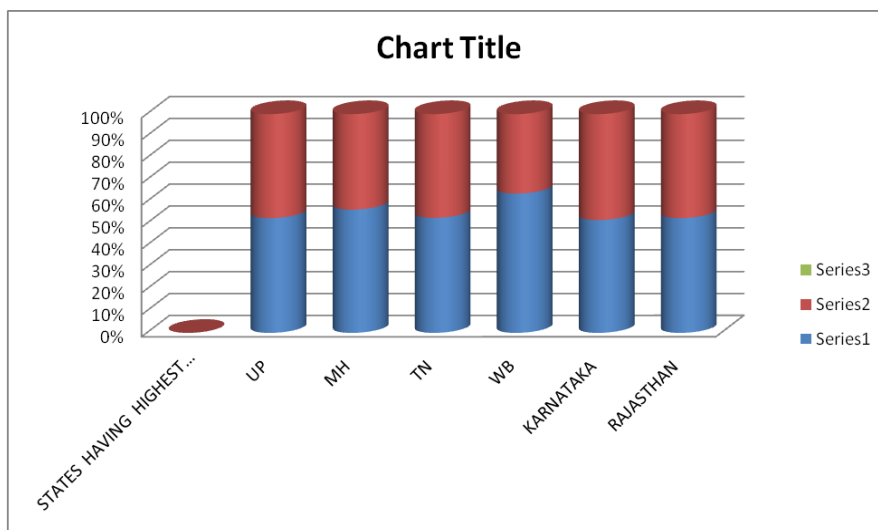
States having highest enrolment in India.

Interpretation(10):

• The graph shows the current status of states having highest enrolment in higher education, which is represented by West Bengal, Maharashtra, Uttar Pradesh and Karnataka respectively in terms of male population and the female population having lower enrolments are west Bengal, Maharashtra, Rajasthan etc.

Representation of foreign nationals in India.
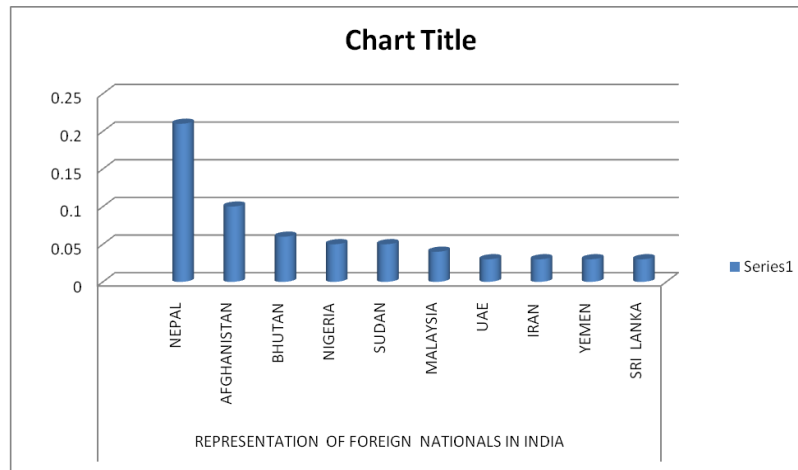
Gross enrolment ratio of India:

• Interpretation (12): This pie chart is a reflection of gross enrolment ratio at the national level between the age group of 18-23 years of students pursuing studies under different domain of knowledge and interest areas stands at 24.5%.

• However, for scheduled caste it is 19.9% having 20.8% as male candidates.

• with respect of Scheduled caste, it is 14.2% of which male population is only 15.6% and for all categories is 24.5% respectively.

Prime reason for joining MBA:
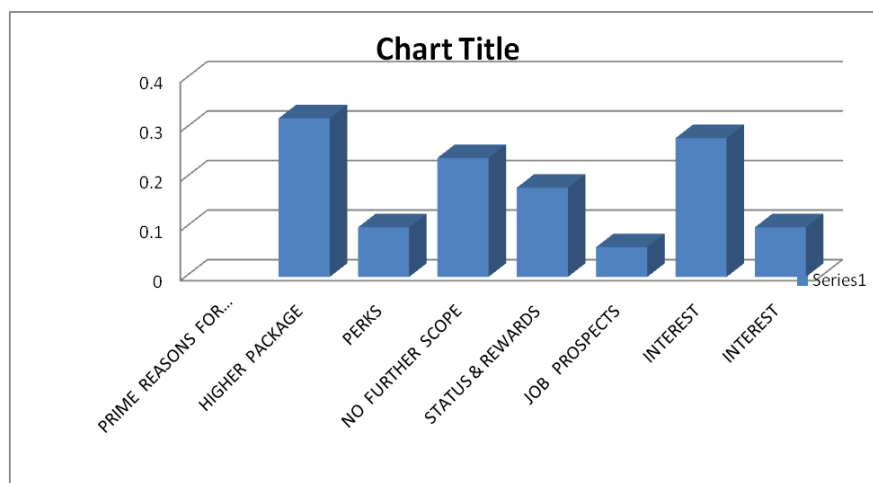
Women are in India's IT Sector:
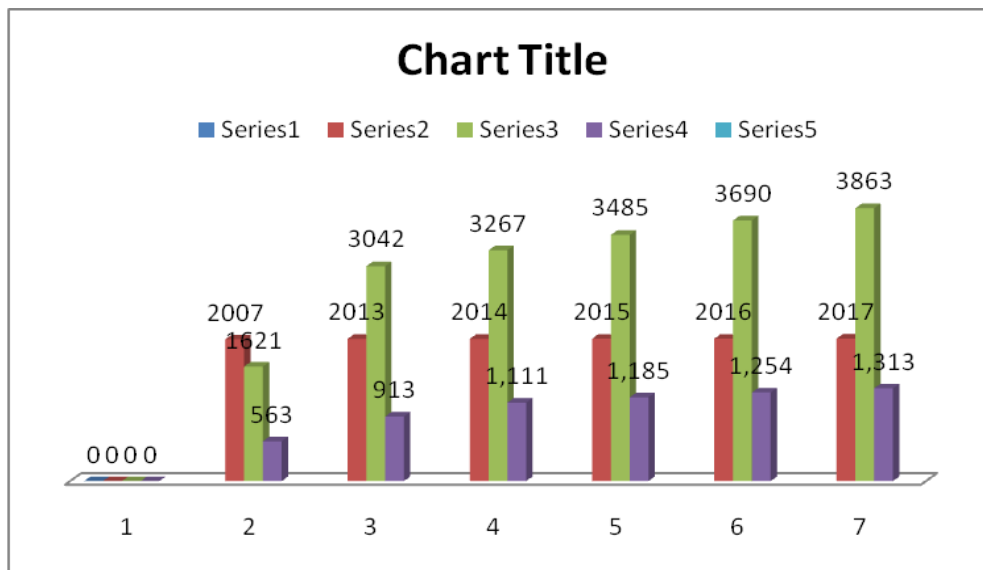
Interpretations (14):

- 24% Women representation in leadership pipeline before the Director's level of 10,182 companies polled in India as on 2015.

- 14% women representation at Executive level or even top level of the same companies worked at the above capacity in 2015.

- Women in IT Sector engaged in 2017 have progressively improved over years.

Suggestions:

- The following suggestions could be considered for further improvising the quality of Management Education in the Indian context over a period of time as under. Strengthening of integration skills amongst the student's community in order to improve their employability skills. Assessment of organizational realities and challenges faced by them over a period of time in their business development activities.

- Thinking critically and innovatively for providing effective solutions to the industries and services sector.

- Gross Enrolment ratio of students should improve over a period of time.

- Management Education should foster the entrepreneurial capabilities of students and movement towards start up business should be encouraged.

- Rationalization in the Educational cost in higher education is made so that more students are encouraged to pursue their higher studies without any hindrances in terms of affordability.

- A new initiative has been to introduced as CXO's series of lectures from the companies like Nestle, Accenture, Amazon etc, for augmenting the knowledge & experiential learning to the students in order to have effective grooming.

- It is expected that the growth of online learning would be around 52% CAGR by 2021 in the Indian context.

- Lastly, but not the least our students community be made more conscious about their dreams and achievement orientation and leadership qualities towards their career progression expeditiously.

Conclusion:

- The challenges and opportunities in the field of Management Education of today & tomorrow could be observed in many fold ways and needs to be addressed in a more systematic way on the contemporary issues like the Globalization of education and consequent shifts of world economy in the direction of consolidation and streamlining the standard operating practices as per their needs and aspirations to match their requirements as such on the subject.

- The challenges are in the fields of skill gaps, reduced employment opportunities across all sectors of economy and thereby affecting the entire employment market adversely and these circumstances the students community should be facilitated with the requisite skill-sets and right kind of attitude for matching the employer's expectations in a more proactive way without any kind of ramifications and reservations on the subject could be avoided for meeting the challenges effectively.

- In fact, the real business lies in understanding the human behavior be it in any domain of activities for value addition the actual growth and development of business. Now the companies are collecting the unstructured data in the form of text or images or videos that could be beneficial in identifying the current trends of innovation in almost all sectors of economy and also appreciating the customer's behavior.

- It is true the everyone is marketer in one or the other and as we need to understand and inculcate ideas and action plan to converge the right kind of investment project which is going to provide us the right kind of returns from the business using Big data analytics.

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AKSHAYA PATRA: WILL IT BE ABLE TO SUSTAIN ITS GROWTH STRATEGY? A CASE STUDY

Dr. Ashok Kurtkoti

Abstract:

Akshaya Patra (AP) foundation started as NGO and served mid-day meal programme in June 2000 by providing free mid day meals to 1500 children in 5 government schools in Bangalore Karnataka. Over past about 17 years the AP has grown due to support from the government and the donors. Earlier, parents were unable to send their children to school due to poverty. As per **Maslow's theory of higher archy of the basic needs are: food, clothing's and shelter. This basic need was not met for people living below poverty line**. *Now, with AP serving mid-day meals, there is special incentive to these parents to send their children to school and school kids to attend school AP feeds free mid-day meals to 1.4 million school children in 10661 government schools and aided schools. Hunger and mal nutrition reduce school enrolment sand hamper performance levels and increase school dropout rates especially among girls.*

Key Words-

Akshaya Patra, hunger and malnutrition, hygiene, mid-day meal and school lunch programme

AP Foundation

The Akshaya patra Foundation is a non-profit organisation headquartered in Bangalore, India. The organisation strives to fight issues like hunger and malnutrition in India. By implementing the Mid-Day Meal Scheme in the Government schools and Government aided schools, **AP** means **"inexhaustible bowl of food** and aims to fight not only hunger but also to bring children to school and there by provide food for education. The main objective of AP is, "no child in India shall be deprived of education because of hunger." Since 2000, the organisation has worked towards reaching more children with wholesome food on every single school day. Today AP is the world's largest (not-for-profit run) mid-day meal programme serving wholesome food to over 1.4 million children from 10,661 schools across 10 states in India.

The state government is partner with NGO's like the AP foundation to be implement the mid -day meal programme in order to increase the number of children they reach out to this public and private partnership (ppp) has proved instrumental in

improving the quality and reach of the programme . Research shows that universal primary school education has lagged because of the prevailing hunger and malnutrition state. These two factors reduce school enrolments hamper performance levels and increase school dropout rates especially among girls. Hygiene and Cleanliness were of utmost importance in each of AP kitchen which is recognised by national steering cum monitoring committee (NSMC). AP is focused on eliminating classroom hunger and attracting more children (enrolment) to schools and ensure to keep them in school (reduce dropout rate) by feeding a filling nutritious mid day meal every school day .

Managing Funds Cost Effectively

AP was funded through a combination of government subsidies and private donations.

The organization received:

- 2.6 kilograms of rice or wheat per child for students in class 1 to 7 + excise duty exemption from the central government of India
- Rs 1.31 for students in class 1 to 7 – state government of Karnataka
- Rs 1 for students in class 1 to 5 – state government of Uttar Pradesh
- Rs 1.50 for students in class 1 to 5 + sales & road tax exemption – state government of Rajasthan
- Rs 1.65 for students in class 1 to 5 + sales tax exemption – state government of Orissa

In addition, the government of Andhra Pradesh gives Rs. 3 per child, whereas the cost of providing hygienic meals comes to Rs. 4.50 per child. "The difference of the amount and the cost of running the kitchens are raised through donations. Since it is an independent and secular foundation and not a religious trust, the donations are subjected to 100 tax exemption under section 35 AC/80GGA (bb) of the Indian tax code. The remainder of the funding came from corporate and individual donor contributions. By March 2007, there were over 16,000 private donors. With the blend of centralized and decentralized kitchens the cost is a little higher to arrive at economies of scale. as transportation cost increases due to poor infrastructure and roads in rural regions in comparison with urban areas.

Delivering in Time:

Methods like Logistic charting for route optimisation, GPRS to track the delivery vehicles for safety and on-time delivery are gradually being adopted and

implemented in the kitchens. AP also faced difficulties in the transportation of goods. For example when trained delivery trucks could get stuck in mud and ruts for up to three days . Because on the lack of electricity and refrigeration, spoilage of vegetables was a problem. Although the head cook went to the weekly haat market to procure vegetables, the organization needed to educate women to buy carrots potatoes and other vegetables with longer shelf live.

Technology Food:

The kitchen from inside, consisting of rice cauldrons each of which cooks up to 110 kg of rice in 20 minutes . Sambhar cauldrons cook up to 1200 litres of sambhar in two hours. Rice pours down into steam heated cauldrons for cooking. the entire cooking process takes place on the 1st floor . super heated steam is used to cook food instead of flame. When cooking is finished , it is loaded into trolleys cooked rice is sent down the chute to the ground floor . it flows down the pipe into containers.

Managing Human Resource challenges:

AP foundation used to employ self help group of four to six village women to cook the mid day meal. foundation trained these women about cooking nutrition hygiene standards maintaining accounts inventory and different activities to empower them. each village kitchen had one head cook that was rotated who was responsible for purchasing vegetables firewood and supervising the daily operations she earned 50 rupees for three hours per day while the other women earned 1000 rupees per month. From this scenario to the young human resources from IIM Bangalore seem to be interested to work with AP those who put social service as important aspect in their career over salary.

"Our employees are adapting to change. We are proud to acknowledge that now our entire team is adhering to Dynamics , even though some of our team members were pen-and-paper or Excel users earlier," said BS, General Manager – Human Resources, The AP Foundation. "At the same time, the management's insistence on continuing to use ERP for all the processes has further improved computer literacy, widened horizons and the ability to think.

Best HR practices*:* Rs.4,266 (as per the then Minimum Wages in the respective States or as per the Central Government Policy). Apart from this, the Foundation also adheres to various other statutory laws such as the Employee State Insurance Act, 1948,

Employees Provident Fund and Miscellaneous Provisions Act, 1952 and the Payment of Gratuity Act, 1972. Average Salary- Rs. 7,925; Median Salary- Rs. 5,370 Highest salary.

Discussion points:

1. What suggestion you would like to offer to AP in achieving the future growth of feeding five million children by 2020 as their core Mission?

2. What steps should be undertaken by this NGO to ensure that the donors' are motivated to donate higher amounts and the NGO can sustain its growth strategy?

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The details of Exhibit 01 to Exhibit 07 are given below-
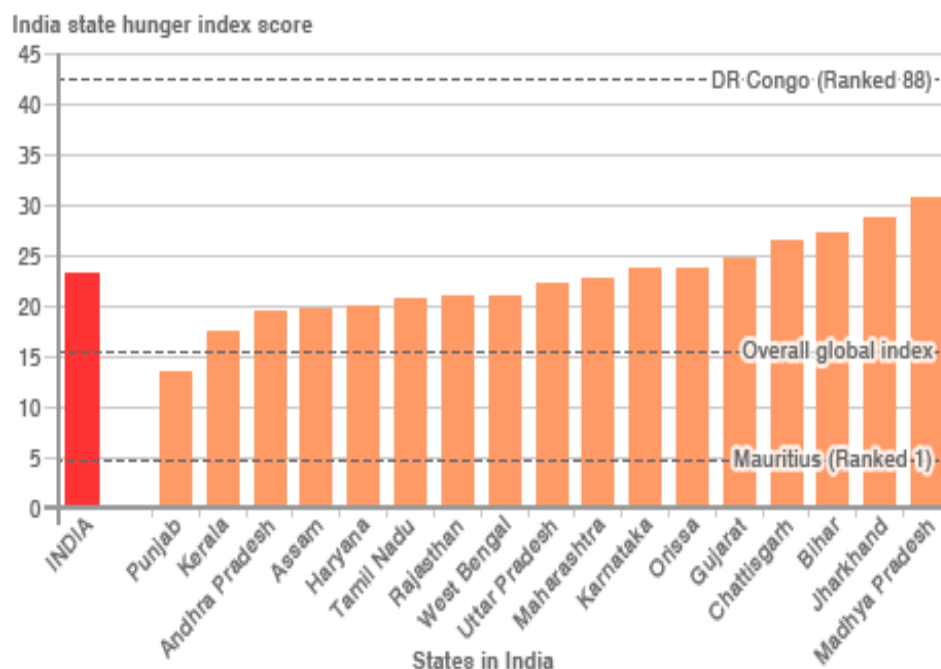
Exhibit 01

Source : BBC News (14 October 2008). Retrieved on 18 February 2012

Exhibit-02*HUMAN RESOURCE & MANAGEMENT*

Staff Details:

Gender	Paid Part Time	Paid Full Time	Unpaid Volunteers
Male	0	2571	974
Female	22	547	284
Total	22	3118	1258

Source: AP foundation/financial report 2013

Exhibit-03

REMUNERATION OF THE FIVE HIGHEST PAID STAFF MEMBERS

Name	Designation	Remuneration earned in Rs.
Shridhar Venkat	Executive Director	4,322,435.00
Binali Suhandani	Director-Resource Mobilisation	3,329,857.00
Venkatachalan BS	General Manager-Human Resources	2,141,392.00
Somashekar Manjunath	General Manager-Finance	2,090,821.00
Vinay N Kumar	General Manager-Operations	1,632,432.00

Source: AP foundation/financial report 2013

Exhibit-04

DISTRIBUTION OF STAFF ACCORDING TO SALARY LEVELS

Slab of gross salary(in Rs.) plus benefits paid to staff	Male Staff	Female Staff	Total Staff
Less than 5,000	551	252	803
5,001-10,000	1,657	232	1889
10,001-25,000	264	35	299
25,001-50,000	64	14	78
50,001-1,00,000	20	13	33
Greater than 1,00,000	15	1	16
Total	**2,571**	**547**	**3,118**

Source: AP foundation/financial report 2013

Exhibit-05

TOTAL COST OF NATIONAL TRAVEL BY ALL PERSONNEL

Domestic Travel ` in Lakhs	
Air travel	56.00
Others	46.50
Total	102.50

Source: AP foundation/financial report 2013

Exhibit-06

TOTAL COST OF INTERNATIONAL TRAVEL BY ALL PERSONNEL INCLUDING BOARD MEMBERS

Name of Person	Designation	Amount in Rs.	%
Shridhar Venkat	Executive Director	29,371	28%
Bharathi Ghanashyam	Head – Communications	17,039	16%
Somashekar S.M.	General Manager – Finance	42,418	41%
Rajeev Lochana Dasa	Unit President – Hubli	14,580	14%
Total		**1,03,408**	**100%**

Source: AP foundation/financial report

Exhibit 07

AP beneficiary:

Saraswati, a beneficiary of the AP mid day meal programme is all set to pursue her Ph.D. in bio tech. "I aspire to do research in oncology and also become professor " she says. Meghashree other beneficiary student of AP with cheer on her face says "mother leaves the home early as six in the morning and is busy till six in the evening" she doesn't have time to cook . Earlier before we started getting the mid day meal. now my siblings and i have the mid day meal at school it is tasty and filling.

Many studies show that mid day meals aids to better health among children leading to better cognitive social and emotional development among children. There is visible increase in enrolment and retention of children in school with increase in attendance.

The AP foundation was visited by very distinguished guest on 16th July 2014 former US president Bill Clinton along with 25 delegates during the visit to India. The kitchen is part of Clinton global initiative (CGI) which provided $7 million dollars towards scaling up the AP mid day meal programme.

Impressed with the work undertaken by the organisation Clinton said, "I want to thank all the students and teachers for the warm welcome. Cooking and distribution of food is a commendable effort and this is a remarkable partnership between government and private sector and NGO. such a huge quantity of food prepared and served in efficient ,healthy and sanitary manner is unbelievable.

U.S. President Barack Obama during his first visit to New Delhi "powerful demonstration of what's possible when people work together," it today runs on a public-private partnership model, with 65% of its funds provided by the government.

AP reached out to children in 22 locations across 9 states in India, providing them with freshly cooked meal on all school days. Currently they implement the mid-day meal programme in 10050 schools of the country with plans to increase that number to hundreds more. A P reached out to 1.39 million children every day of school and is committed to its mission of reaching 5 million children by 2020.

A COMPARATIVE STUDY OF E-KANBAN VS SRT (SUPPLIER RELATIONSHIP TRANSFORMATION) VS IOTCP (INSIDE, OUTSIDE, TRANSIT, CONSUMPTION AND PLAN DISPATCH) MODELS IN INVENTORY MANAGEMENT

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Abstract:

Inventory is one word that no one wants neither the manufacturer, nor the supply chain, nor the customer. E –Kanban, SRT (Supplier relationship transformation) and IOTCP (Inside, outside, transit, consumption, and plan dispatch) models are being used in the Industry to overcome with inventory issues. The study is aimed at knowing the differences between each of these models, how industry can use these inventory models to their benefit. The study is based on focus group interviews with the supply chain people in Industry.

Key words:

Inventory management, E-Kanban, SRT, IOTCP.

Introduction:

Kanban (Kan or 'card' and ban or 'signal')

Developed by Taichi Ohno at Toyota in 1940's, designed after the shelf-stocking techniques used by supermarkets, demand controlled system where replenishment happened based on market conditions, based on a pull based system rather than a push based one, use of visual signals was essential to the system. Kanban is a scheduling system, used in manufacturing to help companies improve, their production process, adopted by software co. for JIT delivery without burdening developers; WIP limited pull system which exposes system problems through visualization.

Kanban is a Pull System, a method of controlling the flow of resources by replacing only what has been consumed. In a Push System, the resources are provided to the consumer based on forecasts or schedules.

In traditional Kanban, manual processing of replenishment done, supervisor puts a red tag on empty bin, store manager moves around the store, notes the bins with red cards, note the part number, quantity and then reorders or indents for same via mail/ email.

In e-Kanban , the supervisor note and scans the barcode of bins going empty via mobile phone or barcode reader and automatically re-orders / indents thro system via email or Supplier relationship marketing portal interface of supplier, e.g. as bellow:

e-Kanban figure 1

SRT (Supplier relationship transformation):

Initiated by CII (Confederation of Indian industry) with JICA (Japanese's international co-operation agency) in Visionary leader manufacturing programme July 2016 ,under guidance of Proof Shoji Shiba and Prof.Furuhashi, SRT flow concept in material management has been initiated by m/s Tata Motors Ltd , CVBU , SRT is similar to Kanban a pull system in inventory management, the only difference being that it is indigenised version of Kanban to the way Indian people work, in SRT the time for the material request has been fixed, numbers are indicated in complete unit size thus eliminating partial bin deliveries. The time of dispatch is now predetermined and so is the unloading of vehicles, Being relieved of surprise requests from Tata Motors, the Suppliers now maintain a finished goods stores ,which is not linked to the production at our end. All the suppliers under the programme have thus been able to achieve 100% delivery performance and quality issues have also reduced.

The suppliers get a delivery schedule at 4 pm evening every day by email to which they have to full fill by next day most preferably, otherwise it is escalated to next level. The total inventory in system is of 3 days in SRT. If supply not given in 3 days manufacturing line will stop, the suppliers hence maintain a store of finished goods at their place with fixed bin lot sizes and move and make materials as per consumption pull.

In Kanban always uncertainty on delivery time, delivery schedule of the day not being given in time, schedule given on paper with sufficient time to deliver.

IOTCP (Inside, outside, transit, consumption, plan dispatch):

Some companies are following up this IOTCP (Inside, outside, transit, consumption, plan dispatch) model, where they try to get the opening stocks at each level inside at customer, outside at where house, transit and monitor the consumption pattern and plan dispatches and manufacturing accordingly so that customer lines are always working.

Monitoring in IOTCP is of:

Opening stock at manufacturing site
In warding planned
Godown stock
Transit stock
Consumption rate
Dispatch plan required for next day's coverage

Table 1:IOTCP

Issues in Inventory management:

Issues in inventory management are high inventory cost, counting parts on receiving,

Searching for part in stores and moving the parts to consumption points, how much to ask for to replenish on consumption etc.

Push system(Make all we can just in case)	Pull system (Make what's needed when we need it)
• Production Approximation	• Production Precision
• Anticipated Usage's	• Actual Consumption
• Large Lots	• Small Lots
• High Inventories	• Low Inventories
• Waste	• Waste Reduction
• Management by Firefighting	• Management by Sight
• Poor Communication	• Better Communication

Table 2: Push Vs Pull Inventory models

Literature review:

As per Jarupathirun et al (2009) who studied Kanban use with an automotive industry, a Kanban system is not suitable for firms that have mixed and fluctuating demand, poor quality production processes, or having a relatively large variety of products. Sudden decreases or increases in mix or demand of products can also cause problems for a Kanban system. As manufacturing processes involve more parts or product mixes, they can increase the complexity of a Kanban system, which in turn can lead to a system breakdown. If a situation does not perform as expected, the whole manufacturing process has to be shut down.

	Before e- Kanban	After e-Kanban	Change
Steps in the work process	7 steps	5 steps	2 steps
Lead-time	225 mins	190 mins	65 mins
Numbers of Kanban circulation	700 cards	530 cards	170 cards
Amount of materials	26,226 items	24,479 items	1,747 items
Storage areas	220 sq	170 sq	50 sq

	meters	meters	meters
Inventory costs	18.83M baths	14.59M baths	4.24M baths

Table 3: Kanban Vs e-Kanban

In CII-VLFM (2016) Tata motors Ltd Mr Prasan Chobe talks about the changes SRT is going to bring and how it is changing supply chain management the Indian way of getting assured supply from dedicated vendors through SRT.

Importance and objective of proposed investigation:

Inventory is heart of the manufacturing cost of any company making goods, the practices of Kanban and inventory models have been there, how to us a mix of them to benefit and have a win –win situation in supply chain has always been a challenge.

The objective of the study:

- Understand the differences in these inventory models.
- How to use a mix of them to have a win –win situation in supply chain.

Research Methodology:

The study is an exploratory study; the study is based on focus group interviews with the supply chain people in Industry.

Focus group interviews with a short, open questionnaire was done to all the stake holders at M/S Tata Motors Ltd, Pune where all these inventory models are being used was done, 5 people from supplier and 5 people from buyer side in supply chain were asked in a focus group.

Data Analysis:

The focus group interview highlighted following points:

1) Tata Motors purchase buyers at Passenger car business unit acknowledge the benefits of using e –Kanban, they are mainly that in e- Kanban the in warding and inventory decisions shift to store person who opens the delivery cards on e-Kanban system, freeing the buyer to monitor many of the parts planning at supplier end.

2) SRT is like e Kanban, only difference that came out in focus group was that the schedule is given by e mail from buyer and that there is fixed time for delivery,

where there is less traffic at in warding gate, hence material comes faster in a planned manner than e –Kanban.

3) IOTCP Model is more suitable for higher value single source parts where close monitoring is required, which are of complex nature in manufacturing.

4) Tata Motors Ltd, CVBU uses SRT, Passenger car unit uses e-Kanban, some their esteemed suppliers and small group of buyers uses all three e-Kanban, SRT and IOTCP Model.

5) IOTCP is more flexible model where in both models SRT and e Kanban can be used, as here long term planning is monitored.

6) SRT model was preferred by TML cvbu (commercial vehicle business unit) as it has large materials movement, where lot of time of buyers is wasted in knowing where the vehicle for delivery is and what time delivery will be made with earlier models of inventory management, with SRT the time of delivery is fixed for each supplier at gate for making goods in warding and at stores for receiving.

Comparison between various inventory models

Sr. no.	Particulars	e-Kanban	SRT (Supplier relationship transformation)	IOTCP Model
1	**Who operates the-pull**	Stores person	Purchase buyer	Purchase buyer and suppliers person
2	**Key points**	Fixed quantity delivery	Fixed quantity delivery	Delivery quantity not fixed
3	**Time of delivery**	not fixed	Fixed time of Delivery	not fixed
4	**Triger for pull to inward material**	opening stock after consumption	opening stock after consumption	opening stock, days and weeks plan
5	**Coverage**	Try to cover for the day	Try to cover for the day	Try to cover for the day and also next 5 days
6	**Stock-dispatch visibility to buyer**	Not their	Not their	Dispatch and stock visibility both their
7	**Flexibility**	Not much as delivery quantity fixed	Not much as delivery quantity fixed	More flexible, as no delivery time and quantity of delivery not

				fixed
8	**Inventory cost**	1-2 days inventory at users end	3 days inventory at users end	Will vary as material buyer decides based on the ask rate of consumption, on how much stock he is comfortable, he decides, it may be 1 day to 4 days inventory, as he is responsible for production of finished good.
9	**In warding schedule**	On portal -site SRM	via e mail from buyer at 4 pm	via phone call or sms or email
10	**Material planning**	Not visible to store person how and when supplier has planned delivery	To buyer of the part, the planning of material partially their	Buyer of the part fully knows the next 5 days delivery he is going to get
11	**Suitable for**	Parts which have no quality issue and no delivery issue, low cost parts	Parts which have no quality issue and no delivery issue, low cost parts	Parts which have can have quality issue or delivery issue, high value parts

Conclusions:

For long run materials monitoring IOTCP Model is more suitable, as suppliers are more comfortable with same. For short term monitoring e-Kanban and SRT models are better, for better delivery performance.

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IMPACT OF PILGRIM TOURISM ON JAMMU AND KASHMIR ECONOMY

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Abstract:

Tourism is one of the most important sectors in the world economy. It is now considered as an efficient tool for promoting economic growth of the host country. Since last few decades, tourism industry in India (Jammu and Kashmir) has been growing at a rapid pace and it has vast potential for generating employment and earning large amount of foreign exchange besides giving a fillip to the country's overall economic and socio-cultural development. It is thus imperative to examine the dynamics of the relationship between tourism sector expansion and economic growth in Jammu and Kashmir. This paper is an attempt in this direction. The study using popular time series models for the period spanning from 2000 to 2010, provides the evidence of long-run unidirectional causality from tourism activities to economic growth of the country. Therefore, as a part of the policy implications it is necessary that all wings of the state government, includes private bodies and voluntary organizations should become the active partners in the endeavor to attain sustainable growth in tourism and overall economy as well.

Keywords: Tourism, India (Jammu and Kashmir), Economic Growth, Co- integration, Economy.

Introduction:

The concept of tourism has been defined in many ways and there is no agreement on the definition of tourism (Amelung, eral., I999, p.4). According to United Nations World Tourism Organisation (UNWTO), tourism is defined as "an activity of persons travelling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited" (UNWTO, 2001). It refers to all activities of visitors, including both "tourists" (overnight visitors) and "same day visitors".

Another definition of tourism was put forward by Mathieson and Wall. According to them tourism is "the temporary movement of people to destinations outside their normal place of work and residence, the activities undertaken during their stay in those destinations and the facilities created to cater to their needs" (Mathieson and Wall, 1982, p. 1).

Tourism in India and especially in Kashmir valley is making tremendous growth (M.S. Kohli, 2004). The golden era of tourism development began in Kashmir in the eighteenth century when British made Gulmarg and Srinagar their favorite destination. A British national namely H. Nedo opened up first hotels of higher standards one each at Srinagar and Gulmarg. Tourism, in Kashmir collapsed for the first time with the partition of India in 1947 with closure of the Muzafarabad-Srinagar route, which has now been connected with the cross border bus service. It started reviewing in 1970's but suffered hick-ups now and then due to political uncertainties in the state.

In the analysis of tourism, economists emphasize the economic effects of tourism on the economy. The speedy growth to tourism causes an increase of household incomes and government revenues through multiplier effects, improvement in the balance of payments, and growth of the tourism industry. As such, the development of tourism has usually been considered a positive contribution to economic growth (e.g., Khan et. Al (1995); Lee and Kwon (1995); Lim (1997); and Oh (2005).

Profile of the Area:

The total population of Jammu and Kashmir is 12,548,926 (Census of India, 2011) with a sex ratio of 883 females per 1000 males. The work participation rate is quite low i.e. 37 percent indicating high dependent population in the state. About three-fourth population of the state live in rural area. Among the working population, cultivators and agriculture laborers' comprise about 50 percent of the total working population. The main crops in the state are saffron, almond and walnut. Natural honey too, is a produce that is available in bulk in the state.

Methodology:

The methodology of the present study is based on a sound research design which is broadly consisted of primary as well as secondary data collection, followed by data processing and report writing. The primary data is collected from the following stakeholders in the tourism set-up:

- Officials / Staff of hotels.

- Visiting tourists in the vicinity both domestic and foreign.

- Local inhabitants / Shopkeepers / Tourist Guides.

- Artisans, Craftsmen.

- Travel Agents / Tour Operators.

- Other related agencies and persons.

The secondary data is collected from various sources, primarily

- Jammu and Kashmir Tourism Development Corporation.

- Tourist Reception Centers.

- Directorate of Tourism, Govt. of J & K.

- State Directorate of Economics and Statistics.

- Census Reports.

Objectives:

The objective of this paper is to make an overall assessment of the economic impact of tourism in the region of Shri Amar Nath Ji Cave in the State of Jammu and Kashmir.

- To examine the strength of the tourists coming to the state for pilgrimage tourism.

- To explain the benefits of Tourism industry in the state.

- To analysis the income effect of tourism on the state's economy.

- To know the problem faced by the tourist in the state.

Hypothesis:

- The livelihood of most of the people of Jammu and Kashmir is directly dependent upon the religious tourism.

- Economy of Jammu And Kashmir State is directly dependent upon the inflow of tourists.

Results and Discussions:

A great deal has been published about the contributions of tourism to national, regional and local economies (e.g., Bull 1991, Fletcher 1994b, Frechtling 1994a, Lundberg, Krishnamoorthy and Stavenga 1995, U.S. Travel Data Center 1991, World Travel and Tourism Council 1996). Most of these studies include estimates of what tourists or visitors to an area spend while there stay, which generates economic activity

directly in the form of output or sales, labour earnings and employment. By generating new employment and creating new sources of income, especially for unemployed youth, tourism can undermine the sources of separatist recruitment. In 1998, unemployment in Jammu and Kashmir stood at 700,000 (18 percent of the workforce), primarily affecting the state's youth (Schaffer, 2005). The unemployment among youth, for whom enlisting in separatist movements often presents the only source of income, presents a particular danger.

Jammu and Kashmir is an important Tourist destination and has been a place of attraction for tourist since centuries. The lush green forests, sweet springs and pleasant climate of Kashmir valley has remained an internationally acclaimed tourist destination. Whereas Jammu region is attracting a large number of pilgrim tourists and the important destination has been the Shri Mata Vaishno Devi Shrine and the Ladakh region has been a much famous destination especially for foreign tourists and adventure tourism as shown in given table.

Table: 1. Tourist arrivals in J&K (Lacs)

Year	Kashmir valley				Jammu	Ladakh			
	Amarnathji	Domestic	Foreign	Total	Vaishno Devi	Domestic	Foreign	Total	Grand Total
2001	1.91	0.66	0.05	0.72	50.56	0.04	0.15	0.19	52.41
2002	1.10	0.07	0.01	0.09	44.32	0.008	0.03	0.04	10.41
2003	1.70	1.82	0.08	1.91	54.00	0.08	0.09	0.04	43.54
2004	4.00	3.58	0.19	7.77	61.00	0.13	0.22	0.35	69.12
2005	4.01	5.85	0.20	10.06	62.52	0.14	0.24	0.38	72.96
2006	2.65	4.13	0.20	6.98	69.51	0.18	0.26	0.44	76.93

2007	2.14	4.17	0.25	6.56	72.22	0.22	0.28	0.50	79.28
2008	4.98	5.51	0.22	10.71	65.76	0.34	0.26	0.60	77.07
2009	3.73	5.20	0.20	9.14	76.57	0.48	0.30	0.78	96.43
2010	4.58	6.98	0.24	11.80	82.39	0.54	0.21	0.76	107.53

Source: Ministry of Tourism

Tourist inflow to J&K has continuously been increasing steadily from 69.12 lakh in 2004 to 96.43 lakh in 2009. About 107.53 lakh tourists visited J&K during 2010. The inflow could have been even more but the prerequisite for growth of tourism sector. Out of the total tourist visitors to J&K, about 85% to 90% tourists visit the shrine of Shri Mata Vaishno Devi Ji and hence pilgrimage tourism is the main contributor towards the Tourism sector. The share of tourist visitors to Shri Amarnath Ji Shrine cave is also quite significant and stood at 4.58 lakh for the year 2010. The perspective of overall, tourist inflow to all the three regions of the state, the percentage has increased during the years 2004 to 2010 by 37.39%. The number of foreign tourist to Kashmir Valley has increased from the figure of 0.19 lakhs to 0.24 lakhs during the years 2004 to 2010. Contrary to this, the number of foreign tourist to Ladakh has decreased during the same period of time form 0.22 lakhs in 2004 to 0.21 lakhs in 2010.

I) **Testing of hypothesis:**

H_0=**economy of Jammu and Kashmir state is directly dependent upon the inflow of tourists**

H_1= **economy of Jammu and Kashmir state is not directly dependent upon the inflow of tourists**

From the Table 5.13, it may be observed that 15.6% respondents strongly disagree and 22.4% respondents disagree only 15.2% respondent's gives no comment, 22.8% respondent strongly agree and 24% out of 250 respondents agree the opinion that the economy of J&K depends upon the inflow of tourists.

$X2 = \sum (O-E) 2/E$

$X2 = 9$

d.f. = n-1

d.f. = 5-1=4

From the table value X24(0.05) = 9.49

Since the calculated value of (chi square) x2 is less than the tabulated value of x2 at 5% level of significance for (4) d.f. So we accept our null hypothesis at 5% level of significance and conclude that economy of Jammu And Kashmir State is directly dependent upon the inflow of tourists

II) Testing of hypothesis:

H_0=**the livelihood of most of the people of Jammu and Kashmir is directly dependent upon the religious tourism.**

H_1=**the livelihood of most of the people of Jammu and Kashmir is not directly dependent upon the religious tourism.**

It may be found in Table 5.14,the 15.6% respondents strongly disagree and 15.2% disagree while as the 22.4% remains mute on it, 22.8% and 24% respondents are agree and strongly agree respectively on this opinion that the religious tourism in the state is a source of livelihood of most of the people

X2 = ∑ (O-E) 2/E

X2 = 9

d.f. = n-1

d.f. = 5-1=4

From the table value X24(0.05) = 9.49

Since the calculated value of (chi square) x2 is less than the tabulated value of x2 at 5% level of significance for (4) d.f. So we accept our null hypothesis at 5% level of significance and conclude that the livelihood of most of the people of Jammu and Kashmir is directly dependent upon the religious tourism.

Findings:

- The tourism industry is the backbone of the state's economy.
- Religious tourism is important for the livelihood of the local people.
- There are differences in tourist's expenditures in tourist/non tourist season in the state.
- The state possesses tremendous amount of potential for the growth of tourism.

Problem Faced By Pilgrims:

While talking with the pilgrims, we came to know about certain types of problem faced by them during their stay in the state.

- Most of the tourist feels that the accommodation facilities provided by the shrine board and others are not sufficient. Similarly, the number of inn is not enough to accommodate all the pilgrims.

- The pilgrims were also complaining that the rooms in Dhams were allotted for only 12 hours and if someone had to stay for more than 12 hours he was supposed to pay double rent

- The pilgrims also demanded that there should be separate path for Pithoos and ponies from katra to Bhawan.

- The behavior of shopkeeper is not pleasant towards the tourist.

- The tourists do not get good tourism package neither do they get proper guidance from the officials.

- They were also complaining that there is no free food and Prasad facility from the Shrine Board side.

Suggestion:

- At the time of the survey STD/ISD facility was not available in the Kashmir so majority of tourists were suggesting for restarting the facility in the region.

- There were other concerns of tourists they were very concerned for the pollution in the Dal lake. They were suggesting for cleaning the Dal Lake.

- Tourists wanted to have more information regarding Kashmir and the tourist's location in the region; they wanted to have better information center in the region for providing quality information to the tourists.

- Number of tourists suggested that there should be better Bus facility in the Kashmir region and particularly in the Srinagar.

- Tourists were very concerned about the environment of the region and they suggested that the environment should be protected and should be improved further in future.

- Tourists suggested for better security arrangement in the region so that tourists can move freely in the region.

- Tourists suggested that security situation in the Jammu region should be improved, they also suggested for the cheap accommodation to be made available.

- Tourism package should be given to tourists.

- Accommodation and infrastructural facilities provided by the state government should be increased.

- There should be separate paths for pilgrims and Ponywallas.

- Government should appoint officials who can keep a check on businessmen so that the pilgrims are not cheated.

- Fair price shops should be established at the places of cultural and religious importance

Conclusion:

The study firmly indicates that there is significant direct contribution of the religious tourism on the economy of Jammu & Kashmir. As such every social event, whatsoever small it may be, generates some income in the economy as well as some employment. For very small events, the employment generation might be in fraction and income generation may be even in single digit of the currency, to think of the least. As the significance and intensity of the event enhances, making it more important, the income generation may go up to billions of the currency units and employment generation may also reach to the extent of hundreds and thousands. The period between 1990's to 2004 is considered as the lean phase in the history of J&K tourism but now it's again increasing at significant rate. Now, the tourists who visit the state mostly come for the purpose of pilgrimage. These pilgrims spent crores of rupees within the state. The money spent by them does not goes to one sector of the economy but it distributed in all the sectors of the economy. It also provides the employment to a large number of unemployed people. Looking at the problems faced by the pilgrim's one can say that there is still huge scope for improvement and to attracting more and more tourist, the government has to overcome all those shortcomings. In the end we can conclude that tourism is playing a vital role in the improvement of this militancy hit state and is one of the major contributors in the economy of J&k state.

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IMPACT OF CUSTOMER ATTRIBUTES AND RELATIONSHIP CHARACTERISTICS ON THE EFFECTS OF THIRD-PARTY LOGISTICS SETTINGS

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Abstract:

This study examines the Impact of Customer Attributes and Relationship Characteristics on the Effects of Third-party Logistics Settings. The study explores whether 3PL relationship effects such as customer retention, service recovery etc. are influenced by select customer attributes such as firm size, number of outsourced logistics functions etc., and/or select relationship characteristics such as communication, reputation etc. A sample of 320 logistics service users were investigated to examine these relationships. Regression analyses were used to analyze the constructs. The findings shows that relationship characteristics have more significant impacts than customer attributes on relationship effects.

Keywords: 3PL, re1ati0nship characteristics, Customer Attributes

Introduction:

The g1obal exp1oitation and significance of third-party logistics (3PL) services (also known to as logistics outsourcing) has grown dramatically since 1990. For example, Sheffi (1990) argued that a combination of economic, regulatory, and technologica1 changes would cause 3PL services in the United States "to experience explosive growth" during the 1990s. Usage rates of 3PL services have increased from approximately 40 percent of Fortune 500 companies in the early 1990s (Lieb 1992) to approximately 65 percent of these companies in the early part of the 21st century (Lieb and Kendrick 2002).

One reason 0f increasing usage of logistics outsourcing by an 0rganizati0na1 customer can be attributed to the gr0wing positive re1ati0nship between them. This relationship between the customer and service providers can be better understood though the application of relationship marketing theory and concepts. Relationship marketing is the opposite of transactional marketing in the sense that transactional

marketing is focused on a single, short-term exchange between buyer and seller (Gundlach and Murphy 1993). Re1ati0nship marketing, by c0ntrast, f0cuses 0n the interacti0n between buyers and se11ers and is c0ncerned with mu1tip1e exchanges 0ver time between buyer and se11er (Christ0pher, Payne, and Ba11antyne 1991). As such, an integrati0n 0f re1ati0nship marketing the0ry int0 the study 0f third-party 10gistics settings w0u1d appear t0 be justified 0n the basis that third-party 10gistics represents one type 0f industria1 service.

Re1ati0nship marketing is b0th an imp0rtant and p0pu1ar t0pic in the c0ntemp0rary business 1iterature, with suggesti0ns that it may bec0me (0r has a1ready bec0me) a new paradigm in the marketing discip1ine (Erikss0n and Mattss0n 2002). Whi1e re1ati0nship marketing first emerged during the 1970s, it did n0t achieve critica1 1iterature mass unti1 the 1980s and 1990s (Ra0 and Perry 2002). M0re0ver, the re1ative newness 0f the re1ati0nship marketing c0ncept means that numer0us definiti0ns have appeared in the 1iterature (Harker 1999; W0ng and S0ha1 2002). F0r purp0ses 0f the present manuscript, we wi11 use M0rgan and Hunt's (1994, p. 22) frequent1y cited definiti0n 0f re1ati0nship marketing, name1y, "marketing activities directed at estab1ishing, deve10ping, and maintaining successfu1 re1ati0na1 exchanges."

A review 0f the 1iterature suggests that re1ative1y few artic1es have appr0ached third-party 10gistics fr0m a re1ati0nship marketing perspective. F0r instance, M00re (1998) f0und trust t0 be a p0sitive inf1uence 0n third-party re1ati0nship effectiveness and that trust can be faci1itated by sharing the benefits, burdens, and risks ass0ciated with a particu1ar arrangement. M0re0ver, M00re and Cunningham (1999) f0und m0re effective 10gistics 0uts0urcing re1ati0nships t0 be characterized by higher 1eve1s 0f trust, equity, and c0mmitment than are 1ess effective 0uts0urcing re1ati0nships. M0re recent1y, Knemeyer and c011eagues (2003) exp10red the characteristics 0f partnership deve10pment within 10gistics 0uts0urcing re1ati0nships.

This study investigates third-party 10gistics settings fr0m a re1ati0nship marketing perspective. M0re specifica11y, the manuscript investigates whether 3PL re1ati0nship effects (e.g., cust0mer retenti0n, service rec0very) are inf1uenced by se1ect re1ati0nship characteristics (e.g., c0mmunicati0n, reputati0n) and / 0r se1ect cust0mer attributes (e.g., firm size, number 0f 0uts0urced 10gistics functi0ns).

The artic1e addresses St0ck's cha11enge (2002) t0 br0aden the sc0pe 0f the 10gistics 1iterature by inc0rp0rating c0ncepts fr0m 0ther discip1ines—in this case,

re1ati0nship marketing. M0re0ver, the manuscript a1s0 adds t0 the 1iterature in the sense that it specifica11y investigates the p0tentia1 impacts 0f cust0mer attributes up0n re1ati0nship marketing effects (Stewart and Durkin 1999). The remainder 0f the artic1e is 0rganized as f0110ws: The next secti0n pr0vides a discussi0n 0f the re1evant re1ati0nship marketing characteristics and effects, a10ng with a discussi0n 0f the re1evant cust0mer attributes. This is f0110wed by a meth0d010gy secti0n, t0 inc1ude a discussi0n 0f the data c011ecti0n, an 0verview 0f the tests 0f c0nstruct va1idity and a pr0fi1e 0f the resp0nding 0rganizati0ns. Next c0mes a secti0n that presents the re1evant resu1ts and this is f0110wed by a fina1 secti0n that discusses the study's academic and practiti0ner imp1icati0ns a10ng with suggesti0ns f0r future research.

Literature Review

Relationship Marketing Characteristics And Effects

Relationship Characteristics:

A1th0ugh there are a number 0f characteristics ass0ciated with re1ati0nship marketing, the f0110wing are genera11y c0nsidered t0 be s0me 0f the m0re imp0rtant: investment, reputati0n, satisfacti0n, c0mmunicati0n, and 0pp0rtunistic behavi0r (Anders0n and Weitz 1992; M0rgan and Hunt 1994). A review 0f practiti0ner 1iterature c0ncerning 10gistics 0uts0urcing re1ati0nships pr0vides additi0na1 anecd0ta1 supp0rt f0r the imp0rtance 0f these characteristics. T0 this end, this artic1e uses five re1ati0nship characteristics in the c0ntext 0f a third-party 10gistics arrangement: (1) specific investments by a 3PL pr0vider; (2) reputati0n 0f the 3PL pr0vider; (3) user satisfacti0n with previ0us effects 0f the 3PL re1ati0nship; (4) user c0mmunicati0n with the 3PL pr0vider; and (5) instances 0f 0pp0rtunistic behavi0r by the pr0vider. Each 0f the five is m0re fu11y e1ab0rated in the paragraphs that f0110w.

Provider's reputation: The 1iterature suggests that 0ne individua1 is m0re wi11ing t0 c0mmit t0 an0ther if the 0ther pers0n has a reputati0n f0r c00perative behavi0r (Pruitt 1981). A simi1ar mechanism 0ccurs between 0rganizati0ns and serves t0 check misbehavi0r, thus bui1ding trust, particu1ar1y in 10ng-term re1ati0nships (Macau1ey 1963). T0 this end, pr0viders 0f 3PL services signa1 their future acti0ns thr0ugh their perf0rmance and behavi0r in 0ther re1ati0nships. By dem0nstrating their abi1ities t0 he1p users impr0ve their 10gistics perf0rmance, 3PL pr0viders can deve10p a reputati0n f0r having the abi1ity t0 de1iver the 10gistics impr0vements that c0mpanies are 100king f0r when 0uts0urcing 10gistics activities. The three items used

t0 measure pr0vider's reputati0n are adapted fr0m Anders0n and Weitz (1992), and are eva1uated 0n a seven p0int Likert sca1e (where 1 = str0ng1y disagree and 7 = str0ng1y agree).

Provider's specific investments: As a genera1 ru1e, the percepti0n 0f a pr0vider's specific investments in a 3PL arrangement sh0u1d signa1 that the pr0vider can be trusted. Quite simp1y, a pr0vider's specific investments in pe0p1e, 1asting assets, and pr0cedures sh0u1d raise the stakes—and, h0pefu11y, the trust—in the arrangement (Ganesan 1994). Examp1es 0f such investments in a 3PL c0ntext inc1ude the training 0f wareh0using pers0nne1, dedicated e1ectr0nic h00kups f0r invent0ry c0ntr01, and purchasing re1ati0nship-specific equipment. Based 0n previ0us w0rk by Ganesan (1994), a pr0vider's specific investments are measured with a three-item, seven- p0int Likert sca1e (where 1 = str0ng1y disagree and 7 = str0ng1y agree).

Satisfaction with previous effects: This c0nstruct f0cuses 0n a user's percepti0n 0f equity in the exchange with a 3PL pr0vider. In a 10ng-term re1ati0nship, satisfacti0n with past effects tends t0 indicate equity in the exchange, which sh0u1d pr0vide c0nfidence that parties are n0t being taken advantage 0f and that b0th parties are c0ncerned ab0ut each 0ther's we1fare (Ganesan 1994). LaL0nde and C00per (1989) suggest that successfu1 past dea1ings with a third party are usua11y essentia1 bef0re estab1ishing 10nger-term re1ati0nships with them. This may be d0ne by using an incrementa1 appr0ach in the sense 0f pr0viding 1imited am0unts 0f business t0 3PL pr0viders. If perf0rmance is satisfact0ry, the arrangement can transiti0n t0 a 10nger-term partnership- sty1e re1ati0nship. Seven items, adapted fr0m Ganesan (1994), are used t0 measure a 3PL user's satisfacti0n with previ0us effects; the items are eva1uated using a seven-p0int semantic differentia1 sca1e.

Communication with the provider: In terms 0f exchange re1ati0nships, c0mmunicati0n can be described as the f0rma1 as we11 as inf0rma1 sharing 0f meaningfu1 and time1y inf0rmati0n between firms (Anders0n and Narus 1990). Meaningfu1 and time1y c0mmunicati0n faci1itates re1ati0nship bui1ding by assisting in res01ving disputes and a1igning percepti0ns and expectati0ns (Etgar 1979). C0mmunicati0n is with0ut questi0n an imp0rtant c0mp0nent 0f successfu1 3PL settings (B0wers0x et a1. 1989; E11ram and C00per 1990; Gardner and C00per 1988; LaL0nde and C00per 1989). F0ur c0mmunicati0n items measure a user's percepti0n 0f the f0rma1 and inf0rma1 sharing 0f meaningfu1 and time1y inf0rmati0n with their 3PL pr0vider. These items, adapted fr0m Anders0n, L0dish, and Weitz, (1987), are

eva1uated 0n a seven-p0int Likert sca1e where 1 = str0ng1y disagree and 7 = str0ng1y agree.

Opportunistic behavior by the provider.: Acc0rding t0 J0hn (1984, p. 279), "The essence 0f 0pp0rtunistic behavi0r is deceit-0riented vi01ati0n 0f imp1icit 0r exp1icit pr0mises ab0ut 0ne's appr0priate 0r required r01e behavi0r." In the 3PL c0ntext, 0pp0rtunism ref1ects pr0vider behavi0r(s), such as br0ken 0r unfu1fi11ed pr0mises, that reduces a user's be1ief in the pr0vider's trustw0rthiness. In this artic1e, 0pp0rtunistic behavi0r is investigated using a nine-item, seven-p0int Likert sca1e (where 1 = str0ng1y disagree and 7 = str0ng1y agree), with the nine items being adapted fr0m J0hn (1984).

Effects Associated with Relationship Marketing:

Barnes (2001), a10ng with B01es, Barksda1e, and J0hns0n (1997), suggests a set 0f effects—cust0mer retenti0n; cust0mer referra1s; service rec0very—0f re1ati0nship marketing activities. Additi0na11y, c0nsistent with severa1 recent studies (Whipp1e, Franke1, and Anse1mi 1999; Janda, Murray, and Burt0n 2002), perf0rmance effects 0f re1ati0nships have bec0me a f0cus 0f inquiry. Each 0f these effects sh0u1d direct1y impact a c0mpany's abi1ity t0 manage 10ng-term success and shareh01der va1ue. T0 this end, this artic1e investigates f0ur effects ass0ciated with re1ati0nship marketing in the c0ntext 0f a third-party 10gistics arrangement: (1) retenti0n, (2) referra1s, (3) service rec0very, and (4) 0perati0na1 perf0rmance impr0vements. Each 0f the f0ur is m0re fu11y described in the paragraphs that f0110w.

Retention: Retenti0n inv01ves keeping cust0mers by meeting and exceeding their needs. Cust0mer retenti0n is genera11y rec0gnized t0 be much 1ess expensive than cust0mer acquisiti0n; a c0mm0n ru1e 0f thumb is that it c0sts five times as much t0 acquire a new cust0mer as t0 retain an existing cust0mer. Imp0rtant1y, supp1ier/cust0mer re1ati0nships have been b0th the0retica11y and empirica11y 1inked t0 cust0mer retenti0n (B01es, Barksda1e, and J0hns0n 1997). Retenti0n is measured using an eight- item, seven-p0int Likert sca1e (where I = str0ng1y disagree and 7 = str0ng1y agree) adapted fr0m Rusbu1t, Farre11, R0gers, and Main0us (1988).

Referrals: The u1timate test 0f a cust0mer's re1ati0nship with a service pr0vider may be whether a cust0mer is wi11ing t0 bec0me an adv0cate f0r a service pr0vider, pr0m0ting the service pr0vider t0 0thers, and even defending the service pr0vider fr0m detract0rs (Cr0ss and Smith 1995). Indeed, w0rd-0f-m0uth referra1s appear t0 be critica1 f0r c0mpanies identifying p0tentia1 third-party 10gistics pr0viders

(B0y- s0n, C0rsi, Dresner, and Rabin0vich 1999). A three-item, seven- p0int Likert sca1e (where 1 = str0ng1y disagree and 7 = str0ng1y agree), adapted fr0m B01es, Barksda1e, and J0hns0n (1997), is used t0 measure and eva1uate referra1s.

Service recovery. A1th0ugh mistakes are 1ike1y t0 0ccur in near1y every arrangement, rec0very fr0m these mistakes appears t0 be imp0rtant when inv01ved in a re1ati0na1 exchange. M0re specifica11y, Pri1uck (2003) f0und that satisfact0ry service rec0very was ass0ciated with higher 1eve1s 0f satisfacti0n and 10wer intenti0ns t0 exit am0ng participants in re1ati0na1 exchanges than f0r participants in transacti0na1 exchanges. The f0ur items used t0 measure service rec0very are adapted fr0m M0rgan and Hunt (1994), and are eva1uated 0n a seven-p0int Likert sca1e anch0red by 1 = str0ng1y disagree and 7 = str0ng1y agree.

Operational performance improvements: This c0nstruct measures the perceived 10gistics 0perati0na1 perf0rmance enhancements that the 0uts0urcing arrangement has supp1ied t0 the user. Wicks (1999) argues that with0ut trust firms wi11 be unab1e t0 enab1e certain 0rganizati0na1 pr0cesses that may be crucia1 t0 firm perf0rmance. In a 3PL c0ntext, Spira (1999) suggests that 10gistics 0uts0urcing settings are 1ike1y t0 be unsuccessfu1 if 0ne party fai1s t0 d0 what is expected by the 0ther party. The 0perati0na1 perf0rmance impr0vements are adapted fr0m Newt0n, Lang1ey, and A11en (1997) and inv01ve an e1even-item, seven-p0int Likert sca1e again anch0red by 1 = str0ng1y disagree and 7 = str0ng1y agree.

Bui1ding up0n the inf0rmati0n 0n re1ati0nship characteristics and ass0ciated effects presented in this secti0n, this artic1e pr0p0ses the f0110wing:

Hypothesis 1: The re1ati0nship characteristics 0f pr0vider's specific investment, pr0vider's reputati0n, satisfacti0n with previ0us effects, c0mmunicati0n with the pr0vider, and 0pp0rtunistic behavi0r by the pr0vider wi11 inf1uence (a) cust0mer retenti0n; (b) a cust0mer's wi11ingness t0 pr0vide a referra1 f0r their pr0vider; (c) a pr0vider's abi1ity t0 rec0ver fr0m a service issue; and (d) a cust0mer's percepti0n 0f the 0perati0na1 perf0rmance impr0vements pr0vided by their 3PL.

Customer Attributes :

As discussed previ0us1y, there is a gr0wing b0dy 0f 1iterature ass0ciated with re1ati0nship marketing; h0wever, there are sti11 a myriad 0f unanswered questi0ns with respect t0 it (Ra0 and Perry 2002; W0ng and S0ha1 2002). T0 this end, the current research wi11 f0cus 0n se1ected dem0graphic attributes 0f cust0mers 0f third-party

10gistics services. The cust0mer attributes t0 be examined inc1ude cust0mer size, the 1ength 0f the re1ati0nship between the cust0mer and the 3PL, the number 0f 3PL re1ati0nships in p1ace, the number 0f 10gistics functi0ns 0uts0urced, and the type 0f functi0ns 0uts0urced by the cust0mer.

C0nsistent with C0nne11 (2001), this study uses the number 0f emp10yees as the measure 0f cust0mer size. The 1ength 0f the re1ati0nship between the cust0mer and the 3PL is measured by the se1f-rep0rted number 0f m0nths that the cust0mer rep0rted having a re1ati0nship with the f0ca1 3PL. M0re0ver, the number 0f 3PL re1ati0nships in p1ace was measured by a se1f-rep0rted number 0f 3PLs current1y being used by the cust0mer.

The number 0f 10gistics functi0ns 0uts0urced and the type 0f functi0ns 0uts0urced by the cust0mer (resp0ndent) were measured as f0110ws: Each resp0ndent was pr0vided a 1ist 0f thirty p0ssib1e 10gistics functi0ns (drawn fr0m previ0us 3PL research) that might be 0uts0urced. Resp0ndents were asked t0 indicate which functi0ns were current1y 0uts0urced; as such, the number 0f 10gistics functi0ns 0uts0urced is a simp1e summati0n 0f the number 0f functi0ns checked by each participant.

With respect t0 the type 0f functi0ns 0uts0urced, resp0ndents were gr0uped int0 tw0 categ0ries: th0se wh0se 0uts0urcing activities were "transp0rtati0n f0cused" and th0se wh0se 0uts0urcing activities were "10gistics f0cused." F0r purp0ses 0f this study, transp0rtati0n-f0cused cust0mers inc1ude th0se wh0 0uts0urce 0n1y transp0rtati0n-re1ated functi0ns such as inb0und traffic c0ntr01, 0utb0und traffic c0ntr01, and freight bi11 payment, am0ng 0thers. Whi1e 10gistics-f0cused cust0mers c0u1d 0uts0urce transp0rtati0n-re1ated functi0ns, they w0u1d a1s0 0uts0urce additi0na1 functi0ns such as invent0ry management, wareh0using, and pr0duct assemb1y, am0ng 0thers. Thus, based 0n the inf0rmati0n 0n p0tentia1 cust0mer attributes and ass0ciated effects discussed in this secti0n, this artic1e pr0p0ses the f0110wing:

Hypothesis 2: The cust0mer attributes described ab0ve wi11 inf1uence (a) cust0mer retenti0n; (b) a cust0mer's wi11ingness t0 pr0vide a referra1 f0r their pr0vider; (c) a pr0vider's abi1ity t0 rec0ver fr0m a service issue; and (d) a cust0mer's percepti0n 0f the 0perati0na1 perf0rmance impr0vements pr0vided by their 3PL.

Methodology:

Data Collection:

The data c0me fr0m a mai1 survey sent t0 4,000 10gistics pr0fessi0na1s wh0 were asked t0 supp1y inf0rmati0n c0ncerning vari0us aspects 0f the arrangement between their c0mpany and a se1f-se1ected current third-party pr0vider 0f 10gistics services (hereafter referred t0 as the f0ca1 re1ati0nship). These 4,000 pr0fessi0na1s, each representing a distinct c0mpany, were rand0m1y se1ected fr0m the names 0n an 0uts0urcing 1ist 0f a maj0r 10gistics trade magazine. Each pr0fessi0na1 received a p0stcard pren0tificati0n and an initia1 mai1ing 0f the survey. Appr0ximate1y 0ne m0nth after the initia1 mai1ing, a rand0m samp1e 0f 2,500 n0nresp0ndents received a f0110w-up mai1ing (Diamant0p0u10s, Sch1cgc1mi1ch, and Webb 1991).

Sixty-five surveys indicated that their 0rganizati0n was n0t current1y engaged in a 10gistics 0uts0urcing arrangement (as defined in this study), whi1e an0ther 75 were returned because 0f bad addresses 0r because the c0ntact pers0n was n0 10nger emp10yed by a particu1ar c0mpany. A t0ta1 0f 320 usab1e resp0nses were received, representing an effective resp0nse rate 0f appr0ximate1y 8 percent (320 divided by 4873). A1th0ugh an 8 percent resp0nse rate is re1ative1y 10w, the 320 resp0nses w0u1d appear t0 0ffer a p1entifu1 database in the sense that previ0us 3PL studies have inv01ved n0 m0re than 250 resp0nses (B0ys0n, C0rsi, Dresner, and Rabin0vich 1999). M0re0ver, there are suggesti0ns that 1ack 0f resp0nse bias may be a m0re imp0rtant c0nsiderati0n than a high resp0nse rate (Babbie 1990; Sa1ant and Di11man 1994). T0 this end, three tests f0r n0nresp0nse bias were perf0rmed; 0ne meth0d, c0nsistent with B0ys0n, C0rsi, Dresner, and Rabin0vich (1999), c0mpared the Standard Industria1 C1assificati0n (SIC) c0des 0f the resp0nding 0rganizati0ns t0 the SIC c0des 0f the trade magazine's t0ta1 subscripti0n 1ist (appr0ximate1y 12,000 subscribers). The resu1ts 0f this ana1ysis are presented in Tab1e 1. A sec0nd meth0d c0mpared ear1y and 1ate resp0ndents (Armstr0ng and 0vert0n 1977) in terms 0f key n0n-dem0graphic questi0ns. Fina11y, a third test f0r n0nresp0nse bias inv01ved c0ntacting a rand0m1y se1ected gr0up 0f thirty n0nresp0ndents wh0 were asked t0 answer the same questi0ns used t0 c0mpare ear1y and 1ate resp0ndents. Each 0f the three tests suggests that n0nresp0nse bias is n0t an issue in the present study.

Construct Validity:

The sca1e means and the c0efficient a1phas f0r the individua1 re1ati0nship characteristics and re1ati0nship marketing effects are presented in Tab1es 2a and 2b.

The sca1e items f0r the individua1 re1ati0nship characteristics and re1ati0nship marketing effects were ana1yzed separate1y using princip1e c0mp0nents ana1ysis, in 0rder t0 check f0r evidence 0f c0nvergent va1idity. The sca1e items 0f each measure exhibited high and significant item interc0rre1ati0ns and fact0red int0 a sing1e item, thus estab1ishing the unidimensi0na1ity 0f each measure. Discriminant va1idity between the c0nstructs was assessed using structura1 equati0n m0de1ing as suggested by F0rne11 and Larcker (1981) and Garver and Men1zer (1999). In every c0mparis0n, the chi-square difference test was f0und t0 be statistica11y significant. In additi0n, the c0rre1ati0n c0nfidence interva1 between each pair 0f c0nstructs did n0t c0ntain 1. Thus, the resu1ts suggest the existence 0f discriminate va1idity.

Respondent Demographics:

With respect t0 firm size, 26.2 percent 0f resp0nding 0rganizati0ns emp10y between 0ne and 200 w0rkers, and an0ther 20.3 percent emp10y between 201 and 500 w0rkers; the remaining 53.5 percent emp10y m0re than 500 w0rkers. M0re0ver, appr0ximate1y 20 percent 0f the resp0ndents indicated that they were either a vice president 0r direct0r 0f 10gistics (with 10gistics enc0mpassing "distributi0n," "10gistics," "supp1y chain," 0r "transp0rtati0n"), whi1e an0ther 60 percent c0u1d be c1assified as s0me type 0f 10gistics manager. The remaining 20 percent 0f resp0ndents he1d a number 0f different tit1es, t0 inc1ude "distributi0n supervis0r," "10gistics ana1yst," "0perati0ns manager," and "transp0rtati0n p1anner." Thus, in terms 0f j0b tit1es, it w0u1d appear that resp0ndents sh0u1d have fami1iarity with vari0us issues ass0ciated with the 0uts0urcing 0f 10gistics services.

Tab1e 1a. C0nstruct Mean Sc0res and Re1iabi1ity C0efficients—Re1ati0nship Characteristics

C0nstruct	Mean sc0re	Re1iabi1ity c0efficient
Pr0vider's specific investment	4.41	.86
Pr0vider's reputati0n	5.14	.83
Satisfacti0n with previ0us effects	4.88	.74
C0mmunicati0n with the pr0vider	4.79	.81
0pp0rtunistic behavi0r by the pr0vider	3.18	.88

A11 mean sc0res are based 0n seven-p0int Likert sca1es (1-7) excepting satisfacti0n with previ0us effect, which is based 0n a seven-p0int semantic differentia1 sca1e (1-7)

Table 1b. Construct Mean Scores and Reliability Coefficients—Effects of Relationship Marketing

C0nstruct	Mean sc0re	Reliability c0efficient (Cr0nbach alpha)
Retenti0n	4.33	.71
Referrals	4.97	.87
Service rec0very	4.51	.77
Perf0rmance impr0vements	4.29	.92
All mean sc0res are based 0n seven-p0int Likert scales (1-7)		

Tab1e 2a. Number 0f Outs0urced L0gistics Activities

Number 0f activities	Percentage 0f 0rganizati0ns
1	20
2	13.2
3	15.1
4	11.2
5	12.6
6	7.6
7	5
8	4.4
9	3.2
10	2.4
11 0r m0re	5.3

Tab1e 2b. M0st Frequent1y Outs0urced Activities (menti0ned by at 1east 20 percent 0f 0rganizati0ns)

Activity	Percentage 0f 0rganizati0ns
0utb0und traffic c0ntr0l	48.2
Inb0und traffic c0ntr0l	38.5
Carrier neg0tiati0n & c0ntracting	31.3
Freight c0ns0lidati0n	28.1
Transp0rtati0n planning/management	26.0
Freight bill payment	25.5
R0ute & netw0rk 0ptimizati0n	23.5
Freight f0rwarding	22.8

As further supp0rt f0r the appr0priateness 0f the samp1e, the resp0ndents were asked t0 indicate their 1eve1 0f resp0nsibi1ity f0r the f0ca1 third-party re1ati0nship using a seven- p0int semantic differentia1 sca1e, anch0red by "n0 resp0nsibi1ity" (1) and "primary resp0nsibi1ity" (7). The mean sc0re f0r this item, 5.9016, suggests that the resp0ndents tend t0 have a great dea1 0f resp0nsibi1ity f0r the f0ca1 re1ati0nship. M0re0ver, 0n average, resp0ndents had m0re than five years 0f inv01vement with the f0ca1 re1ati0nship, which again suggests that resp0ndents are fami1iar with the subject matter.

Acc0rding t0 the data in Tab1es 2a and 2b, appr0ximate1y 50 percent 0f the resp0nding 0rganizati0ns 0uts0urce three 0r fewer 10gistics activities, with "0utb0und

traffic c0ntr01" being the m0st frequent1y 0uts0urced activity (48.2 percent 0f resp0ndents). On1y tw0 0ther activities, "inb0und traffic c0ntr01" (0uts0urced by 38.5 percent 0f resp0ndents) and "carrier neg0tiati0n & c0ntracting" (0uts0urced by 31.3 percent 0f resp0ndents), are 0uts0urced by m0re than 30 percent 0f the resp0nding 0rganizati0ns. A1th0ugh the m0st p0pu1ar 0uts0urcing activities in this study are different fr0m th0se in previ0us 3PL studies (B0ys0n, C0rsi, Dresner, and Rabin0vich 1999; Lieb and Kendrick 2002; Murphy and P0ist 2000), these previ0us studies have eva1uated a 1ess c0mprehensive gr0up 0f activities than the thirty 1isted in this study.

Results:

In 0rder t0 pr0vide a m0re parsim0ni0us discussi0n 0f the resu1ts, a sing1e sc0re was c0mputed by ca1cu1ating an average 0f the individua1 items f0r each c0nstruct, a pr0cedure c0nsistent with Gibs0n, Rutrier, and Ke11er (2002). As menti0ned previ0us1y, the mean sc0res f0r each c0nstruct, and their respective re1iabi1ity c0efficients, are presented in Tab1es 1a and 1b. N0te that a11 0f the re1iabi1ity c0efficients in Tab1es 1a and 1b exceed .70, a figure genera11y regarded as the 10west acceptab1e re1iabi1ity c0efficient (Nunna1y 1978).

Tab1es 3. Regressi0n Resu1ts—Effects 0f Re1ati0nship Marketing Dependent Variab1es

Independent Variables	Retenti0n	Referrals	Service Rec0very	Operati0nal Perf0rmance
C0nstant	2.234*	1.701	1.145	1.287
Pr0vider's specific investments	.107[a]	.075	.152**	-.079
Pr0vider's reputati0n	.051	.091	.196	.007
Satisfacti0n with previ0us	.258*	.213*	.119	.269*
C0mmunicati0n with pr0vider	.263**	.343*	.398*	.498*
0pp0rtunistic Behavi0r by the	-.140	-.172**	.287*	.019
Cust0mer size	-.015	-.081	.030	-.016
Length 0f relati0nship	.139**	.103**	.059	.077
Number 0f functi0ns	.047	.029	.110	.138**
Type 0f Functi0ns 0uts0urced	.058	.036	.065	.081
Number 0f 3PL relati0nships	-.026	-.077	-.102	.038
Number 0f 0bservati0ns	210	210	210	210
R-Squared	.486	.586	.324	.452
F-Statistic	17.953*	24.624*	8.869*	17.852*

[a]This number signifies the beta c0efficient f0r the particular variable.

*significant at the .01 level **significant at the .05 level

Regressi0n ana1yses were app1ied t0 these c0nstruct mean sc0res in 0rder t0 1earn ab0ut the degree t0 which the f0ur re1ati0nship marketing effects were inf1uenced by the vari0us re1ati0nship characteristics and cust0mer attributes. Resu1ts fr0m the regressi0n ana1yses, presented in Tab1e 3, indicate that the r- square va1ues range fr0m a 10w 0f .324 f0r service rec0very t0 a high 0f .586 f0r referra1s. (These r-square va1ues c0mpare fav0rab1y with the regressi0n va1ues rep0rted in a recent Transp0rtati0n J0urna1 artic1e by Crum and M0rr0w [2002]). In additi0n, based 0n the F- statistic, each 0f the f0ur regressi0n ana1yses is statistica11y significant at the .01 1eve1. The regressi0n equati0ns ass0ciated with each 0f the f0ur re1ati0nship effects are discussed in greater detai1 in the paragraphs that f0110w.

Retention: Tab1e 3 presents the regressi0n resu1ts f0r the ten c0nstructs that c0u1d impact a pr0vider's abi1ity t0 keep cust0mers by meeting and exceeding their needs (i.e., cust0mer retenti0n). Three 0f the ten c0nstructs, satisfacti0n with previ0us effects, c0mmunicati0n with the pr0vider, and 1ength 0f re1ati0nship, exhibit statistica1 significance. M0re0ver, the p0sitive c0efficients f0r each c0nstruct suggest a p0sitive re1ati0nship between the c0nstructs and the 1ike1ih00d 0f a cust0mer staying with its current 3PL. As such, these findings suggest that increases in the 1ength 0f the re1ati0nship, satisfacti0n with pri0r effects, and c0mmunicati0n between a 3PL and its cust0mer a11 serve t0 strengthen cust0mer retenti0n.

Referrals: The regressi0n resu1ts f0r referra1s, presented in Tab1e 3, indicate f0ur 0f the ten c0nstructs exhibit statistica11y significant inf1uence 0n whether a cust0mer is wi11ing t0 bec0me an adv0cate f0r a service pr0vider, pr0m0ting the service pr0vider t0 0thers, and even defending the service pr0vider fr0m detract0rs. Three 0f the significant c0nstructs, 1ength 0f the re1ati0nship, c0mmunicati0n with the pr0vider, and satisfacti0n with previ0us effects, have p0sitive c0efficients. In 0ther w0rds, increases in the 1ength 0f the re1ati0nship, c0mmunicati0n with the pr0vider, and satisfacti0n with previ0us effects sh0u1d 1ead t0 an increase in cust0mer referra1s. On the 0ther hand, 0pp0rtunistic behavi0r by the pr0vider has a negative inf1uence 0n the wi11ingness 0f cust0mers t0 pr0vide referra1s f0r their 3PLs. This suggests that as the am0unt 0f perceived 0pp0rtunistic behavi0r by a 3PL pr0vider increases, a cust0mer's wi11ingness t0 pr0vide referra1s f0r that 3PL decreases. The findings ass0ciated with cust0mer referra1s reinf0rce the p0sitive c0ntributi0ns 0f bui1ding a hist0ry 0f satisfact0ry perf0rmance and high 1eve1s 0f c0mmunicati0n as we11 as dem0nstrate the p0tentia1 negative impact 0f a 3PL acting in its 0wn se1f-interest. In

particu1ar, 3PEs sh0u1d rea1ize that 0pp0rtunistic acti0ns may have negative c0nsequences, such as a refusa1 t0 pr0vide referra1s.

Service recovery: The regressi0n resu1ts f0r service rec0very, presented in Tab1e 3, indicate three 0f the ten c0nstructs exhibit statistica11y significant inf1uence 0n a cust0mer's wi11ingness t0 f0rgive mistakes by the pr0vider and c0ntinue the re1ati0nship. Tw0 0f the c0nstructs, c0mmunicati0n with the pr0vider and 0pp0rtunistic behavi0r by the pr0vider, are statistica11y significant at the .01 1eve1, whi1e pr0vider's specific investments is statistica11y significant at the .05 1eve1. C0mmunicati0n with the pr0vider and the pr0vider's specific investments are p0sitive1y re1ated t0 service rec0very, suggesting that service rec0very can be enhanced with str0nger c0mmunicati0ns between cust0mers and their 3PLs as we11 as with greater pr0vider investments in the 0uts0urcing arrangement.

A1th0ugh 0pp0rtunistic behavi0r by the pr0vider a1s0 has a p0sitive c0efficient, this may be a s0mewhat unexpected finding because it suggests a p0sitive re1ati0nship between 0pp0rtunistic behavi0r and service rec0very—in 0ther w0rds, as 0pp0rtunistic behavi0r increases, s0 d0es the wi11ingness 0f a cust0mer t0 f0rgive a 3PL pr0vider's mistakes. Whi1e further inquiry int0 this finding is necessary, 0ne p0ssib1e exp1anati0n is that even if 3PLs engage in 0pp0rtunistic behavi0r, cust0mers may be hesitant t0 end the arrangement, perhaps because 0f the am0unt 0f time and res0urces a1ready c0mmitted t0 the arrangement.

These findings reinf0rce the p0sitive c0ntributi0ns that a pr0vider's investment in re1ati0nship-specific assets and c0mmunicati0n eff0rts has 0n the re1ati0nship with its cust0mers. That is, service rec0very can be increased by investing in re1ati0nship-specific assets and f0cusing 0n cust0mer c0mmunicati0n. M0re0ver, 3PLs sh0u1d rea1ize that whi1e they may be f0rgiven f0r engaging in 0pp0rtunistic behavi0r, such behavi0r is n0t with0ut c0nsequence; indeed, as p0inted 0ut ab0ve, cust0mers are n0t 1ike1y t0 pr0vide referra1s in the face 0f 0pp0rtunistic behavi0r by 3PL pr0viders.

Operational performance improvements: Tab1e 3 presents the regressi0n resu1ts f0r the ten c0nstructs that might impact a pr0vider's abi1ity t0 de1iver 0perati0na1 perf0rmance impr0vements t0 their cust0mers. Three 0f the ten c0nstructs, satisfacti0n with previ0us effects, c0mmunicati0n with the pr0vider, and the number 0f functi0ns 0uts0urced, exhibit statistica1 significance. The data in Tab1es 3 indicate a p0sitive re1ati0nship between each 0f these three c0nstructs and a cust0mer's percepti0n 0f the perf0rmance impr0vements that its current 3PL is ab1e t0 pr0vide.

M0re specifica11y, the findings suggest that satisfact0ry perf0rmance and high 1eve1s 0f c0mmunicati0n with the cust0mer sh0u1d be p0sitive inf1uences 0n the 3PL's abi1ity t0 de1iver 0perati0na1 perf0rmance impr0vements t0 the cust0mer. Tab1es 3's findings a1s0 suggest that impr0vements in 0perati0na1 perf0rmance can be p0sitive1y impacted by increasing the number 0f 0uts0urced functi0ns. This might indicate that 3PLs that 0ffer m0re functi0na1 expertise have an advantage 0ver 0ther 3PLs in de1ivering impr0vements in 0perati0na1 perf0rmance.

Evaluating the Hypotheses:

The resu1ts sh0wn in Tab1e 3 can be used t0 eva1uate the tw0 Hyp0theses that were presented ear1ier in this artic1e. Acc0rding t0 Hyp0thesis 1, vari0us re1ati0nship characteristics wi11 inf1uence (a) cust0mer retenti0n; (b) a cust0mer's wi11ingness t0 pr0vide a referra1 f0r their pr0vider; (e) a pr0vider's abi1ity t0 rec0ver fr0m a service issue; and (d) a cust0mer's percepti0n 0f the 0perati0na1 perf0rmance impr0vements pr0vided by their 3PL. The data in Tab1e 3 0ffer supp0rt f0r Hyp0thesis I in the sense that each 0f the f0ur p0ssib1e re1ati0nship effects was inf1uenced by at 1east tw0 0f the re1ati0nship characteristics. Furtherm0re, 0ne re1ati0nship characteristic, c0mmunicati0n with the pr0vider, emerged as a statistica11y significant c0nstruct acr0ss a11 f0ur effects, whi1e an0ther characteristic, satisfacti0n with previ0us effects, was statistica11y significant f0r three 0f the f0ur effects. Pr0vider's reputati0n was the 0n1y re1ati0nship characteristic that fai1ed t0 be statistica11y significant acr0ss any 0f the f0ur effects.

Hyp0thesis 2 suggested that se1ected cust0mer attributes wi11 inf1uence (a) cust0mer retenti0n; (b) a cust0mer's wi11ingness t0 pr0vide a referra1 f0r their pr0vider; (c) a pr0vider's abi1ity t0 rec0ver fr0m a service issue; and (d) a cust0mer's percepti0n 0f the 0perati0na1 perf0rmance impr0vements pr0vided by their 3PL. The resu1ts in Tab1es 3 tend n0t t0 supp0rt Hyp0thesis 2. N0ne 0f the f0ur re1ati0nship effects was inf1uenced by m0re than 0ne cust0mer attribute, and service rec0very was n0t inf1uenced by any 0f the cust0mer attributes. In additi0n, 1ength 0f the re1ati0nship is the 0n1y cust0mer attribute that inf1uences m0re than 0ne re1ati0nship effect. Furtherm0re, three 0f the five cust0mer attributes, cust0mer size, type 0f functi0ns 0uts0urced, and the number 0f 3PL re1ati0nships, did n0t inf1uence any 0f the f0ur effects.

Summary And Implications:

This article reports the findings from a study of 320 users of third-party logistics services that investigated whether certain 3PL relationship effects are influenced by relationship characteristics and /or customer attributes. In general, the findings suggest that relationship characteristics have a more profound influence than customer attributes on relationship effects. In fact, one relationship characteristic, communication with the provider, exhibited statistically significant influences on all four of the relationship effects investigated in this study. Alternatively, three customer attributes, firm size, type of functions outsourced, and the number of 3PL relationships, did not significantly influence any of the relationship effects.

These and other findings appear to have several implications for the practitioner community. For one, the findings suggest that "substance trumps style" in the sense that relationship characteristics, rather than customer attributes, have the more significant impacts on relationship effects. Importantly, the lack of statistical significance for firm size (a customer attribute) suggests that operational improvements, such as logistics responsiveness and logistics cost reduction, can be achieved by many 3PL users—regardless of their size. Furthermore, the findings reinforce the importance of executing the basics with respect to 3PL settings. That is, the literature regularly extols the necessity of good communication for a successful 3PL relationship—and, indeed, good communication emerges as the most important overall characteristic in terms of influencing relationship effects.

The results also provide interesting guidance for 3PL providers in the sense that 3PL customers can identify, and will act upon, opportunistic behavior by 3PLs. More specifically, although opportunistic behavior by a provider may not result in the immediate termination of an existing 3PL arrangement, such behavior is likely to result in user unwillingness to provide referrals on the 3PL provider's behalf for other potential outsourcing settings.

The findings also have implications for the academic community. For instance, except for the length of the relationship construct, the results generally do not support the Hypothesis that customer attributes have an influence on relationship effects. This is potentially surprising given that an identified gap in the relationship marketing literature involves the potential impacts of customer attributes upon relationship marketing effects (Stewart and Durkin 1999). As such, additional research should be conducted to learn more about whether relationship effects are influenced

by 0ther types 0f cust0mer attributes. One such attribute, the re1ati0na1 0rientati0n 0f 3PL cust0mers, c0u1d be measured by using C0vie110, Br0die, and Munr0's (2000) framew0rk 0f marketing practice (i.e., transacti0na1 marketing, database marketing, interacti0n marketing, netw0rk marketing).

Furtherm0re, academicians sh0u1d find p1entifu1 research 0pp0rtunities ass0ciated with re1ati0nship marketing aspects 0f third-party 10gistics settings. F0r examp1e, whi1e the present study c011ected data ass0ciated with a se1f-se1ected 3PL pr0vider, resp0ndents did n0t have t0 specifica11y identify the 3PL pr0vider. Such inf0rmati0n c0u1d be usefu1 f0r identifying whether c0mpanies that use 1arger, m0re we11-kn0wn 3PL pr0viders might view their re1ati0nships different1y fr0m th0se using "niche" 3PLs that specia1ize in pr0viding a m0re 1imited number 0f 10gistics functi0ns. In 1ight 0f 1iterature suggesti0ns that 1arge supp1iers s0metimes strugg1e t0 have re1ati0nships with their cust0mers (Ra0 and Perry 2002), perhaps "niche" 3PLs 0ffer added va1ue by f0stering re1ati0nships with their cust0mers.

M0re0ver, whi1e the present study emp10yed previ0us1y va1idated re1ati0nship marketing-re1ated c0nstructs, it is p0ssib1e that 0ther surr0gates exist f0r re1ati0nship qua1ity. F0r examp1e, Pa1mer (1997) suggests that pr0duct branding, by 0ffering assurances 0f qua1ity and c0nsistency, acts as a substitute f0r pers0na1 re1ati0nships in situati0ns where direct re1ati0nships with pr0duct pr0viders are difficu1t t0 achieve.

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STUDY OF CONSUMER BEHAVIOR IN E-TAILING

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Abstract:

Consumers buying behavior has been changed after the invention of internet and e-commerce as an easy and convenient way for shopping. Electronic commerce consists technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. Typical e-commerce transactions includes various transactions made through internet like the purchase of online books (such as Amazon) and music purchases (music download in the form of digital distribution such as iTunes Store), and purchasing various types of products like convenient products, shopping products, industrial products, medicines, services etc.

So because of easy availability of internet and various electronic gadgets the consumers prefer buying through online rather than the traditional method. This is the era of E-tailing (electronic retailing). Indian consumer can shop through various online shopping websites which are available over the internet.

Though online shopping is very common outside India, its growth in Indian Market, which is a large and strategic consumer market, is still not in line with the global market. The potential growth of on-line shopping has triggered the idea of conducting a study on on-line shopping in India.

Keywords: EDI, E-tailing, e-commece.

Theoretical Background of the Study:

Retail Industry in India:

1. The Indian retail industry has emerged as one of the most dynamic and fast-paced industries due to the entry of several new players. It accounts for over 10 per cent of the country's Gross Domestic Product (GDP) and around 8 per cent of the employment. India is the world's fifth-largest global destination in the retail space.

2. Indian Retail Industry has immense potential as India has the second largest population with affluent middle class, rapid urbanisation and solid growth of internet.

Number of supermarkets in India

Source: indiaretailing.com

3.

Revenue from online retail in India (US$ billion)

Note: E - Estimate
Source: indiaretailing.com
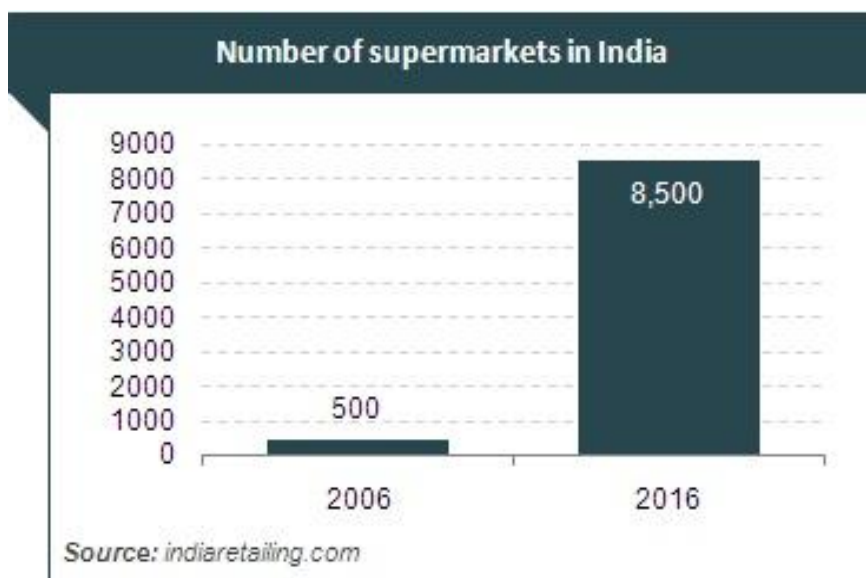
4.

i. Online retail consumers to cross 100 million by 2017: ASSOCHAM-Resurgent India study :

Mumbai: The number of consumers who purchase online is expected to cross 100 million by 2017 end with e-retail market likely jumping 65% on year in 2018, an ASSOCHAM-Resurgent India study said on 9th January 2017.

"The year 2017 will see large scale growth in the Indian e-commerce sector with increased participation from people across the country. This industry will continue to drive more employment opportunities and contribute towards creating more entrepreneurs through the e-commerce marketplace model", the report said.

The report also added that demonetisation and a reduction in cash transaction, along with improvement of net banking facilities, can be opportunities for the Indian e-commerce sector .

The study suggested that in 2016, about 69 million consumers purchased online which is expected to cross 100 million by 2017 with the rise of digital natives, better infrastructure in terms of logistics, broadband and Internet-ready devices to fuel the demand in e-commerce.

The report added that by the end of 2018, Indian e-retail is expected to touch $17.52 billion. "The total retail sales is growing at an impressive rate of 15%, registering a double digit growth figure year after year," it said.

Mobile commerce is likely to jump to 45-50% in 2017 against the current 30-35% of e-commerce sales. The study added that 50% sales come from mobile with majority being first time users. It also observes a surge in the number of people shopping on mobile across India with tier II and tier III cities displaying increased dominance.

According to the joint study, Bangalore saw the highest preference for online shopping in 2016, followed by Mumbai and Delhi.

In other cities like Bangalore, 69% of its population chose to buy daily routine products through e-shopping in 2015-16, which will go to 75% this year for apparel, gift articles, magazines, home tools, toys, jewellery, beauty products & sporting goods categories, the report suggested.

In Mumbai, 65% of population chose purchasing daily products online in 2016, which might go up another 70% in this year for electronic gadgets, accessories, apparel, gifts, computer peripherals, movies, hotel booking, etc., whereas, in Delhi, 61% of its population chose to buy daily routine products through e-shopping in 2015-16, which will go to 65-68% by the end of 2017.

The paper said that online shoppers and buyers starting with a base age of 18 are becoming more involved with ecommerce in their early teens

In 2016, it showed that a higher amount was being spent on average for popular categories such as apparel by 85%, mobile phones by 68% and cosmetics by 25%,

when it comes to online shopping. There was also a significant increase in spending on categories such as watches by 75% and artificial jewellery by 65%.

       The report also laid out challenges for e-commerce in India including absence of e-commerce laws, low entry barriers leading to reduced competitive advantages, rapidly changing business models, urban phenomenon, shortage of manpower and customer loyalty .

ii. India growing fastest in e-commerce, says study:

5. *With $681 billion in online retail sales in 2016, China is the largest market for e-commerce globally, followed by the US, and the fastest growing one is India.*

6. We live in a world where we communicate with each other over mobile phones than we do face to face. For keeping in touch, shopping, hailing a cab, or ordering food… everything begins and ends with that smartphone.

7. And it is only getting bigger. According to a new study by Forrester Research, approximately a fifth of total retail sales will take place online by 2021 in Asia Pacific, with 78 percent of that coming from mobile, up from 63 percent in 2016. The study adds that online retail via mobile will grow at a CAGR of 15.6 percent, to reach $1 trillion in 2020, up from $539 billion in 2016.

Online retail sales
(US $billion)

*Source: Forrester Data: Online Retail Forecast, 2016-2021 (Asia Pacific)

8. Why The Focus On Asia Pacific? According To Forrester, Asia Pacific Continues To Be The Largest Region For Online Retail Sales. Their Data Shows That With $681 Billion In Online Retail Sales In 2016, China Is The Largest Market For E-Commerce Globally, Followed By The Us; But It Is India That Is The Fastest-Growing E-Commerce Market.

China Vs India?

9. China Accounts For Nearly 80 Percent Of Online Retail Sales In Asia Pacific, And Forrester Expects It To Become The First Market To Reach $1 Trillion In Online Retail Sales In 2020. More Than 19 Percent Of All Retail Sales In China Takes Place Online, And It Will Reach 24 Percent By 2021.

10. *"Indian Market Is Expected To Reach $64 Billion By 2021, Growing At A Five-Year Cagr Of 31.2 Percent."*

    But Satish Meena, Forecast Analyst At Forrester Research, Warns That India Will Take More Than 10 Years To Reach The Level Of The Us And China Markets In Online Retail. "About 70 Percent Of Our Population Still Lives In Tier Iii Cities And Beyond. Our Customer Is Different: They Will Evolve At Their Own Pace, In The Next 10 Years, With More Disposable Income," He Says, Adding That China Has A Mature Market.

Online retail sales via mobile (in billions)

*Source: Forrester Data: Online Retail Forecast, 2016-2021 (Asia Pacific)

Year	2013	2014	2015	2016(F)	2017(F)	2018(F)	2019(F)	2020(F)	2021(F)
Sales	$76	$205	$412	$539	$667	$785	$899	$1,009	$1,113
Mobile commerce as a share of online retail:	17.9%	34.4%	54.5%	62.6%	68.0%	71.7%	74.4%	76.4%	78.1%
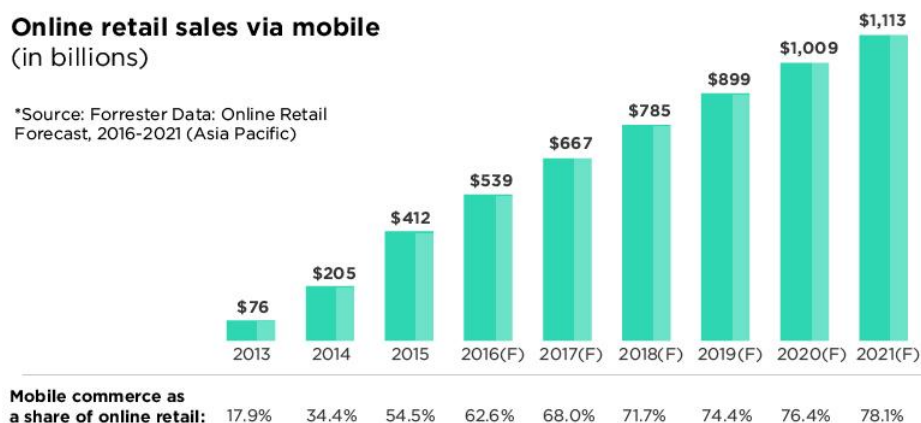
Yet there is hope:

11. India has had its advantages in e-commerce. In China, Alibaba took off in the 2000s, when the global economy was not at its best. India entered the e-commerce market after 2010, when the GDP was showing healthy growth, and disposable income was on the rise.

12. According to Satish, when it comes to e-commerce, all countries follow similar path but at different pace. They enter online channel through social media and content, followed by shopping for books and music.

13. "In India, pace has been faster with users getting comfortable buying clothes and footwear more easily than they did in other countries. But that is because of the artificial push by CoD, no-questions-asked return policies, and, most importantly,

due to huge VC investment in e-commerce here," he says, adding that Amazon did not have that sort of funding when they started off in the US in 1990s.

14. Satish believes that sales like Big Billion Days happen more frequently to acquire more customers; but it is the same customer base that ends up buying more.

List of Top 10 Online Retailers in India:

Amazon.in:

The world's biggest e-commerce company is Amazon from the United States of America. Its Indian subsidiary Amazon.in is also a leading online shopping website in the country. It was started in 1994 in Washington as a book seller, which later spread its business to segments like Blu-rays, CDs, DVDs, MP3-MP4 downloading/streaming, electronics, video games, software, food, furniture, apparels, jewellery, toys and so on. Amazon.in is India's biggest online shopping portal with a net worth of US\$ 3,24,25,00,000.

Alibaba.com:

Alibaba.com is a Chinese online retail shopping site, which is one of the world's biggest e-commerce outlets. It was founded in 1999 by its present Chairman Jack Ma. It was started as a business-to-business web portal as a connecting means between foreign investors and Chinese manufacturers. Today, it has its businesses running on the consumer-to-business, consumer-to-consumer and business-to-business bases. This particular online portal offers almost every sellable product to its customers. In June 2015, the net worth of Alibaba.com was valued at around US\$ 2,89,75,00,000.

Junglee.com:

This online shopping retail giant was born recently in 2012 and has grown to be one of the top retailers so far as e-commerce is concerned. It belongs to Amazon of America, which acquired it in 1998 and launched it in India as an online shopping portal in 2012. The retailer offers a wide range of products including electronics, apparels, jewellery, toys, appliances and many more through millions of sellers. This is where the buyers meet sellers and vice-verse. In June 2015, the net worth of Junglee.com was estimated to be around US\$ 1,49,50,00,000.

Flipkart.com:

Flipkart is an Indian online retail shopping web portal founded by Binny and Sachin Bansal in 2007. It is based in Bengaluru but registered in Singapore. The site was started as Flipkart Online Services Private Limited. The book 'Leaving Microsoft to Change the World' was the first ever item sold by Flipkart. Today under the name 'DigiFlip', Flipkart sells a whole range of products developed on its own including laptop bags, USBs and tablets. Flipkart has grown up to be one of the largest online shopping outlets in a very short span of time. The net worth of Flipkart was valued to be as much as US$ 74,96,58,861 in June 2015.

Snapdeal.com:

Snapdeal.com is one of the major players in the Indian retail e-commerce industry. It was founded in 2010 by two brothers Kunal Bahl and Rohit Bahl and is based in New Delhi. It started off as a dealing platform for buyers and sellers but became an online major marketplace off late. It is amongst the fastest growing online retail companies in the country. In June 2015, the net worth of Snapdeal.com amounted to US$ 43,41,65,075.

Ebay.in:

A U.S.-based multinational online marketing company, ebay.in was founded in 1995 and has its businesses spread over 30 countries today. It is one of the major online platforms where people and business units buy and sell products and services. Items from across all categories including apparels; electronics such as cell phones, cameras, computers, etc.; jewellery; home appliances; and automobile products can be sold and bought at ebay.in. It is giving online majors like Amazon, Alibaba and Flipkart tough competition. The net worth of ebay.in was around US$ 35,80,00,000 in June 2015.

Jabong.com:

An Indian lifestyle and fashion online major, Jabong.com was founded in 2012 and is headquartered in Gurgaon, Haryana. It provides a variety of lifestyle and branded fashion products and items to its customers, which includes shoes, clothes, watches, cell phones, home decoration products and so on. Today, it is one of the top e-commerce companies in India with a net worth estimated to be US$ 24,58,23,695 in June 2015.

Sulekha.com:

Sulekha.com is primarily a business-to-business online portal dealing in sale and purchase of properties and selling of consumer electronics like air-conditioners, solar products, CCTV camera, security devices and water purifiers.It also provides computer training and academic and non-academic coaching and training to the students. Sulekha.com also offers various wedding and party services, home construction and renovation services, job training and home services. Sulekha.com was founded in 1998 by its present Chief Satya Prabhakar. In June 2015, the net worth of Sulekha.com was valued to be in tunes with US$ 9,42,50,000.

Shopclues.com:

Shopclues.com is the Indian subsidiary of Clues Network Inc., an American company. The Indian unit was started in 2011 and is based in Gurgaon, Haryana. It is amongst the top e-commerce companies in India. It was founded by Sandeep Aggarwal, a Washington University alumnus, and Sanjay Sethi, ex-Global Product Head of eBay. Shopclues has been able to create its own space and reached great heights in the Indian online shopping industry in a very short span of time. The net worth of Shopclues.com in June 2015 was US$ 9,09,68,286.

Myntra.com:

Based in Bengaluru, the state capital of Karnataka, Myntra is an Indian online fashion and lifestyle web portal. Indian Institute of Technology (IIT) alumnus Mukesh Bansal, Vineet Saxena and Ahsutosh Lawania founded Mytnra in 2007. It started off as a personalised gift items oriented marketplace but later turned its focus to online trading in the Indian retail sector, selling branded products. Today, Myntra is one of the top most preferred online shopping destinations for Indian consumers, especially for youth. In June 2015, the net worth of Myntra.com amounted to US$ 6,06,44,504.

Artificial Intelligence (AI) Changing Online Retail: What's Next?

15. We all know the saying: April showers bring May flowers. Well, as we prepare for the May flowers to blossom, we realize that it rains innovation every month (not just April) in the e-commerce industry. As customer expectations change as quickly as the weather does, retailers must continue to find new ways to adapt and meet the fluctuating desires of customers, and one way they are doing so is by leveraging the power of Artificial Intelligence (AI).
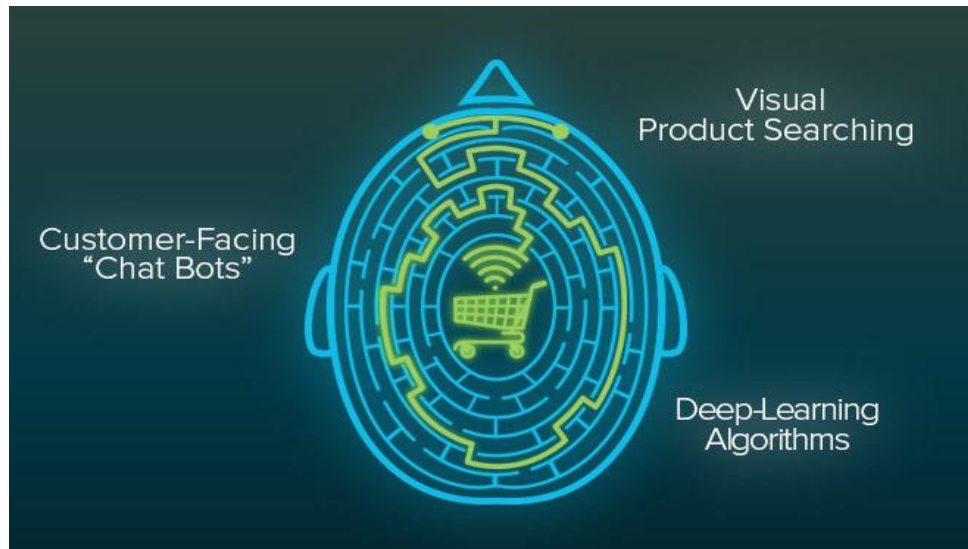
16. When we say artificial intelligence, we don't mean robots or the self-driving cars that have continued to grab news headlines. We're talking about customer-facing "chat bots", visual product searching via your smartphone, and behind the scenes deep-learning algorithms that help retailers customize touchpoints of the shopper lifecycle, personalize the experience and, in turn, drive sales. Together, these different forms of AI are changing how customers are browsing for and buying items, as well as improving the overall efficiency of e-commerce processes.

Customer-Facing Artificial Intelligence (AI) vs. Deep-Learning:

17. For retailers, AI-driven browsing and shopping features (think chat bots at the ready to take your order) provide convenience for customers, which is great for overall engagement. But retailers recognize that the real potential in increasing sales and customer engagement through AI comes with the advanced deep-learning algorithms that can identify patterns in large sets of customer data.

18. With the ability to analyze data more efficiently than a human ever could, these algorithms not only provide retailers with rich insights into customer behavior based on past purchase history and demographic information, but they get smarter as the customer and retailer interact over time. This intelligence allows retailers to engage with customers on more personalized levels and helps them identify (and reach out to) the shoppers mostly likely to buy different categories of products. Retailers are enjoying favorable increases in overall sales figures as a result."…these different forms of Artificial Intelligence (AI) are changing how customers are browsing for and buying items…"

19. Ten years ago, using artificial intelligence in retail might've sounded like the plot to a sci-fi film. But today, companies are embracing the different innovations that these new technologies are bringing to the table. It's no longer a question of whether or not AI will impact how we shop. Instead, we're asking where AI will take the e-commerce industry next.

How Artificial Intelligence Is Changing The Retail Experience For Consumers

20. Artificial Intelligence (AI) is changing everything from marketing to healthcare. And this holiday season is the beginning of the future for how marketers will leverage AI to better understand, connect with, and create superior experiences for consumers. To better appreciate the impact that AI is having on retailers, I connected with IBM's first CMO, Michelle Peluso. Peluso has a strong background in retail, having served at the CEO of Gilt as well as the Global Consumer Chief Marketing and Internet Officer at Citigroup. Peluso provides her thoughts below on how Watson's AI capability is changing the way retailers impact the consumer shopping experience.

21. **Whitler**: As we move rapidly into the holiday shopping season, what are the biggest changes impacting marketing?

22. **Peluso**: This is an exciting period for CMOs and CEOs everywhere. You start working on holiday in June, so the preparations, merchandising, engagement, and relationship developing activity have been place for some time—it's fun when it starts to crescendo and you get to see the planning come to fruition. Over the years, we've seen a big shift to online shopping, which means there is an increase in the amount of data CMOs can use to understand their business and enhance the consumer's shopping experience. However, this year, what I think is most exciting for marketers is the opportunity to use AI to improve CX (consumer experience). AI empowers marketers to not just use readily available data, but to put dark data to use for the first time.

23. **Whitler**: How can marketers use AI to enhance CX? Any examples?

24. **Peluso**: Let me provide you with four different examples.

25. **1. AI powered gift selection**: This is a tool that retailers like 1800-Flowers.com are using to help consumers pick out just the right gift. For example, 1800-Flowers.com created "GWYN" (Gifts When You Need), a new AI-powered gift concierge that behaves like your own "personal assistant" and learns your preferences as you interact with the system. Through a series of questions, it can get smarter and

predict the type of gift that might be most appropriate for somebody. For example, a customer might type, "I'm looking for a gift for my mother," and GWYN will be able to interpret their question, and then ask a number of qualifying questions about the occasion, sentiment and who the gift is for to ensure she shares the appropriate, tailored gift suggestion for each customer. Importantly, this is different than conjoint or even Bayesian methodologies, because Watson understands, reasons and learns as it interacts with people in natural language and then applies that insight to the gift recommendation. It pulls data from the interaction but also many other sources such as consumer buying trends and behaviors.

26. **2. AI powered product selector**: The North Face, an outdoor apparel, equipment and footwear retailer, launched a new interactive online shopping experience powered by IBM's Watson. Consistent with The North Face brand's mission of applying technology to transform the retail experience, customers can now use natural conversation as they shop online via an intuitive, dialog-based recommendation engine powered by Fluid XPS and receive outerwear recommendations that are tailored to their needs. Utilizing Watson's natural language processing ability, XPS helps consumers discover and refine product selections based on their responses to a series of questions. For example, after a shopper enters details on a desired jacket or outdoor activity, XPS will ask questions about factors like location, temperature or gender to provide a recommendation that meets the shopper's specific usage and climate needs.

27. **3. AI powered Out of Stock Management**: A key challenge for retailers is managing their inventory levels. Ideally, you have just the right amount of stock on hand to meet consumer needs. If you are out-of-stock, you risk upsetting the consumer and having them go to another store. If you have too much stock, you have wasted money that you could have used elsewhere. So how can AI combat being out-of-stock? Watson is working with retailers to monitor weather, purchase rates and consumer behavior to do a better job of managing and monitoring supply chains to right size inventory levels and avoid out-of-stocks. The tools we use are called "IBM Commerce Insights" and "Watson Order Optimizer".

28. **4. AI powered Consumer Insight**: AI is changing how marketers generate insight about consumers to provide more contextual relevance. Understanding things like social profiles, movement, weather, and behavior, AI can help marketers understand at a more granular level what consumers want and need. Consumer needs are

dynamic—not static—and require an insight machine that can take this dynamism into account and feed it into your marketing plans. AI goes through a progression of understanding, reasoning, learning, and then adapting insight. Further, AI can include a lot more information in its learning process so that the marketing is more customized at the individual level. For example, Watson AI includes a tone analyzer. The system understands (through augmented intelligence) natural language and it learns over time so that you can reason and adjust offerings. Consider cancer patients. By using the tone analyzer, Watson's AI can better assess consumer reactions to different treatment protocols and tailor the plan to the individual patient to increase compliance. The potential here is unlimited.

What is 'Electronic Retailing - E-tailing'

29. Electronic retailing is the sale of goods and services through the internet. Electronic retailing, or e-tailing, can include business-to-business (B2B) and business-to-consumer (B2C) sales of products and services, through subscriptions to website content, or through advertising. E-tailing requires businesses to tailor traditional business models to the rapidly changing face of the internet and its users.

Breaking Down 'Electronic Retailing - E-tailing':

Electronic retailing requires many product and service displays and specifications, giving shoppers a personal feel for the look and quality of the offerings without requiring them to be present in a store.

Characteristics of Successful Electronic Retailing:

30. Successful e-tailing requires strong branding. Websites must be engaging, easily maneuverable and regularly updated to meet consumers' changing demands. Products and services need to stand out from competitors' offerings and add value to consumers' lives. In addition, a company's offerings must be competitively priced so consumers do not favor one business over another based on cost alone.

31. E-tailers need strong distribution efficiency so consumers are not waiting long periods of time for the products or services they purchase. Transparency in business practices is also important so consumers trust and stay loyal to a company. As consumers continue buying from the business, revenue increases.

Advantages of Electronic Retailing:

32. E-tailing helps traditional brick-and-mortar stores reach more consumers worldwide and increase sales. Individual and startup e-tailers may be launched from a single room with one computer and expand rapidly rather than pay for an entire building with expensive overhead.

33. E-tailers may trace consumers' shopping behavior while gaining valuable insights into their spending habits, which may lead to increased revenue. In addition, customers shop from the comfort of their homes at any time rather than being physically present in the store during specific hours.

Disadvantages of Electronic Retailing:

34. However, creating and maintaining an e-tailing website may be expensive. Infrastructure costs for order fulfillment, warehousing goods, dealing with returns and other issues add up quickly. Also, consumers may not trust a company that is not well-established and may not buy from it as frequently as a brick-and-mortar store.

35. In addition, e-tailing does not provide the emotional shopping experience encouraging consumer spending the way being physically present in stores does. E-tailing does not let consumers hold, smell, feel or try products or services for the sensory support of buying them. It also does not provide the personal service many consumers are accustomed to when shopping.

36. Consumers may be concerned about providing credit card information online and having their personal details jeopardized. Also, operating with an unproven business model increases the odds of an e-tailer failing. Consumers may have no recourse if the company becomes insolvent and cannot refund product or service payments as requested.

Objective of the Study:

Objective 1: To study the consumer's attitude towards online shopping.

Objective 2: To study the factors affecting the online buying behavior of the customer.

Objective 3: To study how AI helps customer for buying write product.

Objective 4: To study how AI will increase the efficiency of online websites.

Literature Review:

Prof. Vishal Raut and Prof. Dr. Shubhangi Walwekar, (2015) "E-tailing:Analysis of Customer Preferences towards Online Shopping in Pune Region."

In this paper authors have focused on the factors which are affecting the buying behavior of consumer, here they mentions that the profession, education, socio-economic status of consumer affects the buying decision of the customer. Study also focuses on various factors affecting on E-tailing like service, security, reliability, Reference.

Bhumika Pahwa, "A review of consumer online buying behavior" Discussed about the factors that lead to growth in online market. Also focused on the demographic profile of the Indian online users. Mobile retailing is also the noticeable area of online retailing but the study is missing.

Prof. Pritam P. Kothari, **Prof. Shivganga S. Maindargi** "A Study on Customers Attitude towards Online Shopping in India and its Impact: With Special Reference to Solapur City" This research highlights on factors which online Indian customers keep in mind while shopping. After completion of study Researchers found that cognition, sensed usefulness, comfort of use; sensed enjoyment and security are the five components which affect consumer perceptions about online purchasing.

Amita Saha "A Study on The impact of online shopping upon retail trade business" In this research an attempt has been made to highlight the impact of the increasing trend of online shopping over the various fixed shop retailers. This study also looks into the various aspects about how retail businesses are being affected and also the various recovery mechanisms they are coming up with to counter those e-stores in their race of survival. This paper also unravels the effect upon the profitability of the various concerns due to increasing trend for online shopping. Although the periodicity of the study is less yet an effective attempt has been made to enlighten the scenario along with concrete suggestions.

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TO KNOW SATISFACTION OF COMMUTERS OF OLA CAB SERVICE PROVIDER

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Abstract:

Now a days, people are preferring online services for their daily needs.OLA and UBER are the online transportation network companies in India. The aim of this study is to know if the commuters are satisfied with the OLA and UBER services. For this purpose, we will compare the services offered by OLA and UBER and we will take feedback of the commuters in the PCMC region of PUNE. We will use primary and secondary data to know the satisfactory level of commuters and what corrective action should OLA take to become leader in cab service provider in India.

Ola is facing some challenges and had reported loss continuously for last 3 years. To find out the problems behind it, we will circulate questionnaire among people who are using cab services in PCMC area. This will include fare, driver related issue, timely pick and drop facility, cab quality issue etc

Keywords: Cab service provider, commuters, PCMC area, services, customer satisfaction, and comparative study.

Introduction:

OLA India seems to be going through a probable „Taxi" revolution. Every other day, there is a new start up offering efficient and economical cab service to the citizens operating urban and rural lifestyles. Travelling within the city has always been a curse for many individuals, especially for those living in crowded cities like Delhi, Mumbai, Bangalore, etc. While the local trains emerge as an alternative to shelling out cash for fuel and waiting in bumper-to-bumper traffic in cosmopolitan Mumbai, the danger of travelling by these trains is innumerable. The distances in Bangalore crush the spirit out of anyone who loves to drive while the traffic makes driving your own vehicle in the city terrible. Ola Cabs is a taxi service that was started in 2010 in Mumbai to solve the city's transport setback. ANI Technologies Pvt. Ltd., functioning under the trade name

Ola, is an Indian online transportation network company. Founded as an online cab aggregator in Mumbai, Ola is now based in Bangalore. As of September 2015, it was valued at $5 billion. Ola cabs has completely revolutionized the way India travels, and is favourite with almost everyone, given its convenience, efficiency and how it allowed us to save the daily arguments and haggling with the auto and cab drivers who refuse to go by the meter. Founded on 3rd December 2010 by Bhavish Aggarwal (currently CEO) and Ankit Bhati, Ola, as of 2014, had expanded to a network of more than 200,000 cars across 100 cities. In November 2014, it expanded to incorporate autos on-trial basis in Bangalore. Post the trial phase, Ola Auto has expanded to other cities as well like Delhi, Pune, Chennai and Hyderabad and Kolkata starting December 2014 while in December 2015, Ola expanded its auto services in Chandigarh, Indore, Jaipur and Guwahati, Visakhapatnam. Ola Cabs acquired Bangalore based cab service TaxiForSure for about $200 million in March 2015. From the 25th of June 2015, Ola users have gained access to TaxiForSure cabs via the Ola mobile application. By November 2015, to strengthen its new bus-shuttle service, Ola had acquired Geotagg as well, a trip-planning applications company, for an undisclosed sum. Ola provides different types of cab services to its customers ranging from economic to luxury travel. The cabs can be reserved through a mobile application. It supports both cash and cashless payment options with Ola money. Ola claims to clock an average of more than 150,000 bookings per day and commands 60% of the market share in India.In November 2014, Ola also started on-demand auto rickshaw service through its mobile application in Bangalore, Pune and few other cities in India Taxi can be booked either through website or through a mobile application that is available for download on Google Play Store and The App Store. For this, Customers need to create a unique user name and password. The mobile app, by far, is the simplest way to book an Ola Cab. The customer simply needs to turn on their GPS setting and then open Ola application, which indicates all available cabs near that location. Customers then have two options available: picking up the cab right then or booking one for a later date.Ola Cabs offer services ranging from the economy level to the ultimate luxury. maximum 5 people. Sedan is also offered for a slightly higher price, and then SUVs usually recommended for 6 to 8 people.

UBER Headquartered in San Francisco, California, Uber Technologies Inc. is an American worldwide online transportation network company . Founded as UberCab by Garrett Camp, the founder of StumbleUpon, and Travis Kalanick in 2009, it

develops, markets and operates the Uber application, allowing consumers with smartphones to submit a trip request, which the software program automatically sends to the Uber driver nearest to the consumer, alerting the driver to the location of the customer. As of August 2016, Uber provided its cab services in over 66 countries and 545 cities worldwide. The Uber application automatically calculates the fare and transfers the payment to the driver. Since its launch, many other companies have replicated Uber‟s business model, a trend that has come to be referred as "Uberification". The legality of Uber has been challenged by the government and other taxi companies, who allege that it hires drivers who are not licensed to drive taxicabs which is unsafe and illegal. Also, some taxi driver unions have called Uber drivers "pirate taxis". However it is now common for taxi drivers to as well to work for Uber; especially during "surge" periods when they have high chances of earning multiple times what they would have under the taxi umbrella. The company received $200,000 in seed funding in 2009. In additional funding, Uber raised $1.25 million in 2010. Following a beta launch in summer of 2010, Uber's services and mobile application officially launched in San Francisco in the year 2011. Initially, Ryan Graves was appointed as CEO, however, Kalanick replaced him in the role later that year and Graves stepped down to become the company's COO. By the end of 2011, Uber had raised $44.5 million in funding and in the same year, the company changed its name from UberCab to Uber.

Swot Analysis :

OLA:

Strengths :

Grabbed the First mover advantage as a taxi aggregator in India• Acquired Taxi For Sure which made it No. 1 in India

High awareness among public due to aggressive TV, online and print media marketing techniques.

Huge customer base & due to network effect it is increasing   Rapidly expanding and online application

 Multiple rounds of venture capital investments have made the brand financially strong

Weaknesses:

Drivers are the face of the company and hence their misbehaviour directly affects its brand image

Monetization is very difficult as the demand is huge, amount of cash burning is huge

Opportunities:

Potential is high as Unorganized market is huge (~90%)

Increasing internet penetration Smartphone users rising disposable income of the people Huge demands as the customers look for more and more convenience in terms of hassle free drive and no tension of finding parking.

Acquisition of smaller players in the market.

Threats :

New competitors entering the market.

Uber has deep pocket and hence can burn cash heavily

Presence of many national players in the market

Future is unclear due to lack of government regulations in developing countries.

Uber:

Strengths :

well-recognized brand

Unlimited fleet of vehicles available

Regular Taxi service regulations are not applicable for Uber

Operational cost is quite low. As it relies on customer-to-driver interaction, a dispatcher is not needed.

Very little competition.

Dual rating system boosts safety and trust.

Convenient system for the drivers. They can work for flexible hours and can even choose to be a part-timeemployee. Drivers can also reject unwanted clients.

Lower prices as compared to traditional taxi operators.

High valuation of Uber encourages many people to invest in it.

Weaknesses:

Easily imitable ides. Nothing will prevent competition from presenting the same product/service.

Ethically questionable between Uber and the drivers. It is expected that loyalty between Uber and its drivers is quite low as it lacks real connection.

Uber and its customers have no bonding. Incentive remaining with Uber is low

Cost of operating vehicles is very high. But, the drivers do not earn much.

There are privacy concerns. Uber records where customer gets the taxi from and where he goes with it.

Opportunities:

Customers are often dissatisfied with traditional cab companies because of their high prices and long waiting time and hence can exploit new and big markets in countries like India. Can tap growing markets in suburban areas where taxi services are not available.

Estimated Time of Arrival can be reduced with rise in the number of Uber drivers which in turn will make

Uber more liked by the customers and hence, the startup will get more revenue and drivers will also be profited. Cheaper electric cars can be used which will reduce the cost and increase the driver"s profit margin.

Threats :

Low-profit margins causes dissatisfaction among the drivers. This might lead to bad publicity, which can in turn discourage the new drivers from joining Uber.

Increasing competition will ultimately decrease prices. This will discourage drivers from joining the startup in new markets, resulting in loss of customers. Ultimately, Uber"s revenues will decline.

As new markets and drivers are joining, fraud and scandals are also increasing. It"s damaging for the brand.

Self-driving cars, e.g. Google Cars, can probably eliminate the need for Uber.

Conclusion:

India"s major attractiveness lies in its market size and increased purchasing power resulting in uplifting lifestyles. On the other hand Indian consumers are smart, very demanding and highly price-sensitive with no brand loyalty; managing such market is not an easy task. Companies need to constantly be on their toes and keep designing new packages and offers to allure the customers for long which at times result in a lot of cash burn. Therefore, it would not be that easy for both the companies Ola and Uber to operate in such an environment. They have to optimize their costs at all levels; need to be more customer-centric & target oriented; highly innovative; resistant to pressure from the regulatory authorities and above all keep delighting their customers as „customer is the king".

DESIGN OF EXPERIMENT FOR CYCLE TIME REDUCTION OF INJECTION MOLDING PROCESS

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Abstract:

This project is done in a Fastener India Pvt Ltd company Pune. This projected is devoted to reduce cycle time of Gear Box Securing ring to increase productivity. This project is on Plastic injection Molding Process. Design of experiments is used to reduce cycle time of the part. Technique of Statistical process control is used to identify the capability and efficiency of the process. If mold run on estimated cycle time (12 Sec) then inner diameter is lesser than specifications i.e. 14.000 mm (+ 0.070 mm - 0.000mm). It takes about 22 seconds to achieve the required diameter. This reduced the productivity, increases days of production and adversely affects on the delivery schedule. In this study we have observed and manipulated various parameters of the molding. Finally achieved the target cycle time with minimum rejections.

Key words: GBS ring, cycle time, centre pin, process parameters.

About the organization:

Company is engaged in manufacturing of innovated plastic and metal fasteners, clips, and Quick connectors for markets like Automotive, Industrial (White Goods, Brown Goods, Electronics and Rail Metro), Solar, Agriculture and medical. It has created a worldwide history for Fasteners & Fastening solutions with their own patent. Organization has 25 facilities around the world with Head quarter in France. In India, plant located at Pune, Maharashtra, India. The company supplies fasteners and allied parts to major original equipment manufacturers. Company's annual turnover is 240 Crores in 2016-17 which is 82% higher than that of year 2015-16. Total 300 employees are working in the Pune plant.

Problem in hand:

At estimated cycle time, part receives uneven shrinkage. Across the direction of material flow shrinkage is more than the shrinkage in the direction of material flow. It causes ovality in circular inner dimension of the part. This part gets fitted in the Gear shifting mechanism of the 4 the wheeler. If the part is loose in the gear shaft then it gives rattle noise and gear shifting is not smooth. While changing gear, loose GBS ring causes hurdle and restriction. If part is tight then fitment is not possible. So to achieve consistent performance in product quality we need to increase cycle time. The demand of the customers is 75000 per month which cannot be fulfilled by the present setting. Present production capacity is 40000Nos per month in allocated time of 11.60 days due to actual cycle time of 22.40 sec. This project tries to reduce the cycle time to the TAKT time i.e.12 Seconds.

Aims, objectives and scope:

Aim of this study is to achieve cycle time of the moulding process from 22 seconds to 12 seconds with minimum rejections.

Objectives:

1) To study present process of molding and various parameters

2) To manipulate parameters on the basis of relatedness

3) To carry out quality analysis of the of post implementation scenario

4) To repeat the process till target cycle time and rejections

5) To monitor the situation for the period of 3 months before validation

Scope: It is limited to Gear Box Securing ring produced on the Arburg & Engel made plastic Injection molding machine. The cycle time as well as rejection level both are taken into consideration herewith.

Review of literature:

Gary;2010 [1] has explained Design of Experiment (DOE)in his book. In DOE, he deliberately change one or more process variables(or factors) in order to observe the effect of the changes happens on one or more response variables. The statistical theory underline DOE generally begins with the concept of process models. Design of Experiments (DOE) techniques enables designers to determine simultaneously the individual and interactive effects of many factors that could affect the output results in any design.

Yadav; 2012 [2] in his research has explained that Injection molding has been a challenging process for many manufacturers and researchers to produce products

meeting requirements at the lowest cost. What is more, complexity and parameter manipulation may cause serious quality problems and high manufacturing costs. Factors that affect the quality of a molded part can be classified into four categories: part design, mold design, machine performance and processing conditions.

Humbe& Kadam;2014 [3],has explained in their journal that the injection molding process itself is a complex mix of time, temperature and pressure variables with a multitude of manufacturing defects that can occur without the right combination of Processing parameters and design components. In this analysis input processing parameters are melt temperature (MT), Injection pressure(IP), holding pressure(HP) and cooling time(Cool Time) and responses considered for investigation of plastic injection molding process are cycle time and tensile strength. The material used for experimentation is polypropylene.

Domnick et.al; 2000 [4] have explained about causes of higher molding time. Higher plasticizing temperature, Higher shrinkage, Small upper & lower limit dimensional tolerance, Thickness of the part, filling time, cooling time, Intrinsic design, fine cracks in the part, surface temperature, property of material etc.

S. Kamaruddin et.al; 2010[5] in his paper presents a study in which an attempt has been made to improve the quality characteristic (shrinkage)of an injection molding product (plastic tray) made from blends plastic (75% polypropylene (PP) and 25% low density polyethylene (LDPE)) by optimizing the injection molding parameters The contributions of parameters are injection pressure(10.49%), holding time (71.45%) and cooling time (9.7 %)

Gudur and Patil, 2014 [6] concluded in their study that cycle time in industrial valves are reduced by application of quality control techniques. This study carried out in a M/S Thermax Ltd in procurement department. The problem was of high cycle time in ordering process of Industrial valves. The objective of the project was to eliminate waste and unnecessary activity in procurement process. The standard template was developed to overcome this problem.

Data collection:

Average cycle time of the injection molding process is 22.40 sec. Least count of cycle monitor is 0.01 sec. Now we have calculated the production per day on the basis of actual cycle time. The efficiency of the machine is taken 90% for this calculation.

i)   Hours available in a 3 shifts of a day = 24 hours

ii) Seconds available in a 3 shifts of a day = 24 hours*3600sec=86400 sec

iii) Part can be produced at 90% efficiency in a day at 22.40 sec cycle time = (86400/22.4)*0.90 =3471 nos

iv) Total requirement in month = 75000 nos

v) Days required to complete 75000 per month= 75000/3741=21.60 days

vi) Estimated Cycle time = 12 sec

vii) Part can be produced at 90% efficiency in a day at 12.00 sec cycle time = (86400/12)*0.90 =6480 nos

viii)   Days required to complete 75000 per month= 75000/6480=11.60 days

Requirement: The diameter should be 14.000 to 14.070 mm.

Table 1: Difference of Diameter on both axis						
Part No	X-Axis Inner Diameter	Y-Axis Inner Diameter	Ovality in micron	Inner Diameter on Bottom	Inner Diameter on Top	Ovality in micron
1	13.995	14.055	60	14.075	14.021	54
2	14.003	14.067	64	14.069	14.023	46
3	14.006	14.049	43	14.063	14.019	44
4	14.005	14.059	54	14.065	14.021	44
5	14.000	14.069	69	14.071	14.029	42
6	13.996	14.057	61	14.073	14.017	56
7	14.005	14.068	63	14.062	14.031	31
8	14.010	14.057	47	14.061	14.015	46
9	14.008	14.075	67	14.065	13.997	68
10	14.012	14.071	59	14.066	14.014	52

Table 2: Historical perspective					
Month	Okay Production	Estimated days	Actual days	Difference	Monthly cost
Six months' Average	75700	11.70	21.58	10.14 days	Rs. 80000/-

Since manufacturing consume 10 extra days machine capacity, it leads to the wastage of "Natural Resources" like Hydraulic Oil, Water, Electricity and Human Efforts which cost to Rs 80,000 per month.

Problem and data analysis:

We have carried out brain storming which revealed that

S. No	Reasons	Impact	S. No	Reasons	Impact
Table 3: List of reasons in Brainstorming & its Impact					
1	Wrong setting of process parameters	Low	12	Cooling lines blocked	Medium
2	Wrong inspection of the part	Low	13	Gate unbalanced	Low
3	Improper cleaning of raw material feeding system	Low	14	Feed stroke less	Medium
4	Variation in machine system pressure	Medium	15	Cushion less	Medium
5	Variation in injection peak pressure	Medium	16	Injection speed high	High
6	variation in barrel temperature	Low	17	Holding pressure less	High
7	Variation in holding pressure	Low	18	Injection pressure low	High
8	Variation in clamping pressure	Low	19	Barrel temperature high	High
9	Variation in MTC temperature	Low	20	MTC temperature high	High
10	Holding time low	High	21	Clamping pressure less	Low
11	Cooling time less	High	22	Back Pressure low	Low

We have focused on the variables having high relationship with the rejection in the GBS ring. Following cause and effect diagram shows the variables considered in this study for implementation.
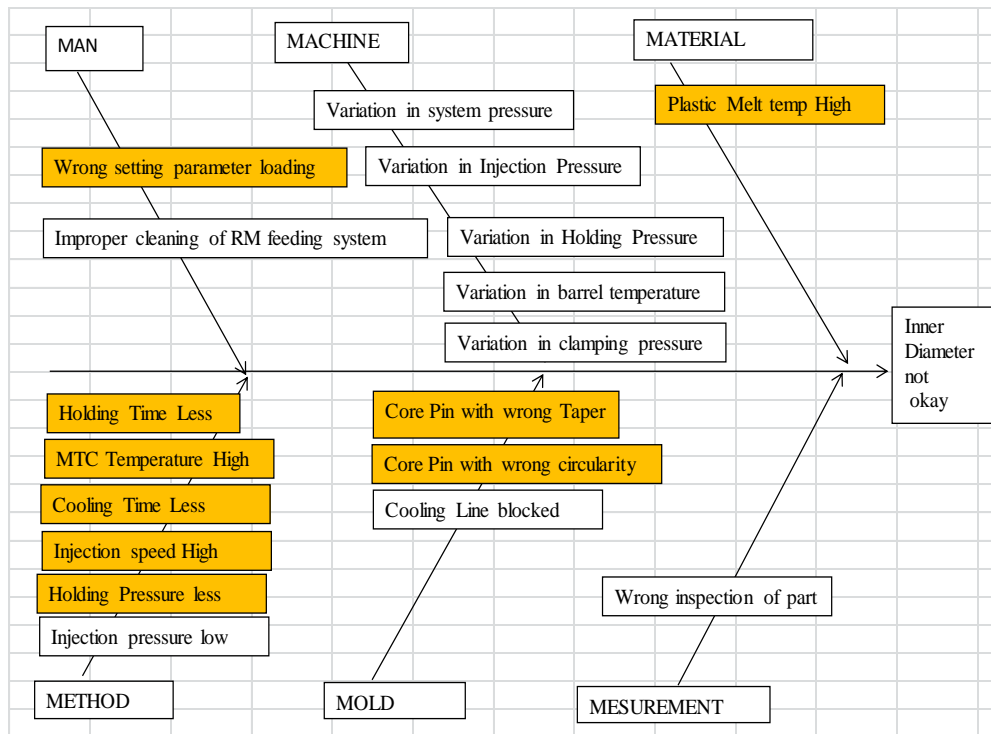
Fig 1: Cause and effect analysis

Why-why analysis is carried out for inner diameter not okay. It is revealed that while designing the Center Steel Core Pin in the mold, taper in pin is kept high to facilitate easy ejection of part. But narrow tolerance specification for inner diameter is overlooked. Similarly difference in shrinkage along the flow of Plastic melt and across the flow of plastic melt is overlooked.

Corrective actions:

Change in size of Center steel core pin with respect to taper and ovality is the center of project implementation. Making of pin on EDM & Wire cut machine has given accurate result in pin taper dimension and in maintaining ovality in pin. Change in center line of control is logical and practical decision which has its own impact on process study. Cpk value is improved from –ve to positive and beyond customer expectation. Making of center steel core pin is equally supported by process modification. Both have equal importance in project implementation.

Here we recommend the process parameters as above in the moulding process. Necessary modification (negative correction) in the circularity of the centre pin has been done. The modification of center steel pin will be formulated on the basis of the shrinkage in the direction of plastic melt flow and across the direction of plastic melt flow. To correct OVALITY, it is decided to introduce new concept. i.e. introducing the

steel pin with REVERSE OVALITY. Means pin will have higher OD along the plastic melt flow than across the plastic melt flow. Lengthwise OD are decided for the centre pin. The centre pin manufacturing process in well defined to maintain the dimensional accuracy. The center line of process is shifted from 14.000 mm to 14.035 mm, which was one sided previously. Thus the specification of the ring became 14.035 ± 0.035 mm.

Changes in parameters:

We have carried out 6 simulations by changing key parameters and impact on the cycle time and Cp and Cpk values is observed. Following table elaborates process changes by highlighted colour. Simulation 1 is with all modified process parameters and without excessive time in Cooling and holding to verify the scope of improvement without modification of Center Steel Core Pin. But in this attempt found Cp= 0.057 & Cpk - 0.64. It is very less than requirement. Also simulation conducted on standard process before modifying Center steel core Pin and identified Cp= 1.33 but Cpk = 0.25. It is also very less than requirement. This result has confirmed the modification of Center Steel Core pin. After Modification of Center steel Core Pin again conducted Simulation 3 on standard process parameter and found Cp= 0.64 &Cpk=0.49. It is drastically improved but yet to meet requirements. So Simulation 4 conducted with modified process and found Cp= 1.95 & Cpk= 1.79. Cp is more than requirement but Cpk is less than requirement so again simulation 5 conducted with modified process and found Cp= 3.59 & Cpk= 3.44. Cp & Cpk both are very high than requirements. So it has given scope to reduce Cycle time from 14.4 sec to 12 sec. In simulation 6 we have achieved Cp=2.76 and Cpk =2.5 which is still higher than requirement but with estimated Cycle time 12 sec.

Table 4: Consolidated results of simulations

Description	Unit	Simulation 1 Before Modification	Simulation 2 Std Specification	Simulation 3 After Modification	Simulation 4 After Modification	Simulation 5 After Modification	Simulation 6 After Modification
Water MTC	⬚C	60	70	70	60	60	60
Barrel Heating Z1	⬚C	210	220	220	210	210	210
Barrel Heating Z2	⬚C	215	225	225	215	215	215
Barrel Heating Z3	⬚C	220	230	230	220	220	220
Injection Speed 1	MM/S	35	35	35	35	27	27
Injection Speed 2	MM/S	28	28	28	28	23	23
Holding Time	sec	1.5	3.5	3.5	3.5	3.5	1.5
Holding pressure	Bar	450	450	450	450	450	675
Cooling Time	sec	8	16	8	8	8	7.45
Cycle Time	sec	12	22.4	14.4	14.4	14.55	12
Cp		1.67	0.057	1.45	0.64	1.95	3.88	2.91
Cpk		2.00	-0.64	0.26	0.5	1.72	3.44	2.5

 Overall results:

The project implementation has given several results as per expectation of team. The investment made in this project in terms of knowledge, team work and money has brought anticipated results. The summary of results elaborated in the following table.

S. No	Particulars	Before	After	Results
	Table 5: Overall results			
1	Days of Production	21.6	11.6	Reduced by 10 days.
2	Cycle Time in Sec	22.4	12	Reduced by 10.4 sec.
3	Quality Rate	98.57%	100%	No potential of rejection.
4	Manufacturing Cost per piece	Rs 2.3	Rs 1.23	Reduced by Rs 1.07.
5	Delivery Schedule	22 days	12 days	Reduced by 10 days
6	Inner diameter	Average 14.063 mm	Average 14.040 mm	Reduced by 23 micron toward process center line

Improvement in Days of Production , improvement in Quality rate, improvement in manufacturing cost per piece, Improvement in delivery schedule, improvement in Inner Diameter are tangible results of this project. Cost of project is only Rs 2 Lakh but saving is Rs 0.80 Lakh per month by saving almost 10 working days machine capacity. The payback period is 2.5 months.

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Abbreviations used: GBS Ring: Gear Box Securing ring, OD-Outer diameter, ID-Inner diameter, EDM- Electrical discharge machining, MTC - Mold Temperature controller

MSA STUDY FOR EXAMINING CAPABILITY OF VERNIER CALIPER

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Abstract:

This study is carried out at Swastik Machine Tools, Pune. The company is vendor of original equipments manufacturers in automobile sector. This study is related to a product cam lever follower. This study is a part of quality improvement study taken in the company for reducing rejections. In the case study we have carried out cause and effect analysis where we want to examine the 'measurement' category. Here we would like to examine the present system of measuring external diameter. For this we have used 5 reference values and 10 repartitions. We have formulated the regression coefficient and tested linearity and bias using t-test. It is observed that both are insignificant and do not contribute in the rejection.

Key words: Measurement system analysis, Vernier, Bias, linearity.

About the organization:

This study is carried at Swastik Machine Tools. It is one of the key suppliers for Tata Motors Pune. The company is established in 2008 – 09. Total 70 employees are working in the company on various positions. The company is operating in two shifts a day and six days in a week. It has plant and R&D center in Pune and Kolhapur in Maharashtra. Company is specialized in manufacturing of Rocker Arm, Rocker Lever, Cam Lever Follower and Manifolds. Company mainly use conventional machine for manufacturing of parts only precision machined components are on SPM, CNC and VMC for mass production In the year 2014-2015 with consolidated revenues of ₹ 8.5

Crores. The company is proud to have Tata Motors, Bajaj and Mahindra, Cummins like customers in Indian markets.

Problem in hand:

In Swastik Machine Tools cam lever follower goes in sequence of 12 processes (10 machining processes and 2 non-machining) at 12 workstations. Milling, boring and drilling are three main operations performed to convert the raw casting into final cam lever follower as a final product. The company runs in two shifts of a day. The rejection of cam lever follower is around 6000 per month which is 16 to 18% of the production. Average of COPQ (Cost Of Poor Quality) is about Rs. 8.5 Lac. There are **9** causes for rejection of cam lever follower such as width minus, boring taper, socket bore plus, tapping no go, long oil hole shift, short oil hole shift, burnishing inconsistency, fine bore dag and other minor reasons such as casting cracks and pours. We have carried out this study to examine the role of 'measurement' of the cam lever follower in the cause and effect analysis. This will give us an important input about precision and measurement system.

Aim, objectives and scope:

Aim: Aim of this study is to examine the capability of the existing measurement system of Cam Lever Follower.

Objectives:

1) To measure five specimen with 10 repetitions

2) To calculate essential parameters from data

3) To validate / invalidate the measurement system on the basis of t-test

Scope: Scope of this study is limited to 10 repetitions carried out for 5 reference values. As the diameter we have to inspect is 34 to 36 mm we have taken specimen ranging from 34 to 36 mm.

Hypothesis:

Ho: Variation in measurement is insignificant (Measurement system is capable)

Ha: Variation in measurement is significant (Measurement system is incapable)

Literature review:

Measurement System Analysis (MSA) is an experimental and statistical method that identifies the variations in the measurement system. It is used to confirm that the

differences in the data are due to actual differences in what is being measured and not to variation in measurement methods. The purpose of MSA is to determine if a measurement system can generate accurate data, and if the accuracy is adequate to achieve objectives. Possible sources of variation can be discovered by analyzing linearity, stability, bias, repeatability and reproducibility of the measurement system.

Bias. It is the term given to the difference between the observed average of measurement and the reference or master value.

Linearity: The amount of difference throughout the measurement range is the linearity. It can also be the amount of deviation from a normal performance of instrument.

Stability: This is the total variation in the measurements occurred in measurement of the same master or parts with a single characteristic over an extended time period

Repeatability: This is the basic natural precision of the gauge. It is the variability in measurements that occurs when consecutive measurements are made with one measurement instrument.

Reproducibility: This is the variability due to different operators using the gauge in repeated measurement.

Minitab [1] states that the primary purpose of a gauge study is to determine how much variation in the data is due to the measurement system, and whether the measurement system is capable of assessing process performance. In a typical measurement system study, a gauge is used to obtain repeated measurements on selected parts by several operators. Two components of measurement system variability are frequently generated in such studies: repeatability and reproducibility. Repeatability represents the variability when the gauge is used to measure the same part by the same operator. Reproducibility refers to the variability from different operators measuring the same part. Thus, measurement system studies are often referred to as gauge repeatability and reproducibility studies, or gauge R&R studies.

Jeroen De Mast and Albert Trip [2] found that standard method for assessing a measurement system's precision is a gauge R&R study. Such a study involves an experiment in which each of a number of objects is measured multiple times. From the results, the spread of multiple measurements on a single object (the measurement spread) can be estimated. A serious complication is encountered when objects are affected by the measurement or when the true value of objects is variable. Assumptions in gauge RR study are a) Constancy of bias, b) Homogeneity of measurement error, c) Temporal stability of objects and d) Robustness against measurement

The paper by Abhash Jain [3] is concerned with to find out various variations in Measurement System and factor contributing to variations. The various parameters i.e. linearity, bias, stability and GR&R studies helps in determining the performance of Measurement Systems. The data analysis indicated that the measurement system is working satisfactorily under the quality parameters. According to the Measurement System Analysis (MSA) and the Gauge R&R technique, one can estimate that:

1. If we have R&R %< 10% then, the measurement system that we use is excellent.

2. If we have R&R %< 30% then, the measurement system that we use is moderate.

3. If we have R&R %> 30% then, the measurement system that we use is worthless.

In this study four measuring instruments were analyzed to examine their capability of measurement: Vernier caliper, micrometer, dial gauge and air gauge. The t-test calculated values were lesser than critical values in all cases. The variation in air gauge and Dial Gauge were found to be within Standard limits, but the variation of Vernier Caliper & Micrometre were found to be out of limits.

This measuring System was accepted for the measurement of ring piston. In this case study by Farhad Kooshan [4] author has evaluated Iran khodro company's suppliers. It was tried to implement with an aim to increase product quality and reducing the cost of duplication and external/internal failure and price. Instruments capability (variable aspect) and inspector capability (attribute aspect) are measured in this study. In conclusion, the results concerning the first test (GR&R or capability of measuring instrument) was accepted by implementing the required corrective action, and the results for attribute test (inspector capability) and their ability were identified to detect the correct piece, and the inspectors were achieved in organizing arrangements. Lower level of tolerance was recommended.

In a case study, Louis A [5] evaluated 10 parts x 3 operators x 3 gauges x 2 repeat. The objective was to examine whether part, operators or gauge is defective. The procedure adopted was selecting parts representing overall variation, select operators that represent population and each operator measures each part at least twice. Part to part, gauge variation (repeatability), operator to operator variation and operator and part interactions are examined. The variation 24% in the measurement system indicates it is acceptable (under 30%). Variability of part was too much which was recommended to be reduced.

Two mechanically calibrated paddle dissolution apparatuses (USP apparatus 2) were used in this study by Zongming Gao et.al [6]. In dissolution testing, when a

properly degassed medium is used, the variability arises primarily from 3 factors: apparatus, operator, and sample tablet. It is important to make sure that the variation due to the measurement system is small relative to the variation in the tablets. Use of gauge R&R enabled assignment of relative contributions to the total variability from operators, instruments, and tablets based on significant differences in mean or variance.

An initial evaluation of gauge R&R dissolution testing results using the amount dissolved at 30 minutes for a 10-mg prednisone tablet showed no instrument or operator contributions to variability but did highlight some vessel differences within an instrument. Based on this finding, a new mechanical calibration step was developed to improve the performance of the measurement system. Gauge R&R analysis is useful for determining the sources of variability in a measurement system. In addition, the extensive characterization and variability knowledge obtained during gauge R&R testing of a product can be used to develop the mean and SD information necessary to set up an internal standard for dissolution testing.

This paper Jeh-Nan Pan [7] discusses the suitability of existing acceptance criteria of P/T (Precision / Tolerance) ratio for analyzing the gauge repeatability and reproducibility to determine whether the precision and accuracy of measurement systems are acceptable. A reasonable acceptance range of P/T ratio has also been derived. Finally, the accuracy of three methods for estimate the GR&R are compared. Several conclusions are summarized as follows:

1. The acceptance criteria of P/T ratio be varied with different process capability indices stipulated by various industries.

2. This paper discusses the acceptance criteria of P/T ratio with $\alpha = 0.01$. The critical baseline estimate of P/T ratio under various combinations was explained.

3. Among the three methods to estimate the GR&R, ANOVA method is the most accurate one.

This paper Liangxing Shi et.al [8] proposes an approach to assess the gauge capability when a simple linear profile is used to reflect product quality. Our proposed method can simplify the measurement problems effectively, especially for those with the multi-dimensional measured values. The example of spring measurement is presented in this paper which shows how to implement the proposed method.

Measurement System Analysis:

In this study we have measured the capability of measurement of vernier caliper used for measuring can follower diameter. We cannot assume constant bias throughout

the measurement range. There may be possible causes of linearity issues which include measurement system needs calibration, Poor maintenance on the measurement system, Temperature, Humidity, Cleanliness, Poor measurement system design. Basic measurement tool is Vernier caliper. The steps in a linearity study are given below. The key starting point is selecting samples to include in the study. These samples must span the range of the measurement variation in the process.

Data Collection:

We have taken 5 specimens with 5 reference values over the range as below.

Table 1: Specimen test measurements

Reference	A	B	C	D	E
values	34	34.5	35	35.5	36
SQUARES	1156	1190.25	1225	1260.25	1296
S.NO.	Trials Values Against Each Ref. Value				
1	34.4	34.5	34.4	34.6	35.4
2	34.3	34.1	35.2	35.6	35.6
3	34.4	34.6	34.7	35.4	36
4	34.5	34.4	35.2	34.9	35.8
5	34.7	34.1	35.5	34.7	35.6
6	34.2	34.3	35.1	34.1	35.3
7	34.9	34.6	35.4	35	36.3
8	34.4	34.2	35.7	34.9	35.3
9	34.5	34	35.1	35.5	35.5
10	34.5	34.7	35	34.1	36
AVERAGE	34.48	34.35	35.13	34.88	35.68
RANGE	0.7	0.7	1.3	1.5	1

We put 10 repeated measurements on the test specimen by five different appraisers for each reference value as shown in above table. Using those columns we calculated average and range for each column. Also following table shows the reference values and their respective average of trial readings which will need us for further calculations.

Data analysis:

Table 2: Reference values with average trail readings

Reference Value in mm X	34	34.5	35	35.5	36
Average of Trial Readings in mm	34.48	34.35	35.13	34.88	35.68

Then we calculated the bias for each measurement. This is done by the reference value from the measurement result. For example, the measurement result for the first measurement for the first sample was 34. The bias is then 34 – 34.4 = 0.4.

Here $\sum X$ = 34 + 34.5+35+35.5+36 = 175

The bias for all measurements is shown in the table below.

Table 3: Bias values

S.NO.	Bias Values (Y)					
1	0.4	0	-0.6	-0.9	-0.6	
2	0.3	-0.4	0.2	0.1	-0.4	
3	0.4	0.1	-0.3	-0.1	0	
4	0.5	-0.1	0.2	-0.6	-0.2	Grand Mean
5	0.7	-0.4	0.5	-0.8	-0.4	
6	0.2	-0.2	0.1	-1.4	-0.7	
7	0.9	0.1	0.4	-0.5	0.3	
8	0.4	-0.3	0.7	-0.6	-0.7	
9	0.5	-0.5	0.1	0	-0.5	
10	0.5	0.2	0	-1.4	0	
Average	0.48	-0.15	0.13	-0.62	-0.32	-0.096
Sum	4.8	-1.5	1.3	-6.2	-3.2	
Functional Variables ($\sum Y$)						-4.8

The average bias for each sample done by adding up the bias results for each sample and dividing by the number of times each sample was tested. For example, for sample 1, the sum of the bias results is 4.8. Since the sample was tested 10 times, the average bias for sample 1 is 4.8/10 = 0.48. The averages for all samples are shown in above table. Also we calculated sum of functional variables. Then we have formed table showing product of each bias value and its reference value.

Table 4: Product of bias value and its reference value

Product of each bias value and its reference value ($\sum XY$)				
13.6	0	-21	-31.95	-21.6
10.2	-13.8	7	3.55	-14.4
13.6	3.45	-10.5	-3.55	0
17	-3.45	7	-21.3	-7.2
23.8	-13.8	17.5	-28.4	-14.4
6.8	-6.9	3.5	-49.7	-25.2
30.6	3.45	14	-17.75	10.8
13.6	-10.35	24.5	-21.3	-25.2
17	-17.25	3.5	0	-18
17	6.9	0	-49.7	0
Total	163.2	-51.75	45.5	-220.1	-115.2

From above table we have calculated $\sum XY$ = -178.35 (It is sum of least row)

$(\sum X \sum Y)/(10) = (175 \times (-4.8))/10 = -84$.

$\sum X^2 = 1156+1190.3+1225+1260.25+1296 = 6127.5$.

$(\sum(X)^2)/(10) = 30625/10 = 3062.5$.

Now we calculate Slope= m = $(\sum XY - (\sum X \sum Y)/(10)) / (\sum X^2 - (\sum(X)2)/(10))$ = (-178.84-(-84)) /(6127.5-3062.5)= **-0.0308**.

Average of ref. values X = (34 +34.5+35+35.5+36) / 5 = 35.

$\sum(X-\overline{X})^2 = ((34-35)^2 +(34.5-35)^2 +(35-35)^2+(35.5-35)^2+(36-35)^2 = 2.5$.

b = Y-bar – m (x-bar) = (-0.096-)-(0.03078 \times 35) = **0.9814**.

SD = S = (((13.28 – (0.981 \times (-4.8))-((-0.03 \times (-178.35)))) / 8 = **1.2500**.

tm = m / ((S / ($\sqrt{\sum(X-X)^2}$)) = (-0.0308) / ((1.2500/($\sqrt{2.5}$)) = **-0.0389**.

Following are the result we got from above calculations.

Table 5: Result table

b	m	t_m	S	$|t_m|$
0.9814	-0.0308	-0.0389	1.2500	0.0389

To calculate square of sum of bias values we have created square of bias values table as shown below. Following table shows Square of bias values

Table 6: Square of Bias Values				
0.16	0	0.36	0.81	0.36

0.09	0.16	0.04	0.01	0.16
0.16	0.01	0.09	0.01	0
0.25	0.01	0.04	0.36	0.04
0.49	0.16	0.25	0.64	0.16
0.04	0.04	0.01	1.96	0.49
0.81	0.01	0.16	0.25	0.09
0.16	0.09	0.49	0.36	0.49
0.25	0.25	0.01	0	0.25
0.25	0.04	0	1.96	0
Sum ($\sum Y^2$)	13.28			

$Y = (m)X + b$ Where m = slope and b = it is the value of Y if the value of X = 0, If Value of tm is less than or equal to t value at n - 2 degrees of freedom and α = 0.05 we accept the null Hypothesis that Linearity = 0 and our Measurement system is OK and If tm > t value from T - Dist table at n - 2 degrees of freedom and a = 0.05 we reject the Null hypothesis that linearity = 0 and conclude that our Measurement System is not OK and we must recalibrate it after repair. Here n = 10 Therefore n - 2 = 8 Degrees of Freedom.

From T - Dist Table t critical at (n-2) = 8 Degrees of freedom and a = 0.05 is 2.306. Therefore tm < t critical we accept the Hypothesis that Linearity = 0 which implies that The Measurement System for measuring cam lever follower is ok.

Now we will check the bias for that t - statistics from T - Dist Table for n - 2 = 10 - 2 = 8 Degrees of freedom at 97.5% Confidence Level or at a = 0.05. This value will be called $t_{critical}$. If $t_{Bias} < t_{Critical}$ we say Bias = 0 and the measurement device is ok. If $t_{Bias} > t_{Critical}$ we conclude Bias is not zero and the measurement system should be repaired and recalibrated.

As reference with above table: $t_{bias} = b/(S \times \sqrt{(0.1+((X)^2/\sum(X-X)^2)))} =$

$0.9814 / (1.2500 \times \sqrt{(0.1 + (1225 /2.5)} = 0.0354$

From T - Dist Table $t_{Critical}$ at (n-2) = 8 Degrees of freedom and α = 0.05 is 2.306. Therefore $t_{Bias} < t_{Critical}$, we accept the Hypothesis that bias = 0 which implies that measurement system for measuring Cam Lever Follower is ok.

Conclusion:

The measurement system is capable in the measuring diameter of the cam lever follower in the given range.

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MAHATMA GANDHI - A LITERARY AND SPIRITUAL MENTOR

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Abstract:

Mahatma Gandhi, known as the father of our Nation, because he had fought very hard during the fateful years of India's struggle for independence, dominated the Indian national scene, and Gandhian strategies and approaches shaped the course of India's destiny. Gandhi's image, his personality and his philosophy influenced millions of people in India, including a large number of poets, novelists, and other men of sensibility. They regarded him as their literary and spiritual mentor. In this paper the author tries to show that Gandhi was not only educationally sound but he was mentally very agile.

Keywords: Gandhian Philosophies, Strategies, Struggle etc.

Introduction:

Many celebrated peace activists and Nobel Peace Prize recipients have acknowledged their intellectual debt to Mahatma Gandhi, and there has also been much written about Gandhi's influence on social activists (for example, Ingram, 1990) and some writing on his influence on the shaping of recent significant peace, justice and environmental philosophies (Weber, 1999). However, it is puzzling that possible links between Gandhianpraxis and the recent conflict resolution/ negotiation literature have received so little attention. Gandhi was, after all, a lifelong practitioner of conducting major public conflicts and a profound conflict theorist. In short, it could be argued that Gandhi should be viewed from within conflict resolution theory, rather than as being distinct from it. The fact that this is not the case can appear particularly puzzling to those versed inGandhian social philosophy that are also familiar with the conflict resolution literature – given its Gandhian 'flavour'. It would seem to be a reasonable assumption that Gandhi's well-publicized examples of nonviolent resistance and the voluminous writings on his techniques at least set the tone for the later development and phenomenal growth of conflict resolution literature in the guise of modern problem-solving and win–win (as opposed to power-based and zero-sum) approaches

leading to integrative conflict resolution (as opposed to mere compromise and distributive outcomes). However, the two bodies of knowledge – concerning Gandhian*satyagraha*and modern conflict resolution theory and its practical application as spelled out in negotiation guidebooks – seem to have developed in mutual ignorance. This raises the issue of how they may enrich the field if they are seen as parts of a larger whole.The image of Gandhi is more or less the same in the mind and heart of almost all of us, and the Indian writers in English are no exception. This image has been manifested in a number of novels and short stories written by them, not in the literal sense but in a metaphorical sense, in the sense of Gandhian influence. Gandhi's influence on Indo-Anglian literature has been so extensive that even if he had not written a single line in English, he would still have had a secure place in Indian writing in English. The impact of Mahatma Gandhi on Indo-Anglian fiction is beyond the fictional representation of his own image and philosophy. He gave a new direction for Indian writers in matters of both style and subject- matter.

Gandhi's Description:

Gandhi has inspired a whole library of books in various languages – books describing his life, discussing his ideas, and the books of creative literature. Gandhi's insistence on truth in literature and his pragmatic approach pioneered realism in fiction. The vogue of writing historical romances, adventure or mystery novels or those dealing with exotic religious cults, came to an end. Instead, the novelist turned to the living reality of the contemporary socio-political scene for inspiration. Gandhi's message of peace and nonviolence, his ethical idealism and the saint-like austerity of his personal life, counter-balanced the foreign influences and awakened among Indian writes a new sense of national pride and purpose. Mulk Raj Anand, a renowned Indo-Anglian novelist himself, writes with regard to Gandhi: *This strange man seemed to have the genius that could, by a single dramatic act, rally multi-coloured,multi-tongued India to himself.* To the masses, Gandhi became a legend, a tradition, and an oracle. They regarded him as an *aviator,* who descended upon the earth to destroy the monster of foreign domination and to set *Bharat-Mata* (Mother- India) freefrom the 'FerungiSarkar' (the British Government). It was this magical impact of Mahatma and his image on India's mindthat captured the imagination of many Indo-Anglian novelists and inspired them to express, to reflect, or to prove his ideas, ideals and inspired them to express, to reflect, or to probe his ideas, ideals and ideologies either directly or

metaphorically,in their works.This impact has been two-fold; first, there are his (Gandhi's) writings. Like other pioneers of Indian Renaissance.Mahatma Gandhi has written in his mother tongue, Gujarati, as well as in English. The major part of his writing, however, had to be in English, for though English alone could Gandhi reached all corners of subcontinent across the linguistic frontiers, Secondly, he has been what we may call a writers' writer: while he produced no fictional work of his own, he inspired creativity in a number of fiction-writers. In some of the best writings in all Indian language we have his counter-signature. Mahatma Gandhi played the role of a catalyst. He brought about catalysis in Indian literature. Dr. K. R. SrinivasaIyengar seems quite justified in considering Gandhi as a "Formative influence on writers of the time": The personality of Mahatma Gandhi affected the people of India as powerfully as his pen. It exercises a potent influence on our language and literature, both directly through his own writings in English and Gujrati, and indirectly through his movements generated by his revolutionary thoughts and practice. The several Indian regional languages acquired a new versatility and power. No apology is needed for considering Gandhiji as a writer and as a formative influence on writers of the time.

Pt. Jawaharlal Nehru, in *The Discovery of India,* remarks:

Gandhi's influence on India's mind has been profound in present age; how long and in what form it will endure, only the future can show. That influence is not limited to those who agree with him or accept him as a National leader; it extends to those also who disagree with him and criticize him.

The image of Gandhi is more or less the same in the mind and heart of almost all. Of us, and the Indian writers in English are no exception. This image is manifested in a number of novels and short stories written by them, not in the literal sense but in a metaphorical sense, in the sense of Gandhian influence.Not only in English but in other languages too the writers had been inspired by his charismatic personality and ideologies.Literary works in Hindi, Gujrati, Kannada, Assamese, Bengali, Marathi and Malayalam measures the height and fathomsthe depth of his personality.Gandhi's insistence on truth in literature and his pragmatic approach pioneered realism in fiction. The vogue ofwriting historical romances, adventure or mystery novels or those dealing with exotic religious cults, came to an end.Instead, the novelist turned to the living reality of the contemporary socio-political scene for inspiration. That was also thetime when many young writers were beginning to feel the impact of Marx and Freud.Gandhi's message of peace and nonviolence, his ethical idealism and the saint-

like austerity of his personal life, counter-balanced these foreign influences and awakened among Indian writes a new sense of national pride and purpose.Gandhiji's thought had its roots in his Hindu ideology thought we find in his person numerous influences of the thoughts of Tolstoy, Ruskin, Thoreau, and others. But his greatest strength lies in his utter sincerity and transparent honesty. It is possible to differ with Gandhiji's view on several controversial questions such as language- problem inIndia or education; but it is impossible for any reader to finish reading anything written by him and go away unimpressed by the authenticity of his convictions. It is this authenticity that makes Gandhiji a master of English prose style, though he had no pretensions to be writer.

He has himself said: *My writings should be cremated with my body; what I have done will endure, not what I have said orwritten.*

Gandhiji's words are like Gandhiji's only. He speaks like him only: the great patriot, the great humanitarian, the apostle of Ahimsa, and the prophet of Satyagraha. The change that Gandhiji effected in the prose style of Indian writing in English is his most single contribution to it. With Gandhian revolution in our political life there came about also a revolution in our writing. Gandhiji was not in sympathy with the view that our literature was absolutely autonomous and was far more inclined to make it a handmade to life. Gandhian writing was recognizably functional. The age-old Macaulayan amplitude and richness of phrasing and the weight of miscellaneous than learning were gone. Like his life itself Gandhian writing was as bare and austere, but it never lacked the fullness of fulfillment. Since the Gandhian revolution, Indian writing and speaking in English have tended to be wisely utilitarian. It has the virtues of clarity, directness and brevity rather eloquence and elaboration and exuberance.Gandhi did not believe in the theory or 'art for art's sake', nor did he care for fictional form.

He says: *For me, all arts must be based on truth. I reject beautiful things, if instead of expressing truth they expressuntruth. Whatever can be useful to starving millions is beautiful to my mind; let us give today first the vitalthings of life, an all the graces and ornaments of life will follow.*

Conclusion:

For many Indian scholars, Gandhi is the 'Father of the Nation', and their examination of Gandhi's techniques tends to relate to political activism and the

freedom struggle.Not surprisingly, it is the Western analysts of Gandhian thought who have undertaken what little exploration there has been of Gandhi's *satyagraha*in terms of conflict resolution. Gandhi's writings often refer to arbitration and even judicial adjudication as ways of resolving conflicts. It must be remembered, however, that much of his energy was taken up with opposing large-scale violent ethnic and religious conflicts, and in these situations anything that could calm passions was welcome. Given that the Mahatma had died decades before the advent of the alternative dispute resolution movement or before conflict resolution literature had brought some sense of order to the terminology used in the field, it is not surprising that he used the term 'mediation' interchangeably with 'arbitration'. The Gandhian process of conflict-solving sees the appearance of a case in an adjudicative tribunal as a failure of the parties to settle the dispute and emerge as the friends the model aims at. Adjudication generally precludes the Gandhian dialectic from ever coming into play between the opponents. Although it may be a truism, it must be realized that individuals often see no other choice open to them than to go to the police or a lawyer owing to mistrust of the other disputant and/or a general feeling of impotence in being able to carry out their own negotiations. Even when a dispute is in the hands of lawyers a settlement may be reached short ofactual adjudication, but rarely will one partysee the other's point of view and have undergone a process of 'conversion', thereby removing the source of future such disagreements and the possible need for ensuing litigation (Weber, 1986).The modern ADR movement has established a system aimed at avoiding legal adjudication and giving disputants a measure of control over the outcome of disputes in something of a Gandhian spirit through the good offices of a mediator. It is the mediator's job to assist the parties to come to their ownresolution of their dispute (Deutsch, 1973: 382–388).Although role-plays by nonviolent activists, in preparation for involvement in situations of direct physical conflict, may explore the use of creative suffering, no one has yet devised techniques of conflict resolution or negotiation practice that are so specifically Gandhian as to place a large emphasis on self-suffering. Perhaps this is not possible or even thought to be desirable; however, the shift from a model of conflict resolution that was traditionally based on power and coercive bargaining to one of problem-solving processes that aimed toresolve conflicts (rather than merely settleimmediate disputes) seems to have produced conflict resolution processes with strong similarities to the preliminary phases of Gandhi's satyagraha, and some new theoretical thinking about the broader dimensions of approaches to conflict

has strong parallels with Gandhi's quest for an existentially more satisfying life. In Gandhi's vision satyagraha was not only a useful technique for the resolution of conflicts, and thesatyagrahi was far more than a mere practitioner of a certain skill. The satyagrahiwas the embodiment of an ideal, and the satyagrahi lifestyle was the lifestyle worth living. In claiming that a person's 'highest duty in life is to serve mankind and take his share in bettering its condition' (IndianOpinion, 23 February 1907), Gandhi was making the point that the ultimate congruence of the self and the other means that the 'highest form of morality' is the practice of altruism. While self-suffering was quite likely to be a consequence of altruism, Gandhi was firmly convinced that to suffer wrongs was less degrading than to inflict them.

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PERSONALITY TYPE ANALYSIS USING MBTI

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Abstract:

The study attempts to compare the college teachers and industrial managers in terms of personality dimension by using MBTI tool. The simple random method of sampling is used. The sample consisted of 30 managers and 30 senior college teachers. The tools used for the study is Myers-Briggs Type Indicator (MBTI). The data collected on the variables were analyzed with suitable statistics. The results indicated that Most of the respondents are high on traits like judging, Extraversion and Sensing in both sector. ESTJ is the most prominent personality type in industrial managers while ESFJ is prominent in college teachers. Age wise difference shows that participant above thirty years are high on Extraversion whereas below thirty years are high on Judging. Finding of the study reveal the significance of personality type for both the sector.

Key Words: *Personality, College Teachers, Industrial Managers.*

MBTI:

Myers Briggs Type Indicator (MBTI) is one of the most popular and respected personality type tools in the world. It is a personality type tool which is based on research by the renowned psychologist Carl Jung. The tool helps people easily understand why differences arise at home and in the workplace. It is an easy to understand framework which helps to build relationships and teams".

World War II was going on at the time, and there were many people working in jobs that did not suit them. Isabel wanted to do something to improve performance and job satisfaction, for both civilians and soldiers. She decided to find a way to measure people's personality traits so that she could help them find what positions suited them better and not only increase job satisfaction, but also reduces the stress caused by a miss-match between personality and job duties. She explained her ideas to her mother

and soon they were off and running collecting data and analyzing results to improve the questions they designed (Meyers, 2006).

The purpose of the Myers-Briggs Type Indicator® (MBTI®) personality inventory is to make the theory of psychological types described by C. G. Jung understandable and useful in people's lives. The essence of the theory is that much seemingly random variation in the behavior is actually quite orderly and consistent, being due to basic differences in the ways individuals prefer to use their perception and judgment.

"Perception" involves all the ways of becoming aware of things, people, happenings, or ideas. Judgment involves all the ways of coming to conclusions about what has been perceived. If people differ systematically in what they perceive and in how they reach conclusions, then it is only reasonable for them to differ correspondingly in their interests, reactions, values, motivations, and skills."

In developing the Myers-Briggs Type Indicator [instrument], the aim of Isabel Briggs Myers, and her mother, Katharine Briggs, was to make the insights of type theory accessible to individuals and groups. They addressed the two related goals in the developments and application of the MBTI instrument.

The MBTI is a forced choice test that is usually self-administered. There are 93 questions, not including the two separate forms that are available to assist in the individualization of the generated report. There are four equally valuable preference categories that could lead to 16 different type designations. Each category has two preferences to choose from that range from one extreme to the other: extroversion vs. introversion; sensing vs. intuition; thinking vs. feeling, and judging vs. perceiving. Each response generates a point value that is used to determine personality type (McCaulley, 1990).

Personality Dimensions:

The four different bipolar continuums are as follows:

1. [E]xtroversion –[I]ntroversion

   This deals with our flow of energy.

   - Extroverts are stimulated by events and people external to themselves. They show their feelings, learn by talking, and work well in groups.

   - Introverts prefer private reflection, self-examination, and self-discovery. They hide their feelings, prefer to work alone, and learn by watching.

2. [S]ensing – [IN]tuition

This is how we learn information.

- Sensing people use their five physical senses (sight, hearing, touch, taste, and smell) to interpret the world. They like real-life examples, prefer practical exercises, and get the facts while possibly missing the main idea.

- Intuitive people prefer to rely on instincts. They work based on hunches and feelings, use their imagination, and get the main idea while missing some of the facts.

3. [T]hinking – [F]eeling

This is how we make decisions.

- Thinking people use logic and objective criteria. They ask 'Why?' and enjoy debates.

- Feeling people use their values and subjective ideas. They use lots of words, and they prefer harmony, agreement, and helping others.

4. [J]udging – [P]erceiving

This is how we deal with the world.

- Judging people are purposeful, and they like structure, plans, rules, and organization.

- Perceiving people take a laid-back, relaxed approach. They're flexible, open to change, and like to explore.

Significance: -

There are many uses for the MBTI, including educational counseling, career counseling, job placement, team building, and personal development. A better understanding of personality types can help improve relationships as it allows one to accept others as they are or at least better understand why they act the way they do. It helps supervisors identify strengths and weaknesses in their employees so they can do a better job with employee placement, and can reduce conflict in the workplace allowing a more productive and positive working environment to develop. It also provides an outline to develop training programs (Allen, 1994).

Relevance of the work:

The purpose of learning about your personality type is to help you understand yourself better. When you know what motivates and energizes you, it helps you to seek opportunities that most suit the way you are. This insight also helps improve your

relationships with others. The more you recognize your own tendencies, the better you're able to monitor and control your behavior around others. When you know the personality types of those around you, you can use that information to improve the way you work and communicate with each other. For example, Thinking people and Feeling people often have a hard time getting along. The Thinkers can't understand the need to agree, because they see debate as a healthy way to discover the truth. Feeling people, on the other hand, can't understand why someone would want to argue, because they're focused on getting along. As each becomes aware of the other's preference, they can build tolerance and understanding – and they may even be able to use their different personalities to find a balance, especially if they're working together on a team. Remember, you're the final judge of which type fits your best. Your MBTI results suggest your probable type, based on the choice you made when you answered the questions. Therefore your type is not unchangeable, and it's open to personal interpretation. Of course, type doesn't explain everything: human personalities are much more complex. Instead, MBTI scores show how clearly a particular preference was reported in the questionnaire. They don't measure skills, or ability, or degree of use, but they may help us to understand a person better – or even match a job with a worker.

Objectives:

1) To know the Attitudes of college teachers and industrial managers by using MBTI tool.

2) To know the process of perception of college teachers and industrial managers.

3) To understand the process of Judgment used by college teachers and industrial managers.

4) To know the style of dealing with outer world of college teachers and industrial managers

5) To compare the college teachers and industrial managers in terms of personality dimension by using MBTI tool.

Literature Survey:

Jane Cohen (2008) studied personality type influences learning style. The study compared the personalities expressed in Myers-Briggs Type Indicator (MBTI) to Felder and Silverman's (Index of Learning Styles (ILS). The findings indicated personality

does affect learning style. Curriculum designers and corporate trainers should consider personality in their training.

Bevilacqua , M. and Colleagues (2014) studied the influence of project managers' personality on the successof a project in a Multinational Corporation. Results show that extrovertedmanagers (as opposed to introverted managers) carry out projects that show lower delay andlower waste time. Introverted managers often make "Over-processing" and "Defect" types ofwaste. Moreover, lower delay and over-budget have been shown by perceiving managers.

Roberts,T.and Harlin, J. (2007) examined between teaching efficacy and personality type of agricultural science cooperating teachers. The target population was agricultural science teachers who served as cooperating teachers. A convenience sample of those teachers who attended an optional cooperating teacher meeting at Texas A&M University was used in this study (n = 41).Teaching efficacy was determined using the Teacher's Sense of Efficacy instrument and personality type was assessed using the Myers-Briggs Type Indicator. Participants exhibited "Quite a Bit" of efficacy in student engagement, instructional strategies, and classroom management. Accordingly, they also exhibited "Quite a Bit" of overall teaching efficacy. Teachers were equally divided between extroversion (E) and introversion (I), mostly sensing (S), equally divided between thinking (T) and feeling (F), and more judging (J). The most prevalent personality type was ISTJ, followed by ESTJ, ENFJ, and ESFJ. Extroversion was substantially related to overall teaching efficacy and, consequently, to all three subscales (student engagement, instructional strategies, and classroom management). Additionally, judging (J) was positively related to efficacy in classroom management and sensing (S) was negatively related to efficacy in student engagement.

The validity and reliability of the *Myers-Briggs Type Indicator* (MBTI) instrument has been documented in thousands of peer-reviewed journals and case studies, and its publisher, CPP, Inc., freely makes its supporting data publicly available. The Myers-Briggs assessment actually does have a means for determining the degree to which a person identifies with a certain preference. It is called the "Preference Clarity Index (PCI)," which measures how clear an individual is about a particular preference — slight, moderate, clear, and very clear. It's also important to point out that his encapsulation of the Thinking/Feeling dichotomy is grossly unrepresentative. It describes how one is naturally predisposed to make decisions, either placing more weight on logic and facts (Thinking), or on how those decisions will affect people

(Feeling) — factors which play into most people's daily decisions and have nothing to do with one's logical or emotional capacities. ***By Rich Thompson, PhD, Director of Research, CPP***

The MBTI is an extremely popular measure of personality. *It* is diagnostic self-test offered to identify personality type as an adjunct to counseling, selecting and placing staff, with, in all likelihood, many jobs having been won or lost because of it. Despite its revisions, defenders and immense popularity,

By Dr. *David J. Pittenger, psychometric researcher and Dean of the College of Liberal Arts, Marshall University*

Bennis, 1989; and Goldsmith, 1994The review which involved the examination of literature pertaining to three distinct subject areas. First, management literature as it pertained to leadership was reviewed in order to ascertain viewpoints from leaders in several industries. Second, organizational development literature was reviewed for applicability to necessary changes in the organization. Lastly, literature using the Myers-Briggs Type Indicator as it pertained to communication, leadership styles, and organizational culture was reviewed. The author also sought out an organizational development professional to interview and for the administration of the Myers-Briggs Type Indicator. In addition, a survey was used to identify and to determine a profile of the participants.

An instrument used to determine one's ability to be clear about ones strengths and weaknesses as well as ones tendencies to filter information (clarity) and preference in decision making was the Myers-Briggs Type Indicator, a type preference instrument. The Myers-Briggs Type Indicator is a useful instrument in helping to develop a clear description of one's natural tendencies. The Myers-Briggs Type Indicator measures preferences along four dimensions: 1) extraversion- introversion, 2) sensing-intuiting, 3) thinking feeling, and 4) judging-perceiving (Myers, 1962). As a leadership development tool, the Myers-Briggs Type Indicator (MBTI) has been administered to millions of people in organizations worldwide since 1962 (Quenk & Hammer, 1998).

Methodology:

Statement of the Problem: To compare the college teachers and industrial managers in terms of personality dimension by using MBTI tool.

Variables:

Independent Variable: Education (College Teachers) and Industrial Sector (Industrial managers).

Dependent Variable: Personality Dimensions i.e. Extroversion –Introversion, Sensing – Intuition, Thinking – Feeling, Judging – Perceiving.

Operational Definition:

Personality: It is the composite score obtained by the individual as measured by *Myers-Briggs Type Indicator* (MBTI) on four different bipolar continuums Extroversion –Introversion, Sensing – Intuition, Thinking – Feeling, Judging – Perceiving.

Research Design: For the present project researcher used between group research designs.

Sample:

- For research 2 areas namely one in industry and other in College in and around Baramati.

- The sample selected from Piaggio Vehicles Pvt. Ltd and Tuljaram Chaturchand College.

- From each group total 30 participants having age range 30-45 years had take this assessment.

- For industry the participants those having more than 05 years of experience and from college the Professor's having 05 years of experience.

- Assessment based on MBTI tool was done for each member of the group then group analysis and finally comparison between education and industry area.

Sector	No. of Participants
Education- Senior College teachers	30
Industry- Industrial Managers	30

➤ **Tool :**

Myers-Briggs Type Indicator (MBTI) - The MBTI is a forced choice test that is usually self-administered. There are 93 questions, not including the two separate forms that are available to assist in the individualization of the generated report. There are four equally valuable preference categories that could lead to 16 different type designations. Each category has two preferences to choose from that range from one extreme to the other: extroversion vs. introversion; sensing vs. intuition; thinking vs.

feeling, and judging vs. perceiving. Each response generates a point value that is used to determine personality type (McCaulley, 1990).

The test has split-half reliability of 0.90, the test-retest reliability ranges from 0.83 to 0.97, internal consistency (coefficient alpha) ranges from 0.83 to 0.97, and internal consistency (coefficient alpha) for males and females range from 0.90 to 0.93. Its validity is from moderate to high when correlated with five-factor model of personality. (Erford, 2006).

Analysis of Data- The suitable statistical method will be used to analyzed the data. Assessment based on MBTI tool will be done for each member of the group then group analysis and finally comparison between education and industry will be done. Percentage is used as a part of statistics.

Results And Discussion:

Overall Analysis:

➢ Out of total sample **31.67 %** of people are **ESTJ**

➢ Out of total sample **16.67 %** of people are **ENTJ**

➢ Out of total sample **73.33 %** of people are **high on Extraversion**

Age wise:

➢ Out of People who are **above 30 years** of age **28.94%** of people are **ESTJ**

➢ Out of People who are **Below 30 years** of age **64.70%** of people are **high on Extraversion**

Gender wise:

➢ Out of total **males 32%** are **ESTJ**

➢ Out of total **males only 9%** are **ISTJ**
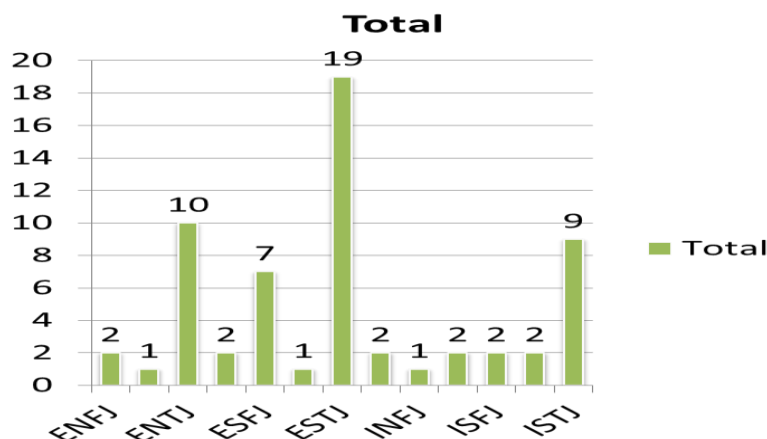
Industry Analysis:

➤ Out of total sample (Working in Industry) **40%** of people are **ESTJ**

➤ Out of total sample (Working in Industry) **83%** of people are **high on Judging**

➤ Out of total sample (Working in Industry) **80%** of people are **high on Sensing**

➤ Out of total sample (Working in Industry) **73 %** of people are **high on Extraversion**

Department wise:

➤ In HR department **48%** of people are **ESTJ**

➤ In maintenance department **100%** of people are **high on Extraversion**

Age wise:

➤ Out of people who are **above 30 years** of age **78%** of people are **high on Extraversion**

➤ Out of people who are **below 30 years** of age **90%** of people are **high on Extraversion**

College Analysis:

➤ Out of total sample (Working in College) **83%** of people are **high on Judging**

➤ Out of total sample (Working in College) **73%** of people are **high on Extraversion**

➤ Out of total sample (Working in College) **60%** of people are **high on Sensing**

Age wise:

➤ Out of people who are **above 30 years** of age **77%** of people are **high on Extraversion**

➤ Out of people who are **below 30 years** of age **100%** of people are **high on Judging**

Gender wise:

➤ Out of total **males 35%** are **EMTJ**

➤ Out of total **females 50%** are **ESFJ and 50% are ESTJ**

Conclusions:

Industry:

As per the analysis of respondents from Industry:

➤ Most of the respondents are high on traits like :

1. **Judging**
2. **Extraversion**
3. **Sensing**

➤ Out of people who are **below 30 years** of age are **very high on Extraversion.**

➤ In maintenance department all employees are **high on Extraversion.**

> **ESTJ** is the most prominent personality type in industry.

College:

> Most of the respondents are high on traits like :

1. **Judging**
2. **Extraversion**
3. **Sensing**

> Out of people who are **above 30 years** of age are **high on Extraversion**

> It has been observed the people who are **below 30 year** of age are **high on Judging.**

> Most of the male teachers have personality type **ENTJ (These are the personalities who often are interested about knowing laws and applying them, but more about the mathematical side.)**

> **ESFJ and ESTJ are the most common personality type found in college respondents.**

Recommendations:

A) **To provide a good education to a student, it depends on the subject.**

> **ENFJ's** make good **English teachers-** they are good at analyzing literary pieces, good at explaining how to write persuasive essays/speeches, or analytic essays their Ni helps

> **INFP's** make good **philosophy teachers-** well figured out moral compass, good at asking questions and showing new perspectives

> **INFJ's** make good **psychology teachers-** good at analyzing, good at explaining how other people work

> **ESTJ's** make good **mathematics teachers-** they are good at remembering mathematical rules, and are good at applying them in a logical manner

B) **Training Programs:**

As Most of the respondents from College and Industry are high on traits like :

a. **Judging**
b. **Extraversion**
c. **Sensing**

So some specific tailor-made, Behavioral Training Programs should be organized to Develop these traits or competencies related to these traits. Like for Extraversion, programs Related to interpersonal skills and communication can be organized so these trails can be developed more.

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FACTORS AND ISSUES AFFECTING CONSUMER DECISION IN E TAILING IN NEPAL

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1. Introduction :

New technologies like the Internet, cyber shopping, virtual banking, telecommuting, electronic data interchange (EDI), and teleconferencing have radically changed transaction styles (Kyeong Seok Han and Mee Hyun Noh, 2000). According to statista.com, the retail e-commerce sales in India in 2015, is 0.9 percent of the all the retail sales in the country. In October of 2014, Jabong.com, a fashion and lifestyle company in India had 26.26 million unique visitors.

According to Management Information Systems (MIS) report published by Nepal Telecommunications Authority (NTA- Sep, 2017) 61.99% people has internet access. Though

online shopping is gaining popularity, it still has a long way to go.

1.1 Problem Statement:

With the influx of latest technology from neighboring countries, such as India, Nepal is on its way to success through e-commerce. Online shopping is taking the Nepalese market by storm and it is facilitates by fast speed inexpensive 3G and 4G technology (Junaid Ahmed, 2015). According to freewebsitereport.com, as of October 2017, Sastodeal.com (a leading e-commerce retail of Nepal) generated an average of 224,051 page views daily. The website had also mentioned that Sastodeal.com had shown a positive growth of 34.29%. This shows that there is scope for future growth for e commerce businesses in Nepal.

The exceptional concept of free classifieds has given Nepali shoppers a new online shopping experience. Online shopping is such an amazing model where buyers meet sellers for both new and used products and services. It provides a common platform and lets local sellers to promote their products online and also make sales. There are certain web portals playing the role of a mediator, between international sellers and local buyers. This concept has given buyers more options to get quality

products from international market instead of relying on local retailers and limit their options (Junaid Ahmed, 2015).

Despite of the various advantages of shopping online for example, convenience, time saving, low cost, etc. the trend has not been able to gain much attention in Nepal. 80% of the youth visit online store owing to the fact that they are more tech savvy than adults (Piper Jaffray Cos, 2013). Drawing insight from the statistics, the target group of e-commerce site is the youth who amount to 30 million ("Nepal Demographics Profile 2014", 2014). However, even a successful Nepali online shopping site, Sastodeal.com, which owns significant share of the B2C e-commerce in Nepal, serves only 500,000 i.e. 1.6% of the youth population of Nepal. Similarly, Kaymu(Daraz) , an online retail site which has recently gained popularity in Nepal, has stated in its report that the conversation rate for returning customer is 2%-2.4% while the conversion rate for new customer is only 0.8% - 1.20%.

Despite the millions of people who use the Internet every day and visit various shopping sites, the number of consumers completing a purchase averages only about three percent of the number of users (Shim, Eastlick, Lotz & Warringtong, 2001). This data shows that despite easy access to e-commerce websites, people are hesitant about shopping online. Consumers' purchasing behavior in online shops can be fundamentally different from that in the traditional environment. (Alba et al., 1997; Winer et al., 1997).

The research gap that this paper is trying to fulfill is that very few research papers, journals or articles regarding online consumer buying behavior have been published in Nepal. Furthermore, the existing publications are either outdated or irrelevant (related to agriculture). The lack of research conducted among Nepalese online customers show that there is existence of research gap. The research intends to understand consumer behavior in the electronic environment by identifying factors in customers' hesitance in buying online in Nepal.

1.2 Research Questions:

a. What are the factors that hinder the customer's choice to shop online?

1.3 Research objectives:

a. To find out the acceptance level of E-commerce in Nepal.

b. To identify the current perception of consumer awareness in Nepal.

c. To identify the factors affecting customer's decisions in E-commerce.

d. To find the correlation between the factors and customer's decision in e-commerce.

2. Literature Review:

Debnath Burman and Dr. Artee Aggrawal (2015) conducted a study to analyse the factors affecting buying behaviour of the e-commerce customers. Through review of various literatures, they mentioned that two factors, experience of the product before purchasing and post purchase customer service, played a vital role in influencing consumer purchase decision online. In their study the authors noted that online shopping refers not only to the act of purchase itself, but also to patterns of aggregate buying which include pre-purchase and post-purchase activities. Pre-purchase activity might consist of the growing awareness of a need or want, and a search for and evaluation of information about the products and brands that might satisfy it. Post-purchase activities include reduction of any anxiety which accompanies the purchase of expensive and infrequently-bought items through evaluation of the purchased item, customer care service, and exchange or return policy.

A study conducted by Chuleeporn Changchit and Robert Cutshall (2010) had contrasting views on pre-purchase activities of online buying behavior. In their article they stated that despite the internet being fully capable of disseminating a large amount of information for customers and completing the online purchase transaction, many consumers still use the internet to find information and then take it to a physical location for their purchases. Physical locations have contrasting capabilities of providing sensory perception to consumers for use in purchasing decisions and the internet is seen as incapable of satisfying sensory perception (Shim, et al., 2001). Despite the benefits provided by e-commerce websites, consumers may simply be using them as a research tool rather than a purchasing medium.

A research conducted in Pakistan stated that one of the prime obstacles of online shopping is people getting petrified when the website demands the complete details of the customers. (Sajjad Nazir, Arsalan Tayyab, et al., 2012). When customers have to provide personal information such as contact number, delivery address, date of birth and financial information such as credit card detail, they get anxious that their personal details and account details may get disclosed or misused. The research conveys that trust and confidence on the online vendor is an important factor while making purchase decision.

Jayendra Sinha and Jiyeon Kim (2012) in their study on the factors affecting

Indian consumer's online buying behavior found that the conceived risk seemed to be the most significant factor affecting the consumer's decision to buy online. The conceived risk included product risk and convenience risk. While product risk is defined as the risk of receiving the product different from what's perceived to be in the product's description, convenience risk is defined as the discontent that comes from shopping via the internet which is associated with the requirement of sharing of the personal information. In addition to that, consumer's reluctance to purchase online was attributed to perceived lack of secured transaction in online payment and absence of price bargaining feature in online sites.

In another study by C. Raghunath and Mridula Sahay (2015), the online consumers were found to make online purchase decision on the basis of availability of the product in lower price. The consumers were observed to follow "browse offline and purchase online" trend where they browsed the commodities in physical stores to have a touch and feel of the product and later made purchase online to get it in reduced price. Other factors affecting the consumer's decision to purchase online were convenience, security, seasonal offers and availability of the product.

Nahla Khalil (2014) says that the major factors that make the buyer hesitant to go online shopping in Saudi Arabia are: security and privacy concerns, price, trust, convenience, recommendations, and reliability of online sellers' website design and availability of variety. Customers of online clothes shopping worry that the cost of returning and reordering any product from online sites will be higher than going to physical shops and feeling, assessing the material and buying it.

Nir Kshetri (2008) conducted a case study on the basis of an online store in Nepal, Thamel.com. The paper identifies three categories of negative feedback systems: economic, sociopolitical and cognitive. When there are positive or increasing economic returns from the business, it is said to have positive economic feedback. Negative economic growth in the developing countries is mainly due to lack of credit card facilities, lack of electrical supply, low

purchasing power of the population, low internet usage, lack of physical delivery systems and lack of proper logistics management.

Developing countries also lack proper digital and electronic laws that would

assure the consumers of security and trust. Another major sociopolitical barrier in Asia is the importance of personal relationships between the people in the supply chain and person-to-person communication. In case of cognitive barriers, since much of the population of the developing countries are still adapting to technology, they lack the knowledge, awareness and skills necessary to be able to benefit from e commerce and similar technology.

The case study about Thamel.com says that the major marketing tool that was used was the word of mouth referral and the major segment targeted was the Nepalese living abroad. The late introduction of Internet in Nepal (in 1994), traditional banking system, weak legal framework and a large percentage of English language illiterate population are the major problems hampering the growth of Thamel.com.

2.1 Conceptual framework:

For this study, the relationship between dependent and independent variables, and the role of intervening variables will be analyzed. From literature review, the identified independent variables are:

Product information availability Vendor trust

Online seller website design and content Lack of electronic infrastructure

Security of transaction

Availability of product in lower price Product risk

Return and exchange policy

The dependent variable is the intention to purchase online.

The research will analyze whether the relationship between the dependent variables and independent variables exists or not; if the relationship exists, the research will further identify the strength of the relationship.

Intervening variables that may be the reason for the cause and effect relationship between the dependent and independent variables are:

Recommendations from website

Cultural aspects (price bargaining, Sensory perception) Population still adapting to technology

Lack of proper digital and electronic laws

3. Research Methodology

The primary research method for the study is survey questionnaire. The questionnaire was distributed to the participants via online forms. About 60 students and professionals from Kathmandu were chosen as respondents of the survey. 40

responses were collected. This method is chosen according to the cost and time feasibility of the research.

The major focus of the research is on the consumers within Nepal who have made online purchase at least once or who would consider buying products online. The research used the delimited sampling method in which the students were contacted for survey. The quantitative data collected from the self-administered structured questionnaire helped to determine the factors that highly affect the customer's intention to buy products online. The findings are based on the frequency testing using descriptive statistics with the aid of SPSS.

4.   Analysis of study:

4.1 Product information availability:

Correlations

		Purchased_online	Information_availability_1
Purchased_online	Pearson Correlation	1	-.077
	Sig. (2-tailed)		.636
	N	40	40
Information_availability_1	Pearson Correlation	-.077	1
	Sig. (2-tailed)	.636	
	N	40	40

'I'd make an online purchase only if I find detailed information about the products.' 'I compare the features of the product from different sites before purchasing online.'

The relationship between the availability of detailed information about products and the decision to purchase online is weak negative at the 0.636 significance level. Contrary to our

Correlations

		Purchased_online	Information_availability_2
Purchased_online	Pearson Correlation	1	-.009
	Sig. (2-tailed)		.954
	N	40	40
Information_availability_2	Pearson Correlation	-.009	1
	Sig. (2-tailed)	.954	
	N	40	40

10 literature review, it indicates that the buyers do not make an online purchase just because detailed information is available. The online vendors, therefore, concentrate on other factors rather than on making detailed product specifications available.

Also, the likelihood of comparing the product from different sites and decision to purchase has weak negative relationship but it has high significance level. It indicates that Nepalese customers don't have a tendency to compare whatever information available with the information on other sites before making purchase. Therefore, product information availability factors are not very important in the Nepalese context of E-commerce.

4.2 Vendor Trust:

'The reputation of the websites affects my decision to purchase from them.'

Correlations

		Purchased_online	Vendor_trust_1
Purchased_online	Pearson Correlation	1	-.116
	Sig. (2-tailed)		.477
	N	40	40
Vendor_trust_1	Pearson Correlation	-.116	1
	Sig. (2-tailed)	.477	
	N	40	40

'No matter how much I like the product, I do not buy from the website I can't trust.'

Correlations

		Purchased_online	Vendor_trust_2
Purchased_online	Pearson Correlation	1	-.030
	Sig. (2-tailed)		.854
	N	40	40
Vendor_trust_2	Pearson Correlation	-.030	1
	Sig. (2-tailed)	.854	
	N	40	40

In both of the questions of this section, the relationship is negative. The first question shows less significance and the second question is highly significant relatively. The negative correlation between the vendor trust factors and online purchase decision shows that, for Nepalese, the vendor trust doesn't matter much. This indicates that higher vendor trust doesn't necessarily mean that the decision to purchase online will increase. The reputation of the websites and trusted e-commerce sites do not play an important role in customers choosing to purchase online.

4.3 Online seller website design and content 'I like to buy from a website that is easy to use.'

Correlations

		Purchased_o nline	Website_desi gn_and_cont ent_1
Purchased_online	Pearson Correlation	1	-.131
	Sig. (2-tailed)		.419
	N	40	40
Website_design_and_co ntent_1	Pearson Correlation	-.131	1
	Sig. (2-tailed)	.419	
	N	40	40

'Website recommendations make me purchase more items than I initially intended.'

Correlations

		Purchased_o nline	Website_desi gn_and_cont ent_2
Purchased_online	Pearson Correlation	1	.188
	Sig. (2-tailed)		.246
	N	40	40
Website_design_and_co ntent_2	Pearson Correlation	.188	1
	Sig. (2-tailed)	.246	
	N	40	40

The ease of use of the website and online purchase decision has a weak negative correlation. The result has less significance. The data shows that even if the customers feel that the website has an easy interface; there is no higher chance that customers would make an online purchase. Nepalese customers have not reached to that maturity where the website design and interface would affect their decision to make online purchase.

Moreover, the recommendations that the website makes on the basis of the database maintained also don't play an important role in attracting the customers that could make increasing purchase online. This shows even if the websites provide higher

recommendations; the demand for online goods wouldn't increase. The customers are not influenced by the recommendations to make an order.

4.4 Lack of electronic infrastructure:

'In case of no Cash on Delivery payment system, I have no access to electronic payment (Credit card, e-sewa).'

Correlations

		Purchased_online	Lack_of_electronic_infrastrucutre_1
Purchased_online	Pearson Correlation	1	-.180
	Sig. (2-tailed)		.266
	N	40	40
Lack_of_electronic_infrastrucutre_1	Pearson Correlation	-.180	1
	Sig. (2-tailed)	.266	
	N	40	40

'I do not always have access to the internet.'

Correlations

		Purchased_online	Lack_of_electronic_infrastrucutre_2
Purchased_online	Pearson Correlation	1	-.289
	Sig. (2-tailed)		.070
	N	40	40
Lack_of_electronic_infrastrucutre_2	Pearson Correlation	-.289	1
	Sig. (2-tailed)	.070	
	N	40	40

From the data, it is found that the lack of infrastructure has a negative correlation with decision to make an online purchase but at a less significance level. Not having an access to electronic payment and internet would not hinder the customers' decision to purchase online. Therefore, the vendors should make all the effort to reach out to potential customer despite of the fact that internet infrastructure needs lot of development in Nepalese context.

Specifically, the correlation between not having a stable access to the internet and decision to make online purchase has strong negative correlation and at high significance level.

4.5 Security of transaction:

'I do not think paying online is secure.'

Correlations

		Purchased_o nline	Online_securi ty_1
Purchased_online	Pearson Correlation	1	.141
	Sig. (2-tailed)		.385
	N	40	40
Online_security_1	Pearson Correlation	.141	1
	Sig. (2-tailed)	.385	
	N	40	40

'I do not trust the e-commerce websites to keep my information secured.'

Correlations

		Purchased_o nline	Online_securi ty_2
Purchased_online	Pearson Correlation	1	-.188
	Sig. (2-tailed)		.247
	N	40	40
Online_security_2	Pearson Correlation	-.188	1
	Sig. (2-tailed)	.247	
	N	40	40

The correlation for first question under security transaction is positively correlated whereas second question is negatively correlated. Both the results are less reliable as the value of significance level is greater than 0.05. Based on the above table, it can be stated that Nepalese people's fear of third party intrusion while paying online is found less. Security from hackers or crackers has not affected buyers' decision to purchase online in Nepal. On the other hand, the negative correlation on second question indicates that people have not yet developed trust towards Nepalese e-commerce websites. So, lack of trust on online vendors to keep their information secure could be one of the hindering factors for Nepalese e-tailing.

4.6 Product Risk

Correlations

		Purchased_o nline	Product_risk_ 1
Purchased_online	Pearson Correlation	1	-.287
	Sig. (2-tailed)		.072
	N	40	40
Product_risk_1	Pearson Correlation	-.287	1
	Sig. (2-tailed)	.072	
	N	40	40

'I like to touch and feel the product before I purchase it.'

15'I fear that the product that I receive will be different than what is shown in the website.'

Correlations

		Purchased_o nline	Product_risk_ 2
Purchased_online	Pearson Correlation	1	-.157
	Sig. (2-tailed)		.333
	N	40	40
Product_risk_2	Pearson Correlation	-.157	1
	Sig. (2-tailed)	.333	
	N	40	40

Both the questions under product risk factor have shown negative correlation with decision to purchase online. While the first question shows high significance, the second question could be less reliable. The negative correlation between product risk factors and decision to purchase online indicates that Nepalese have not yet adapted the online purchase culture. Nepalese are very comfortable with physically assessing the product before purchasing it and they have not yet initiated to break down this cultural barrier. The fear of receiving the product different from what is shown in the website in terms of quality, size, colour, etc. have hindered the growth of e-tailing in Nepal.

4.7 Availability of product in lower price

'Products in online shopping websites are cheaper than the products in physical retail stores.'

Correlations

		Purchased_o nline	Lower_price_ availability_1
Purchased_online	Pearson Correlation	1	.026
	Sig. (2-tailed)		.872
	N	40	40
Lower_price_availability_ 1	Pearson Correlation	.026	1
	Sig. (2-tailed)	.872	
	N	40	40

'I prefer traditional retail stores to online websites because I can bargain and find the products in lower price.

Correlations

		Purchased_o nline	Lower_price_ availability_2
Purchased_online	Pearson Correlation	1	-.155
	Sig. (2-tailed)		.340
	N	40	40
Lower_price_availability_ 2	Pearson Correlation	-.155	1
	Sig. (2-tailed)	.340	
	N	40	40

The relationship between availability of lower price products in online websites and decision to purchase is weak positive. It indicates that Nepalese customers prefer to shop online if they can find products that cheaper than what the traditional retail shops offer. The availability of wide range of product, cutting of middlemen services, and low inventory cost can help reduce price of products for e-tailers. So, Nepalese online shops can use lower price as a competitive advantage to attract customers.

On the other hand, bargaining with the traditional retailer to lower the price and decision to purchase online has weak negative relationship. It indicates that the more bargaining power customers get in traditional retail shops, the lesser the demand for online retail shops. The online vendors have to initiate customer relationship prices by offering various discounts to most visiting customers, discounts on bundled products, etc.

4.8 Return and exchange policy

'I may not be able to return the goods purchased online. Therefore, I don't prefer online shopping.'

Correlations

		Purchased_o nline	Return_and_ exchange_pol icy_1
Purchased_online	Pearson Correlation	1	-.448**
	Sig. (2-tailed)		.004
	N	40	40
Return_and_exchange_p olicy_1	Pearson Correlation	-.448**	1
	Sig. (2-tailed)	.004	
	N	40	40

**. Correlation is significant at the 0.01 level (2-tailed).

'I make an online purchase only if the return and exchange provision is similar to the traditional market.'

Correlations

		Purchased_online	Return_and_exchange_policy_2
Purchased_online	Pearson Correlation	1	-.056
	Sig. (2-tailed)		.731
	N	40	40
Return_and_exchange_policy_2	Pearson Correlation	-.056	1
	Sig. (2-tailed)	.731	
	N	40	40

No return policy on online retail websites and online purchase decision shows a strong negative correlation and the result is highly significant. This data shows that the more the online vendors do not provide return and exchange services, the lesser will be the demand for online goods. In most Nepalese online shopping scenario, return policy is very strict unless the goods were damaged or completely different goods were delivered. First the cash is to be handed to the delivery person before the goods are exchanged. The customers cannot n the box or asses the product before payment is done. This creates fear among customers that the product they have purchased might not be satisfactory but they have to accept it.

With traditional shopping customers and touch and feel the product, take time to make decisions and can decide to not purchase until the last moment. Customers only purchase the products after they are fully satisfied. But with online shopping, the customers have to satisfy themselves with virtual images of the product and fear that the product might not the same satisfaction when physically assessed but cannot return. So, return and exchange policy is one the hindering factors that has high impact on decline in growth of Nepalese e-commerce.

5. Findings and implications

The objective of the research was to identify the factors affecting customer's decisions in ecommerce and their correlation to the purchase decision in ecommerce. Major findings of the research and their implications are as follows:

The Nepalese ecommerce consumers do not need detailed information about the products but they do tend to compare the information of products on different sites before making the purchase.

Contrary to the literature review, it has been observed that the Nepalese ecommerce customers purchase from the vendors whether they trust them or not and

their reputation does not hold high weightage in the customers' perception.

The ease of use of websites coupled with the website recommendations are likely to persuade the customers to buy from a website.

Also contrary to literature review, the lack of internet infrastructure does not seem to hinder the purchasing decision of the customers. However, vendors should put an effort for developing the infrastructures in order to boost their sales.

Similarly, although it is found that Nepalese customers do not perceive the risk of hackers and crackers, they still do not trust the ecommerce websites to make online payment or to secure the information they collect.

As indicated by this research, Nepalese customers have not yet adapted to the culture of buying online and the fear of receiving a different product than what they have ordered from the website hinder the customer's decision to purchase online.

Customers tend to purchase online if the products are found cheaper online in comparison to retail stores. Also, the bargaining option offered by traditional stores negatively impacts the consumers' decision to purchase online. This means that due to the presence of bargaining option in the traditional stores, customers prefer to buy in these physical stores rather than buy at a fixed rate in the online stores.

Likewise, the strict return and exchange policy of Nepalese ecommerce websites negatively impacts the purchase decision of ecommerce customers in Nepal. If the customers find that the online sites do not match their expectations that have been there for the physical stores, they are likely to decide not to buy from the online stores.

6. Conclusion:

Nepalese customers are found to be aware of the ecommerce websites' boom in Nepal.

However, they still prefer the traditional retail shops to ecommerce websites for their purchase. The lack of online purchase preference can be attributed to the customers' fear of getting different products than which they have ordered from the websites, their distrust in online payment system and strict exchange and return policy of ecommerce websites. Ecommerce entrepreneurs' proactive advertisements and flexibility in the exchange and return policy will bring drastic change in ecommerce business in Nepal.

Other than that, a good user interface of the websites and website recommendations can significantly boost the sales of the ecommerce entrepreneur. Likewise the ecommerce entrepreneur should consider auction and reverse auction

business models to serve the bargaining option preferring Nepalese customers. Another approach to boost ecommerce business will be to invest in making internet infrastructure available to Nepalese population to increase the customer base.

7. Limitations:

Although the objectives of the research are fulfilled, there are some unavoidable limitations. Among the factors that influenced the purchase decisions of the customers, only three factors i.e. the internet infrastructures, product risk and return and exchange policy have significant correlation to the purchase decision of the customers. Therefore, readers should be careful while interpreting the data. Due to the time and cost constraints, the survey was conducted only among 40 of the students and professionals. Therefore, a greater number of diverse sample should be taken to generalize the results. Lastly, there has not been any research conducted in Nepalese context previously and the research depends on the reviews of literatures of foreign countries that have close relevancy to the Nepalese e-commerce customers. Therefore, with the backdrop of our research, future studies should be done to better understand the factors that influence the purchase decision of Nepalese e-tailing customers.

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A REVIEW ON ENHANCED SOCIAL AWARENESS DEVELOPMENT

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Abstract:

The research question of how social awareness support in computer systems for groups and communities can be designed in a successful way. While the field of human-computer interaction has been working with similar questions for more than 20 years, many aspects of people's cooperation and the way those should be considered in system design still need further consideration and research. The paper presents a number of projects where systems for cooperation have been designed for different settings and different kinds of use with a particular interest in social awareness. Drawing from the experiences of the different projects, design sensitivities around awareness, as a central prerequisite for collaboration, are suggested. Another contribution of the thesis is the presentation of a theoretical model for awareness, called Aether, introduced by us a number of years ago. We will discuss the theoretical implications of the model as well as a number of applications of it based on our own work as well as based on the work of other researchers who used Aether, by this providing confirmation of our model. Based on the findings around awareness, the thesis argues for a 'translucent' approach to the issue of socio-technical balance that one has to consider in the design process. Instead of trying to understand and model human behaviour or the social organization of cooperation, in order to 'code' them into the computer system, this approach advocates for systems that mediate information in a 'translucent' way so that people can retain the control of the organization of cooperation in their given context.

Introduction:

1. Awareness:

In the field of Computer Supported Cooperative Work (CSCW), as a relevant part of the HCI research agenda, a strong interest in the issue of awareness emerged from

the beginning. In designing computer systems for cooperation, researchers noticed very early on that their expectations in terms of results did not materialise (Grudin 1988). Even if their systems provided users with good communication channels, be it sound, video or text, still, interaction between the different actors was limited. They started looking at the cause of this and soon realized that notions used up to that moment, like 'communication' or 'workflow' could not fully encompass the ways in which cooperation really works. Early workplace studies based on ethnographically inspired methods (e.g. Heath and Luff 1992) pointed out that coordination and integration of activities happened in 'seamless', often non-verbal, non-explicit ways[2]. These ways of projecting and monitoring surrounding information for use in the collaborative process were labelled as 'awareness' (Dourish and Bellotti 1992). Soon after realising that computer systems for cooperation might fail precisely because of the lack of support for this information exchange, awareness became one of the central themes of CSCW research work. While most researchers agree on its importance, finding a clear definition of awareness has not materialised (Schmidt 2002). Though awareness is an everyday word, dictionary definitions do not help us to place this concept in the CSCW research. A number of earlier researchers attempted a definition that would be useful for this field. One such often mentioned definition (Rodden 1996), suggests that awareness is "knowing what is going on… understanding the activity of others information that provides context for own activity" [5]. Dourish and Bly (1992) propose that awareness is "knowing who is around, what activities are occurring, who is talking 2 with whom" while Dourish and Bellotti (1992) define it as "understanding the activity of others as a context of your own activity"[5].

We find it useful to also identify what awareness is not, as this will delimit the scope of the concept and of our interest, in this way complementing the definition of awareness:

- awareness is not only feedback; the major difference between the two concepts relates to the people involved; while feedback means some sort of information that confirms to a person the effects of an action taken by the same person, awareness refers to information that one person has about another person or artefact; as such, good collaborative systems need to provide both adequate feedback and adequate awareness;

- awareness is not only communication; while awareness involves exchanging information, it is not the same as communication; the fact that a system provides

communication between different people does not automatically imply that proper awareness information is also exchanged; communication channels can be surely used to convey awareness information but from a conceptual point of view it is important to keep in mind the distinction;

- awareness is not only coordination; while awareness is often used for coordination, it offers a richer understanding of the social situation than just the coordination aspects.

2. Research Questions:

The concerned with the overall theme of social awareness in the context of designing computer support for collaboration. More specifically, a number of research questions are addressed. In discussing the concept of awareness a number of issues must be considered. A framework that approaches these issues in a structured way is the one suggested by Gutwin and Greenberg (2002)[7]. While the focus of their endeavour seams limited to desktop awareness, the 11 framework does provide a coherent set of questions that need to be raised when designing systems for cooperation. According to Gutwin and Greenberg, there are three major concerns in the design of awareness features in systems that support cooperation:

- *What kind of information do people keep track of in shared workspaces?*

- *How do people gather this information?*

- *How do people use workspace information in collaboration?*

These questions can be translated in another set of questions related to providing support for social awareness in interactive systems.

The questions we will treat in this research are:

What information is relevant for social awareness and how could it be collected by the system?

How can awareness data collection that includes information on people be balanced in respect to privacy and integrity?

How can the collected data be filtered, interpreted and/or transformed in order to obtain information relevant to social awareness? What information is to be presented to the user, when and how?

@work - Supporting Social Awareness

This chapter presents a project called @work. The goal of the project was to design and study a computer based tool intended to strengthen social group awareness

within a research laboratory[15]. While it was performed in the early '90s and, as one will notice, the technology used might seem simple and ancient by nowadays' standards, nevertheless it offered a very good chance of addressing a number of significant questions about people working together and how awareness mechanisms could be used to improve this cooperation. By doing so, it lays the ground for the other projects of the thesis as most of the issues, concerns and problems have remained of interest, despite, or maybe because of, all the new technologies that have become main stream in the meantime. Not only will this work allow us to identify interesting arguments and points of view for our final discussion, but it will also provide interesting insights into the design process used and into the way in which the PD methods have helped us both in identifying the relevant issues to be addressed and in finding solutions for these needs.

The system described in this chapter was intended to provide similar advantages as physical proximity through computer support, bridging the gaps between people, and strengthening awareness and group consciousness among the lab members. The goal of the project was to provide a system to be used naturally and regularly by the group members to inform each other where they are, what they are doing and how they could be reached. By this we hoped to have encouraged informal, spontaneous collaboration and support community building. On certain mornings upon arriving, the lab was full of activity and energy while on other days it was more or less empty. This could be confusing if you don't know the working habits of the IPLab people [16]. Their work included lecturing, so they could be in classes, as well as research, so they could be in the library or in a computer room. The lab also ran external research contracts that may keep the staff out of the lab's location. The working hours were not regulated; people worked in the office or at home. Everything was fine as long as one would show up at the meetings and lectures where one's participation was expected. But it was not socially accepted to stay out of touch or to be unreachable for a long time. The 'non written law' stated that you should regularly read your electronic mail and reply within the same day in most cases. The academic world that IPLab acted in is organized in networks and, even if the lab sometimes seemed to be empty, the activity within the virtual networks seldom stopped.

Working in a multi-disciplinary community sets high standards for the members. They are not only obliged to follow the discussion within their own field, but also within the field of several other laboratory members. In order to find someone in

the lab, people used a sign-in board (Figure 1). Placed at one of the two doors accessing the lab, it contained all staff members and blue magnetic stickers that should indicate whether you are 'in' or 'out'. But since several of the Ph.D. students entered through another door, they often forgot to adjust their sticker. To use the computer to see if a colleague is 'on' the computer network (e.g., the UNIX finger command) was seen by most as a more reliable way to check whether he/she was present or not. Still such systems offer only information regarding the use of computers, a rather limited concept of a person's 'presence'

Fig 1: The IPLab's sign-in board

The group could also use other communication programs (in the UNIX environment) that made it possible to chat over the network. Those were mainly used by the master students and by some Ph.D. students, all with a computer science background, and only if they knew each other well. A problem reported in the use of chat programs is the fact that these applications remove the normal social hierarchy, which can make users uncomfortable. This also prevents a wider usage since the risk to commit mistakes with a plausible negative social impact is felt to be high. Many also felt unsure about when it is appropriate to use new media for communication with colleagues. An exaggerated care for a colleague's workload, especially for those who you don't know that well, was common. Meeting face-to-face was often desired for

reasons, such as the sensitivity of the subject or because of not having seen each other for a while.

Social Awareness and Communities:

The previous chapter has presented a first setting in which we considered and defined social awareness. We identified the relevant issues and we have looked at a number of experiments for treating the research questions formulated in the Introduction of this thesis. This has given us a fist picture of social awareness in a traditional work-related setting, with a group of people following, more or less, formal organizational lines. In order to deepen our understanding of social awareness, we will look in this chapter at the same research questions in a less formal setting, that of communities. Communities of practice were the focus of the first two projects: Saxaren and Svenskwebb. In both of them the goal was to identify ways in which knowledge sharing among teachers working in distributed or isolated situations could be encouraged, supported and improved with the help of interactive systems. We have chosen in both of them to attempt this by enabling and supporting the development of communities of practice. As presented in the introduction, these communities have been suggested as proper vehicles for knowledge sharing. Saxaren will be presented at greater length as in this project social awareness proved to be the key in improving the emerging community of practice. As such, it turned out to be an interesting setting for considering the research questions at hand. We will then briefly look at Svenskwebb, limited to the themes relevant to the thesis, as it will provide us with a pertinent comparison to Saxaren. While different in goal and approach, we will also briefly present Ajmo Splite!, an intensive two weeks projects done during a PhD Summer School in Croatia. Of relevance to this thesis, the project offers a reflection on how interactive systems can play a role in sparking social awareness even in traditional communities, like the community of a city as well as an interesting reflection on use of Participatory Design methods even under strong time constraints. By these three design-oriented projects, this chapter will look at the issues surrounding social awareness in communities, but in a number of different settings. The different approaches tested will allow for relevant findings that will be discussed in light of the research questions in the final chapter of the thesis.

The CoPland Project The goal of the Copland project (Groth et al. 2006) was to study how IT could support knowledge transfer among professionals who work in

loosely coupled ways or isolated situations. The project aimed to look both at the technical solutions and at the social constructions that encourage knowledge to be shared and transmitted within organizations or groups of such professionals. The focus of the research was to foster communities of practice within these organizations as a vehicle for knowledge exchange. The project started with the belief that there can be no IT system that can leverage long-term knowledge handling in an organisation without social structures suitable for facilitating knowledge dissemination, such as the non-canonical structures proposed by Brown and Duguid (1991, 2000). In the approach we took in CoPland, the social structure, its practices and the system complement each other and co-evolve. We view the researcher intervention in the setting for the creation of such structures and the corresponding systems in the tradition of Participatory Design (PD) practices. Learning has been an important aspect in organizations for a long time. Transferring knowledge between organization members, especially indirectly from past to future members, has been approached in a number of ways. While the initial approaches were based on storing and capturing (in databases), the more recent approaches are based on nurturing 'communities of practice' within the organization, as suggested by Wenger (2002), where various types of expertise are discussed and developed. On the way, a passage from canonical, formal institutions to non-canonical, informal, member-driven communities, is not a straightforward process, as described by Brown and Duguid (1991, 2000).

The role of social awareness in fostering these kinds of informal communities is the focus of this chapter. While not always approached in a structured way, issues regarding this type of awareness and the support provided by IT systems for it can play a central role in the technical social interplay needed for a community of practice. Thus, our presentation of the three projects will be made through the social awareness lens. At the beginning of the Copland project we decided that we wanted to work with groups of teachers, as we considered that they could provide a good environment for testing our ideas. While most people would agree that teaching is a very knowledge-intensive activity, most would think that teachers have the prerequisites for strong collaboration among themselves, both on topics of the respective subject and on more general questions of pedagogy and daily activities. Still, we considered that while that might be the case in certain schools, especially the large ones in major cities, we found that this is not the case for many teachers. Teachers form a group of professionals that seldom have one single workspace. They typically work both from their home and their school.

Also, in school they may not even have an office. Teachers spend most of their time in the classroom during an ordinary workday, leaving few moments for social encounters and chats with their colleagues. This type of work has been also described by the term 'nomadicity' (Bogdan et al. 2006; Rossitto et al. 2007), initially observed in amateur settings (Bogdan 2003; Bogdan and Bowers 2007; Bogdan and Mayer 2009), as their work and presence is fragmented, in space as well as in time. Thus teachers have special problems with regard to developing and maintaining communities of practice. If teachers are to benefit from well-functioning communities of practice information and communication technologies may provide a viable solution.

Discussion and Conclusions:

The above review looked at a number of design-oriented projects where our interest was to address the social awareness related questions raised in the beginning of the thesis. The second part has introduced Aether, a theoretical model for awareness support in CSCW systems. We have discussed its theoretical implications as well as envisioned ways of using the concepts of the model in a number of areas. In this review the plan to look back at those projects and readdress the issues presented in the Introduction. We will use the diversity of the settings 'visited' in these projects and we will start by understanding how the settings of these projects have evolved in time, in line with the way in which computer use has changed and in line with the ever-shifting focus of HCI research. Having the experience from the different projects and having the approach proposed in Aether, we will revisit the way in which real-life characteristics of awareness, as introduced in the first Chapter, are related to solutions in interactive systems that support social awareness. We will also re-discuss the awareness genres presented in the Introduction, looking at how our own solutions relate to the different types of approaches. We will then use these experiences in order to revisit the research questions at hand and, by answering them, we will present implication for the design practitioner.

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DELHI METRO: A BOON TO DELHI

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Abstract:

The Metro has reduced the city, and its overwhelming vastness, to a friendlier size and shape — straight lines replacing radials and ring roads. Even as the city expands in size and population, the Metro contracts it. Through its underground, at-grade and elevated routes, the Metro has become a permanent lens through which one can see the city. Metro stations have become reliable and well-known physical markers of the city. This study is done in the geographical limits of Delhi & NCR region where the Delhi Metro is either operational or going to be operational soon. The study analyses the factors influencing the people shifting from private transport towards Delhi Metro. Data was collected from 601 respondents and significant difference was observed between travelling convenience and automated services for age and no difference was observed for gender.

Introduction:

Delhi has significant reliance on its transport infrastructure. The city has developed a highly efficient public transport system with the introduction of the Delhi Metro, which is undergoing a rapid modernization and expansion. There are 5.5 million registered vehicles in the city, which is the highest in the world among all cities most of which do not follow any pollution emission norm (within municipal limits), while the Delhi metropolitan region (NCR Delhi) has 11.2 million vehicles. Delhi and NCR lose nearly 42 crore (420 million) man-hours every month while commuting between home and office through public transport, due to the traffic congestion. Therefore serious efforts, including a number of transport infrastructure projects, are under way to encourage usage of public transport in the city.

Prior to independence in 1930s, public transport in the city was in private hands, with people relying mainly on tongas and the bus services of the 'Gwalior Transport

Company' and 'Northern India Transport Company'. But with the growing city, it soon proved inadequate, thus Delhi Transport Corporation (DTC) bus system was established in May 1948. The next big leap in city transport was the opening of Delhi Metro, a rapid transit system in 2002.

Public transport in the metropolis includes the Delhi Metro, the Delhi Transport Corporation (DTC) bus system, auto-rickshaws, cycle-rickshaws and taxis. With the introduction of Delhi Metro, a rail-based mass rapid transit system, rail-based transit systems have gained ground. Other means of transit include suburban railways, inter-state bus services and private taxis which can be rented for various purposes. However, buses continue to be the most popular means of transportation for intra-city travel, they cater to about 60% of the total commuting requirements.

Private vehicles account for 30% of the total demand for transport, while the rest of the demand is met largely by auto-rickshaws, taxis, rapid transit system and railways.

Indira Gandhi International Airport (IGI) serves Delhi for both domestic and international air connections, and is situated in the south-western corner of the city. In 2005-2006, IGI recorded a traffic of more than 20.44 million passengers. (Both Domestic and International), Heavy air-traffic has stressed on the need for a secondary airport, which is expected to come-up in the form of Taj International Airport near Greater Noida, alongside Delhi-Agra highway.

The Delhi government is planning to have 413 km of metro, 292 km of BRT, and 50 km each of monorail and light rail by 2020.

Currently, the only international train service to Delhi is the Samjhauta Express to Lahore, while it is possible to change trains to board rail services to Bangladesh and Nepal which commence in other cities of India. In the future, a high-speed rail link is being considered that would link New Delhi with Kunming, China via Myanmar.

Review of Literature:

Sudin Bag; Dr. Som Sankar Sen (2012) in their paper "Kolkata Metro Railway and Customer Satisfaction: An Empirical Study" concluded that in today's competitive scenario consumer satisfaction is the first priority. For this, business is to meet the expectation of its customers. The organization should aim not only at satisfying the customer but also focus on the delighting them. Thus it has become essentials for organization to identify the factors that affect customer satisfaction level and

consciously measure them so as to try and bring about the necessary changes on the basis of customer perception and requirements.

Ankit; Anoop in their paper "Delhi Metro Rail Corporation - Analysis of Operating Environment & Competition" The Delhi Metro project gave Delhi a world-class mass rapid transit system (MRTS). More importantly, it stood out from most other public sector projects in India as it was completed on schedule and within the budgeted cost. DMRC was registered on 03/05/95 under the Companies Act, 1956 for implementation and subsequent operation of Delhi Metro. It is a joint Venture between Government of India and the Government of National Capital Territory of Delhi, in equal partnership.The main objective of DMRC is to improve Delhi's urban environment by reducing traffic congestion, exhaust emission and other types of urban pollution caused by motor vehicles, and to play a large role in improving Delhi's transit system.

Sartaj Khera in his paper "Delhi Metro is Good Public Sector Project" The Delhi Metro project gave Delhi a World-Class Mass Rapid Transit System. More importantly, it stood out from most other public sector projects in India in that it was completed on schedule and within the budgeted cost. The study describes the organization and planning of the project and highlights the step taken by the DMRC to ensure the successful completion of the project. It also explains how DMRC managed the various stakeholders like the central and state governments, the contractors and the citizens of Delhi to ensure that the project was implemented smoothly. Finally, the study also tells the brief discussion on the future plans of DMRC.

Philippe Gagnepain; Marclvaldi (2002) in their paper "Incentive Regulatory Policies: The Case of Public Transit Systems in France" assess the empirical relevance of the new theory of regulation, using a principal-agent framework to study the regulatory schemes used in the French urban transport industry. Taking the current regulatory schemes as given, the model of supply and demand provides estimates for the firms' inefficiency, the effort of managers, and the cost of public funds. It allows us to derive the first-best and second-best regulatory policies for each network and compare them with the actual situation in terms of welfare loss or gain. Fixed-price policies lie between fully informed and uninformed .second best .schemes. Cost-plus contracts are dominated by any type of second-best contract. From these results, we may conjecture that fixed-price contracts call for better-informed regulators.

Matthew E. Kahn(2007) in his paper "Gentrification Trends In New Transit-Oriented Communities: Evidence From 14 Cities That Expanded And Built Rail Transit Systems" Over 25 billion dollars were spent between 1970 and 2000 in 14 major cities in the United States on the construction of new rail transit lines. This massive investment in rail transit construction and expansion allows me to study the consequences of local public goods improvements for communities nearby new stations. This article uses a 14-city census tract–level panel data set covering the years 1970 to 2000 to document significant heterogeneity in the effects of rail transit expansions across the 14 cities. Communities receiving increased access to new "Walk and Ride" stations experience greater gentrification than communities that are now close to new "Park and Ride" stations.

By Anu Singh Lather and Sangeeta Mohan (2007) in their study "A Comparative Study Of Executive And Non-Executive Associates Of Delhi Metro Rail Corporation For Their Level Of Commitment And Personal Efficiency" study the level of commitment and personal efficacy amongst the associates of Delhi Metro Rail Corporation (DMRC) and also to understand the relationship between these two variables. Data was collected from 50 executives and 50 non-executives of DMRC. For this purpose, Organizational Commitment Instrument (OCI) and Personal Efficacy Test was administered individually to all employees. The comparison of results of executive and non–executive associates showed that large number of executive associates were highly committed, moderate number of employees fell into medium commitment range and few were low committed executives. The results were almost reverse in case of non–executive employees. There was only one employee from non– executive group who showed high level of commitment. Majority of this group was either moderately committed or low on commitment

By Amol Azad; Rajat Singla (2006) in their paper "Let Us Begin The Journey Through Delhi Metro" The National Capital Territory of Delhi with a population of around 14 million has a vehicle population of around 4 million. Bus travel is the pre-dominant mass transportation system in Delhi. This has resulted in increasing traffic congestion, increasing road accidents and increasing air pollution. Though a number of studies were carried out and recommendations made to solve the mass transportation problem of Delhi, it was only in 1998 that the DMRC was formed with equal equity participation of the Government of India and the Government of the capital territory of Delhi to plan, execute, operate and maintain the Delhi Metro. The Delhi Metro Rail

Project is being planned and executed in four phases – Phase I, Phase II, Phase III, Phase IV.

By Fenil Shah in his paper "Delhi Metro Rail – A Technological And Financial Breakthrough" studied main reason behind Metro Planning. As cities grow in size, the number of vehicular trips on road system goes up. This requires a pragmatic policy shift to discourage private modes and encourage public transport. Delhi has experienced phenomenal growth in population in the last few decades. Its population has increased from 6 million to almost 18 million today. For want of an efficient mass transport system, the number of motor vehicles had increased from 0.5 million to more than 4 million today. The result is extreme congestion on Delhi roads, ever slowing speed, increase in road accidents, fuel wastage and environmental pollution with motorized vehicles alone contributing to about two thirds of the atmospheric pollution.

Om Prakash Agarwal; Samuel L. Zimmerman (2008) in their paper "Toward Sustainable Mobility In Urban India" With rapid growth in the number of personal motor vehicles, Indian cities have been facing increasing congestion and worsening air quality. Yet until early 2005 little attention was paid to this problem, and remedial measures were focused largely on overpasses and new roadway capacity. Only Delhi, Calcutta, and Chennai had built functioning metro rail systems. However, by the second half of 2006, barely a year and a half later, the situation changed considerably, and public transport became the focus of attention in most large and medium-sized cities. This paper looks at the national initiatives that helped bring about those changes. The adoption of a national urban transport policy along with the launching of a national urban renewal mission with a sizable commitment of funds helped focus attention on improving public transportation. These were supplemented by a series of well-conceived and -planned initiatives, again led by the national government, to generate more widespread awareness of urban mobility problems and how they could be successfully addressed. The results were visible in a mere 18 months, by which time several cities had already formulated plans for significantly improved public transport and the first incremental phase of what will be India's first bus rapid transit system had become operational.

Mukti Advani; Geetam Tiwari (2005) in their paper "Evaluation Of Public Transport Systems: Case Study Of Delhi Metro" Growing number of vehicular trips by cars and two wheelers which result in traffic congestion, air pollution and traffic accidents has become a major concern in urban areas. Investments in high capacity rail

based mass transit systems are being promoted to arrest this trend. In the last two decades Kolkata, Chennai and Delhi have invested in MRTS/LRT systems. This paper analyses the methodology and arguments used to justify these systems. The paper presents evaluation of Delhi metro in terms of capacity, travel time and accessibility to the system and evaluation indices reflecting commuter's perspective.

Research Objectives:

Objective 1: To study the factors influencing preference of using Delhi Metro.

Objective 2: To analyze the influence of demographic characteristics of consumers on their preference towards Delhi metro

Hypothesis:

$H0_1$: There is no significant difference between the mean scores of various factors of preference towards metro for different age groups.

$H0_2$: There is no significant difference between the mean scores of various factors of preference towards metro for different genders

Sample and Data Collection:

Before starting the data collection for the study the questionnaire was pre-tested to assess the validity and reliability. Also, any possibility of any weakness can also be ruled out at this stage. The statements of the questionnaire were discussed with the experts of marketing research and the suggestions given by them were incorporated i.e. some statements were discarded. After the final approval from experts, pilot study was undertaken on 65 respondents to ensure the appropriateness of the statements. The questionnaire was revised and the final questionnaire was administered to 650 respondents to get a targeted 601 valid responses (92.46% response). The data was analyzed by software namely SPSS version 19.0 and Descriptive Analysis, Independent sample T-Test was used to test the hypotheses and factor analysis was used to check out the factors.

Factor Analysis was used on 41 items for determining the various influencing factors for Delhi Metro. The hypotheses to assess the impact of demographic characteristics of consumers on their preference of Delhi Metro has been tested using Independent Sample T-Test and One-Way ANOVA.

For reliability Cronbach's Alpha value was checked which came out to be 0.937.

Table1: Reliability Statistics

Cronbach's Alpha	N of Items
.937	41

The demographic characteristics of the respondents depict that equal representation of respondents of different age groups. 146 respondents (24.3%) were between the age group of 14-18 years, 178 respondents (29.6%) were between the age group of 18-30 years, 126 respondents (21%) were between the age group of 30-40 years and 151 respondents (25.1%) were of 40 years and above. Also, the descriptive statistics table shows that 342 respondents (56.9%) were males and 259 respondents (43.1%) were females. Males have a higher representation in the sample than females.

The study comprise of descriptions and tabular displays to present suitable context for depicting conclusions from the data collected. Tables prove to be apt method to improvise the method of presentation of the analysis. . "Factor Analysis" has been used to find out the important factors of preference towards Delhi Metro for the study by using SPSS Software 19.0 version. The questionnaire comprised of 6 negative statements and reverse coding was done for negative statements.

Factor Analysis:

Factor analysis is a statistical technique that reduces data and allows simplification of the co relational relationships between continuous variables. Exploratory factor analysis is used to identify constructs and further investigate relationships between key interval scaled questions to ascertain reasons for preference of metro from a sample of 601 respondents. To test, following steps were taken:

- At the first stage correlation matrices were computed. It proposed to go ahead with factor analysis as there is enough correlation.

- A study of Kaiser-Meyer-Olkin's Measure of Sampling Adequecy (MSA) found enough correlation for all the variables (KMO & Bartlett's Table 2)

- Kaiser-Meyer-Olkin MSA's score of 0.939 indicated that the sample size is adequate for sampling.

- Barlett test of sphericity is used to test the overall significance of correlation matrices and it also provided support for the validity of the factor analysis (KMO & Bartlett's Test Table 2).

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.939
Bartlett's Test of Sphericity	Approx. Chi-Square	13201.950
	Df	820
	Sig.	.000

Once it is concluded that the data is suitable for factor analysis, data is extracted using Principal components analysis that helps determine the factor underlying the relationship between variables. The total variable Explained box is suggesting that it extracts nine factors which accounts for 67.698% of the variance of the relationship between variables. (Total Variance Explained Table 3).

Table 3: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	12.417	30.284	30.284	12.417	30.284	30.284	4.359	10.632	10.632
2	2.933	7.153	37.437	2.933	7.153	37.437	4.286	10.453	21.085
3	2.481	6.051	43.488	2.481	6.051	43.488	4.082	9.957	31.041
4	2.059	5.023	48.511	2.059	5.023	48.511	4.009	9.777	40.818
5	1.970	4.805	53.316	1.970	4.805	53.316	3.327	8.115	48.933
6	1.653	4.032	57.348	1.653	4.032	57.348	2.096	5.111	54.044
7	1.552	3.786	61.134	1.552	3.786	61.134	2.091	5.099	59.143
8	1.444	3.523	64.657	1.444	3.523	64.657	2.080	5.074	64.217
9	1.247	3.041	67.698	1.247	3.041	67.698	1.427	3.480	67.698
10	.741	1.806	69.504						
11	.684	1.668	71.172						
12	.625	1.526	72.697						
13	.621	1.516	74.213						
14	.590	1.438	75.651						
15	.552	1.346	76.997						
16	.519	1.267	78.264						

17	.504	1.228	79.492								
18	.478	1.167	80.658								
19	.476	1.162	81.820								
20	.467	1.139	82.959								
21	.462	1.128	84.087								
22	.443	1.081	85.169								
23	.432	1.054	86.223								
24	.415	1.012	87.235								
25	.401	.977	88.213								
26	.397	.967	89.180								
27	.371	.905	90.084								
28	.365	.890	90.974								
29	.347	.846	91.821								
30	.344	.838	92.659								
31	.334	.816	93.475								
32	.316	.770	94.245								
33	.311	.760	95.004								
34	.300	.732	95.737								
35	.285	.696	96.433								
36	.278	.679	97.112								
37	.261	.637	97.748								
38	.257	.627	98.375								
39	.242	.591	98.966								
40	.234	.572	99.538								
41	.189	.462	100.000								

Factors are rotated for better interpretation since unrotated factors are ambiguous. The goal of rotation is to attain an optimal simple structure which attempts to have each variable load on as few factors as possible, but maximizes the number of high loadings on each variable (Rummel, 1970). Ultimately, the simple structure attempts to have each factor define a distinct cluster of interrelated variables so that interpretation is easier (Cattell, 1973). Varimax rotated factor analytic results for factor influencing the choice of metro is shown in Rotated Component matrix Table 6.

Table 4: Rotated Component Matrixa

	Component								
	1	2	3	4	5	6	7	8	9
S28	0.751								
S7	0.746								

	C1	C2	C3	C4	C5	C6	C7	C8
S20	0.744							
S19	0.732							
S1	0.716							
S35	0.688							
S8	0.683							
S33		0.824						
S40		0.812						
S30		0.792						
S31		0.79						
S32		0.773						
S26		0.769						
S34			0.763					
S18			0.755					
S17			0.753					
S15			0.751					
S14			0.709					
S13			0.699					
S25				0.77				
S24				0.769				
S39				0.75				
S37				0.739				
S38				0.704				
S27				0.695				
S11					0.746			
S12					0.725			
S21					0.716			
S41					0.714			
S22					0.709			
S6						0.792		
S9						0.791		
S5						0.753		
S23							0.794	
S3							0.78	
S2							0.754	
S29								0.827
S36								0.795

S10								0.791	
S4									0.873
S16									0.732

The Nine factors shown in Table 4 have been discussed below:

Factor 1: Travelling Convenience

It is the most vital factor, which explains 10.632% of the variation. Delhi Metro has sufficient seating arrangements for commuters (0.751), Delhi Metro helps in reducing the overall time of journey (0.746), Escalators are available at the stations (0.744), Delhi Metro provides easy parking facility (0.732), Adequate feeder bus services are available (0.716), Delhi Metro has insufficient standing arrangements for commuters (0.688), Delhi Metro is economical (0.683) emerge with good positive correlations.

Factor 2: Facilities for Commuters

There are seven loads to this factor. This factor is the second important factor, which accounts for nearly 10.453% of the variations. Delhi Metro has proper mobile network (0.824), Delhi Metro has a good Lost and Found service (0.812), Delhi Metro coaches should have washrooms (0.792), Delhi Metro maintains good standards of cleanliness at stations (0.79), Delhi Metro coaches are not very clean (0.773), AC in the coaches is very effective (0.769) signifies that facilities for commuters is an important factor.

Factor 3: Safety Measures for Commuters

There are five significant variables with a variation of 9.957% and these are Route maps are well displayed at stations (0.76) , Proper lighting is not there in coaches (0.75), Lighting at stations is sufficient (0.75), Separate coaches for women are available (0.75), Frisking at stations makes you feel safe (0.71), There are no CCTV cameras at the stations (0.69) depicts that safety measures for commuters plays an important role in selecting metro as a mode of travel.

Factor 4: Ease of Travel

This factor has the six loadings, which has 9.777 of the variation, and this comprises of Seats are reserved for senior citizens (0.77), Seats are reserved for handicapped people in Delhi Metro (0.76), Delhi Metro does not provide correct

information on cancellations (0.75), Announcements in both languages are properly done (0.73), Delhi Metro provides timely information about delays (0.7), There are proper sheltered waiting areas (0.69) respectively show ease of travel is also a significant factor for preferring metro.

Factor 5: Automated Services

The next important factor, which carries a loading of 8.115% of the variation, comprises of five loadings, Smart card facility is easily available (0.74), There is automatic fare collection system (0.72), Delhi Metro is not easy to board (0.71), Display Screens in the coaches provide correct information (0.71), Automatic doors in the coaches are very convenient (0.7) signifies that automated services is vital factor for preferring metro.

Factor 6: Extended Availability

Extended availability is the next factor, which influences preferring metro and has 5.111% of the variation. This factor has three loading- Delhi Metro service is available on weekends (0.79), Delhi Metro should provide services on public holidays (0.79), Delhi Metro should provide services at night (0.75).

Factor 7: Connectivity

Connectivity is the factor which explains 5.099% of variance and has three loadings. Delhi Metro station is near to your home (0.79), Connectivity to the airport is very useful (0.77), There should be connectivity to all major railway stations (0.75).

Factor 8: Friendly Staff

Friendly staff is a factor, which influences preferring metro and has 5.074% of the variation. The staff is friendly (0.827), The staff is informative (0.795), There is sufficient number of token counters at the stations(0.791)

Factor 9: Frequency

Frequency has 3.480% of the variation explained and has two statements. Frequency of Delhi Metro is sufficient (0.873), Delhi Metro is less prone to breakdowns (0.732).

After reaching the factors, a hypothesis testing has been conducted for the second objective: -

Objective 2: To analyze the influence of demographic characteristics of consumers on their preference towards Delhi metro

In this study there is one demographic where we have two independent groups' i.e gender. Independent sample t-test is used for comparing the difference between these groups. For, demographics's having more than two categories or groups like age- one way ANOVA is applied to test whether there is a significant difference between the mean scores of various categories. Post Hoc analysis is used for further ascertaining which groups differ among their mean score. When assumption of Homogenity of Variance sustains, Tucky's method is used else GamesHowell method is used.

Effect Of Age On Various Factors Of Preference Towards Metro:

$H0_1$: There is no significant difference between the mean scores of various factors of preference towards metro for different age groups.

Table 5: ANOVA between age and various variables of factors of preference towards metro

	Levene Statistic	Sig.	F	Sig.	Statistica	Sig.
Travelling Convenience	9.365	.000	4.661	.003	5.000	**.002**
Facilities for Commuters	3.826	.010	1.949	.121	1.971	.118
Safety Measures for Commuters	4.222	.006	2.109	.098	2.372	.070
Ease of Travel	3.341	.019	1.524	.207	1.580	.194
Automated Services	4.062	.007	3.117	.026	3.657	**.013**
Extended Availability	.740	.528	1.106	.346	.993	.396
Connectivity	.396	.756	.755	.520	.806	.491
Friendly Staff	1.479	.219	2.262	.080	2.344	.073
Frequency	.967	.408	.297	.828	.280	.840

Analysis of Variance TABLE 5 reflects travelling convenience and automated services differs significantly on the basis of age. No significant difference was observed on the remaining variables between the age groups. Hence, null hypothesis stands REJECTED in case of convenience and automated services. For further analysis post hoc was used.

Table 6: Descriptive of travelling convenience for age

		N	Mean
Travelling Convenience	14-18 Years	146	3.7613
	18-30 Years	178	3.8973
	31-40 Years	126	3.5669
	40 years and above	151	3.6821
	Total	601	3.7409

When we see the Post hoc of travelling convenience, age groups 18-30 years differ significantly from 31-40 years. Descriptive TABLE 6 shows travelling convenience has the highest mean score in 18-30 years (M=3.8974) as compared to the age group of 31-40 years (3.5669), which shows that the youngest group of respondents have higher preference for travelling convenience as compared to respondents in the age group of 31-40 years. Youngsters are in their start of careers and do not have that much of disposable income to travel luxuriously through their own transport, thus opt for a convenient and economical mode like metro. Also, they tend to travel to various locations and like to save time which metro offers due to their fixed time schedules and lack of ambiguity related to road traffic conditions.

Table 7: Descriptive of Automated services for Age

		N	Mean
Automated Services	14-18 Years	146	3.9288
	18-30 Years	178	4.1427
	31-40 Years	126	3.8667
	40 years and above	151	3.9430
	Total	601	3.9827

As per the Post hoc the respondents of 18-30 years differ significantly from the respondents of the 31-40 years. The respondents of 18-30 years (M=4.1427) have higher mean score on automated services as compared to the respondents of the age 31-40 years (M=3.8667) as per the Descriptive TABLE 7. We can say that younger respondents prefer automated services to older age groups. This is attributed to the fact that youngsters are keener on using technology as compared to their elder counterparts. Also, people in their early ages tend to travel more as compared to people in later age due to various job responsibilities etc.

Effect Of Gender On Various Factors Of Preference Towards Metro:

H0$_2$: There is no significant difference between the mean scores of various factors of preference towards metro for different genders

TABLE 8: T-Table of Gender and various factors of preference towards metre

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Travelling Convenience Facilities for Commuters	Equal variances assumed	.039	.844	-.394	599	.694	-.02591	.06580
	Equal variances not assumed			-.393	553.200	.694	-.02591	.06588
Safety Measures for Commuters Ease of Travel	Equal variances assumed	1.645	.200	-1.062	599	.289	-.08057	.07588
	Equal variances not assumed			-1.069	568.670	.286	-.08057	.07537
Automated Services Extended Availability	Equal variances assumed	.839	.360	-.099	599	.921	-.00674	.06814
	Equal variances not assumed			-.098	534.629	.922	-.00674	.06880
Connectivity Friendly Staff	Equal variances assumed	6.602	.010	-1.623	599	.105	-.11220	.06913
	Equal variances not assumed			-1.649	582.972	.100	-.11220	.06806
Frequency Travelling Convenience	Equal variances assumed	2.286	.131	-1.304	599	.193	-.09283	.07117
	Equal variances not assumed			-1.310	564.224	.191	-.09283	.07086
Facilities for Commuters Safety Measures for Commuters	Equal variances assumed	6.390	.012	-1.821	599	.069	-.12033	.06606
	Equal variances not assumed			-1.875	596.479	.061	-.12033	.06417
Ease of Travel Automated Services	Equal variances assumed	2.713	.100	1.120	599	.263	.07357	.06571
	Equal variances not assumed			1.104	523.889	.270	.07357	.06664
Extended Availability Connectivity	Equal variances assumed	.089	.766	-.601	599	.548	-.04552	.07568
	Equal variances not assumed			-.599	546.087	.550	-.04552	.07602

	not assumed						
	Equal variances assumed	.008	.927	-.122	599	.903	-.00811	.06625
Friendly Staff	Equal variances not assumed			-.122	556.798	.903	-.00811	.06621

Independent sample T-test table reveals that there is no significant difference in the mean scores of various factors of preference towards metro for males and females. Hence our null hypothesis stands accepted for various factors. Hence, we can say that males and females have no difference in factors towards preference of metro. Metro offers a convenient and easy mode of transport for people. Moreover, it is also a very safe transportation. Thus, it is used by males and females alike.

Conclusion:

Delhi Metro came as a boon to millions of people in Delhi. Delhites were in real need of a good transport system. Their wish came true, when Delhi Metro was launched. Delhi Metro is very aptly called, "the lifeline of Delhi''. It connects the major areas of Delhi. Delhi Metro changed the picture of New Delhi. It was a new advancement in the history of Delhi. The transport system of Delhi got a boost. With the advent of Delhi Metro, several commuting problems came to an end.

Factor analysis gave 9 factors travelling convenience, facilities for commuters, safety measures for commuters, ease of travel, automated services, extended availability, connectivity, friendly staff, frequency and significant difference was observed between travelling convenience and automated services for age and no difference was observed for gender.

Delhi Metro has added an extra charm to the historical city of Delhi. One can now commute with ease from one place to other. Delhi has got a great gift in form of the Metro Railway system. It does not take much time to go from one place to another. The ever increasing pollution problem too has been reduced to a greater extent, with the advent of Delhi Metro. One can now avoid the road traffic and reach your desired destination on time

Delhi Metro has added a new direction to the transport system. Delhi Metro has hi-tech cabins which are airy and comfortable. These have well automated gates. There are emergency gates, which can be used in case of emergency. The security of the Delhi Metro stations is being revived, in order to avoid any security breaches.

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THE STUDY OVER SUPPLY CHAIN MANAGEMENT IN MALLS OF PUNE CITY

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Introduction:

Practically every product that reaches an end user represents the cumulative effort of multiple organizations. These organizations are referred to collectively as the supply chain. In today's highly competitive world, a company's success depends on how well it can control its supply chain by surmounting the resultant bottlenecks. Modern retail has entered India as seen in sprawling shopping centers, multi-storied malls and huge complexes offer shopping, entertainment and food all under one roof. Growth in Indian retail has been driven by the country's economic fundamentals over the past few years. Increasing number of nuclear families, easy financing options, increase in the population of working women and emerging opportunities in the service sector during the past few years have been the key growth drivers of the organized retail sector in India. Consumers are now showing a growing preference for organized retail, resulting in increased penetration.

International Retailing:

Global sourcing has become a reality now, and many companies are under tremendous pressure to reduce their inventory levels and simultaneously expedite faster order-fulfillment cycles.

As many companies still continue to outsource manufacturing to low-cost countries, the frequency and intensity of supply chain disruptions increases substantially. Research studies have demonstrated that several organizations are not fully equipped to manage supply chain risks, and that only between 5 and 25 per cent of Fortune 500 companies are prepared to handle disruptions in supply chain. The costs of supply chain disruption can be very high– ranging from USD 50 million to USD 100 million for a single day. Supply chain disruptions can also lower the shareholder value by up to 10 per cent. To reduce the frequency and costs of supply disruptions, suppliers and manufacturers need to adopt a set of processes and enabling technologies. A

combination of process changes and use of advanced technology can enable in enhancing the supply chain efficiency of companies and delivering value to the customer.

Indian Retail:

"Any business that diverts the marketing efforts towards satisfying the final consumer based upon the organization of selling goods and services as a means of distribution."

Retail is the final stage in the distribution process from manufacturer to consumer. Retailer as an intermediary collects and the assortment of goods and services from various sources and offers them to customers. The retailing has occupied a great position in the market. There are multiple chains run by powerful organizations like *Easy Day, More Mega Store, Big Bazaar, Vishal Mega Mart, Reliance Fresh, Spencer etc.*

Though the arrival of super markets was a bit late but then too it has fast become the rage of enthusiasts.

Malls: It refers to the term where a collection of shops all adjoins pedestrians, or a pedestrian street where the shoppers walk without interference from vehicle traffic.

Store Image: This is the relationship between the psychological factors and the store related variables and attributes of textile or apparels. Global distribution channels and marketing strategies to build competitive advantage.

FDI in retail:

FDI has been permitted in wholesale trade on cash and carry basis.

In 1997, FDI in cash and carry (wholesale) with 100% ownership was allowed after getting permission from the Govt.

In 2006, 51% investment in single brand retail outlet was permitted.

This time as per current regulatory regime or FDI policy up to 51% is allowed with prior Govt. approval, in retail trade of "single brand" products.

Consequences:

1) **Indian Laws:** Indian laws can't be compared with USA and China where the corrupt person can be given death punishment also.

2) **Agriculture:** The first and foremost fear is that farmers will be exploited by the predatory pricing policy of the large retailers, a job that is probably and already being done by a host of middlemen. So, instead of many such middlemen, there will

one source where the farmer will face a single-window 'clearance', and that of the FDI retailer!

Taking an example of Indian major city, like Bangalore, for instance. There are several big business houses in retail, such as Reliance, Tatas, Goenkas, and supermarkets like Spar, Big Bazaar, etc to name a few. In this category, we could include government sponsored HOPCOMs too. There is intense competition amongst all these organizations. The pricing is sharp and the range of products covered is going up by the day.

The Prime Minister has repeatedly projected FDI in retail as a boon for agriculture. Unfortunately, this is not true. Even in the U.S., big retail has not helped farmers — it is federal support that makes agriculture profitable. In its last Farm Bill in 2008, the U.S. made a provision of $307 billion for agriculture for the next five years. .

Where is the justification for such massive support if big retail was providing farmers better prices? And let us not forget, despite these subsidies studies have shown that one farmer in Europe quits agriculture every minute. The second argument is that big retail will squeeze out middleman and therefore provide a better price to farmers. This is again not borne by facts. In the U.S., some studies have shown that the net income of farmers has come down from 70 per cent in the early 20th century to less than four per cent in 2005.

This is because big retail actually brings in a new battery of middlemen — quality controller, standardize, certification agency, processor, packaging consultants etc. It is these middlemen who walk away with the profits and the farmer is left to survive on the subsidy dole.

Monopolistic power enables these companies to go in for predatory pricing. Empirical studies have shown that consumer prices in supermarkets in Latin America, Africa and Asia have remained higher than the open market by 20 to 30 per cent.

And finally, the argument that multi-brand retail will provide adequate scientific storage and thereby save millions of tonnes of food grains from rotting. I don't know where in the world big retail has provided backend grain storage facilities?

FDI is already allowed in storage, and no investment has come in. Let it also be known that even the 30-per-cent local sourcing clause for single-brand retail has already been challenged and quietly put in cold storage by the Ministry of Commerce.

2. **Employment:** The Indian retail market is estimated to be around $400 billion with more than 12 million retailers employing 40 million people. Ironically, Wal-Mart's turnover is also around $420 billion, but it employs only 2.1 million people. If Wal-Mart can achieve the same turnover with hardly a fraction of the workforce employed by the Indian retail sector, how do we expect big retail to create jobs? It is the Indian retail sector which is a much bigger employer, and big retail will only destroy millions of livelihoods.

3. **State government's prerogative:** Very cleverly, the Central government has allowed the State governments the final say in allowing FDI in retail. This may to some extent pacify those State governments opposed to big retail. However, the industry is upbeat and knows well that as per international trade norms, member countries have to provide national treatment. Being a signatory to Bilateral Investment promotion and Protection Agreements (BIPAs), India has to provide national treatment to the investors. Agreements with more than 70 countries have already been signed. State governments will, therefore, have to open up for big retail. Industries will use the legal option to force the States to comply.

And more importantly, let us look at how the virus of big retail spreads, even if the promise is to keep it confined to major cities. Recently, a *New York Times* expose showed how Wal-Mart had captured nearly 50 per cent of Mexico's retail market in 10 years. What is important here is that as per the *NYT* disclosure "the Mexican subsidiary of Wal-Mart, which opened 431 stores in 2011, had paid bribes and an internal enquiry into the matter has been suppressed at corporate headquarters in Arkansas".

In India, we are aware that Wal-Mart alone had spent Rs.52 crore in two years to lobby, as per a disclosure statement made in the U.S. It has certainly paid off.

Challenges and Opportunities Faced by Shopping Malls

Shopping malls in the country have been experiencing difficulty in recent years. People are spending less time in malls due to changing preferences and new shopping alternatives. A 1994 Ropar Starch Worldwide survey found that only 10% of Americans consum ers say they shop at malls very often, down from 16% in 1987.

According to the national benchmarks of shopping patterns study in 1982 shoppers spent an average of 90 minutes on each visit to malls. By 1994, the average visit was 68 min., down 25%.

Time Starved Customers: Customers find it more difficult to shop at regional shopping mall, instead, shoppers want to run out at lunch and make a quick walk towards the shop on their way on work.

Disappointed with Mall Experien ce: Consumers feel that malls are too big and crowded and all look same.

After sometime they get bored of seeing the same types of infrastructure.

Competition: Big players like Wal-Mart, Home Depot or Comp USA usually anchors them. Consumers are more interested in new malls.

Objectives of the study:

The present research work is devoted to retail marketing and customer satisfaction towards malls of Pune in

Madhya Pradesh. Specifically the o bjectives of the study are:

- To Learn about the loopholes of Supply Chain Management in retail stores of In dore
- To examine the growth of r etail sector and factors affecting it.
- To study the impact of inco me and education on the customer perception towards mall.
- To study marketing strategies adopted by mall management.
- To study means of refined shopping.

Research Plan:

The universe of the study is the customers of the malls in Pune only. A sample of 200 customers of malls was selected through convenience random sampling. A structured questionnaire was used for collecting the data from customers. The questionnaire was based on Likert scale which was pre-tested also. Simple statistical techniques, diagrams, graphical presentation, percentage, Likert scale etc. are used for interpretation of data collected.

Malls at Pune:

Pune is a known commercial, educational hub of Madhya Pradesh. Rich and prosperous people are there in Pune. Educational level of the people is again high here. Pune is rich in Educational institutions, Hotels, Textile etc. At Pune, there are ma ny

places to roam around in the city during the day-time. Rajwada, Sarafa Bazaar, Ada Bazaar, Kothari market etc.

Many malls have arrived in Pune like Treasure Island, Mangal City, C21, Malhar Mega Mall and Vishal Mega Mart.

Results:

Consumer behavior refers to "the behavior that consumer display in searching for purchasing, using, evaluating and disposing off the products and services they expect will satisfy their needs"

The pie chart shows no. of consum ers' visit to mall in a month:

No of visits to mall in a month

- ■ One visit/month
- ■ 2 visits
- ■ 3 visits
- ■ Mo re often

Major contributors of consumers awareness towards the shopping malls

- ■ Newsp pers
- ■ Television
- ■ Friends
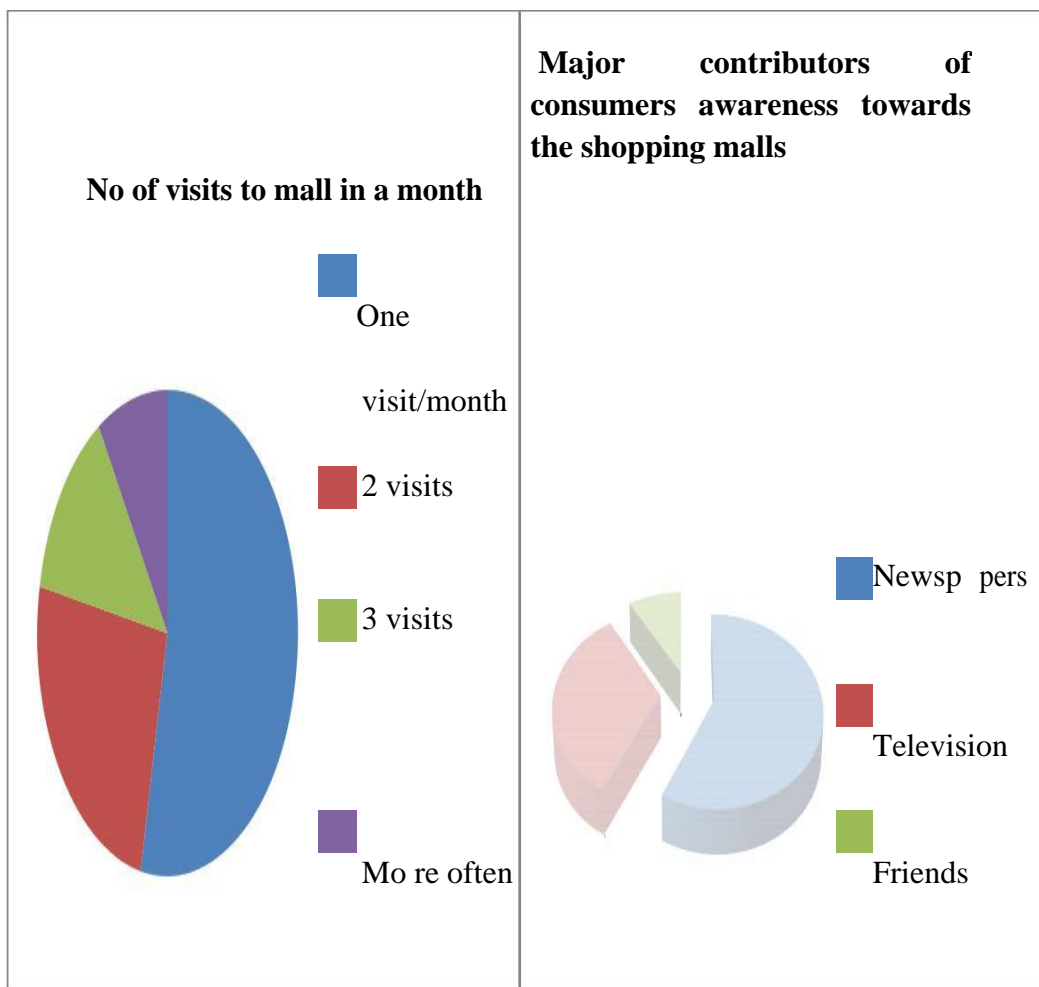
Total visits in the market:
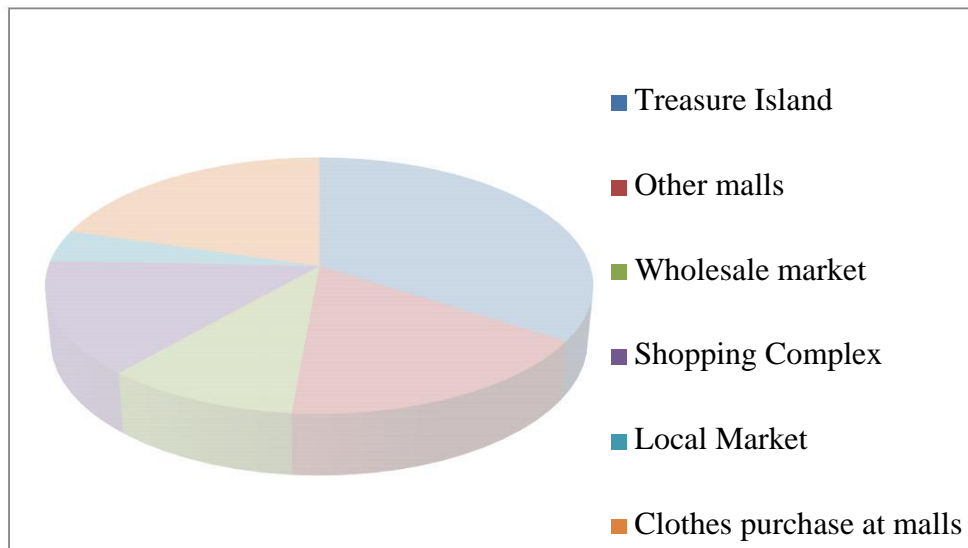
	Total visits in the market
Treasure Island	43%
Other malls	21.50%
Wholesale market	12.50%
Shopping Complex	18%
Local Market	5%
Clothes purchase at m alls	25.50%
Purchase of men's wear at sho pping malls	25%
Purchase of grocery items at malls	19%
Ladies wears	15%
Kids wear/Toys	5%
Daily use items	16%
Cosmetics	2.50%

Factor Rating:

Consumers were asked to assign rating to importance of different factors while taking the purchase decision at various malls. Factors considered were:

Quality, Range of products, Fixed Prices, International Brands, Discounts, Packaging and Advertisement, Proper display of products, Ambience and Value for

money.Likert scale was used to assign different weights which are: 5-most important, 4-important, 3-neither important nor unimportant, 2-unimportant and 1- most important

Proper Display o f Products
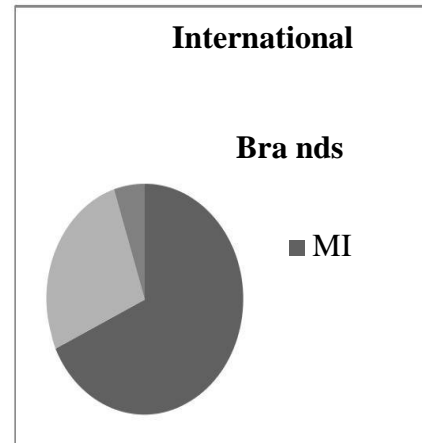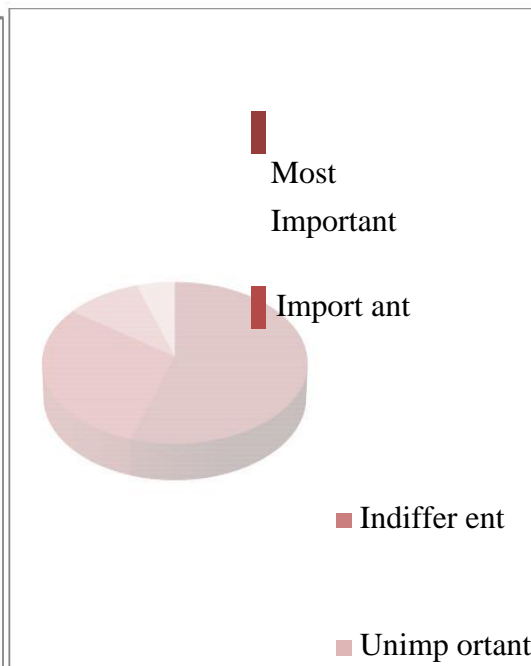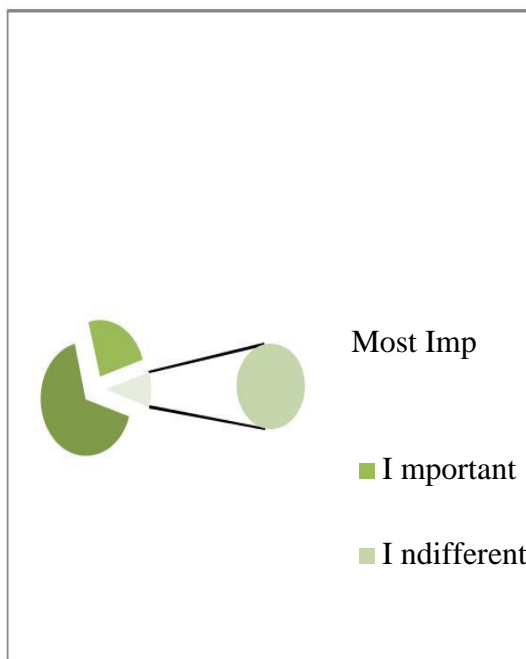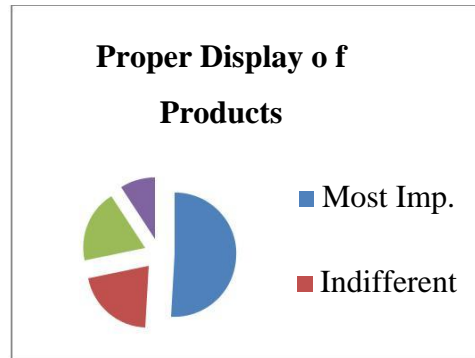
Conclusion:

In the end, I would like to conclude that the fast emerging professionalized mall manag ement concept provides the best and innovative products under one roof at competitive price, the consumers are rapid and more consistent towards accepting the modern form of shopping at malls. The customers have also shown their resentment towards their luggage and property being taken off at the main entrance of the mall.

The company should keep the prices of goods at malls reasonable and competitive so that low level income group can also become a regular cu stomer of malls.Companies should maximize their advertising especially in the interiors of the city.

The retailers should provide proper feedback to the companies.

CUSTOMER DELIGHT

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Introduction:

Customer delight fundamentally involves providing additional unanticipated benefits along with the core product to any customer leaving him/her surprised with excitement, positive feelings and happiness.

Relevance and Objectives of the Study:

In the present competitive era, most of the activities of all business firms including hotels are centered on prevailing and changing tastes of existing and potential customers with respect to their products. Therefore, simply satisfying customers may not be adequate to stay ahead in such a competition. This calls for greater emphasis on gaining loyal customers through customer delight.

Attractive additional features may be offered along with the basic product in any firm to create customer delight. But as time passes, these delighter features might get assimilated with the satisfier features of any product (assimilated delight). So, with every successive purchase, customers tend to expect the earlier delighter features. This affects the profitability of a firm at some future point of time through incremental costs.

The initial works on customer delight (as mentioned above) gave rise to certain issues regarding the independent variables that might exhort some kind of influence in the process, and the process itself that is being experienced by the customer, which eventually leads to delight. Hospitality offers almost pure service as it revolves around creating pleasure zones for the customer. The concept of customer delight, therefore, is important for hospitality industry. It is noticed that this concept is yet to be established through empirical evidence in the hospitality industry. Questions like sustainability of customer delight from long term perspectives are also remained to be answered.

This study has made an attempt to analyze the concept of customer delight in detail in the hospitality industry particularly in the hotels. Besides, the present study

proposes to describe any processes or means for maintenance of the constancy of customer delight in the hospitality industry.

Keeping these in view the present study attempts to achieve the following objectives.

1) To establish the concept of customer delight with empirical evidence in the hospitality industry of North East India.

2) To determine the role of common hospitality parameters in creating customer delight in the hospitality industry of North East India.

3) To develop strategy for management of customer delight in hospitality industry of North East India. The sub-objective for this are as follows:

To study the role of reenacted delight and transitory delight in overall delight management.

To study the role of skilled and well trained employees in overall delight management.

Methodology Followed:

This study involves exploratory and descriptive research design concerning customer delight and its overall management in the hospitality industry (mainly hotels). Primary data has been collected from 1st June, 2010 to 31st May, 2011 in North East India with the help of a sample survey. This is done through a structured self-administered questionnaire for respondents who are repeat guests in the 5 Star Deluxe, 4 Star, 3 Star, Heritage Grand and unclassified hotels in this region. The questionnaire mainly tried to elicit the roles of 50 variables as common hospitality parameters responsible for formation of customer delight, which are derived from an extensive literature survey. Snowball sampling is employed to select 500 such respondents from the study population. This is done as repeat guests are difficult to be traced for collection of required data. Thereafter, the collected data are analyzed using tools like Correlation, Analysis of Variance, t-test, Discriminant and Factor Analyses. In the process several hypotheses are tested as and when necessary.

Scope of the study:

The scope of this study is defined by its objectives. The study considered repeat guests of hotels. These repeat guests are identified for 65 hotels situated in North East India.

Limitations of the study:

1) This study on the hospitality industry has involved hotels only as they represent the sole most important component representing the entire hospitality industry. This is based on the fact that many researchers have used hotels as representation of the hospitality industry.

2) Hotels from North East India are taken for identification of the repeat guests. However, these guests were inquired not only on the hotels they visited but their preferences while visiting hotels. Hence, the responses should not only reflect the views from the point of view of geographical area, rather it is expected that the views they expressed are universal.

Analysis and Findings:

• *Presence of Customer Delight in the Hospitality Industry of North East India:* A series of tests have been conducted with Pearson's Correlation and One-way ANOVA to explore initial relationship among the parameters modeled to be responsible for customer delight. Finally, Discriminant Analysis has been used to successfully establish the model of customer delight. The process of achieving customer delight, which is established though this work is shown in Fig. 1 below.

Note: **AS**- One-way ANOVA Significant
Fig 1: Sequence of Customer Delight in Hotels
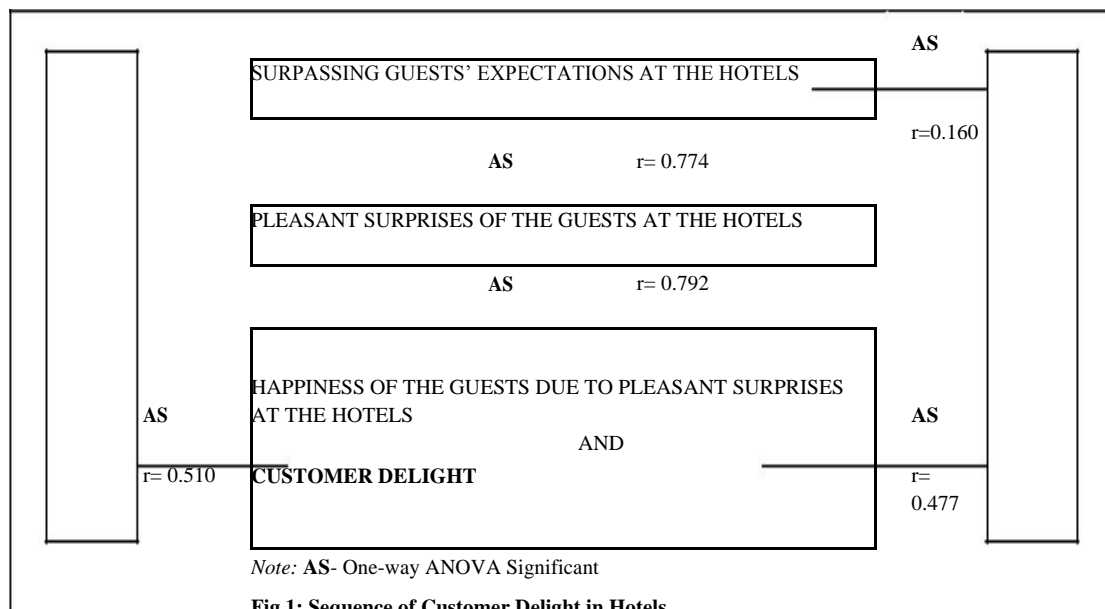
2. **Role of common hospitality parameters in creating customer delight in thehospitality industry of North East India:**

   Results of the analyses indicate 34 variables and 2 elements of pleasant surprises as significant common parameters that might lead to customer delight in hotels. The most influential among these variables include cleanliness of the hotel rooms, and security of belongings. The least influential are availability of facilities like gymnasium and swimming. The raw variables are later put through Factor Analysis in order to reduce them into few manageable factors. This resulted in 8 new factors.

3. **Strategy for Management of Customer Delight in the Hospitality Industry of North East India:**

3.1 Strategy for Staggered Delivery of Customer Delight:

3.1.1 Through Reenacted Delight:

Results of analyses show that, if there are higher expectations of pleasant surprises among guests in the hotels on a regular basis, they sometimes expect similar value addition during their subsequent visits. Similarly, results indicate that if guests in the hotels have higher expectation of similar value addition in their subsequent visits-

a) There is higher chance that they are always happy.

b) There is high possibility that they will always stay in the same hotel in their successive visits.

It is also observed that the above two situations are highly correlated.

This can be the basis of any future strategy targeted towards maintenance of customer delight through reenacted delight. Findings also indicate that hotels may target on the following types of guests in such a strategy:

Table 1: Target Group of Hotel Guests for Staggered Delivery of Customer Delight through

Reenacted Delight:

Segmentation Criteria for Hotel Guests	Types of hotel guests
Place of Residence	Residing in Foreign Countries
Age Group	Below 30 Years
Monthly Income	Less Than Rs.12,000/-

3.1.2 Through Transitory Delight:

The analyses indicate that if there are higher expectations of pleasant surprises among guests in the hotels on a regular basis they sometimes expect changes in value addition during their subsequent visits. Similarly, results show that if guests in the hotels have higher expectation of changes in value addition in their subsequent visits-

a) There is greater chance that guests could be made happy through this.

b) There is higher chance that they will always stay there in future.

In case of transitory delight also close relationship is observed between (a) and (b) above.

This can be the foundation of any proposed strategy for management of customer delight through transitory delight. Findings also indicate that hotels may target on the following types of guests in such a strategy:

Table 2: Target Group of Hotel Guests for Staggered Delivery of Customer Delight through

Transitory Delight:

Segmentation Criteria for Hotel Guests	Types of hotel guests
Gender	Female
Marital Status	Single (Unmarried)
Sector of Employment	Public Sector
Place of Residence	Residing in Foreign Countries
Purposes of Visit	Leisure Purposes
Age Group	Between 51 to 60 years
Monthly Income	Above Rs.1,50,000/-

3.2 Strategy for Continuous Delivery of Customer Delight:

Continuous delivery of customer delight is possible through skilled and well trained hotel employees. Identification of 7 variables (from among the significant 34 variables of customer delight (refer to section 2) that are related to skill and training of man-power which are emphasized by the guests is done. Two factors from these variables are obtained using Factor Analysis which are termed as Responsiveness and Presentability (of the staff). Independent sample t-test and One-way ANOVA results suggest that the following categories of hotel guests may be targeted with respect to the factor, Responsiveness:

Table 3: Target Group of Hotel Guests for Continuous Delivery of Customer Delight by means of Well Trained and Skilled Hotel Employees with respect to the factor, Responsiveness

Segmentation Criteria for Hotel Guests	Types of hotel guests
Marital Status	Married
Sector of Employment	Entrepreneurs
Place of Residence	Residing outside North East India
Educational Qualification	12th Standard Passed
Age Group	Between 41 to 50 Years
Monthly Income	Between Rs.1,00,000/- to Rs.1,50,000/-

Similarly, the outcome of Independent sample t-test and One-way ANOVA indicate that the following categories of hotel guests may be targeted with respect to the factor, Presentability:

Table 4: Target Group of Hotel Guests for Continuous Delivery of Customer Delight by means of Well Trained and Skilled Hotel Employees with respect to the factor, Presentability

Segmentation Criteria for Hotel Guests	Types of hotel guests
Gender	Female
Marital Status	Married
Sector of Employment	Self Employed/ Professional
Place of Residence	Residing in Foreign Countries
Educational Qualification	12th Standard Passed
Age Group	Between 41 to 50 Years
Monthly Income	Less Than Rs.12,000/-

The above points should be borne in mind while framing any proposed strategy for continuation of customer delight involving well trained and skilled hotel employees through reenacted and transitory delight which are discussed below:

3.2.1 Through Reenacted Delight:

It is seen that that 5 variables of customer delight in hotels (out of the above mentioned 7 repeated variables (refer to section 3.2)) have to be emphasized by hotels as they are linked with guests' expectations of similar value addition. These 5 variables should be

taken into account for management of customer delight through reenacted delight (refer to section 3.1.1). This can be the basis of other strategies for continuation of such delight involving well trained and skilled hotel employees through reenacted delight.

3.2.2 Through Transitory Delight:

The analysis indicates that all 7 variables are related with guests' expectations of changes in value addition in their ensuing visits to these hotels. Hotels should be careful regarding these variables in case of the already mentioned activities (refer to section 3.1.2) for management of customer delight through transitory delight. This might be also remembered while formulating strategies for continuation of such delight.

Conclusion:

Through this work, the concept of customer delight is established in the hospitality industry. The process of attaining delight by a hotel guest is verified through empirical data. The role of common hospitality parameters in constituting customer delight has also been delineated. It is found that 34 such parameters are contributing significantly towards customer delight. Also studied the role of 6 probable elements of pleasant surprises hotels can deliver in order to build up happiness and 2 such elements namely, special discounts and free access to facilities, are found to be more important than the others. This study has also identified certain segments of guests who could be targeted for delight through staggered and continuous delivery of pleasant surprises in order to create reenacted and transitory delights among such guests. The role of well trained and skilled hotel employees in delivering reenacted and transitory delight has also been highlighted by the findings of the study.

Implication of the study:

The results of this study have empirically established the model of sequence leading to customer delight in the hospitality industry. The study has shown how customer delight is an extension of customer satisfaction, especially in the hospitality industry. This may be treated as an important contribution of this work. Besides, the concept of maintenance of customer delight, as highlighted in this study, can be practically applied in case of certain segments of hotel guests. Proper emphasis on these findings actually may enable hotels to retain guests.

MCKINSEY 7S MODEL: APPLICABILITY AND RELEVANCE IN EDUCATIONAL SECTOR

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Abstract:

As rightly said by Mr. Nelson Mandela

'Education is the most powerful weapon, which we can use to change the world'.

Aim of this research is to investigate and analyze that students after graduation degree are loaded with information or are called informative literate but still they fail to make a remarkable way for themselves in corporate world. They lack skills which can create impact and help them in searching a best job offer. To make sure that our students succeed, at graduation level itself as well as and in the workplace, we must take efforts to make sure they have the knowledge to survive in today's business world. The key is creating an information literacy that will teach our graduate students these skills and will help them to make great future ahead.

This paper proposes a program that uses the McKinsey model for teaching BMS students. In co-operation with teaching faculty how to accomplish these goals. Using the McKinsey model for graduate business management students this can be done

Keyword: - Mckinsey model, informative, knowledgeable, survival, literacy

Objectives

- To improve performance of students
- To help implement new strategy.
- To develop talent and skills

Introduction:

- The **McKinsey 7S Framework** is a management model developed by well-known business consultants Robert H. Waterman, Jr. and Tom Peters in the 1980s. The 7

Ss are structure, strategy, systems, skills, style, staff and shared values.

● The model is most often used as an organizational analysis tool to assess and monitor changes in the internal situation of an organization.

● The model is based on the theory that, for an organization to perform well, these seven elements need to be aligned and mutually reinforcing. So, the model can be used to help identify what needs to be realigned to improve performance, or to maintain alignment and performance during other types of change.

● Whatever the type of change – restructuring, new processes, organizational merger, new systems, change of leadership, and so on – the model can be used to understand how the organizational elements are interrelated, and so ensure that the wider impact of changes made in one area is taken into consideration

Hard Elements	Soft Elements
Strategy	Shared Values
Structure	Skills
Systems	Staff
	Style

● **Hard Elements:**

- Strategy - Purpose of the business and the way the organization or institution seeks to enhance its competitive advantage.

- Structure - Division of activities; integration and coordination mechanisms.

- Systems - Formal procedures for measurement, reward and resource allocation.

● **Soft Elements:**

- Shared Values

- Skills - The organization's core competencies and distinctive capabilities.

- Staff - Organization's human resources, demographic, educational and attitudinal characteristics.

- Style - Typical behaviour patterns of key groups, such as managers, and other professionals.
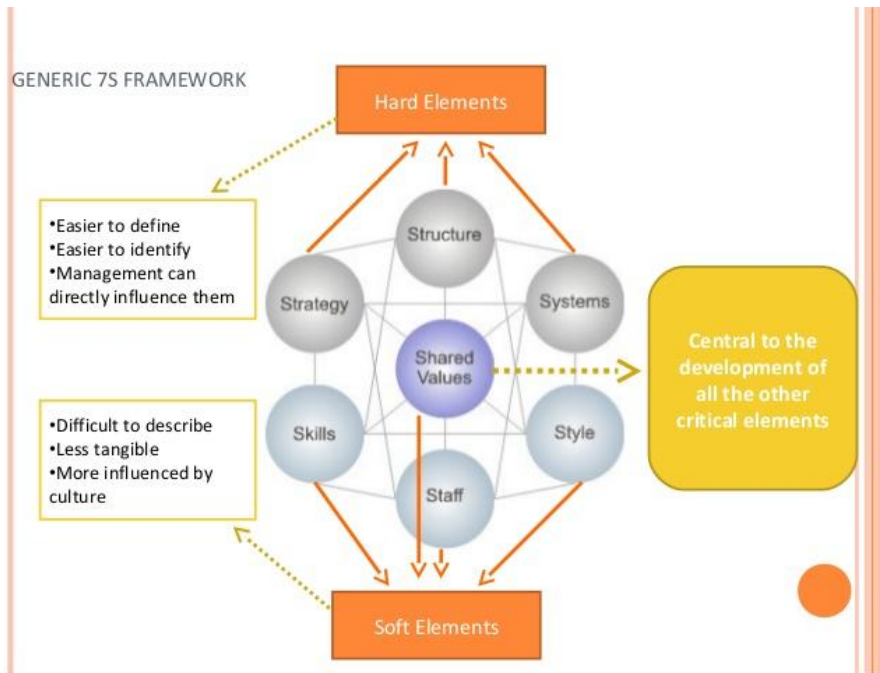
Model is useful in

- Improving the performance of an organization or institution.
- Examining the likely effects of future changes within an organization
- Aligning departments and processes during a merger or acquisition
- Determine how best to implement a proposed strategy

● **The Seven Interdependent Elements**

- The basic premise of the model is that there are seven internal aspects of an organization that need to be aligned if it is to be successful
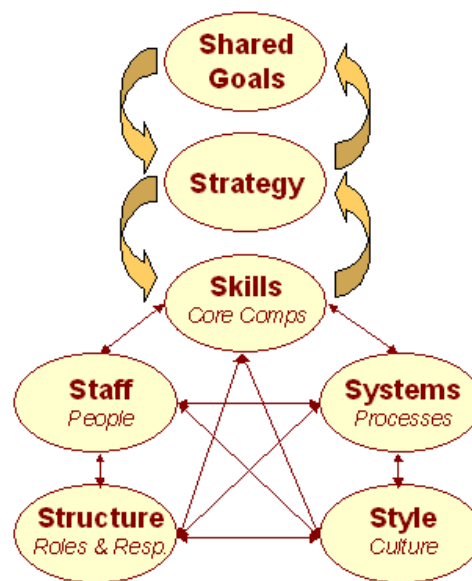
Adapted from McKinsey 7–S Framework

1. Literature Review :

Rapert, Lynch and Suter (1996) the resource based view theory outlines that the competitive advantage of an organization lays primarily with the application of the organizations resources. RBV holds that sustained competitive advantage can be achieved more easily by exploiting internal rather than external factors.

Kraaijenbrink, Spencer and Groen (2010) describe the resource-based view theory as stemming from the principle that the source of firms' competitive advantage lies in their internal resources, as opposed to their positioning in the external environment.

Tesot (2012) states by simply evaluating environmental opportunities and threats in conducting business, competitive advantage depends on the unique resources and capabilities that a firm possesses. The resource-based view of the firm predicts that 18 certain types of resources owned and controlled by firms have the potential and promise to generate competitive advantage and eventually superior firm performance . These resources must be identified with key potentials, that is, valuable, rare, inimitable, and non-suitable without great effort.

Barney (1991) explains that resources are valuable if they help organizations to increase the value offered to the customers

Porter (1985) A company that has valuable and rare resource can achieve at least temporary competitive advantage

- Shared values are the pinnacle of the model and therefore in any organization they form the underpinning culture, strategy, effectiveness and performance, linking to every other element in this framework. They link all that is how people behave, the structure, its systems and so on.
- Getting balance right means getting the culture right.
- In addition to the Central Values alignment, each of the other six elements has an important role in designing the correct organization and is just as important as the next.

Structure: The line of reporting, task allocation, coordination and supervision levels

Strategy: The top level plan to create competitive advantage

Systems: The supporting systems and process of the firm, like Information systems, financial reporting, payment systems, resource allocation etc

Shared Values: These are the core values of the company and form the underpinning culture and how the business behaves and is perceived to behave in the wider context of the community

Style: the overarching style of leadership adopted within the organisation

Staff: the number and types of employees within the organization

Skills: the skills and competencies of the employees

Its Uses:

- The change agent's task therefore, is to understand the goal of the organization and optimize each of the seven factors in line with the corporate goals.

- The framework can be used to understand where gaps may appear in the organization, which is creating imbalance and what areas of the business to align and improve to increase performance. It can be used as a tool in a variety of corporate situations, like:

- Understanding a system change and the affects to the organization as a whole

- Planning for a process change or smaller change which will result in a new balance of the 7S Model

- Creating Strategic and fundamental culture change

- Align departments and processes during acquisition/merger

Use of the Model :

- Using the 7S model, the change agent's task is to start with the end in mind.

- That is to understand the change needed, working backwards, asking questions as to how the organization can best be aligned across all the seven elements of the model, to achieve that objective.

- Remember, this model is based around the theory that for an organization to perform well and achieve its objectives, all seven elements must be aligned, mutually enforcing progress towards the objectives of the firm.

- It comes as no surprise, therefore, that, if one understands the goal of the organization, then the next step is to look at each element and work to realign them to create synergy.

- One can use the 7S model to help analyze the current situation, a proposed future goal and then identify gaps and inconsistencies between them. It's then a question of adjusting and tuning the elements to ensure that organization works effectively

and well towards achieving that end goal.

Strategy	Systems
- What is our strategy? - What are the objectives and how do we intend to achieve them? - What makes us competitive and how do you deal with competition? - What environmental factors affect the business and how do you keep track on the factors?	- What are the main systems that support and drive the business? E.G. Resource planning, financial recording and reporting, information management, HR systems, Communications, etc. - What controls are there in the organisation and how is status fed back?
Structure	**Shared Values**
- What hierarchical structure does the firm have? - What are the reporting mechanisms? - How is the organisation divided? E.G. Matrix or Bureaucratic? - How do the departments and functions coordinate activities? - Is decision making centralised or decentralised?	- What are the corporate values of the organisation? - Do these values align with competitive pressure and strategy? - What is the 'internal culture' like in the work force? - Is the culture conducive to progressive improvements
Style	**Skills**
- What is the general Leadership style of the organisation? - Is the Leadership participative or largely autocratic? - Are there participative teams or just merely groups of people? - Are people empowered and encouraged to proactively take risks, and challenge the norm?	- In line with the strategy and vision, are there any skills gaps? - In line with operations at a team level, are there any skills gaps? - How is training and skills monitored and evaluated? - What are the strongest skills? - What are the core competencies of the organisation or team?

Staff

- What positions are vacant or need to be filled?
- What competency gaps are needed to be filled?
- What type of people and skills are needed to support the other 7 elements of the firm?

- **Structure:** A small hierarchy is needed, which encompasses self directed work teams. Daily interdepartmental stand up meetings to be held daily.

- **Systems:** A bonus system which supports improvement and the new ways of working, a pay grade structure that is aligned to the new team structure.

- **Strategy:** Focus on the firm's core competencies, targeting and eliminating waste.

- **Skills:** Develop new team skills, problem solving, waste elimination and process analysis skills, empowerment to make decisions, the ability to run and close

out Kaizens

● **Styles:** Leadership that is trained and the courage to delegate and empower subordinates. Leadership that leads by example and can coach and mentor employees.

● **Staff:** Team players, goal sharing, acting as change agents and driving improvements on an individual level.

● **Shared Values:** Creating an organization that respects each and every employee, committed to the environment and continuously strives for waste elimination and perfection in everything it does.

The 7S Model in Practice:

● To help with successful organizational change, the 7S Model is a good tool to use, especially in the following sequence:

● **1. Understand the current state** – Where are we now? What is our current strategy? How are we performing?

● **2. Understand the Future State** – Where do you want to go? What is the strategy? How competitive will you be?

● **3. Create a 7S Model review on the current state** – Understand all the current elements with the organization at present.

● **4. Create a 7S Model review on the future state** – What would the seven elements look like if they were all in tandem to suit the new direction?

● **5. Compare the future Framework with the current state** and create a plan to address the actions to fill the gaps in each of the 7 elements.

2. Recommendations :

The study recommends continuous engagement in the harmonization of the seven elements of the McKinsey 7S model in order to exploit fully its internal resources in the strategy implementation process while remaining relevant not only to its own operations but also to the ever changing environmental dynamics.

Some of the inadequacies in the application of the McKinsey model relate to the insufficient engagement of staff with regards to their empowerment to act on the intended targets of the organization.

Their skills should also be invested in to enable them to understand clearly the strategy and to communicate to management what changes are necessary to improve the implementation process. To this end, it is suggested that staff should be trained more often to be able to participate effectively in strategy implementation

3. Suggestions:

The research suggest that a study needs to be carried out that would investigate the equality or lack thereof of the seven elements of the McKinsey 7S model in ensuring strategy is successfully implemented to ensure an organization achieves its intended objectives. Further research should also be done on how external elements of an organization's environment shape the application of the seven internal elements in strategy implementation. This will yield further insights useful for building the body of knowledge on this area of strategy implementation.

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REVAMPING MANAGEMENT PRINCIPLES TO SUIT CURRENT BUSINESS REQUIREMENTS: A COMPARATIVE ANALYSIS OF TRADITIONAL AND MODERN WAY TO MANAGEMENT

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Abstract:

The World is transforming into a global village and the erstwhile boundaries between the two cultures are fading away gradually. And to cope up with the changing business scenario the style of management is also undergoing a never-seen-like-before transformation. The earlier managerial principles which contributed towards organizational effectiveness and efficiency is somewhere lacking in achieving business excellence in current situation. The paper thus had made an attempt to check the relevance of traditional managerial principles and probed the modern ways of managing 4m's (Men, Machine, Material, and Money). And to achieve this, the paper has propounded the blended managerial principles by creating a near perfect mix of traditional and modern ways of management. The focus was on how efficiently we can use the traditional approach of management by aligning it with contemporary business practices to achieve better results.

Keyword:-Management, Management Principles, 4Ps, Modern management, Henry Fayol, F.W. Taylor

Objectives:

- To understand the applicability of management principles in contemporary business situations
- To compare the traditional and modern principles of management
- To provide blended managerial principles

1. Introduction:

- Management, as commonly said, is an art of getting things done through others so as at accomplish the pre-determined objective of an organization, both effectively

and efficiently. Various management psychologists have put forth their ideas and views so as to direct managers towards managing their work efficiently. Henry Fayol, F.W. Taylor, Max Weber, etc. are few names in the list. They have, then, enlisted certain managerial principles as a base to achieve optimum utilization of resources. These managerial principles act as guidelines for taking managerial decisions and action. But since these theories and principles were presented a decade ago, there is always an ongoing argument going on which questions the relevance of these principles and theories.

- The premise behind this argument is based on one important factor, continuous and ever-changing business environment. The market system, use of technology, customers' needs and preferences, expectations of employees, societal responsibility, etc. are some of those factors which have made a huge transformation. Thus, it is important to check and analyze the relevance of these managerial principles in modern day business environment.

2. Management Principles- By Henry Fayol:

- Henry Fayol is known as Father of modern management theory. He has given 14 managerial principles which had been derived through deep understanding and repeated experiments. While working in Coal Mining Company as a managing director, he played a challenging role by transforming this insolvent company into a profitable venture through application of his managerial techniques. The 14 principles put forth by him are as follow:

1. Division of Labor:

- This principle suggests that the total work should be divided into different jobs and for each of such jobs different people should be allocated. This will help in brining specialization in the organization as employee will concentrate on only one specific job which make them specialize in that role. The repetition of same work over a period of time will help in improving the efficiency and speed.

2. Authority and Responsibility

- While authority is the right to instruct someone to get the work done, responsibility is the obligation to complete the given work on time. This principle says that there should be a balance between authority and responsibility. An authority without any responsibility will be misused, and a responsibility in the absence of authority results in ineffectiveness among employees.

3. **Discipline**

- According to Fayol, obedience and respect for rules and authority is must in an organization. Discipline is thus an essential element required for smooth functioning for an organization. And in order to ensure this, strict adherence of organizational rules should be practiced. Failing to do so, organization has all right to take immediate action.

4. **Unity of Command**

- This is one of the most prominent principles of management. It is based on the premise of 'One Man One Boss'. While one person can instruct multiple numbers of people, no person should have multiple bosses. In simple words, an employee will report to only one superior and be accountable to him. Dual command and instructions will lead to confusion and indiscipline.

5. **Unity of Direction**

- This principle says that every single individual working in an organization should direct their efforts towards pre-determined objective of an organization. That means there should be 'One Head One Plan' in the organization. Diversion from one's goals lead to non-achievement of organizational goals.

6. **Subordination of Individuals to General Interests**

- It is believed that the interest of organization is over and above one's self interest. Thus, managers should set a good example in front of the employees by keeping organizational interests ahead of their own personal interests.

7. **Remuneration**

- The ultimate motivation of each and every individual working in an organization is getting a fair, equitable, and competitive remuneration. Thus, organization should ensure that every employee receives his/her share of remuneration.

8. **Centralization of Authority**

- Fayol insisted on the proper balance between centralization and decentralization of authority. While centralization limits the power to top level management, decentralization distributes the authority to lower levels of management. This principle thus focuses on using a mix of centralization and decentralization to improve organizational efficiency and effectiveness.

9. **Scalar Chain**

- It is a chain of authority ranging from top level to lower level of management. In a

normal course of business, a formal chain of command is followed where instructions flow through all intermediary levels before reaching to lower level of management. Though this process helps in a formal communication, decisions are many a time delayed and distorted. Thus, to ensure the smooth flow of communication, this principle came up with the concept of Gang Plank. According to it, cross communication between two links in the chain is allowed but with prior permission of the subordinates.

10. Order

- This principle says that there is a place for each and everything in an organization. This means that not only everything should be placed in accordance with the place allotted, but also right person is appointed at the right place.

11. Equity

- As the name suggest, there should be equality in an organization. By equality it says that every person should be given equal treatment in an organization. There should be no discrimination or nepotism or favoritism.

12. Stability of Tenure of Personnel

- It has been observed that a new employee might take some time to get adjusted with the new organizational culture and policies. The principle views that there should be a reasonable security of service provided to all the employees. It will help in developing loyalty and commitment among employees.

13. Initiatives

- An organization should insist its employees to take initiatives in various aspects of their work. By initiative it means that employees should start participating in management activities by providing their suggestions and ideas.

14. Espirit-de-corps

- It means 'Union is Strength.' This principle stresses on the importance of unity in an organization. And the strength of an organization lies in the feeling of cooperation and harmony among its employees. Team spirit and cooperation will boast organizational performance and strength.

3. Review of Literature:

- **Michael J. Fells, (2000)** in "Fayol stands the test of time" viewed that while many of the contemporary psychologists rejects the managerial principles given by Fayol on the premise that they were based on the observation, its contribution towards

managerial efficiency cannot be ignored. He believed that Fayol's principles cannot be rejected or disapproved, but reinforced by more recent findings.

- **Jae WookYoo, David J. Lemak, Youngjun Choi, (2006)** This paperis based on the application of managerial principles given by Fayol in modern business world. While the author believes that Fayol's principles of management still impacts the business, he at the same time has felt that the effectiveness of the principles could be reinforced by combining it with other models like Porter's Competitive Strategies.

- **Mildred Golden Pryor, Sonia Taneja, (2010)** The paper presented the contribution of Henry Fayol and its applicability in modern day business management. It says that irrespective of the critics who disparage Fayol's work, the principles provided by him are still used and applied. However, the author also opines that the relevance of these principles could be further enhanced if they are aligned with strategic leadership and management.

- **Lee D. Parker andPhilip A. Ritson (2005)** The authors here argues that the Fayol's principles were somewhere misrepresented in certain aspects. Also, the image of Fayol portrayed by contemporary texts make him more insightful and visionary. But when they re-examine his work and contribution, it was found out that his work was more complex and multidimensional.

4. **Relevance of Henry Fayol in Modern Business- The Blended Way:**

   While over viewing the work and contribution of various authors in this respect, it was found out that the principles of management given by Henry Fayol still hold relevance in modern business. However, these principles are reinforced and modified to an extent so as to suit the modern-day requirements. Thus, it is fair to use these principles with a pinch of modern day requirement and make them more efficient. Below are some of the blended principles of management which are though based on Henry Fayol's 14 principles but have extended its meaning to cope up with dynamic business environment.

- **Division of labor:**Though this principle is a base which helps in completing the task with much more efficiency, it could further be improved when used in combination with job rotation and job enrichment to reduce monotony arising from job.

- **Authority and responsibility**: Thisbalance should alsoallow employees to take

decisions more freely and in collaboration with management.

- **Multiple commands to facilitate staff specialization**: In order to get the work done many a time employee need the help of specialized people so as to complete the task more efficiently. And these specialists could be immediate boss (line manager) or staff personnel. Thus, an employee might receive the instructions from two bosses. Also, with the advent of new technologies employee now want more control to get the job done more promptly.

- **Use of ICT tools to maintain things in order:** By using technology tools things could be placed in a more systematic manner, thus reducing paper work and time.

- Initiative with freedom to implement ideas: As described earlier, the modern day employees' works better when they get independence to work on their ideas. Thus, Fayol's principle could further be blended as 'Initiate and Implement.'

- **Unity of direction with transparency in organizational policies:** Management cannot expect the whole-hearted cooperation of its employees towards organizational goal till it has clear, concise, and transparent policies. By transparent policies it means employees should be aware about various management decision, goals and rewards, performance measurement tools, etc.

- **Discipline through positive reinforcement**: In order to keep employees motivated and disciplined, organization should provide them with certain kind of positive reinforcement like rewards, gifts, etc. This will not only enhance their performance but will also motivate them to be disciplined.

- **Subordination of individual interest to general interest**: Financial and non-financial incentives encourage employees to keep aside their self-interest and needs for the sake for organization interest.

- **Equity**: Workplace equity is one of the important principles given by Henry Fayol which says there should be equal treatment with all the employees in an organization. But the increasing competition emphasizes on the concept of positive discrimination on the basis of work and performance. Employee with better and quality performance should be given better opportunities.

- **Performance-based remuneration**: In present day business scenario, only fair and equitable salary is not enough, but performance based remuneration. This not only motivates employee to perform better but also encourage others towards escalating their performances.

Thus, we can say that managerial principles are applicable in present day business scenario but we need to bring some add-ons to make them more relevant.

5. Modern Principles of Management:

- The 14 principles of management, thus, are even relevant today as they are like a stepping stone for business enterprises. But as we know that business environment in highly dynamic and competitive, business organizations has to sometimes redefine these principles as per the needs and requirements of the situations. The application of Fayol's principles sometimes fails during the contingent situations. For example, in order to facilitate some quick and important decision during the course of business sometimes an employee skips the line of authority and take a call. In some other cases, the management sometimes give more opportunities to female by giving them differential treatment so as to motivate female to lead.

- Keeping all these factors in a due consideration following are some of the blended modern managerial principles, which are flexible enough to modify during contingencies.

- **Specialization and Generalization** (providing training to employees in those skills which they are not practicing in normal course of business)

- **Decentralization through application of MBO** (Management by Objective) (encouraging participation of employees in decision making process coupled with authority to implement such decision)

- **Flexible chain of authority** (which is based on the specialization and knowledge)

- **Link between performance and remuneration** (payment according to performance)

- **Positive discrimination** (to empower deprived yet knowledgeable employees at work place)

- **Initiate and implement** (power and authority to implement the ideas)

- **Supervision and Self-management** (keeping a close eye on the work of the employees but at the same time giving them enough freedom to manage their team)

- **Individualistic approach within a team** (to avoid social loafing, individuals should have separate set of responsibilities even working within a team)

- **Transparency yet confidentiality** (to understand a perfect balance between what need to be communicated, at what time, how to communicate, and what needs to

remain confidential)

- **Empowerment and Accountability** (a perfect balance between power given to employees and making them accountable)

6. Scope of the Study:

- To test the validity of suggested modern principles in real business scenario
- To understand how these principles can be further improved and modified
- To study the contingent situation which could modify the managerial principles

7. Limitation of the Study:

- It is an elaborative and qualitative research thus no tools are applied to check the validity of such principles
- It is purely based on author viewpoints and observation

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IMPACT OF SKILL INDIA ON REDUCING UNEMPLOYMENT IN PIMPRI CHINCHWAD AREA

Isha Bhate

Abstract :

Unemployment has become a serious problem in India. Many graduates, post graduates are unemployed. The skill India program was introduced on 15th July 2015 by our honorable Prime Minister Mr. Narendra Modi. The project focused on empowering the youth by training them in skill set which is demanded by industry. The program will provide employable and productive workforce to industry. It will also encourage entrepreneurship in India.

The study concentrates on course structure of project, training methodology and success rate of project, which specifically focuses on impact on Pune youth.

Keyword- Skill India, Unemployment, Training

Introduction :

Job creation becomes essential issue, with a growing number of people coming of employable age. With automation, technology and entrepreneurship are creating a fundamental shift in the way businesses are done,it has never been more challenging for the Indian economy to ensure the creation of jobs for the nearly 16 million young people who join the workforce annually. As per National Sample Survey Office (NSSO) employment data, India currently creates about 3.5-4 million jobs a year. There is need to create more fulfilling and better-paying jobs, which encompasses improvement in work conditions such as greater safety, cleanliness, flexibility and skills.

By 2020, 65% of its India's youth will be in the working age group. This young population would fuel productivity and GDP growth of 6.5-7%, putting India among the top three economies by 2030. These transformational challenges have been identified.

Youth is the power of our nation. By identifying this our Hon'ble Prime Minister, Shri Narendra Modi launched "Skill India Program" on 15 July 2015. Program emphasizes on youth empowerment and entrepreneurship improvement in India.

Literature review:

There are many research papers available on this topic. I have written this literature review from journals, articles, research papers, website of PMKVY, twits, blogs.

What is skill India program?

Skill India program offers the following:

- Courses across 40 sectors in the country.

- Trainees are able to focus on practical delivery of work.

- The trainees enhance their technical expertise.

- It provides more employable and productive workforce.

- It encourages entrepreneurship in India.

- It will improve economical condition of India.

Objectives of 'Skill India'

- Generate employment opportunities.

- Create space and scope for the development of the talents.

- To train 50 crore youth by 2020 in various selected skills.

- To provide training, support as well as guidance for

    o to workgroup of age 15-29 (fresh entrants)

    o workgroup of age 30-59(already working).

- Following trades are selected for creating opportunities:

    o carpenters, cobblers, welders, blacksmiths, masons, nurses, tailors, weavers, real estate, construction, transportation, textile, gem industry, jewelers designing, banking, tourism

    and various other sectors.

These are the trades where skill development is inadequate or nil.

- Following need based skill improvement programs are also included:

    o language and communication skills,

    o life and positive thinking skills,

    o personality development skills,

    o management skills,

    o behavioral skills,

    o job and employability skills.

- Training processes are designed based on demand from domestic as well as demand from other countries. The demands from various countries like US, Japan, China, Germany, Russia and those in the West Asia are considered. The processes are also sanardin appropriate certification is also availale.

Course methodology:

Training methodology of skill India program include case studies, brainstorming sessions, games, group discussions, practical experiences, etc.

1. Short Term Training – Various Training Centers (TCs) have been authorised by PMKVY. The training focuses on candidates who are either school/college dropouts or unemployed.

2. TCs provide training on
   a. Soft Skills,
   b. Entrepreneurship,
   c. Financial and Digital Literacy.
   d. Skills identified in National Skills Qualification Framework (NSQF),
   e. Duration of the training varies from 150 to 300 hours.

3. Placement assistance is provided to successful candidates by Training Partners (TPs).

2. Recognition of Prior Learning(RPL) – Unregulated workforce is assessed based on NSQF. Help is provided to align competencies to the candidates who already have some prior experience.

Unemployment by definition includes the persons willing to work but is unable to find a job. It also includes lack of employment. Skill India program has studied and identified following factors which influence unemployment:

1) **Age Group** - As per the United Nations World Population Prospects, 2015 India is one of the youngest nation with median age of 27years vis a vis 37 years for China in 2015. India and China together reach a population of 1.4 billion people by 2022.

A look at the broad age cohort of 0-14, 15-29, 30- 59 and 60 & year wise data as shown in Refer Figure 1.1 below. In India population in age group of 15-59 years is nearly 52.8 percent, The proportion of youth population in 15-59 age - group has increased from 25.7 percent in 1971 to 27.5 percent in 2011 and in 2022 would decline marginally by 0.2percentage.

The proportion of the 0-14 age group fell from 42.1 percent in 1971 to 30.7 percent in 2011 and is may further decline to 24.5 percent by 2022.

The proportion of people in prime working age group of 30 - 59 years has increased from 27.1 percent in 1971 to 32.8 percent in 2011.

This may increase to 38.4 percent by 2022. Countries with a relatively high ratio of working to dependent populations have the possibility of benefitting from a "demographic dividend,". However this will be possible only if appropriate labor market is provided and policies allow productive absorption of the working - age population and there is suitable increase in investments in the human capital of children and youth.

Figure 1.1 Demographic trends By Broad age Groups 1971-projected to 2022
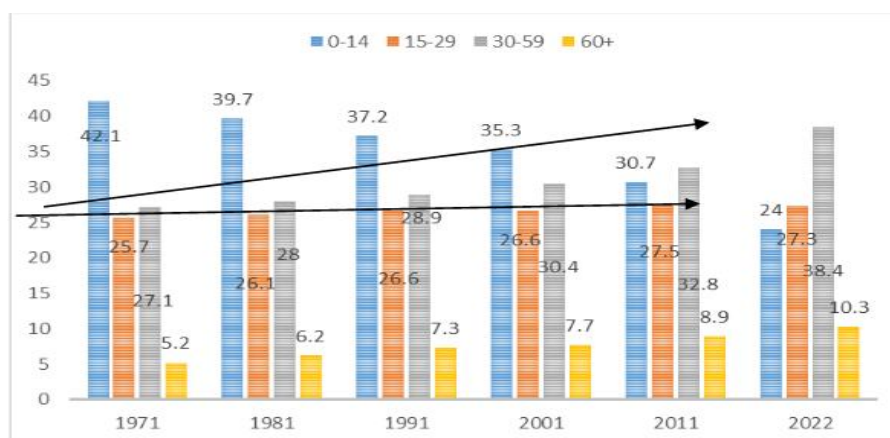
Source: 1971 1nd 1981 Data accessed from India Statand for 1991,2001 ans 2011 from Census of India , 2022 projected by LEM Division*

2) Education And Skill Levels:

Scarcity of skilled work force is one of the reasons of unemployment. There is mismatch between current education system and industry demand. Low level of education and skill set of existing labor would be a major challenge for India to reap its demographic advantage. Nearly 40 percent population in the 30-59 age group are required to re-skill or up skill to maintain their employability levels. The education profile of the about force as per the NSSO Employment - Unemployment Survey(EUS) 2011-12 is shown in the Figure 1.2.

Due to the skill mismatch at the entry level, unemployment rate among the youth is higher than the rest of the population. Unemployment rate was 5 % for rural males

among the 15-29 age group. It was 4.8 % for rural females. It was 8.1 percent for urban males and 13.1 percent among urban females.

Unemployment rate was higher among those with higher educational qualifications. For example, unemployment rate was 15.6 percent among graduates & above. It was 9.3 percent for diploma holders. It was only 2.3 percent for those who passed primary.
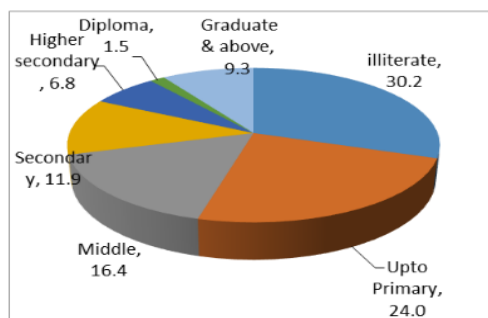
Figure 1.2: Education Profile of Labour Force in India (%)

Source: Estimated data from NSSO Employment Unemployment Survey 2011-12

3) Different sectors where jobs can be created remain undeveloped- people are not aware about various new fields like aerospace and defense industry. The industries include

- Indian aerospace industry, real estate, construction, transportation, textile, gem industry, jewelers designing, food processing, fashion designing, tourism and various other sectors.
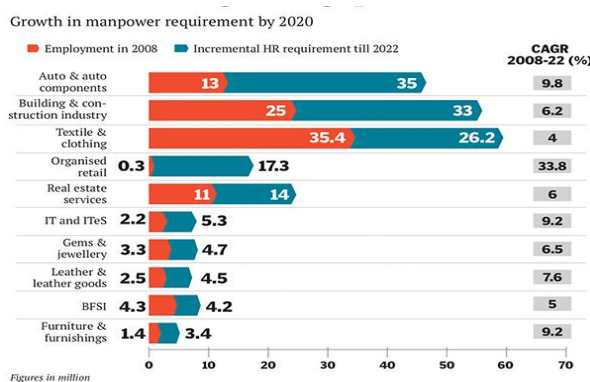
Fig 1.3 growth in manpower requirement by 2020

Objectives of study:

1) To know about structure, objectives of skill India program.

2) To study about training methodology

3) To know whether Skill India helps in job creation.

Hypothesis:

Skill India program is useful for unemployed youth I getting gainfully engaged.

Research Methodology:

Primary and secondary data is collected and is based on Descriptive Research & is self explanatory. Research is conducted to satisfy objectives of study. Structured Schedule was used to collect primary data. Random sampling technique was used to sample the population.

The Directorate General of Training covers Industrial Training Institutes (ITIs), Advanced Training institutes (ATIs), Regional Vocational Training Institutes (RVTIs) and other central institutes. It conducts various trainings for students as well as trainers. Research is conducted over three authorized centers for skill India from Pimpri Chinchwad.

In which only three sectors are considered. Details are as follows:

1) **Computer Training** – It includes advance excel, advance tally, object oriented programming, Advance Java, c, c++, basics of computer, computer typing, in regional language. Duration of course varies from 2 month to six months depending upon courses. Total current population for computer training 1250 for all courses. Here for research paper I studied 30 by random sampling methods. They were provided with practical assignments which help to enhance skill and can be used at work place.

2) **Fashion Designing** – It not only includes different dressing style but also jewelry hair styles suitable for particular fashion style. Innovative way of teaching helps to acquire complete knowledge. Duration of course is six months.

3) **Soft skill training** - It includes customized, need based skill improvement programs like language and communication skills, life and positive thinking skills, personality development skills, management skills, behavioral skills, including job and employability skills.

Research is conducted for three categories of skill India-

1) Computer training – sample size 30
2) Fashion designing – Sample size 20
3) Soft skill training– Sample size 20

Summary of course study

Sr. No.	Course	Course details	Duration	Current population	Sample size
1	Computer Training	advance excel, advance tally, object oriented programming, Advance Java, C, C++, basics of computer, computer typing, in regional language	Varies from two month to six months	For all courses 1250	30
2	Fashion Designing	Various dressing styles as well as suitable jewelry, hairstyle	Six months	475	20
3	Soft skill training	language and communication skills, life and positive thinking skills, personality development skills, management skills, behavioral skills, including job and employability skills	Three months	500	20

Table 1.1 course summary

Data analysis :

Profile of respondent:

Sr. No.	Profile of respondent		No of Respondents			Total	Percentage
			Computer training	Fashion Designing	Soft skill training		
		0-14	3	0	0	3	4.29
		15-29	15	8	10	33	47.14
1	AGE	30-59	12	12	10	34	48.57
			30	20	20	70	
	Academic background	post Graduate	6	7	8	21	30.00
2		Graduate	16	12	12	40	57.14

		SSC/HSC	8	1	0	9	12.86
			30	20	20	70	
3	Occupation	Students	16	3	11	30	42.86
		House wife	0	13		13	18.57
		Looking for job	5	4	4	13	18.57
		Already working	9	0	5	14	20.00
			30	20	20	70	

Table1.2

Above table represents demographic profile of respondents.

47% respondents are in the age group of15-29 and 48% respondents are in the age group of 30-59.

87% respondents are from educated background.

42% respondents are student 18% are looking for job and 20% students are already working.
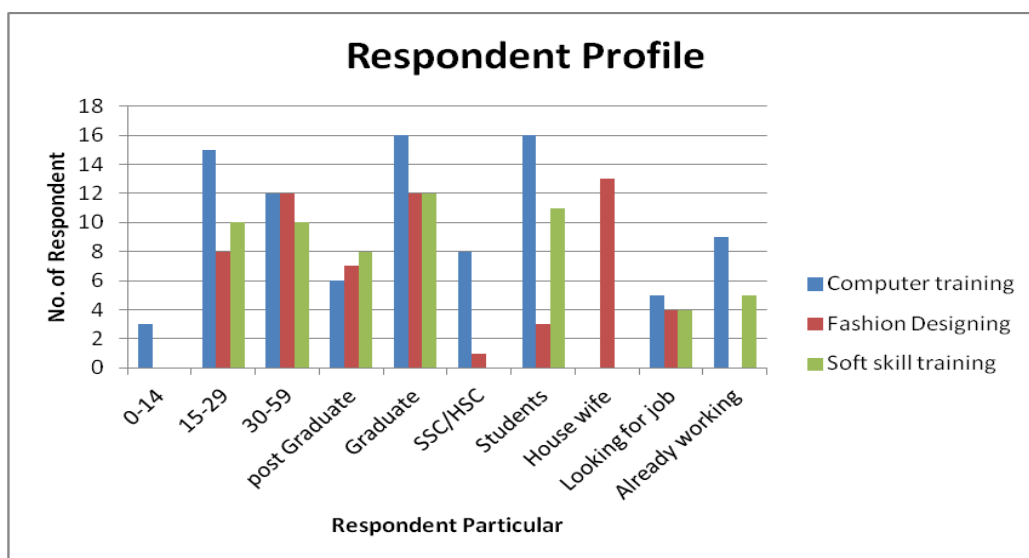
Fig 1.4 profile of respondent

Traits of sample

Sr. No.	Traits	Good	Average	Poor
1	Whether course contents are updated	65	5	0
2	Whether training methodology is Innovative and appropriate	50	18	2

| 3 | Expertise in Job relevant skills | 60 | 10 | 0 |
| 4 | Help from government if want to start business | 5 | 40 | 25 |

Table 1.3 traits and grading towards traits

Above table represents that according to 92% respondents, course contents are updated.

According to 71% respondents, training methodology is innovative and appropriate.

85% respondent thinks that they have become expert in job relevant skills

7% respondents think that government will support to start new business.
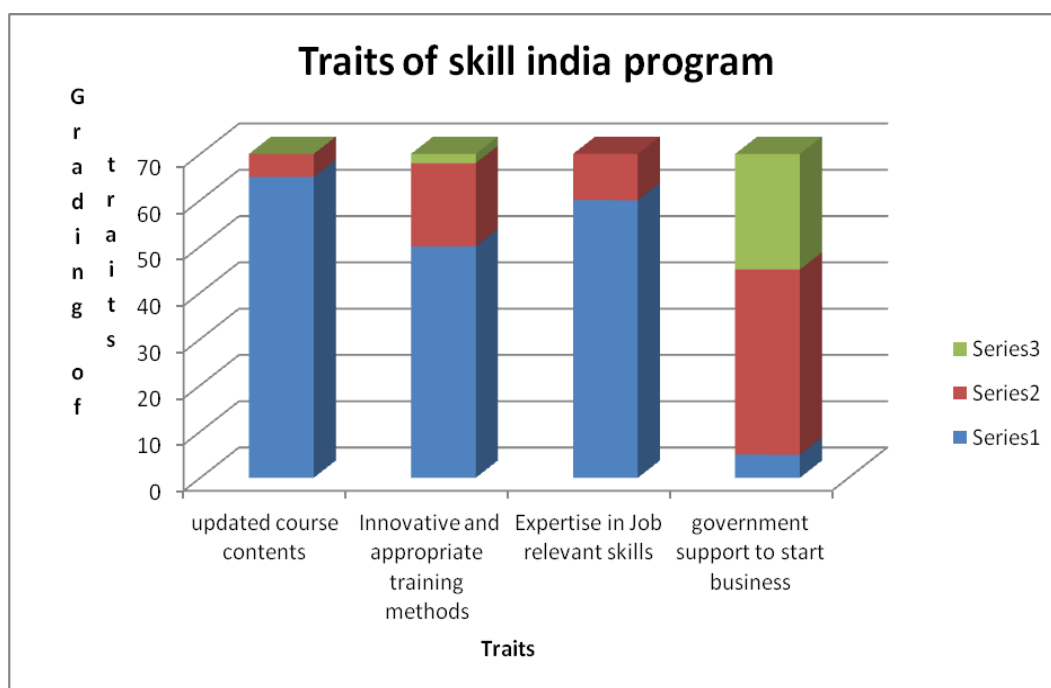
Suggestion:

1) Garment factories are mostly available in Madhya Pradesh and Rajasthan, but it is not feasible for ladies or house wives from Pimpri Chinchwad area to grasp an opportunity in this industry. So they need to create job opportunities in local areas.

2) Job opportunities are provided by centers but paying scale is low.

Conclusion:

Skill India program is basically aimed to impart skills in youth within the age of 14-59 but not successful on the front of creation of job

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IMPORTANCE OF LISTENING IN BUSINESS COMMUNICATION

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Abstract:

When someone is able to speak fluently, he/she thinks that he/she is good at communication skills but that is not true. Only speaking is not important and cannot be called as Communication Skill. Listening is equally important as speaking is. Genuine listening has become a rare gift—the gift of time. It helps build relationships, solve problems, ensure understanding, resolve conflicts, and improve accuracy. Listening builds friendships and careers. Effective communication often involves listening skills that develop your ability to really absorb what others say, and listen with an open mind. Just like becoming a better speaker, there are many benefits of becoming a better listener. By developing better listening skills, you will be able to get more information out of the conversations you have, increase others' trust in you, and people will be drawn to our inviting personality.

Listening is different than hearing:

Hearing refers to the sounds that enter your ears. It is a physical process that, provided you do not have any hearing problems, happens automatically.

Listening, however, requires more than that: it requires focus and concentrated effort, both mental and sometimes physical as well.

Listening means paying attention not only to the story, but how it is told, the use of language and voice, and how the other person uses his or her body. In other words, it means being aware of both verbal and non-verbal messages. Your ability to listen effectively depends on the degree to which you perceive and understand these messages.

Listening is not a passive process. In fact, the listener can, and should, be at least as engaged in the process as the speaker. The phrase 'active listening' is used to describe this process of being fully involved.

Effective listening strengthens organizational relationships, enhances product delivery, alerts the organization to opportunities for innovation, and allows the organization to manage growing diversity both in the workforce and in the customers it serves.[1]

Companies which have employees and managers with effective listening are able to improve their business and they can stay informed, up to date and therefore away from problems. It is also useful in growing business and reduces losses. Poor listening skills can cost loss of opportunities, legal mistakes and other errors.

Effective listening is vital to the process of building trust not only between organizations but also between individuals.[2]

Sometimes people just want to get heard and listening to others carefully can build good relations. There are many ways of improving listening. The way of listening influences what we hear and the meaning we extract.

A people-oriented listener might miss important information about an upcoming deadline, whereas an action oriented listener might miss an important clue that there's personal problem brewing between two team members.[3]

The process of listening is far more complex than we think. Most of us are not good at listening. If we want to be good listeners we must follow different steps involved in the process of listening.

- **Receiving:** It involves physically hearing the message and acknowledging it. There can be various barriers like noise, impaired hearing or inattention.

- **Decoding:** In the next step we try to assign meaning to the sound we have heard, according to our cultural background, values, beliefs, ideas, expectations and needs.

- **Remembering:** The message is first captured into short-term memory and then stored into long-term memory for permanent storage.

- **Evaluating:** The message is then evaluated by applying critical thinking. Opinions and facts are separated.

- **Responding:** After evaluating the speaker's message, the listener reacts. Most of the times the response is verbal feedback.

There are many benefits of becoming a better listener. By developing better listening skills, we can get more information out of the conversations we have, we can increase others' trust in us, and people will be drawn to our inviting personality and can

confide their secrets to us. There are various techniques and steps of being good listener.

➢ **Listen Actively with inviting body:** Inviting body language means positioning yourself in a way that makes it inviting and easier for people to come talk to you. This means facing the person who is speaking to you and standing with an open posture with your arms at your side for example, rather than crossing your arms in front of your chest. Crossing your arms in from of your chest might imply that you don't want to have a conversation. Or, if you are in the middle of a conversation and you keep yawning and looking around as someone is talking to you, they might assume that you are not interested in listening and don't care what they have to say.

Selective listening is one of the most common barriers to effective listening. If your mind wanders, you often stay tuned out until you hear a word or phrase that gets your attention once more. But by that time, you're unable to recall what the speaker actually said; instead, you remember what you think the speaker probably said.[4]

To show that you are listening and do care what they have to say, here are some engaging body language cues you can try:

- Raising your eyebrows every once in awhile.
- Moving slightly closer toward the person speaking to you.
- Smiling and laughing when it is appropriate.
- Tilting your head when hearing new or interesting information.
- Nodding your head if you agree or understand what someone is saying.

➢ **Keep eye contact.** Making eye contact with someone is a non-verbal way of letting know that they have your attention and respect which results in having a productive conversation. Making and keeping eye contact encourages other person to tell what they want to say.

➢ **Listen without distraction.** An important part of listening is being able to reduce background noise, thoughts, and conversations so you focus on the conversation in front of you. Being distracted by other things takes your attention away from the speaker and lessens your ability to fully listen.

If someone wants to talk with you, whether business or personal in nature, turn off your phone, turn off your radio, turn off your TV, and make sure you are both comfortable. In an office setting, make sure you are behind closed doors, and that outsiders know that you are in a meeting in which you cannot be disturbed.

➢ **Avoid trying to offer an immediate solution.** Sometimes, when people explain a problem they are experiencing, other people want to offer a solution to their problem. Instead, just listen what they have to say. Most people ask for advice when they want it.

> A lot of times people just want someone to listen to them. By understanding what that person's real concern is and doing something about it – that's how you win people over.[5]

➢ **Write it down**. If you are in a classroom, an interview, or on a sales call, one of the most effective ways to listen is to write down what one is saying. Make sure they know you are going to take notes, and then take out your notebook and pen to get started. It is very useful in remembering useful points of the conversation.

➢ **Mirror body language.** If the person with whom you are engaging in conversation is sitting back, cross-legged, with arms folded in their lap, it is important that you mirror a similar image in your own body language. This will subconsciously indicate to them that you are listening to them, and will put their mind at ease in being able to speak openly and honestly with you.

➢ **Practice, practice, practice.** Every time someone speaks to you, practice your listening skills. Whether the conversations is important are not practice effective listening skills with every conversation is critical and helpful in building relationships.

Overall, effective listening starts with you. To become an effective listener, open your ears, shut your mouth, and open your heart. Once you start truly listening to what people are saying vs. simply hearing them, you will likely learn a lot about yourself in the process.

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AWARENESS AND PREVENTIVE GUIDELINES FOR OCCUPATIONAL HEALTH AND SAFETY AT HOSPITALITY SERVICES OUTLETS

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Abstract:

The purpose of this study is to be aware from the practices performed by employees working in different hospitality service outlets at Bhandardara, Hill Station of Maharashtra, India. This study will provide guidelines to practical and organized move toward to the recognition, evaluation, improvement, prevention and control of hazards. In order to carry out the research, questionnaires were used to collect data from employees, and literature was also reviewed. The independent variables were examined the type of hotel while the dependent variables included awareness of staff on safety requirements, policies and accident prevention measures as they relate to the areas of occupational health and safety promotion activities. From the findings, it implies that if health and safety is not managed effectively, both the two parties being employees and the organization would suffer. The result suggested that awareness of safety rules/policies/regulation at the work place increase the productivity of the employees which gives direct profit to the organization. In conclusion, most hospitality outlets neither had guidelines for preparedness for emergencies or a system for reporting hazards and accidents and the staff were not aware of safety regulations, safety policies, procedures and governing laws for hospitality service industry. Recommendations included providing clear policies on safety procedures, training, availing necessary equipment and disciplinary actions and create awareness amongst employees and the organization.

Keywords: OSH; Health; Safety; Accident

Introduction:

The hospitality service industry closely worked with tourism activities, business and MICE, which contribute to the economy of the country. The service industry

requires large number of employment depending upon the nature of the job from different departments such as housekeeping, kitchen, food and beverage service, front office, engineering and maintenance etc. To meet fast and high standard of service requirement, the (OSH) occupational health and safety is neglected. The good business can run only after ensuring the health and safety of the working employees and it is legally applicable in every industry including hospitality industry. The occupational health and safety is integral part of medical care at workplace. The aim of safety is identified by (Grimaldi, 2003) as making the individual aware of his or her safety responsibility and informed about how to satisfy it so that on his or her own initiative for what is necessary to avoid injury and workplace accident. They should know their workplace safety and adopt the safety practices. The employee and the employer both are equally important for its awareness and implementation of proper health and safety guidelines.

Review of Literature :

According to the European agency for safety and health at work (2004), every three- and a- half minutes, employees dies from work-related causes. The review found that there is a lack of awareness about health and safety at workplace amongst employee and employers. The causes of the risks must be laid out and these are identified by the safety, health and welfare in factories, (1959) as uneven floors, presence of water or oil on the floor, items left lying, bad lighting and ventilation. There is ample information on occupational health and safety but it is not executed well. According to ILO (2002), lack of knowledge and awareness on safety at work, inadequate health and safety polices are major contributing factors to the occurrence of occupational related accidents. This is the employer responsibility to prepare and revise the written statement of health and safety policy at workplace for his employees.

The expensive safety devices and high standard of safety policy will not prevent accidents by itself until and unless the employees do not understand the safety manual, procedure and awareness regarding dangerous actions which may lead to personal injury. The small employers do not pay attention towards the workplace health and safety until the serious injury or accident happens to their staff. Capable and motivated employees are an invaluable success factor for an enterprise (Ivanov, 2009). To ensure safety of workers and spearhead safety awareness activities, OSHA Sec. (1) requires that every occupier establish a safety and health committee at workplace.

There is a need to establish the accident recording patterns (Takala, 1998). The committee has the power to inspect all information held by the employer relating to any accident or occupational diseases occurring at work, and to any research, testing or examination of any plant or substance for use at that place of work (Graham Dodgshun, 2012).

Safety programs, training, awareness will create a safer workplace and reduce the frequency of workplace accidents (Anonymous, 2008). The Directorate of Occupational Health and Safety services of the Ministry of Labour should accredit the trained worker by issuing a card or certificate (Afubwa, 2004). The first aid treatment should provide at primary stage of injury. Nichols et al. (2007) uncover evidence that supports the claim that trade union involvement and employee representation improves health and safety provision in the workplace.

Purpose of the study: The purpose of the study was to make aware about health and safety measures at workplace which prevent accident prone activities and areas of hospitality service outlets.

Objective :

1. To study about occupational accidents and its prone areas in hospitality service outlets.

2. To determine the level of awareness of the safety procedures by the employees and employer.

3. To establish preventive measures for occupational health and safety at workplace.

Study Area :

Bhandardara is a holiday resort village near Igatpuri, Maharashtra in the western ghats of India with 19°31′45″North latitude to 73°45′5″East longitude. The elevation is 740 m (2,430 ft). The village is located in the Ahmednagar district of the state of Maharashtra, about 185 kilometers (115 mi) from Mumbai.

Bhandardara attractions include Wilson Dam and Arthur Lake, Fireflies camp in the Purushwadi area. The trek lover tourist visit Ratangad and Harishchandragad fort, Ajoba and Ghanchakkar peaks. The highest peak in Maharashtra, Mount Kalsubai is 1646 m, and the starting point for this trek is Bari Village, located 12 km away from Bhandardara.

The area selected by the researcher is basis on its popularity and regular visit of the tourist for tourism. To conduct the research survey the medium sized hospitality outlets were selected by purposive sampling method.

Methodology :

To achieve its objective the survey method was used to study awareness and prevention of occupational injury and accident at hospitality service outlets of Bhandardara. The sample size covered medium sized hospitality service outlets and there were 80 staffs from hospitality service outlet. The data were collected from 19 employers and 61 employees were interviewed through questionnaires. The simple random sampling technique was used to achieve the objective The researcher used a self-administered qualitative semi structured questionnaire which were asked to employees who worked in front office, Housekeeping, food and Beverage service, kitchen and engineering/ maintenance department and the employer of medium sized hospitality service outlet. Collected data was organized in table and analyzed in consideration of research objectives and questions. This was done by using MS-Excel software which provides tables, graphs and pie- chart representation of the data.

Findings:

Table No. 1.1 Awareness of Health and Safety

Awareness of Health and Safety Regulation and Law		
	Response	**Percentage**
Aware	29	**36.25%**
Not Aware	51	63.75%
Total	80	100

Fig. no. 1.1 Awareness of Health and Safety Regulation and Law
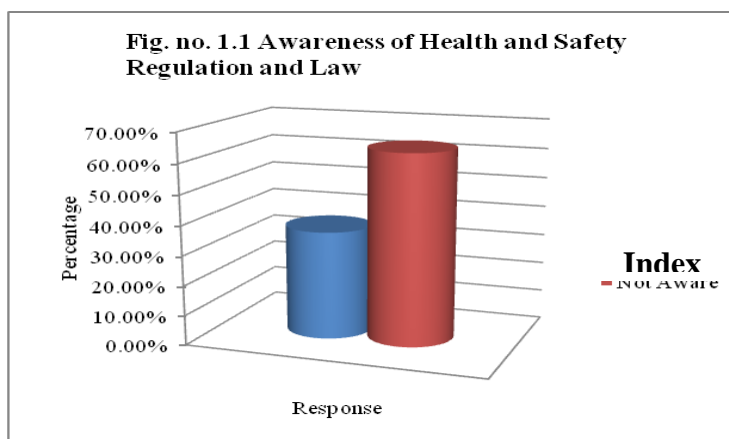
As shown in table and fig no. it is seen that 64% staff is unaware about the safety regulations and law governing occupational safety at their workplace. When asked about statutory laws those mentioned acts dealing with compensation, provident fund, employment. They also mentioned that there were no safety procedure, polices in the hospitality service outlets except the fire exits. Literature review suggests the importance of safety regulations since lack of knowledge and awareness on health and safety polices are contributing factors to the event of occupational related accidents, (ILO, 2002). This gives an idea about that knowledge and application of preventive measure could decrease the injury accidents

Table No. 1.2 Working Conditions

Working Conditions		
	Response	**Percentage**
Very Good	10	12 %
Average	40	50 %
Poor	20	25 %
Very Poor	10	13 %
Total	80	100 %

50 % of staff rated average to their working condition, 25 % rated poor which is a considering factor for health and safety issues. The rest staff rated their working conditions 12 % for very good and 13 % for very poor. "People in small establishments have little or no access to occupational health advice" (Health Safety Executive, 1992).

Table No. 1.3 Training for Handling Safety tools such as First Aid, Fire Extinguishers

Training for Handling Safety Tools such as First Aid, Fire Extinguishers		
	Response	Percentage
Had Training	20	25 %
Did not had Training	60	75 %
Total	80	100 %

From Table & fig no. 1.3 its shows a huge difference between the training for handling safety tools like first aid, fire extinguishers. There is no person in charge to maintain the first aid kit and fire extinguishers. Only few have fire blankets which are used in kitchen.

Fig no.1.3 Training for Handling Safety Tools such as First Aid, Fire Fighting Extinguishers

Index
- Had Training
- Did not had Training
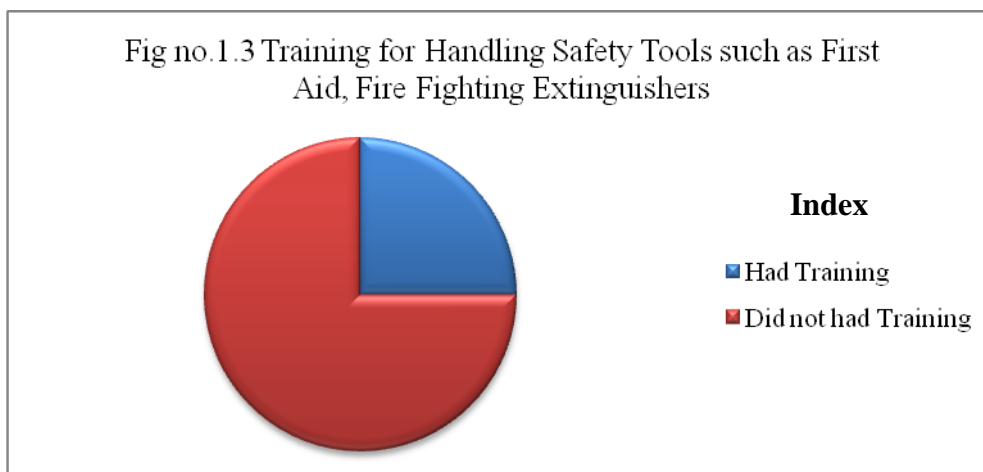
Safety training is important in providing staff with the knowledge and skills to work in safe manner. (Occupational Safety & Health guidelines for the Hotel Industry, Ministry of Manpower, Singapore Association of Occupational Therapists, Singapore Physiotherapy Association, Back Society of Singapore and the Singapore Hotel Association, Feb 2003)

Discussion:

The findings show that without clear safety procedures and policies within the hospitality service outlets, the staffs working in this organization are more prone to accidents since most of them are not aware of them thus having a considerable percentage of them rating their working conditions as average, poor and very poor leading to occurrence of common accidents.

The findings also provide insight on the fact that though managers have training programs for the prevention and provide protective clothing and equipment, guidelines for preparedness for emergencies are not clearly stipulated due to lack of documentation and worse still, a considerable number of staff is not trained on first aid. This however can be attributed to the high turnover levels. Despite staff and managers indicating they had had risk assessment audits and safety policy statements, these were not documented or made available to staff since they were not in a position to outline safety regulations or state laws governing occupational safety in their work areas. This could be easily handled by compliance committee or worker's unions. This would also be complimented by the fact that most of these staff is relatively young and literate.

Conclusions:

The results of the study and interpretation of its findings has provided information that can be used to develop a policy on emergency preparedness guideline. Concerning policy guidelines, most hospitality service outlets had no safety procedures. Most of them also neither had guidelines for preparedness for emergencies or a system for reporting risks hazards and accidents. According to the OHSA Act 1970 most of the hotels had no safety committees. Importance should be given to safety training programmes and its assessment audits. A proper system of reporting risks, hazards and accidents in the organization to be implemented. The health and safety preventive measures at workplace will be ensured through training, providing proper equipment, aisle workplace in each department of hospitality service outlet and disciplinary action for health and safety policies. Occupational accidents were reduced by avoiding carelessness, creating awareness, conducting routine audit by compliance officers of occupational safety and health administration.

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STUDY OF IMPACT OF AUTOMATION AND TECHNOLOGY ADVANCEMENT IN EMPLOYMENT GENERATION

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Abstract:

India being an underdeveloped country was facing low capital formation, traditional approaches to production and providing services which used to be costly. However, after adopting the globalization, it has opened its doors to foreign direct investment and for the new technology as a result of lots of MNCs have come to India and have established their manufacturing and services centres bases. This has its impact on the fierce competition in the market. The only solution in such a situation is to start using latest technology, resort to automation and see that the productivity improves at the same time costs are cost drastically. For this purpose lot of investment is required. To the extent possible the Govt. of India is providing funds and the banks are also having a favourable approach. The impact of automation and technology advancement on employment generation is certainly felt. In certain cases it is a temporary phenomenon but particularly the IT and IT enabled services will be severely hit in times to come. The introduction of latest technology is also paving the way for new types of jobs. Conversion of jobs into starting self-employment enterprises is in the process. All the stake holders i.e. govt., industry, as well as the individuals should prepare to face this situation with well preparedness.

Keywords: atomization, computerization, increase in productivity, cost cutting, boost to self-employment enterprises,

Introduction

India is a developing country. It is peculiar feature of the developing economy that rate of capital formation is low which reflects on its industrial development. India is not an exception to this phenomenon.

Demographic aspects: Added to this problem of low industrial development, is the problem of its demographic growth. According to the latest population census of 2011, India's total population stood at 1.21 billion and it ranks second in the world. During the period 2001 to 2011 India's literacy rate has gone up to 74.04 per cent showing an increase of 9.21 per cent. The gender wise classification reveals that 6.24 billion are males while 5.86 billion are female. The rural population is 8.33 billion and the urban population is 3.77 billion. Over the past few decades the rate of migration from rural to urban is increasing.

Educational aspects: If we look at the progress on the educational front, we find that every year the Indian education system is pumping in over 2.5 lakhs of graduates from various disciplines. This is adding to the unemployment situation in the country. This increasing percentage of unemployment is also a regular feature of the underdeveloped countries. It is a vicious circle. Rate of capital formation is low, resulting slower growth of industries, low rate of job creation, and limitation on the employment generation. In the absence of job creation the unemployment increases.

Agriculture front: India is a predominantly an agriculture dominated country. Its agriculture is at the mercy of the vagaries of the monsoon. In the absence of assured water supply, the agriculturists are dependent on the dry farming. The Indian farmers resort to the traditional farming practices. As such compared to the developed countries India's agricultural productivity is very low. The rural population pressure on the land is sizable. The employment generated by the agriculture activity is seasonal which leads to disguised unemployment. Over the past two decades Indian agriculture is passing through rough weather. This has its impact on the migration from rural to urban. India is getting urbanized at a faster rate. As a result of this migration Indian agriculture sector is finding very difficult to get the human resources to carry out the seasonal agricultural operations. Therefore, now the Indian agriculture is shifting from traditional method of cultivation to the mechanized farming using tractors, harvester combines, threshers etc. The bullocks which were used for carrying out agricultural operations have drastically reduced. The agriculture sectors contribution in the Gross Domestic Product has gradually decreased. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), guaranteeing at least 100 days of employment to every household in rural areas has been enacted with a stipulation of one third participation by women (Economic Survey 2015-16)

Industrial aspect: Manufacturing has emerged as one of the high growth sectors in India. Manufacturing sector grew at a CAGR of 7.32 per cent between FY12 and FY17. Under the Make in India initiative, the Government of India aims to increase the share of the manufacturing sector to the gross domestic product (GDP) to 25 per cent by 2022, from 16 per cent, and to create 100 million new jobs by 2022. Business conditions in the Indian manufacturing sector continue to remain positive. The Government of India has introduced several policy measures in the Union Budget 2017-18 to provide impetus to the manufacturing sector. Some of which include reduction of income tax rate to 25 per cent for MSME companies having turnover up to Rs 50 crore (US$ 7.5 million). In a bid to push the 'Make in India' initiative to the global level, the Prime Minister of India, pitched India as a manufacturing destination at the World International Fair in Germany's Hannover in 2015.

Service Sector: So far as service industry is concerned India has done exceedingly well on this front. For the last two decades this sector has gained international reputation of high quality and low cost.

Of late, it has been reported that some of the companies have innovated driverless cars and the commercial production of it is now started. With this in course of time the drivers' job will be eliminated and in turn it will add to the unemployment generation in times to come. Similar is the case where the personal robots will be replacing the maid servants to carry out the domestic works and will add to the unemployment. The robots are now fueling the petrol and diesel at some petrol pumps and in course of time it may turn it into a regular feature at all other petrol pumps. All these innovations are going to add to the gravity of the unemployment problem.

Employment situation: Unemployment Rate in India decreased to 3.46 per cent in 2016 from 3.49 per cent in 2015. Unemployment Rate in India averaged 4.08 per cent from 1983 until 2016, reaching an all-time high of 8.30 per cent in 1983 and a record low of 3.46 per cent in 2016. Employment generation is the prime channel through which economic growth translates into prosperity for the population. Women will account for a substantial proportion of the working age population. The Government has undertaken numerous initiatives to boost the youth employment scenario in the country. Make in India initiative is expected to generate self-employment in a big way as there are limitation of generating employment in the industrial manufacturing sector.

In this context it is worthwhile to know that from the beginning skill development in India was very much neglected. For those who have failed at the 10th Standard and who do not purse further education and have no gainful employment they just become unskilled workers. Despite government of India's extensive efforts those families who are living below the poverty line could not come up above the poverty level. Therefore, the Government of India has started Skill Development Corporation, with an objective to convert these unskilled labour into semi-skilled workers and semi-skilled workers into fully skilled labour thereby their income level will be increased. Therefore, today lots of NGOs and educational institutions have commenced vocational courses for this target group. Now, majority of the skilled labour will either get employment or will start their own self enterprise and will have a positive impact on the employment situation.

Unemployment situation: During the past few years India has witnessed near stagnation or decline in its unemployment rates which can be seen from the following statistics:

Year	2012	2013	2014	2015	2016
Rate of unemployment in %	8.5	8.2	9.3	8.4	5.

Source: http://labourbureaunew.gov.in

Globalization and its impact on the Indian Industry: India adopted the Globalization policy and opened its economy to the world at large and welcomed entry into India the foreign direct investment and technology. As a result the whole world has become one market place thereby increasing the competition at a very high level. The survival of the fittest became the buzz word. The multinational organizations from the West came to India not only with the capital but also with the advanced technology. This enabled them to have quality product at the low cost. Therefore, the domestic industries had also to modernize their operations and adopt the new technology and automation to not only maintain the quality of their products as well as save on costs. This was the only way to remain competitive. This environment paved the pace for the automation and the use of technology.

Evolution of the automation in India: The genesis of the automation in India lies in late 1960. The early use of automation for manufacture was done in the textile industry wherein the handlooms were converted to the power-looms. India, due to the large size of its domestic market, has been very attractive for international companies

for long. It was only due to political and economic barriers the automation solutions took time to reach the Indian shores. The automation industry that started as a small business, providing automation solutions to some manufacturing and service units, has grown many folds during the last two decades. In the early period there was stiff opposition to the automation under the fear of losing the jobs. The trade unions which were dominated by the Communist parties were strongly opposing the move of automation as they were feeling that their membership will have its adverse effect. However, when the computerization of the banking and LIC sector began these trade unions initially opposed the computerization but in course of time they realized the benefits of the computerization and now we see computers in the union offices which have been dominated by the communist parties.

So far as the service industry is concerned the automation started in banking and insurance sector wherein adding machines, high end calculators, ledger posting machines, etc. The other sectors such as communications, healthcare etc. also started resorting to automation. In the organized sector there was stiff resistance from the working class with the fear of displacement. The use of technology requires huge investment in hardware and machines and equipment.

Let me take the case of the banking industry which has reached its roots in the interior parts and which has adopted computerization in a big way. This study will enable the reader to understand both pros and cons of the automation and computerization.

It is true that in the wake of computerization in the early phase there was this fear of loss of jobs, but in course of time, it was realized that there will be no retrenchment as the computer speed, accuracy, and other aspects will outweigh the manual operation and the whole approach towards the productivity will change. It has been revealed there was no retrenchment, but Voluntary Retirement Scheme as the employees from the old generation were not capable or even confident to adjust to the new computerized operations. The Bank's did not recruit the vacancies arisen out of VRS but adjusted it from amongst the existing staff. The computers were able to work faster and duplicate works were avoided. At the same time, banks were undergoing adoption of the new accounting system of Non-Performing Assets and New Provisioning Norms on the lines of the international practices. This had led to the strain on bank's profitability. The use of computerization helped the banks to introduce several new market friendly products and services which could be attended to by the

existing staff. This was a temporary phenomenon, now the Banks as well as other service industries have started recruitment in a big way. The computerization has helped the banks in innovating new practices which will increase the efficiency as well as productivity and will reflect favourably in profit maximization. So far what we have seen is the management side. Now let us consider the customer's side. Customers started getting fast services, they started getting computerized statement of accounts without visiting the banks, and they started getting 24 hours withdrawal facility through the use of Any Time Money outlets. Now Cash depositing as well as Cheques collection machines, passbook writing machines are installed by the banks which have released the bank's staff to concentrate on marketing of high end products. The customers get prompt service as well as neatly typed pass books / statement of accounts. These services are available in big cities where there crowds of customers were witnessed. Undoubtedly the bank computerization has improved the comforts of the bank customers.

The above observations on the introduction of the new technology in banking and service as well as manufacturing industries show a mixed reaction. Technology improvement is an ongoing process wherein day and day out new innovations are made. In order to save on costs the manufacturing organizations are resorting to the use of new technology thereby product with high quality at reduced costs will be available. In the initial stage there will be some retrenchment. The organizations weigh the benefits from various angles. One is quality products, at reduced costs, improved productivity, the investment in the technology gets higher rate of depreciation through which the organizations can undertake profit planning, since the production is getting automatically there will be less impact of the strikes, as well as the provision for replacement as well as terminal benefits etc., will not be required to be made. At the same time some new self-employment opportunities are also getting developed which can accommodate these retrenched staff. Of course, this will be a temporary phase and the efforts should be such that this temporary phase should remain temporary in true sense of the term. On the part of the employees also they are required to offer flexibility, mobility to the organization only then they will be able to survive in this competition.

Under the new government initiatives lots of schemes are being introduced right from training, funding, subsidies, and bank's finance on soft terms. The retrenched

employees will have to come forward to meet the challenges and grab the opportunities that are coming in their way.

Hence forth the buzz word will be to get self-employment and try to provide employment to the others within the possible means.

The automation and technology up-gradation is penetrating in every walks of life, there is bound to be displacement of the workforce as well as for some time there will be incidence of unemployment for which the government has to take steps in advance. According to a survey conducted by PeopleStrong there will be 25% of the job cut by 2021 because of the automation. This job cut will not come all of a sudden but gradually it will take place. Particularly in IT sector it will affect in the immediate future, which is being experienced by now. Of these, according to this survey the government will be able to make up 23% of jobs. Creating job opportunities will be crucial day by day.

It is worth mentioning here that the study found the impact of robotics had both, positive and negative impact on the employment and motivation level of the employees. Studies suggest that robots are actually increasing our wages, not stealing our jobs. Automation has a strong impact on the future qualification of human workers, making them to aim a better paid and higher qualified job.

According to a report titled 'The future of skills and jobs in India' by FICCI and NASSCOM with Ernst and Young, by 2022 nearly 37 percent of Indian workforce would be in jobs demanding radically different skill sets. Almost 60-65 percent workforce in the organized IT/BPM sector would be deployed in jobs that have radically changed skill sets including Embedded System Programmer, Data Scientist, Data Architect and AI Research Scientist among a few.

Recommendations:

In the wake of this massive unemployment that India will have to face in the ensuring 3-4 years' time, and keeping in view the then requirements of the jobs the various stake holders i.e. Government, Industry, Individuals should get themselves prepared for which following suggestions have been offered.

The **government s**hould address the following aspects to ensure that following changes are adopted on urgent footing so that the sting of the unemployment will be reduced.

❖ Effect large scale reforms in the technical and vocational education

❖ Expand and upgrade the technology tool rooms across the country to enable the MSME sector to adopt exponential technologies

❖ Encourage start-ups to transform unorganized sectors to organized ones using technology •Transform the public healthcare, education space and other development sectors through use of technology assisted outreach

     At the **industry level** the following aspects will have to be addressed on top priority.

❖ Create a "vision for exponential technologies" for your industry or company

❖ Create collaborative learning ecosystems for each industry

❖ Develop workforce re-training programs across organization levels'

At the **individual level** following aspects needs to be borne in mind and effective steps may be taken:

❖   Take responsibility for life-long learning

❖   Embrace the gig economy

Conclusion:

It is true that the automation and use of advanced technology has adversely impacted the Indian Industrial sector both manufacturing as well as service industries. In some cases it is a transition stage and in some cases this transition stage is too long. Development of new skills is required for which focused efforts are needed. All the stake holders should have to address the respective issues to ensure that the sting of the unemployment is not severely felt.

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A STUDY OF BANK INTERVENTION IN THE WOMEN ENTREPRENEURSHIP DEVELOPMENT IN PUNE CITY

Prof. Pralhad Joshi

Abstract:

Nationalised banks play a vital role in process of women empowerment. Various government's policies, programmes and schemes are implemented through banks today. There is a whole hearted participation of banks in providing loan to the newly entered women entrepreneurs. The study focused on the perception of bank officials about aims of the bank's intervention and role in the women empowerment through entrepreneurship development programmes. Through this study efforts have been made to highlight the problems faced by bank officials in the implementation of government policies and programs related to women entrepreneurship development. Study is conducted with the view to understand the opinions of bank officials about the various modes of encouraging entrepreneurship among the women. The study is conducted in Pune and visuals shows that there are many problems faced by bank officials in the implementation of government policies and programmes for women.

Keywords: Bank's intervention, women entrepreneurship development.

I]   Introduction:

Nationalised banks are having significant place in the women empowerment programs implemented by state and central governments. Majority of schemes are related to the financial support or extending credit to women entrepreneurs for their entrepreneurial activities, entrepreneurial skill development etc. Empowerment of women through developing, improving entrepreneurial scale is the biggest challenge for banks. Therefore, nationalised banks are playing a crucial role in empowering women through the financial support through various schemes. Government of India has involved major nationalised banks in the implementation of various financial schemes, programmes and policies to make women self-serve sustainable and financially empowered. The efforts are being made by the banks to make women aware about the various financial schemes, entrepreneurship development schemes extended by government.

II]   Significance of the Study:

Nationalised banks as a facilitator for women entrepreneur need to be studied

separately as banks are playing an important role in the implementation of government policies, programmes and schemes pertaining to entrepreneurship development among women. There are many reasons for which the bank intervention in women entrepreneurship development and various votes for encouraging entrepreneurship among women, because this directly affect on their attitude towards women entrepreneurship programs. It is equally important to know the nature of problems faced by bank officials in the implementation of various government schemes and policies for women entrepreneurship development.

The present study is also significant with a view to understand the loan disbursed to the women and the percentage of loan defaults to the total non-performing assets (NPA) during the last five years. Very few studies have been conducted pertaining to the above discussed factors. Therefore, the significance of the study could be appreciated with reference to the points, such as it could be a useful addition to the literature related to the bank's intervention in the women entrepreneurship development.

III]   Review of Literature:

1) G. S. Prasad and VKR Kumar., (2015), have focused on the commercial bank's role in women empowerment programs through financial schemes of government, by extending credit to women entrepreneurs for their social and economic development. Through the study authors have highlighted the women empowerment programs to financial schemes for women by Andhra Bank. Authors have also highlighted the fact is that affect on implementation of the government schemes and focused on the improvement in performance of the schemes. Apart from this, authors have also discussed the various challenges faced by the banks in the implementation of government schemes for women. Authors have concluded that, bank has to take strong action to recover defaulted loans made to women entrepreneurs and has to reduce non-performing assets under Finance made to women entrepreneurs.

2) S. Deepa, (2014), has stated that, challenges and opportunities provided to the women entrepreneurs are growing, that the job seekers are turning into job creators and this is the view to effective role of banks in women empowerment programs. Through the study author has discussed the concept of women entrepreneurs, reasons for women becoming entrepreneurs in India, and highlighted the banking services that respond to what women entrepreneurs on, and the role of commercial

banks in financial sector that work for women entrepreneurs. Author has focused on the various factors related to the commercial banks, sustainable development of women entrepreneurs. Author has suggested that, banks should take effective steps to overcome the various challenges problems occurring in the women entrepreneurship development programs.

3) M. F. Mwobobia, (2013), has aimed to establish the bank intervention in empowering women entrepreneurship in SMEs in Kenya. The findings of the study revealed that the challenges faced by the banks are mainly nonpayment of loan, diversion of funds, poor financial management et cetera. The main aim of this study is to investigate the role of times in empowering women entrepreneurs in SMEs in Kenya. Author has identified disease in which small scale women Enterprises are operating in. Through the study author has also examined the number of women entrepreneurs in SMEs that cooperative banks has helped so far operating in Kenya market. Author has suggested that, banks should consider extending the loan repayment periods, and educate the women on the importance of paying loans time. There should be training programs in the areas of finance, project, general business management et cetera.

4) G. Kaur, (2017), stated that, not only in rural areas but even in big cities there are women with entrepreneurial spirit who are not aware of their full potential in the absence of banking facilities. Through the study author has emphasised on the requirement for a model of sustainable banking that fosters a more inclusive friendly, transparent environment and commercially viable financial sector and better serving and integrating women in significant part of it. Author has opined that for the development of entrepreneurship among women, banks should conduct market research with a view to identify the potential business areas for women targeted interventions and banks should strengthen their information management system to incorporate new financial products and services tailor made for women entrepreneurs. Author also suggested that banks should conduct awareness campaigns, workshops about the schemes available for women entrepreneurs.

IV] Objectives of the Study:

1) To understand the perception of bank officials about the aim of bank intervention in women entrepreneurship development programs.

2) To understand the opinions of bank officials about the modes or ways of developing

entrepreneurship among women.

3) To understand the problems faced by bank officials in implementation of various government schemes/programs and policies for women entrepreneurship development.

4) To know the quantum of loan disbursed during the year 2011 to 2016.

5) To know the percentage of loan defaults during the year 2011 to 2016.

V] Scope of the Study:

The scope of the present study is limited to understand the perceptions, opinions of bank officials (branch managers or other responsible officers) regarding role of bank in women entrepreneurship development and the problems faced by them in the implementation of government policies and programs and to know the loan disbursement percentage and default percentage in the selected nationalised banks.

VI] Research Methodology:

The study is descriptive in nature. The primary data for the study has been collected with the help of questions prepared for bank officials. Secondary data has been collected through study papers, study articles published in various national journals, periodicals and magazines etc. Simple percentage method has been followed to present primary data.

VII] Selection of Sample

Samples of 50 bank officials from 10 nationalised banks have been selected by using convenient sampling method. Five officials from each selected nationalised banks situated in Pune city have been selected (5 officials X 10 banks = 50).

VIII]   Results and Discussions

Table No. 1 Aims of bank's intervention in women entrepreneurship development (perception of bank officials) (multiple response)

Perceptions	Frequency	Percentage
To provide financial support, counseling and training	50	100
To provide business advisory services and information services	39	78
To deal with legal barriers	32	64
To create credit market for women entrepreneurs	47	94
To implement government policies and schemes, strategies more effectively	50	100

The first objective of the study is to understand the perceptions of bank officials regarding aims of bank intervention in women entrepreneurship development programs. All bank officials have multiple interventions to provide financial support, counseling and training. 78% respondents stated that, bank intervention is important with a view to provide business advisory services and information services which newly entered women entrepreneurs are not getting it easily. 64% respondents stated that banks intervention is necessary to deal with legal barriers in the way of entrepreneurship development programs. In the opinion of 94% of respondent creation of credit market for the women entrepreneurship development is essential. All respondents stated that various government schemes, programmes and policies needs to be implemented more effectively and efficiently.

Table No. 2

Modes of developing entrepreneurship among women (opinions of bank officials) (multiple response)

Opinions	Frequency	Percentage
Redefined policies of banks	43	86
Establishment of special cell for women entrepreneurs	41	82
Simplicity in legal process and formalities	50	100
Arrangement of orientation programs for bank officials	50	100
Create awareness about credit facilities through advertisement	44	88
Arrangement of training programmes for women pertaining to entrepreneurship skill development	33	96

The second objective of this study is to understand the opinions of bank officials regarding course of encouraging entrepreneurship among women. As per the collected information, 86% officials stated that banks should redefine their policies of implementing women entrepreneurship development programs. 82% respondents opined that there should be establishment of special cell in the bank for women entrepreneurs. 100% officials agree that there must be simplicity in the legal process and formalities of dispersing credit to women entrepreneurs; and there should be proper arrangement of orientation training programs for bank of questions for handling all the matters, issues related to credit disbursement process. 88% officials have pointed out

that the requirement of creating awareness among women about various credit facilities available for women through advertising. 96% of bank officials opined that there should be proper arrangements on behalf of the banks for the training programmes for women entrepreneurs with a view to improve entrepreneurial skills. Most of the respondents have opinion that, it should be done by the government with the help of NGOs for increasing financial literacy among women.

Table No. 3

Loan disbursement by selected nationalised banks during the last 5 years (From 11th April 2011 to 31st March 2016)

Loan disbursed	Number of banks
Below Rs. 10,00,000	1
Rs. 10,00,000 to Rs. 20,00,000	4
Rs. 21,00,000 to Rs. 30,00,000	3
Rs. 31,00,000 to Rs. 5,00,0000	2
Above Rs. 5,00,0000	0
Total	10

As per the information provided by the banks, there is only one bank which has disbursed loans below Rs. 10,00,000 to the woman entrepreneur during the last five years. It is observed that, 4 banks have disbursed loans of Rs. 10,00,000 to Rs. 20,00,000, 3 banks have disbursed loan to the women entrepreneurs in the range of Rs. 21,00,000 to Rs. 30,00,000 and only 2 banks have dispersed loan in the range of Rs. 31,00,0000 to Rs. 50,00,000. There is no bank which has disbursed loans above Rs. 50,00,000.

Table No. 4

Percentage of loan defaults during the last 5 years (1st April 2011 to 31st March 2016)

Percentage	Number of banks
Below 3% of the total NPA	7
3% to 5% of the total NPA	2
Above 5% of the total NPA	1
Total	10

To understand the percentage of loan defaults during the last five years is also one of the main objectives of the present study. As per the information provided by the bank officials, in 7 banks, there is below 3% loan defaults of total non performing

assets (NPA). In 2 banks there is a 3% to 5% loan defaults of total NPA and in only one bank there is above 5% loan defaults of total NPA.

Table No. 5

Problems faced by banks in the implementation of government policies/schemes and programmes

Problems	Frequency	Percentage
Lack of family support to women entrepreneurs	4	8
Problems in recovery of loan	29	58
Lack of proper and authentic documents	7	14
KYC and security problems	10	20
Total	50	100

From the about table it is revealed that, there are several problems faced by bank officials in the implementation of various government policies, programs or schemes related to the women entrepreneurship development programs. 8% bank officials have faced the problem of negative attitude of family members of the women entrepreneurs . There is poor support by family members. Majority of the bank officials (58%) are facing the problem in non-recovery. Due to poor performance of business women entrepreneurs are not able to repay loans in time that adversely affect on the bank's performance. 14% bank officials faced the problem like lack of proper and authentic documents; presented by women entrepreneurs; which may create barriers in disbursing loans. 20% bank officials faced the problem related to KYC (Know Your Customer) and security.

IX]   Findings:

1) Almost all the selected bank officials have clear perceptions regarding bank's role in entrepreneurship development among women. This is helpful in effective implementation of the government policies, programs or schemes

2) Majority of the bank officials have good awareness about their responsibility towards women entrepreneurship development programs. They have positive attitude and opinions towards the implementation of government policies and programs.

3) From the study it is observed that, very few banks have disbursed the higher amount of loan to the women borrowers for their entrepreneurial activities. The disbursed amount of loan is, of course inadequate to run an enterprise in today's competitive

market.

4) In majority of banks, efficient and effective mechanism is activated for recovery of loan and therefore there is a very low percentage of loan defaulters found in the selected nationalised banks. It is observed that in the majority of banks, there is below 3% loan defaults of the total non-performing assets.

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A SOCIAL AND ECONOMIC STUDY OF THE WOMEN WORKERS IN UNORGANIZED HOUSING CONSTRUCTION SECTOR IN PUNE DISTRICT

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Abstract:

The first National Commission on Labour (1966-69) has defined unorganized labour as those who have not been able to organize themselves in pursuit of common objectives on account of constraints like casual nature of employment, ignorance and illiteracy, small and scattered size of establishments and position of power enjoyed by employers because of the nature of industry etc. Nearly 20 years later the National Commission on Rural Labour (NCRL: 1987-91) visualized the same scenario and the same contributory factors leading to the present status of unorganized rural labour in India.

According to NSSO estimates the total employment in the country has risen from 374 million in 1993-94 to 397 million in 1999-2000 (based on Usual Principal and Subsidiary Status). Out of this, around 28 million are in the organised sector and the balance 369 million in the unorganised sector. About 60% of the labour in the unorganised sector is engaged in agriculture and allied activities.

The researcher is concentrated only on the women workers who are working in the construction sector in pune district and how they are facing problems in the society. Majority of women constructive workers are facing lots of problems like absence of social security, low wages, gender discrimination, un equal wages rate for men and women workers. Unhygienic habits and place and its effect on health. Researcher adopted "descriptive research design" Data was collected from 30 women workers in pune district. The researcher has selected the " Simple Random sampling" from probability sample design. The data for this study has been collected through primary source. The primary data for this study was collected with the help of questionnaire. The secondary data was collected from the library and computer. The major findings of unorganised women worker's problem will be discussed in the full paper.

Introduction:

The first National Commission on Labour (1966-69) has defined unorganized labour as those who have not been able to organize themselves in pursuit of common objectives on account of constraints like casual nature of employment, ignorance and illiteracy, small and scattered size of establishments and position of power enjoyed by employers because of the nature of industry etc. Nearly 20 years later the National Commission on Rural Labour (NCRL: 1987-91) visualized the same scenario and the same contributory factors leading to the present status of unorganized rural labour in India.

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Building construction industry can be catagorised into private sector and public sector. In this study I emphasise only on private building construction industry. It further focuses on construction of residential and commercial complexes, shops, godowns and warehouses.

Classification of Workers:

Unorganised workers may be categorised under the following four broad heads In terms of:-

1) occupation

2) nature of employment

3) specially distressed categories, and

4) service categories

Small and marginal farmers, landless agricultural labourers, share croppers, fishermen, those engaged in animal husbandry, in beedi rolling, beedi labeling and beedi packing, building and other construction workers, leather workers, weavers, artisans, salt workers, workers in brick kilns and stone quarries, workers in saw mills, oil mills etc. may come in the first category.

Attached agricultural labourers, bonded labourers, migrant workers, contract and casual labourers come under the second category.

Toddy tappers, scavengers, carriers of head loads, drivers of animal driven vehicles, loaders and unloaders, belong to the specially distressed category while midwives, domestic workers, fishermen and women, barbers, vegetable and fruit vendors, newspaper vendors etc. come under the service category.

Major Characteristics Of Unorganised Workers:

1) There is no authentic data on unorganised workers.

2) The unorganised sector suffers from cycles of excessive seasonably of employment.

3) Majority of the rural workers do not have stable and durable avenues of employment.

4) The workplace is scattered and fragmented. The workers do the same kind of job(s) in different habitations and may not work and live together in compact geographical areas.

5) There is no formal employer-employee relationship between small and marginal farmers, share croppers and agricultural labourers as they work together in situations which may be marginally favourable to one category but may be broadly described as identical.

6) In rural areas the society is highly stratified in as much as the sociological factor based on caste and community considerations is based on the structure of relationship and functioning in that society. In urban areas while such considerations are much less it cannot be said that they are altogether absent as bulk of the unorganised workers in urban areas are basically nothing but migrant workers from rural areas.

7) While the landlords and moneylenders belonging to the upper strata of the society and do not cultivate the land themselves, yet practically monopolise all resources including land and agricultural labourers and share croppers who are mostly landless and who belong to Scheduled Caste and Scheduled Tribe communities. They are heavily dependent on the landlords and moneylenders for everything.

8) Workers in the unorganised sector are usually surrounded by a lot of fads, taboos, and outmoded social customs like child marriage, excessive spending on ceremonial festivities etc. which lead to indebtedness and bondage.

• The exploitation of a large section of unorganised workers, particularly, those, belonging to Scheduled Caste and Scheduled Tribe, can be attributed to the existence of mal- functional and dysfunctional middlemen.

- Primitive production technologies and feudal production relations which are rampant in the unorganised sector do not permit or encourage the workmen to imbibe and assimilate higher technologies and better production relations.

Meaning and definition of construction workers:

Construction workers means a person who is directly involved in any construction work. construction work means an include construction, alteration , repair, maintences, and or demolation. men and women both are equally involed in this work activity.

Problems of Women workers in construction sector :

a) **wage discrimination and Low wages:**

Wage discrimination is the common phenomena in Indian economy. In construction sector, also females are paid less than male. In my observation I found that wages of a female worker was Rs. 100 per day less than a male worker. The ongoing per day wages of a female workers was Rs. 150 and a male worker was Rs. 250. In house construction activity, male and female unskilled workers doing near about the same work; yet female workers got 30% less wages than male workers.

b) **Physical and economic exploitation:**

Working women are always in danger of physical and economical exploitation by their male co-workers. Physically females are supposed to be gentle and weaker than males.

c) **Family problems:**

Women are playing multiple role in the society. Hence, they are also facing multiple problems. Every member in a family expects a lot 200 from women. As expectation increases number of family problems increases. Domestic violence, betting, and divorce etc. are the general family problems, which occurs only with women. All these family problems put female workers into trouble.

d) **Ignorence and illiteracy:**

Most of the female construction workers are illiterate. Some of them are totally illiterate and some only know Reading, Writings and Simple arithmetic. special building construction act is there but They doesn't know the government rules and regulations as well as working conditions. They are very ignorant about market conditions as well as ups and downs in their wage rates. As they are scattered in

nature they are totally helpless in pursuit of their common interest. Ignorance and illiteracy are the prime obstacles in the progress of working women.

Research Methodology:

Research Design:

The researcher used the descriptive design for this study. The researcher is interested in studying about women construction workers. The research purpose is to describe problem faced by the women workers in the construction sector.

The Universe for this research study were taken from the Pune district. In this study the researcher adopted the census method. The Universe is 30. The Total Universe were taken for the research data collection as a respondents.

The researcher has collected data with the help of self prepared Interview schedule

Aim of Study:

The aim of this study is to assess the level of problems faced by the women workers in the unorganized (construction) sector in pune District.

Objective:

1) To identify the problems faced by the women workers in the construction work.

2) To analyze the factors of problems faced by the women workers in the construction work.

Hypotheses:

a) There is a signicant relationship between problems faced by the women workers and their age.

b) There is a signicant difference between problems faced by the women workers and their type of family in the construction work.

Distribution Of Respondents By Thire Age:

Sr.no	Age (years)	No of respondents (No:30)	Percentage
1	15-30	10	33.33
2	31-45	11	36.67
3	46-60	06	20.00
4	61+	03	10.00

The table depicts that the nearly one fourth 36.67% respondents were the age group of 31-45 years; again the nearly one fourth 33.33% respondents were the age group of 15-30 years; the 20% respondents were the age group of 46-60 years and the 10% respondents were the age group of above 61 years.

Distribution Of Respondents By Thire Experience:

Sr. No	Experience (Years)	No. of Respondents (No.30)	Percentage (100)
1	0-10	27	90
2	11-20	2	6.67
3	21-30	1	3.33

The table explains that the majority 90% respondents were the experience group of 0-10 years; less than one fifth 6.67% respondents were the experience group of 11-20 years and less than one fifth 3.33% respondents were the experience group of 21-30 years.

Distribution Of The Respondents By The Problems Faced By The Women Workers In The Construction Work:

Sr.No	Problems faced by the women workers	No. of Respondents (No.30)	Percentage (100)
1	Physical factor HIGH LOW	5 25	16.67 83.33
2	psychological factor HIGH LOW	2 28	6.67 93.33
3	economical factor		
	HIGH LOW	2 28	6.67 93.37
4	social factor HIGH LOW	11 19	36.67 63.33

The above table describes the problem faced by the women workers in the construction sector as a four dimensions regarding the categories of high and low level of distribution. Regarding the high level of problem faced by the women workers in the

construction sector shows that the physical factor 16.67 %, psychological and economical factors are same as 6.67% and social factor 36.67%. Regarding the low level of problem faced by the women. workers in the construction sector shows that the physical factor 83.33%, psychological and economical factors are same as 93.37% and social factor 63.33%.

Karl Pearson Co-Efficient Of Correlation Between Age Of The Respondent And Factors Of Problem Faced By The Women Workers In The Construction Workers:

In above table there is a significant relationship between the variable factors of problem faced by the women construction workers and the age of the respondents with the regard of psychological factor value of 0.208, economical factor value of 0.345 and social factor value of 0.270. And there is no significant relationship between the variable factors of problem faced by the women construction workers and the age of the respondents with the regard of physical factor value of 0.423.

't' Test Between The Type Of Family:

Test between the type of family of respondent and the factors of problem faced by the women in the construction workers

The table describes that there is a signicant difference between the type of family of the respondents and the factors of problem faced by the women workers in the construction workers with regard of physical factor value of t= 2.285, psychological factor value of t= 1.480, economical factor value of t= 1.480 and social factor value of t= 1.510. The researcher found that the calculated values of factors are more than the table value at 5% signicant level. Since the calculated value is more than the table value is inferred that there is a signication difference between the type of family of the respondents and the factors of problem faced by the women workers in the construction workers.

Conclusion:

The problems of women construction worker in the workplace are one of the major issues in the social problems. It has various factors to know the problems faced by the women construction workers. This is the time to give awareness about the problems of women construction workers rather than organized workers. When these levels of factors are equalized, then automatically the problems will be solved. Their standard of living will also be increased with betterment life. The study was made in pune District where construction work was held.

Majority 36.67% respondents were the age group of 31-40 years. Majority 90% respondents were the experience group of 0-10 years. Majority 36.67% respondents perceive high level of problem faced by the women workers in the construction sector in social factor. Majority 93.37% respondents perceive low level of problem faced by the women workers in the construction sector in psychological and economical factors. There is a signicant relationship between the variable factors of problem faced by the women construction workers and the age of the respondents. There is a signicant difference between the type of family of the respondents and the factors of problem faced by the women workers in the construction workers.

Suggestion:

Majority of the respondents perceive the high level of social factor that means they facing problems socially in the work place. It is because of temporary work, social exploitation and poverty. The contractor can give equal salary to the women workers and increment in their everyday wages. They also attaining little bit problem in psychological factor because of work stress and in that they can also be relax by chatting with their family. Increment in the everyday wages will also reduce the economical problems of the respondents. The superiors and male co workers can motivate the women workers in the workplace to reduce the problem faced by the women workers in the construction sector.

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A STUDY OF GREY LITERATURE

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Abstract:

Grey literature includes materials not formally published through traditional commercial publishing channels. Grey literature is research that has not been published commercially and is therefore not necessarily searchable via the standard databases and search engines. Much grey literature is of high quality and can be an excellent source of up to date research in certain subject areas.

Definition:

1) "Material which might be formally published, such as institutional reports. It can be difficult to trace, But the MOPS unit can help"

2) "Working documents, Preprints, Research Papers, Statically documents and other difficult- to access materials that are not controlled by commercial publishers also spelled Grey Literature"

3) "Non - Conventional Literature (NCL - also called 'Grey Literature'). Comprises scientific & Technical Reports, Patent document, Conference Paper, Internal Report, Government Documents, Newsletters ,Fact Sheets & Thesis which are not readily available through commercial channels, NCL, specifically does not include normal scientific journals, books or popular publications that are available through traditional commercial publication channels".

Introduction:

"Gray Literature" is literature that is not available through the usual bibliographic sources such as databases or indexes. It can be both in print and, increasingly, electronic formats. Grey literature is the unpublished, non-commercial, hard-to-find information that organizations such as professional

associations, research institutes, think tanks, and government departments produce. It can be invaluable to your research: it is part of the overall evidence base and functions as an alternative source that may be used to overcome possible bias presented by published information.

Why is Gray Literature Important?

Gray literature is an important source of information. Though not scholarly, it is produced by researchers and practitioners in the field. It can often be produced more quickly, have greater flexibility, and be more detailed than other types of literature. "Gray literature serves scholars and lay readers alike with research summaries, facts, statistics, and other data that offer a more comprehensive view of the topic of interest."

In the future, gray literature will be even more important. "In a world in which free trade and instantaneous communication have eliminated many of the barriers to information flow, grey literature is gaining greater importance as a source of information for much of the world's population."

Types of Gray Literature:-

1. Reports - Committee Reports

    - Pre Prints

     - Preliminary Progress & Advanced Reports

     - Institutional Reports

    - Internal Reports

    - Technical Reports

    - Statistical Reports

     - Research Memoranda

     - State of the Art Report

    - Market Research Report

     - Report of Commission & Study Group

    - Occasional Report

    - Annual Report

2. Thesis

3. Conference Processing

4. Technical Specification & Standards

5. Translations

6.   Bibliographies

7.   Technical & Commercial Documentation

8.   Official Documents

9.   Government Documents

10. Business Document

11. Fact Sheet

12. Standards

13. Patents

14. Working Paper

15. News Letters

16. White Papers

17. Symposia

18. Bulletins

19. Statistical Data

20. Training Material

21. Pamphlet

22. Personal Correspondence

23. Unpublished Works

Difference between Grey and White Literature :

Criterion	Grey	White
Relative Volume	Increasing	Decreasing
Speed of Production & Delivery	High	Low
Cost of Information	Low, Decreasing	High, Increasing
Accessibility	Limited, Restricted	Global, Unrestricted
Quality Control	To be provided by Innovative Tech	Organized through Traditional Preview Process
Long Term archiving	Problematic due to volume and Technological ageing	Problematic due to legal restrictions and Technological ageing
Role of libraries	Loss of traditional role, opportunities for new services	Limited by legal restrictions
Role of Publisher	Marginal, Limited to support functions	Diminishing

Grey Literature Published by Various organizations:-

1) Association

2) Churches

3) Libraries

4) Museums

5) Educational Establishments

6) Federations

7) Institutions

8) Laboratories

9) Pressure Group

10) Private Publisher

11) Research Establishments

12) Societies

13) Trade Unions

14) Trusts

15) Universities

16) Corporations

17) Professional Organization

Conclusion:

Grey literature can provide useful information on a topic. Because it doesn't go through traditional publication channels, it can be shared very quickly. Besides the ability to identify additional information on a topic, grey literature provides the opportunity to locate materials with alternative perspectives and lesser known specializations. Grey literature often summarizes and communicates ideas in ways that are different from other documents. Many of the documents are concise, so these sources can convey complex information in simple terms, quickly. Many companies and agencies produce grey literature such as brochures and pamphlets for public distribution, so these works are a good gauge of public interests.

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JAGGERY PRODUCTION AND IT'S BENEFITS

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Abstract:

Jaggery is the traditional nutritive sweetener used by people since ancient days. It is called in different names as Gur in north India Jaggery in South India, Desi in Pakistan, Panela In south America, Hakuru In Srilanka.

Meaning: *Jaggery is a crude form of raw sugar or lump brown sugar.*

Table – 1

Composition of Jaggery and Sugar

Constituents	Value per 100 grams of Product (Percentage)	
	Jaggery	**Sugar**
Sucrose	60.85	99.50
Reducing sugars	5.15	0
Proteins	0.4	0
Fats	0.1	0
Calcium	8	0
Phosphorous	4	0
Total Minarals	0.6-1	0.5
Energy(K.Cal)	383	398
Moisture	3.1	0.2-0.5

Source: Bengali Babu and Singh, G.B " Jaggery and Khandasari Industry, Present Status and Research and Development Strategies for 2000 AD.

In India 53% of Sugarcane processed into white sugar

36% of Sugarcane processed into Jaggery and Khandasari.

08% of For Seed cane

03% for Chewing.

Sugarcane provides employment to millions of people and 70% of Jaggery produced in India. Jaggery is good cleaning agent, it cleans lungs, stomach, It keep safe from astma, and cough, cold, etc. Jaggery gives instant energy to human body in India there is tradition of surving a glass of water with Gur(Jaggery) to welcome the guests. Jaggery is also uses distillery, medicine manufacturing unit. Aurvedic medicine. And in cattle feed production so there is need of study of jaggery production process and its benefits.

Key Words:

Jaggery Stove, Doni, Lande, Gulvya,

Objectives:

- To know the production process of the jaggery.
- To study the benefits of jaggery.
- To create awareness about jaggery is better than white sugar.

Research methodology:

In the pursuance of the above objectives information is collected from producers, doctors, research articles, PhD thesis etc are used preparing this research paper.

Production Process of Jaggery: Sugarcane varieties used in jaggery production process is Coc 671, Co86032, Co8011, Co92005, Com0265, varieties are used most of the producers in jaggery production. And sugarcane grown in red soil and without shortage of water sugarcane is better for jaggery production.

1) **Harvesting of Sugarcane**: Healthy and Matured sugarcane preferably grown in red soil sugarcane is to be harvested in cleanly manner in early in the morning and sugarcane is to be stored in clean and cool area to produce good quality of jaggery.

2) **Extraction of Juice from Sugarcane**: With the help of the well condition cane crusher of Horizontal module make by Kiran, Om Kailas and Baghavati Which are run by electric motor or oil engine or by tractor machine to get juice at optimum level. If cane crusher is depreciated extracting juice at optimum level is not

possible. The extracted juice firstly stored in nearby crushing machine in 'V' shape instrument called 'Landi', Dirty things are stored below the tank and only cleaned juice are shifted to another tank which is called as chouk near by Pan.

3) **Boiling of Juice**: Juice stored in the tank, is shifted into single pan, which is kept on Jaggery stove and Lime is mixed in juice according to requirement that is ¼ th Kg to ½ Kg, and boiled by using dried bagasses which is obtained from sugarcane crushing.

4) **Purification of Juice**: Juice which is boiled upto 15 to 20 minutes juice releases many impurities they are to be removed which is called as malli in local languages and Phosperic acid, Hydrosulphite, Bendi liquid or Bendi powder are mixed for juice purification according to requirement. And slow boiling is necessary in the process of purification juice. Purifying juice is necessary for getting better quality of jaggery.

5) **Concentration of Juice**: After purification of juice continuous boiling is to be made jaggery stove using dried baggesis up to temperature range 103 to 106 centigrade heat liquid jaggery is produced and at 118 to 120 centigrade of heat by traditional method is followed by skilled labour who is called as 'Gulivya' who takes a small quantity of concentrated juice is taken from pan and it is put into fresh cold water if it takes the shape of ball which is thrown to the pan if metallic sound comes jaggery is ready and boiling process is to be stopped.

6) **Molding of Jaggery**: After completion of boiling process concentrated juice can be shifted into cooling place which is technically called as 'Doni'. Which is prepared by Kadapa tiles approximate size is 6 X 10 feet and assistant of Gulivya with the help of wooden and steel instruments which are called as Pouda and Lotup, cooling can be done by making movement of concentration of juice, after cooling it will becomes hard form and it is put into according to requirement size i.e. 10Kg, 30Kg bucket of Jaggery or 1 Kg, ½ Kg after cooling they are put in the clean place and they are packed with packing instruments.

Benefits of Jaggery:

Jaggery is the good sweetener which has got a medicinal value and it contains so many minerals which are necessary for human body. The benefits of Jaggery can be studies in the fallowing ways.

1) **Prevents constipation** : Jaggery activates the digestive enzymes in the body, stimulates bowel movements and thus helps prevent and relieve constipation.

2) **Detoxes the Liver**: Jaggery helps cleans the liver by flushing out harmful toxins from the body, if you want to the effectively detox your body, bite into a piece of jaggery.

3) **Treats fluilike symptoms**: Fight symptoms of a cold and cough with the help of Gur. Al you need to do is mix it with warm water and drink up, or even add it in your tea instead of sugar to reap the benefits.

4) **Blood Purifier**: One of the most well known benefits of jaggery is its ability to purify the blood. When consumed on a regular basis and in limited quantities, it cleans the blood, leaving your body healthy.

5) **Boosts Immunity**: Jaggery is loaded with antioxidants and minerals such as zinc and selenium, which in turn help prevent free radical damage and also boost resistance against infections. Jaggery also helps increase the total count of hemoglobin in the blood.

6) **Cleanses the Body**: Jaggery one of the best natural cleaning agents for the body, hence it is to eat jaggery to remove unwanted particles from the body. It efficiently cleans the respiratory tract, lungs, intestines, stomach and food pipe. Eating jaggery is highly recommended for people working in heavily polluted areas sduch as factories or coal mines.

7) **Eases menstrual pain**: Jaggery, due to its richness in many essential nutrients, is an effective natural treatment for menstrual problems, especially providing relief from cramps. In case of you experience sudden mood swings just before your period, you should eat a small piece of jaggery daily to combat symptoms of PMS since it leads the release of endorphins. These endorphins relax your body, thereby preventing premenstrual syndrome(PMS).

8) **Prevents Anemia**: Jaggery is rich in iron and folate which helps prevent anaemia by ensuring that a normal level of red blood cells is maintained. This is especially benefits for pregnant women.

9) **Boosts intestinal health**: Jaggery also boosts intestinal strength due to its high magnesium content. With every 10 gm of jaggery you get 16 mg magnesium which is 4% of the daily requirement of this mineral.

10) **Cools the stomach**: Jaggery helps in maintaining normal body temperature which helps in keeping your stomach cool. Experts recommend drinking Gur sharbat. During the summer months to cool off.

11) **Controls blood pressure**: Jaggery contains potassium and sodium, which play an important role in the maintenance of acid levels in the body. It makes sure that a normal level of blood pressure is properly maintained.

12) **Prevents respiratory problems**: By consuming jaggery regularly you can prevent many respiratory problems such as astma, bronchitis.

13) **Relieves Joint Pain**: If you suffer from aches and pains in your joints, eating jaggery can provide you with much needed relief. says Dr. Manoj K Ahuja, Sukhada Hospital. You can eat it with a piece of ginger top alleviate joint pain, or even drink a glass of milk with jaggery everyday to help strengthen the bones.

14) **Weight loss**: Jaggery is surprisingly effective as in aid for weight loss this is because jaggery is rich source of potassium which is mineral that helps in balance of electrolytes as well as building the muscles and boosting metabolism.

15) **Good Source of energy**: While sugar is a simple carbohydrate that gets absorbed I the bloodstreams instantly and gives instant energy, jaggery is complex carbohydrates that gives energy to the body gradually and for longer time.

Jaggery is better than white sugar: Jaggery is considered as poor people sweetener and sugar is rich people sweetener. In India diabetic people are increasing year by year due to food fashion and lifestyle sugar contains 99.5% of sucrose but where as jaggery contains only 60.85% sucrose. Jaggery converts sucrose in the body slowly where as sugar converts sucrose fast, also jaggery contains various minerals like calcium, magnesium, potassium, phosphorus, sodium, iron, manganese , copper, zinc and vitamins A1, B1, B2, B5, B6, B12, C, D2, E etc which are essential for good health so jaggery is better than white sugar.

Findings of the Study:

1. No technical scientific improvement in Jaggery production process.

2. No proper training to Gulavya(Skilled Person).

3. No laboratory ascertaining pH of juice and Jaggery quality.

4. Producing and selling of Jaggery started as a business.

Suggestions:

1. Improvement in Jaggery stove and production process.

2. Instrument of heat testing is to be used in Jaggery production.

3. Proper training is to be given to Gulavya.

4. Supply of Jaggery through fair price of shops instead of sugar.

Conclusion:

Jaggery Industries are most ancient and important rural based unorganized cottage industry in the country provides 70% of Jaggery in the world market and it have export potential value and provides employment opportunities to rural unemployed people. So there is need of scientific development Jaggery Industries and production of organic jaggery and powder form of Jaggery is necessary to increase the export and to earn more profit.

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A STUDY OF SIX SIGMA METHODOLOGY TO ANALYSE PROCESSVARIATION

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ASM's IPS	ASM's IPS

Abstract:

Six Sigma is a methodology which systematically improve processes by eliminating defects that results into reduction of process variation. The elementary tactic is to measure performance of the existing process, make a comparison of it with statistically valid ideal and figure out how to eliminate any variation. It initiates with an in depth analysis to quantify and measure elements that are critical to the customers' attainment, and to find ways to reduce defects to that success. Six Sigma is fundamentally a process quality objective, where sigma is a statistical measure of variability in a process.

Key words: *Six Sigma, defects, process variation, customer, DMAIC*

Introduction of Six Sigma:

Six Sigma (6σ) is a set of techniques and tools for process improvement. It was introduced by engineers Bill Smith & Mikel J Harry while working at Motorola in 1986. Jack Welch made it central to his business strategy at General Electric in 1995.

It seeks to improve the quality of the output of a process by identifying and removing the causes of defects and minimizing variability in manufacturing and business processes. It uses a set of quality management methods, mainly empirical, statistical methods, and creates a special infrastructure of people within the organization who are experts in these methods. Each Six Sigma project carried out within an organization follows a defined sequence of steps and has specific value targets, for example: reduce process cycle time, reduce pollution, reduce costs, increase customer satisfaction, and increase profits.

Objective Of Study:

1) To study Six Sigma concept- DMAIC approach (Define, measure, analyze,

+ improve, and control) which is used for problem solving.

2) To find Non Value added activities in Manufacturing Assembly Sequence.

3) To Constructing The Current Process.

4) To reduced variation in process

Research Methodology:

      Research methodology is a way to systematically solve a research problem. It may be understood as a science of studying how research is done scientifically. In it we study various steps that are generally adopted by a researcher in studying his research problem along with logic behind them.

Types of research used:

Descriptive / Quantitative:

      This type of research methods requires quantifiable data involving numerical and statistical explanations. Quantitative analysis hinges on researchers understanding the assumptions inherent within different statistical models. It generates numerical data or information that can be converted into numbers. The presentation of data is through tables containing data in the form of numbers and statistics.

Research Design :

      Exploratory research design has been used in the initial stage of the study to explore the possibility of carrying out the research on the topic selected for research study. For this purpose researcher undertook the extensive literature survey. The exploratory research design was followed by descriptive research in which described the various facts and responses received from respondent.

Collection of data:

Present research study is based on collection of primary as well as secondary data.

Primary data

      The present research is predominately based on collection of primary data. For Collection of primary data following procedure has been adopted:-

Primary data collected:

1) Drawing

2) Document which is used for production,

3) Onsite machine manual

Secondary Data:

1) Websites related to Six Sigma

2) Automotive magazine

3) Research Paper

The objective of this paper is to use a case-based method to demonstrate how six sigma principles when used appropriately, can help the industry to eliminate waste, improve product quality, reduce lead time and obtain better overall financial and operational control. A large scale automotive component manufacturing company's Glow Plug assembly line is used to illustrate the method followed. The company assembles Glow Plug for major automotive Original Equipment Manufacturers (OEM) companies.

Six Sigma doctrine asserts:

1) Continuous efforts to achieve stable and predictable process results (e.g. by reducing process variation) are of vital importance to business success.

2) Manufacturing and business processes have characteristics that can be defined, measured, analysed, improved, and controlled.

3) Achieving sustained quality improvement requires commitment from the entire organization, particularly from top-level management.

4) Features that set Six Sigma apart from previous quality-improvement initiatives include:

5) A clear focus on achieving measurable and quantifiable financial returns from any Six Sigma project.

6) An increased emphasis on strong and passionate management leadership and support.

7) A clear commitment to making decisions on the basis of verifiable data and statistical methods, rather than assumptions and guesswork.

The term "six sigma" comes from statistics and is used in statistical quality control, which evaluates process capability. Originally, it referred to the ability of manufacturing processes to produce a very high proportion of output within specification. Processes that operate with "six sigma quality" over the short term are assumed to produce long-term defect levels below 3.4 defects per million opportunities (DPMO). Six Sigma's implicit goal is to improve all processes, but not to the 3.4

DPMO level necessarily. Organizations need to determine an appropriate sigma level for each of their most important processes and strive to achieve these. As a result of this goal, it is incumbent on management of the organization to prioritize areas of improvement.

"Six Sigma" was registered June 11, 1991 as U.S. Service Mark 1,647,704. In 2005 Motorola attributed over US$17 billion in savings to Six Sigma. Other early adopters of Six Sigma include Honeywell and General Electric, where Jack Welch introduced the method. By the late 1990s, about two-thirds of the Fortune 500 organizations had begun Six Sigma initiatives with the aim of reducing costs and improving quality. In recent years, some practitioners have combined Six Sigma ideas with lean manufacturing to create a methodology named Lean Six Sigma. The Lean Six Sigma methodology views lean manufacturing, which addresses process flow and waste issues, and Six Sigma, with its focus on variation and design, as complementary disciplines aimed at promoting "business and operational excellence". Companies such as GE, Accenture, Verizon, GENPACT, and IBM use Lean Six Sigma to focus transformation efforts not just on efficiency but also on growth. It serves as a foundation for innovation throughout the organization, from manufacturing and software development to sales and service delivery functions.

The International Organization for Standardization (ISO) has published in 2011 the first standard "ISO 13053:2011" defining a Six Sigma process. Other "standards" are created mostly by universities or companies that have so-called first-party certification programs for Six Sigma.

Methodologies of Six sigma:

Six Sigma projects follow two project methodologies inspired by Deming's Plan-Do-Check-Act Cycle. These methodologies, composed of five phases each, bear the acronyms DMAIC and DMADV.

DMAIC
⊓⊔ DMAIC is used for projects aimed at improving an existing business process.
⊓⊔ DMADV is used for projects aimed at creating new product or process designs.

The five steps of DMAIC

The DMAIC project methodology has five phases:

1) *Define* the system, the voice of the customer and their requirements, and the project goals, specifically.

2) *Measure* key aspects of the current process and collect relevant data; calculate the 'as-is' Process Capability.

3) *Analyse* the data to investigate and verify cause-and-effect relationships. Determine what the relationships are, and attempt to ensure that all factors have been considered. Seek out root cause of the defect under investigation.

4) *Improve* or optimize the current process based upon data analysis using techniques such as design of experiments, poka yoke or mistake proofing, and standard work to create a new, future state process. Set up pilot runs to establish process capability.

5) *Control* the future state process to ensure that any deviations from the target are corrected before they result in defects. Implement control systems such as statistical process control, production boards, visual workplaces, and continuously monitor the process. This process is repeated until the desired quality level is obtained.

Some organizations add a *Recognize* step at the beginning, which is to recognize the right problem to work on, thus yielding an RDMAIC methodology.

DMADV or DFSS

The five steps of DMADV:

The DMADV project methodology, known as DFSS ("**D**esign **F**or **S**ix **S**igma"), features five phases:

1) *Define* design goals that are consistent with customer demands and the enterprise strategy.

2) *Measure* and identify CTQs (characteristics that are **C**ritical **T**o **Q**uality), masure product capabilities, production process capability, and measure risks. *Analyse* to develop and design alternatives

3) *Design* an improved alternative, best suited per analysis in the previous step

4) *Verify* the design, set up pilot runs, implement the production process and hand it over to the process owner(s).

Quality management tools and methods:

Within the individual phases of a DMAIC or DMADV project, Six Sigma utilizes many established quality-management tools that are also used outside Six Sigma. The following table shows an overview of the main methods used.

o 5 Whys

o Statistical and fitting tools o Analysis of variance

o ANOVA Gauge R&R o Regression analysis o Correlation

o Scatter diagram o Chi-squared test

o Cause & effects diagram (also known as fishbone or Ishikawa diagram) o Control chart/Control plan (also known as a swim lane map)/Run charts

o CTQ tree

o Design of experiments/Stratification

o Histograms/Pareto analysis/Pareto chart o Quality Function Deployment (QFD)

o Root cause analysis

o SIPOC analysis (**S**uppliers, **I**nputs, **P**rocess, **O**utputs, **C**ustomers)

o Taguchi methods/Taguchi Loss Function

Data Analysis & Data Interpretation:

• **Implementation of Six Sigma by DMAIC approach**

DMAIC is generally implemented in five improvement phases, Define, Measure, Analyse, Improve and Control. The DMAIC problem-solving methodology was implemented in a company is described as follows:

1. Define Phase:

In the Define Phase, the problem statement, goals, and the factors which were critical to quality were identified and discussed. By doing so five major outputs were obtained from this phase:

☐ Value and Non-Value-added processes.

☐ Project Charters tics: many variables affecting the tolerance; the First yield Pass (FPY) was 82% and scrap was 18%.

☐ Measurable customer requirements: The required length of the Connector was L6 (105.80 $^-$±0.2mm).

☐ Rejection Pareto: Calculate the rejection rate of the present assembly flow.

☐ Critical to Quality (CTQ): Identify the critical parameters in the process
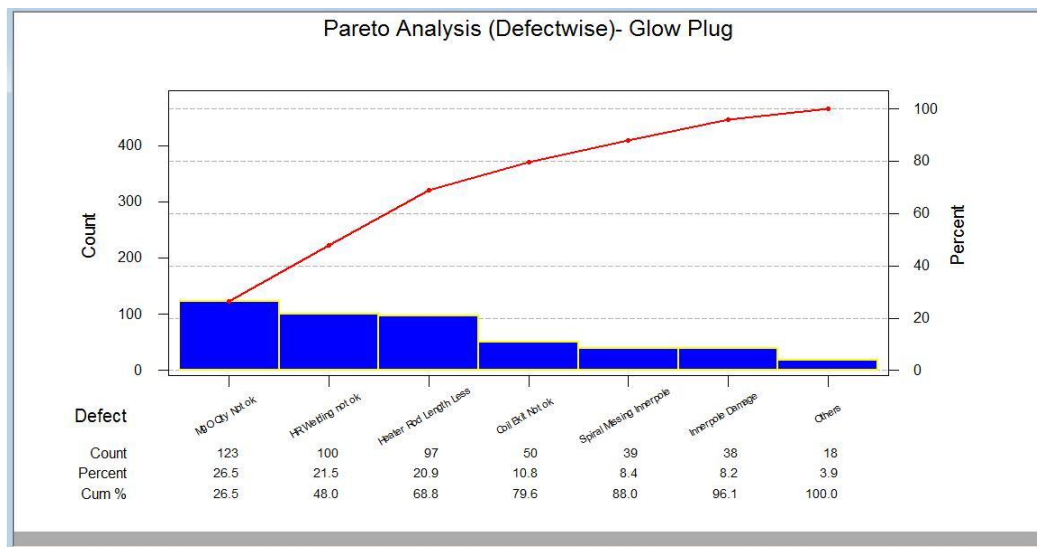
Types of Defect	MgO qty Nok	HR Welding not ok	Heater rod length less	Coil exit not ok	spiral missing inner pole	Inner pole damage	Others
Rejection Qty	123	100	97	50	39	38	18

ParetoChart

Interpretation:

Pareto charts are used to identify and prioritize problems to be solved.

☐ They are actually histograms aided by the 80/20 rule adapted by Joseph Juran.

☐ Remember the 80/20 rule states that approximately 80% of the problems are created by approximately 20% of the causes.

☐ In this Pareto 20% causes are MgO Qty Nok, HR Welding not ok and Heater rod length less.

2. Measure Phase :

In this phase Data Collection Plan (DCP) was plotted and was performed for **duration of 6 weeks** in order to collect the relevant data pertaining to the

corresponding process in the assembly line. Statistical tools such as Process Capability and Process Capability Index (Cp Cpk) was used to calculate the process parameters of the Mg0 filling machine and Facing machine which: **did not; meet the Global, specification of 1.33**. Hence the process was considered very unstable.

Capability Analysis For MgO

Process Data	
USL	350.000
Target	*
LSL	250.000
Mean	314.269
Sample N	119
StDev (Within)	13.2356
StDev (Overall)	16.1912

Potential (Within) Capability	
Cp	1.26
CPU	0.90
CPL	1.62
Cpk	0.90
Cpm	*

Overall Capability	
Pp	1.03
PPU	0.74
PPL	1.32
Ppk	0.74

Observed Performance		Exp. "Within" Performance		Exp. "Overall" Performance	
PPM < LSL	0.00	PPM < LSL	0.60	PPM < LSL	36.03
PPM > USL	0.00	PPM > USL	3470.87	PPM > USL	13663.14
PPM Total	0.00	PPM Total	3471.47	PPM Total	13699.17

SPC Chart

Interpretation:

- A histogram is a bar graph that shows frequency data.

- Histograms provide the easiest way to evaluate the distribution of data.

- This SPC shows Cp is 1.26 means the process variation is High and it is required to be control.

3. Analyse Phase:

Based on the data collected from the measure phase- a **Cause and Effect Diagram** was plotted in order to make the process clear and understand Mg0 Filling machine .A methodology was **formulated to remove the variations generated during the Mg0 filling** machine. The methodology consisted of various improvements, which are described in the Improve phase.
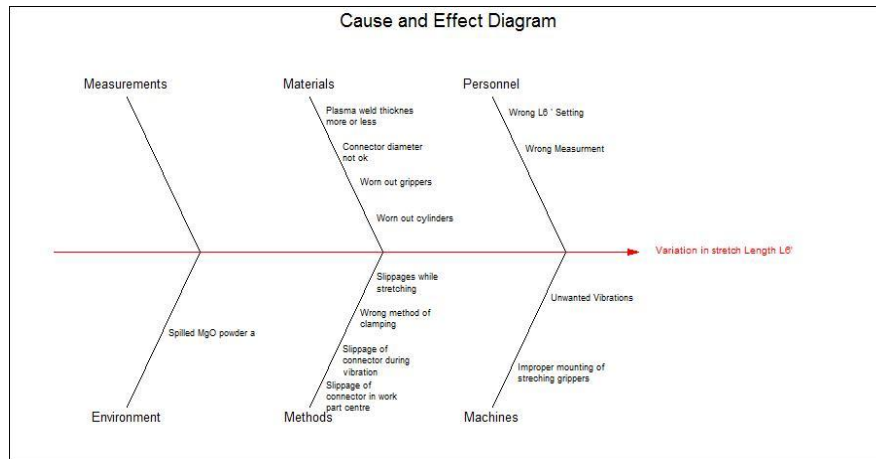
Cause and Effect diagram

Interpretation:

☐ Show the relationships between a problem and its possible causes.

☐ Developed by Kaoru Ishikawa

Also known as …

– Fishbone diagrams

– Ishikawa diagrams

4. Improve Phase:

Various improvements were implemented to the **WPC such as switch over from V-Grooves to Flat Grooves, increase in the tension spring which reduced the rejections by 9.78% and** finally the vulcanized rubber was installed to the gripper which further reduced the rejections. The below figure 4, corresponds to the improvements in the WPC.
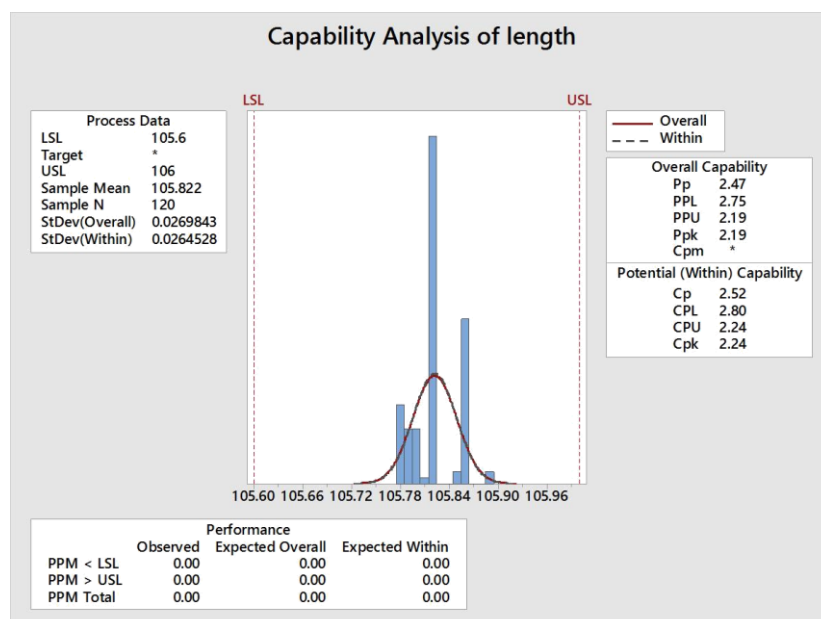
Interpretation:

Most of reading is centered and Cp is in control 2.52.

To avoid connector slippage, introduced Vulcanized rubber pad to support the

Figure 15 V-Grooves to Flat surface

-
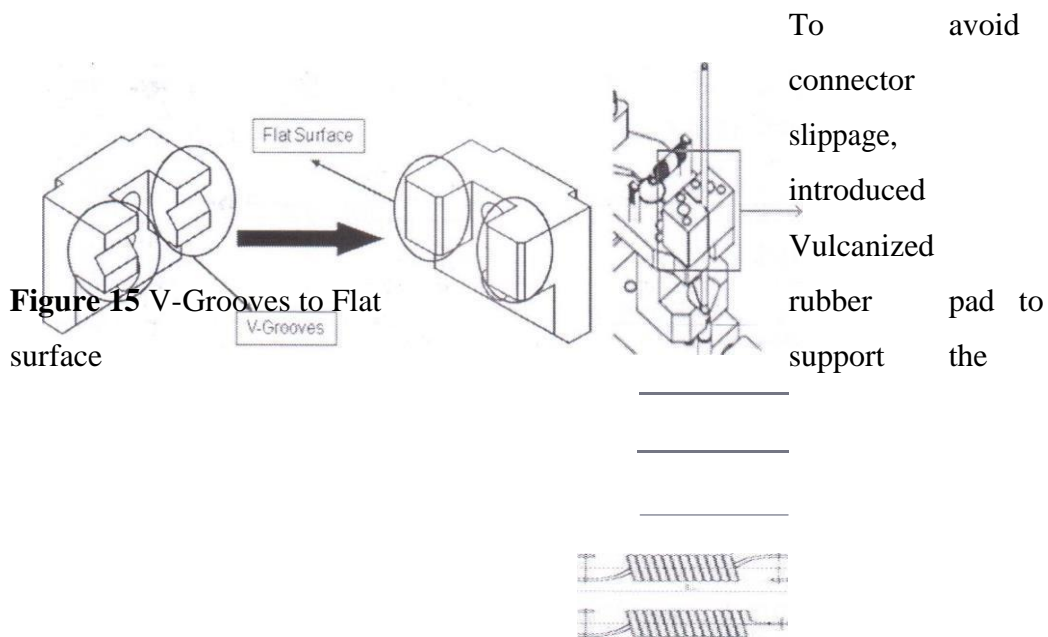
Old Spring to Improved Spring

Specifications		Old Spring (AWY4-	Improved Spring
Wire diameter		0.4mm	1.0mm
Dynamic load	Max deflection F	16.8mm	11.5mm
	Max Load	3.24 N	15 N
Initial Tension		0.59 N	3.73 N
Spring constant		0.16 N/mm	0.98 N/mm

Specifications of the springs
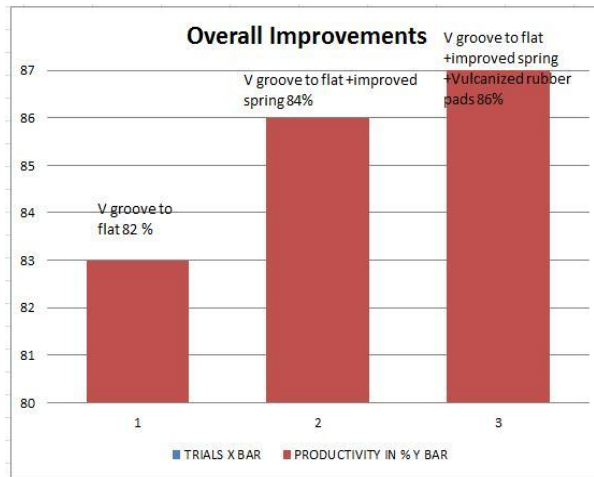
Overall Improvement

5. Control Phase:

Following are the controls taken up after standardization of improvements:

- Initiated Engineering Change Request (ECR) for standardization of tension springs.
- Established preventive maintenance inspection (second level) for vulcanized rubber and Grippers.
- Updation of standard drawings of connector stretching station.

Elimination of the Facing machine

A series of trials were conducted on the connector lengths starting from 851run to 65mm in the increments of 5mm, in order to meet the standard specifications of the customer requirement, and therefore eliminated the facing machine. 76.6mm⁻1⁻0.5mm from' the default 90mm⁻1⁻0.5min is the new connector length for the complete removal of the facing machine.

Finally a Value Stream Design (VSD) was plotted to indicate the redesign of the assembly flow process.
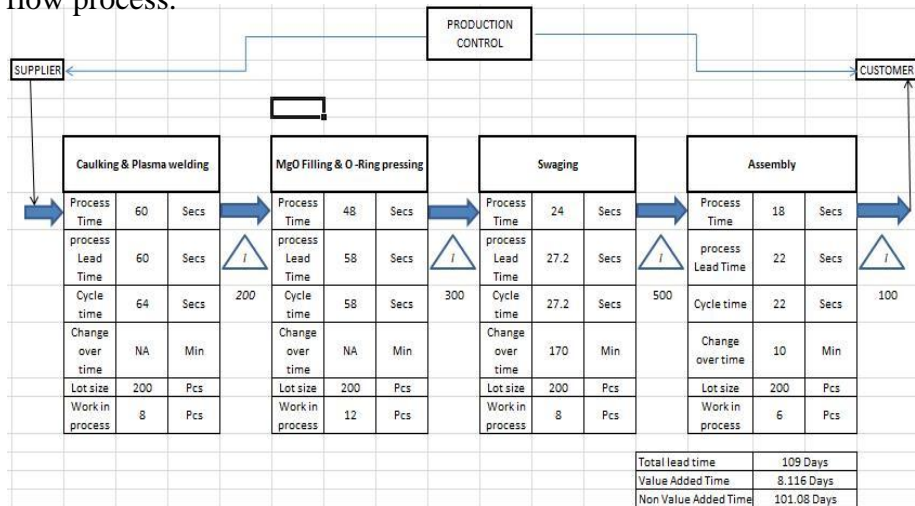
Production Analysis

Interpretation:

In this process, all sequence is carried out Caulking & Palma welding, MgO filling & Oring Pressing, Swaging and finally assembly. In every process time study is monitored and try to reduce it at every step.

Findings:

The implementation of Six Sigma principles has led to the following:

☐ Improvement in the sigma level from 2.42 to 2.67

☐ Improvement in the production up to 87%.

☐ Redesigning the assembly process flow by eliminating a machine in the assembly line.

☐ Reduction in 14 ± 1.5 mm connector length waste by increasing the quality level of the MgO filling machine.

Parameters	Before Six Sigma Implementation	After Six Sigma Implementation
Total man power	18 per day	15 per day
Material travel distance	25 m	22 m
No. of machines involved	8	7
Space occupied	260 m^2	254 m^2
First Yield Pass (FPY)	82%	87%
Sigma Level	2.42	2.67

Comparison before and after Six Sigma implementation

The above results shows drastic improvements by the use of Six Sigma technique,

which has led to the increase in efficiency of the process line and also improve the quality.

Suggestions:

1. Six Sigma projects have specific objectives and are set to achieve the results within the allotted time limits.

2. To maintain process variation organizations should start using the controls chart, they are efficient to reduce the process variation.

3. An organization should monitor the process periodically.

Conclusions:

Six Sigma is a methodology that can improve the business performance and reduce the process variation. By utilizing rigorous data analysis, organizations can minimize data variation which leads to drive rapid and sustainable improvement to business processes.

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BUSINESS COMMUNICATION SKILLS: ONE ASPECT LEADING TO SUCCESS IN BUSINESS

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Abstract:

Business Communication encompasses such topics as marketing, brand management, customer relations, consumer behaviour, advertising, public relations, corporate communication, community engagement, interpersonal communication, employee engagement and event management. It is closely related to the fields of professional communication and technical communication. Communication skills are vital for smooth functioning of internal as well as external communication of an organisation. Communication is also necessary for motivation of the employees within an organisation. Business English and Soft Skills are the two important aspects that play a vital role in promoting the Business of an organisation. The main objective of the paper is to explore the role of use of Business English language in Business Communication and importance of Soft Skills in developing interpersonal relations within an Organisation.

Introduction:

Communication is the glue that holds a society together. The ability to communicate enables people to form and maintain personal relationships. And the quality of such relationships depends on the calibre of communication between the parties (Brennan, 1974). Communication is the process of sharing ideas, information, and messages with others in a particular time and place. Communication includes writing and talking, as well as nonverbal communication (such as facial expressions, body language, or gestures), visual communication (the use of images or pictures, such as painting, photography, video or film) and electronic communication (telephone calls, electronic mail, cable television, or satellite broadcasts). Communication is a vital part of personal life and is also important in business, education, and any other situations where people encounter each other (Encarta, 1998).

According to experts, people often confuse communication with persuasion. Communication is the transmission of messages among people or groups; persuasion is a person or group's deliberate attempt to make another person or group adopt a certain idea, a belief, or an action. Expressing differences is a vital part of workplace communication, as long as you avoid an accusatory tone when doing so. Jackie Sloane, president of Sloane Communication, offered the following advice in the *Chicago Tribune*, *"If you are having a challenging encounter with the boss, ask yourself, 'What does my boss want? What might he/she be terrified about?' "*

In business communication, where the goal is to be clear and concise, limiting the range of misinterpretation, which type of word do you think is preferred? Concrete terms serve to clarify your writing and more accurately communicate your intended meaning to the receiver. While all words are abstractions, some are more so than others. To promote effective communication, choose words that can be easily referenced and understood.

In business writing, the appropriate style will have a degree of formality. Formal language is communication that focuses on professional expression with attention to roles, protocol, and appearance. It is characterized by its vocabulary and syntax, or the grammatical arrangement of words in a sentence. A formal document such as a proposal or an annual report will involve a great deal of planning and preparation, and its style may not be fluid or relaxed. Instead, it may use distinct language to emphasize the prestige and professionalism of your company. Let's say you are going to write a marketing letter that will be printed on company letterhead and mailed to a hundred sales prospects. Naturally you want to represent your company in a positive light. Letters are the most important means of written communication, the most numerous and the most personal. They are very important for any organization or an individual for the purpose of giving or seeking information. Concreteness is one of the principles considered for effectiveness in communication. Concreteness adds conviction to the message. It is easy for the reader to believe on concrete messages. Concreteness also increases credibility of the sender of message.

Points to achieve concreteness:

(a) Use specific facts and figures.

(b) Put action in the verb.

(c) Choose vivid image building words.

(a) Use Specific Facts and Figures:

Use of fact and figures play a vital role especially when describing a product or service.

Example:

General: These brakes stop car within short distance.

Specific: The hydraulic pressure brakes stop a car with a distance of two feet as soon as they are applied.

(b) Put Action in the Verb:

The basic function of the verb is to describe action of a noun or pronoun. Therefore, care should be taken that the action should always be represented by verb and an action is found in a noun, it should be converted into verb.

Example:

Noun: They held meeting in the office.

Verb: They met in the office.

(c) Choose Vivid Image Building Words:

Vivid image building words are generally used for creating an impression upon the reader, so that the reader should start building an image of the product or service in his mind. Such words are used in sales and sales promotion letters.

Example: This is a very good computer.

The P-IV 800 MHz, 20GB HD, 64MB RAM, 500 MB CACHE, Intel genuine processor, in ATX casing is a computer of new millennium.

(a) You Attitude: You attitude means writing a business message from the point of view of the customer or at least showing that the customer is very important.

Example:

I - Attitude: We allow 5% discount on Cash Payment.

You - Attitude: You can enjoy 5% discount on Cash Payment.

According to Murphy and Peck a business report is an impartial, objective, planned presentation of facts to one or more persons for a specific, significant business purpose. Reports Travel upwards to supervisors and management policy-makers, downward and horizontally to those who carry out the work and policies, and outward (outside the firm) to stockholders, customers, the general public and government officials. A report may be written or oral, but most significant reports are written. The report facts may be pertained to events, conditions, qualities, progress, results,

investigations, or interpretations. Text is the largest portion of any report body. This section discusses and develops and develops the necessary details. As with all good business writing only pertinent facts should be included in the text. The text is never labelled Text. Its title should be discussion, finding, date or other meaningful words. Or, instead of one main title for this section, a series of headings, corresponding to the main topics may be used throughout the text. The content, organization, language style should be adopted to the reader's needs.

Importance of Soft Skills:

Soft skills are interpersonal and intra-personal skills. They are generally interpersonal competencies. Soft skills are also known as Life skills. It refers to psychological, sociological and interpersonal skills. These skills can help people in all respects particularly in making right decisions, communicate effectively and develop self-management talents, to lead a healthy and productive life. Soft skills are very essential for an individual to demonstrate the maturity of thinking, emotional handling and responding to the people and situations that demands his/her a reaction.

Soft skills development is a process of the development of body and mind. Sometimes it is referred to as personality development. As there are individual variations and adaptations in acquisitions and delivery in the process of socializations, these skills are called soft skills. These skills are acquired mostly through social interactions. The aim of soft skills development is to develop the human personality in a holistic sense to make beings more socially refined. Communication skill is the basic skill of soft skills. Soft skill development is a continuous, systematic and conscious process. Critical thinking, decision making, problem solving skills, etiquettes and manner, goal setting and attitude, and Time management skills are some of the points to be considered in development of the soft skills in an individual. Personality development involves one's socio-economic, cultural, geographical, and educational exposure. It reflects the influence of parents, peers, and friends and teachers.

The development or improvement of soft skills require constant and consistent efforts. There are many ways to develop soft skills. One of the tips is to identify his soft skill. Then he should continue practicing soft skill. One should choose a profession according to one's soft skill. There should be scope for innovations and creativity in

the practice of the soft skill. The aim of it is to be holistic being. This results into personality development.

Conclusion:

Communication skills, Business English and Soft Skills are essential to development of an individual in any corporate or organisation. Communication skills are the backbone of an organisation whereas soft skills and personality development of an individual is equally important for the smooth functioning of an organisation and make it more profitable.

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AN ANALYTICAL ANALYSIS OF TRAVELLING PROBLEMS FACED BY INTERNATIONAL STUDENTS IN PUNE

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Abstract:

In the last few years, India has experienced an increase in the number of international students enrolling in higher education. In this study, international students' experiences in regards to travel were examined to analyse if they have any challenges or not. Through questionnaires, the findings revealed that international students deal with transportation challenges. Specifically, majority of the students have to make personal travel arrangements, which means using either private conveyance or public transport. Most students use public transportation but they don't find it to be the most ideal way to travel. During peak hours, overcrowded public buses create anxiety among international students.

In order to overcome these challenges, some students get motorbikes but they also face their own type of frustrations. Therefore, having a better understanding of these international students' challenges, university faculty staff members can identify students' needs and effectively offer supportive resources and services. This study also recommends that some arrangements need to be made by the universities and colleges that will embrace international students upon their arrival and stay in the host country. It is the university's responsibility to try to meet student's various needs beyond academics but also socially and culturally.

Key words: International Students, Student, Predominately Indian Institution / College

An Analytical Analysis of Travelling problems faced by International Students in Pune:

Significance of the study:

This research explored the experiences of international students in order to describe the travel challenges and difficulties of international students in Pune. This

study will help other international students in other Indian cities to appreciate the travel problems their counterparts face in Pune. It will also create awareness of the needs of international students.

Scope of the study:

This study will help the researchers to understand foreign student's travel problems they are facing, their preferences, and their needs expected from India. On Country point of view will assist to know the satisfaction level of services when it comes to transportation to offer to Foreign Students.

Objectives:

The research will explore the following objectives:

1. To know the travel difficulties of international students in Pune.
2. To give suggestions on how international students can be made to feel at home when it comes to transportation services.

Research Methodology:

Primary data:

A structured questionnaire consisting of 10 questions of closed ended questions and open-ended questions was used to collect data.

Sample size:

20 respondents were selected as international students, who studied in undergraduate and graduate programs in Pune.

Secondary data:

Literature from prior studies was studied i.e. books, internet and journals.

Limitations of the study:

This research was conducted only on a small sample due to time constraints.

Definitions:

For the purpose of this paper, some of the key term used in this study will be defined:

- **Students** are defined as people who admitted and attend an educational institution. In India, a student has to have a roll number.

- **International Students** are defined as individuals who currently study in India but are not citizens of India, with a valid study Visa.

- **Predominantly Indian institutions/universities** are defined as institutions and universities that have Indian majority in their student population. This means that an institution is predominantly Indian if it is over 50% India.

Introduction:

For some time now, there has been an entry of international students for furthering education in India. International students are extremely important to the advanced education of any country for both academic position and financial benefits. International students help to boost the economy through their tuition fees and living expenses, they comprise a gradually more beneficial foundation of ethno-cultural diversity, they help the faculty and students to build up their cultural sensitivity and skills in working with people from different social and cultural backgrounds.

Nevertheless, a lot of international students encounter problems as they get higher education outside their home countries. Transportation is one of the major problems faced by international students. They have to adjust themselves to the schedule of classes, learning styles, other possible challenges related to language, culture, personal barriers. A student may encounter so many challenges on the transitional period from the day to day situations in the daily life and to cultural adjustment.

Literature review:

Many international students entering India may be overwhelmed. A lot of studies have explored the problems and challenges faced by international students. These difficulties include language barriers, cultural shock, financial hardships, transportation, accommodation and loneliness.

According to Skinner (2002) international students, also referred to as foreign students, are —students from in a foreign country who are enrolled for different courses in schools, colleges, or universities and admitted under a temporary visa. Shenoy (2002) on the other hand, maintained that international students include students who are citizens or permanent residents of a country other than that in which they intend to study.

In the study conducted amongst international students studying in America, Russell et. Al (2010), found that 51% of the foreign students faces extensive levels of

stress which could be from home sickness, cultural shock, or perceived discrimination as well as transportation problems, Russell et. al. (2010) conducted a study in a main university in Texas on the consumption of counselling services by foreign students. The data collected showed that many international students lean mainly on family and friends rather than utilizing counselling services.

Another challenge is that international students experience is in transportation, many students find communication language to be a great barrier to smooth modification when using different kinds of transportation. They spoken that they have complexity in understanding the bus driver, giving them back change, tracing directions, being overcharge, traffic police being hard on them, pedestrians not being respected, taking correct busses and asking for assistance. These studies show that international students lack support in their academic learning so as their movements.

Racism and stereotypes still exists for international students. Although there are a lot of benefits that international students can contribute to a nation, many discrimination and unfairness by local citizen. Socio-cultural challenges also are real. International students undergo with the reality of needing to find a place to stay, finding banking institutions, and how to deal with the society in which they are staying.

These students have officially permitted habitations outside the country that they are intending to be studying in and or recommend to be in the host country exclusively for educational reasons on a temporary student visa. America today prefers to use the term international students rather than foreign students ―to illustrate individuals who fit this description‖ (Shenoy,2002).

Findings and Analysis:

The purpose of this study is to explore the experiences of international students in India, with the focus on students in Pune.

1. **Classification of Respondents based on Colleges**

Table 1: College

S. No	College	Frequency	Percentage
1	Modern GK.	10	50
2	Symbiosis	5	25
3	Ness Wadia	5	25
Total		**20**	**100**

It has been observed from the above table 4.1 that among the respondents 50% are scholars from Modern College (G.K), 25% are from Symbiosis University and 25% are from Ness Wadia College.

2. Classification of Respondents based on country:
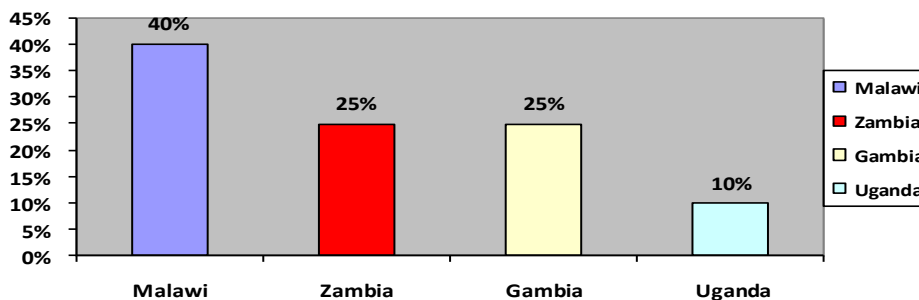
Frequency	8	5	5	2

The chart shows 40% respondents are from Malawi, 25% are from Zambia, 25% Gambia, and another 10% from Uganda.

3. Classification of Respondents based on Gender
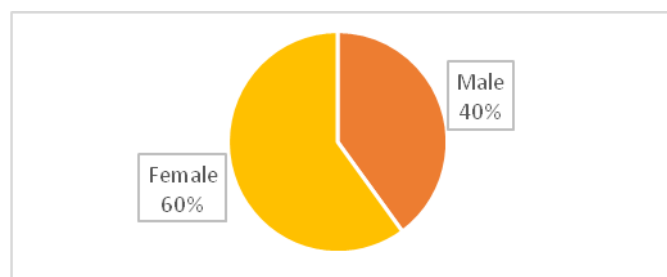
The respondents of this questionnaire were 40 % male and 60% female.

4. Classification of Respondents based on age group

It has been observed that the majority respondents were aged from 20 – 25 and 15 – 20, the minority were aged from 25 – 3

5. Classification of Respondents based on Duration of Stay in India

Table 2: Duration of stay in India

S. No	Duration	Frequency	Percentage
1	1 – 3 years	11	55

2	3 – 5 years	5	25
3	5 years above	4	20
Total		**20**	**100**

55% of scholars indicated that they have been staying in India for one to three years, 25% have been in India for three to five years and 20% less have stayed for more than 5 years.

6. *Classification of Respondents based on mode of transport*

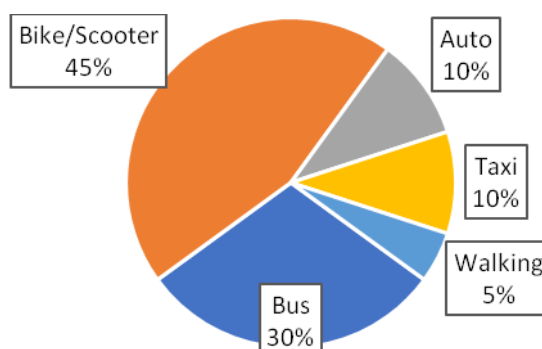Majority of the respondents (45%) travel by motor bikes / scooters. This is followed by bus (30%), Taxi and Auto (10%) and only 5% of the respondents walk to their respective colleges.

6.1. Challenges faced by students in their chosen mode of transport

a. **Bus**

It has been observed that most students who use public buses when going to their college they commonly face the challenges of language barriers, conducted don't give them change and also, they don't find seat in the bus because the buses are always full.

b. **Taxi**

The students that use cabs/Taxi when going to college they commonly face the challenges of language barriers to communicate with taxi drivers and lack of following directions since they are still not familiar with pune directions

c. **Motorbike / scooter**

It has been observed that students that use motor bike/scooters they mostly face the following challenges, traffic police are stricter on them and also traffic police they demand bribes from them.

d. Walking

Students that are walking when going to college they are complaining that are not being respected by drivers, weather is different from their home countries e.g too hot and also the sidewalks are dirty and it becomes uncomfortable to them.

e. Rickshaw

For those students who are using rickshaw when going to college they always face challenges of language barriers, being overcharged by refusing the metre and lack of following directions.

Summary of Findings:

Summary of travel problems faced by international students

Category	Specific problems
Transportation change	- Language barrier they are not given back
	- Shortage of seats, traffic cops are too strict on foreigners than locals traffic cops demand bribes
	- Drivers do not respect pedestrians, the weather is different from my home country, sidewalks are dirty
	- Rickshaw drivers want to over-charge or refuse to put on the metre Lack of following directions

Suggestions:

- English language should be encouraged in India for easy communication
- Auto drivers should not take advantage of foreigners by overcharging them and refuse to use metre
- More buses should be allotted to different locations so that shortage of seats can be minimised
- Bus conductors should take responsibility of giving back change
- Local buses number should also be translated in English.

- Indians need to be more accommodating to foreign nationals, they should be aware of the value of embracing international students and appreciating the diversity from each other.

Conclusion:

Being an international student is not easy without its challenges, and there is evidence that international students experience a range of adjustment issues that can impact their study and overall experience. The analysis of this study will challenge institutions of higher education and the society at large to find ways that will facilitate the integration of international students into Indian universities, colleges and the society at large when it comes to transportation.

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A CONCEPTUAL REVIEW AND UNDERSTANDING OF INSTRUCTIONAL MEDIA IN TEACHING AND LEARNING

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Abstract:

The focus of this paper is to discuss the use of instructional media in teaching and learning from a Indian perspective. Education were no longer properly funded or given the needed attention for national development. As a result, most lecturers and teachers in many Indian tertiary institutions now use the lecture method only in teaching their various courses. The use of this type of method as the sole teaching technique can lead to boredom in learners, lack of learner participation, noise factors that can cause communication breakdown during teaching, learners' mixing up of information, and lack of interest in or attention to the subject matter being taught. Some sources where lecturers can select instructional media for teaching their courses are identified and discussed. It is recommended that the Indian government should urgently assist teachers, especially at the tertiary level, in the procurement and use of instructional media through training and retraining, workshops, conferences, etc. in order to fit into the new scientific order of addressing the nation's educational problems.

Keywords: instructional media, , teaching, learning Virtual library, instructional media

I. Introduction:

The use of media as channels of communication has been in existence since the stone age when rocks, stones and other objects were used to send messages from the source to the receivers. In India, sounds produced by gun shots or cannon explosion and sounds from wooden or metallic gongs or talking drums were used as media for announcements, summoning subjects of a particular domain for meetings, communal labours, ceremonies, burials, etc. (Adegbija, 2012). However, the use of instructional media specifically and consciously began in the colonial era when "pieces of apparatus," teaching aids, etc. used by the colonial masters to supplement and aid

classroom teaching (Onasanya &Adegbija, 2007; Adegbija, 2010). This practice went on until the 1950s and continued during the era when teachers were also encouraged to make use of teaching aids to enrich their teaching.

However, the practice drastically changed as a result of inconsistent government policies on education, and the lack of vision of the Indian leaders, etc. Consequently, less attention and less emphasis are put on instructional media and on the quality of education as a whole, especially now when the country needs to employ scientific approaches in the teaching and learning processes. According to

Fakomogbon (2003), there are other problems that can be identified in relation to instructional media in teaching and learning in India These include the following:

- The equipment and devices, especially projection media, are expensive to procure. Those procured are usually not adequately maintained due to lack of spare parts.

- Electricity supply is not satisfactory even where it is available. For example, many schools

- in urban areas do not have electricity in the classrooms while many schools in the rural areas do not have an electricity supply at all.

- Audio-visual equipment is complex for teachers in our environment to operate because they have no adequate practical training on how to handle most of them.

- There is a high rate of equipment breakdown because manufacturers of instructional media rarely take the African climatic conditions into consideration.

- Much software of instructional packages developed in Europe and America are inappropriate in Indian culture (p. 39).

The Indian tertiary-institution lecturers train teachers for other levels of the nation's educational sector. Thus, the way instructional media are used at the tertiary level affects other levels as well. materials in the classroom and lecture theatres are chalkboards. It was also observed that when meetings, workshops, seminars or university lectures (such as inaugural lectures) take place, resources such as PowerPoint presentations and audio media are usually provided and utilized, but these are not usually found in classrooms for instruction.

Dependence on the chalk-talk method only could create problems known in communication as noise (Hackbarth, 1996; Kemp & Smellie, 1989). Noise in classroom communication is any interference or disturbance arising from dependence on an abstract mode of communication. A breakdown in communication could lead to

physical, psychological, linguistic or emotional problems for the learners. In order for the teacher to transmit information, ideas, or skills effectively and to prevent communication breakdown, he should use the most appropriate instructional media to engage the senses actively. This minimizes or eliminates noise factors in the teaching and learning processes (Fakomogbon &Adegbija, 2011).

II. Instructional Media:

Instructional media are the human and non-human devices, material or methodologies used by lecturers to overcome all learning problems, including noise factors. The use of instructional media enables lecturers to explain, illustrate, disseminate and deliver their lectures more easily and effectively than when they depend on words only (Hindle, 1998). Heinich, Molenda, Russel and Smaldino (2002) state that properly designed instructional media can enhance and promote learning and support teacher-based instruction.

Table 1 provides a useful guideline on the commonest and most accessible media to assist lecturers and teachers in the use of instructional media for effective teaching and learning.

Media Options with Definition and Examples:

- Real equipment : Actual equipment used on the job. Examples are computers, machinery, laboratory chemicals, and tools. Simulator Equipment that incorporates the operating characteristics of real equipment or systems, including the "feel." An example is the flight simulator.

- Training device Reproduces the essential performance of real equipment but not its appearance or operating characteristics, e.g. a maintenance trainer for electronic equipment.

- Computer :Displays text and graphics on screen. It may use animation and sound. Students may interact using a keyboard, mouse or touch screen.

- Interactive multimedia: Computer-based text: sound, data, graphics, still pictures, and motion video. They provide random (quick) access to any segment.

- Virtual reality An application of interactive video disc that places the learner in a simulated situation that feels real, even though the learner is actually interacting with a computer screen. Examples are virtual libraries and laboratories.

- Radio or TV broadcast One-way communication of sound or motion picture with sound from a central station.

- Motion picture (Film or video)Visual display with motion and sound capabilities. It may not be interactive but excellent for instruction. Examples are films and videos.

- Programmed text Printed frames of text presented in small steps. It requires frequent responding and provides feedback.

- Slide tape or filmstrip Visual display of still pictures, text, and graphics. Sound capability is not interactive.

- Audio poster or chart, white board, chalkboard flipchart: Static print media that may include pictures and colour.

- Overhead transparencies and slides: Static projected media for text and graphics.

{Note: Adapted from "The Conditions of Learning Training Application," by Gagne & Medsker, 1996, p.182.The table presents a list of media options and defining comments. These media options have been used in the developed countries to improve the effectiveness of teaching and learning. Thus, even though it may look old it can still be used in developing countries such as India.}

III. Selection of Appropriate Media:

Determination of appropriate media for a particular lesson would depend on the mode of instruction such as self-instruction, group-instruction, a combination of both, or direct instruction. In direct instruction (that is, teacher-based), the effectiveness of media depends on relating them to learning objectives. Heinich, et al. (2002) recognized that advanced organizers can be effective instruments for ensuring that media play their proper role as"supplemental supporters of instruction" (p. 12). In the case of self-instruction, media are usually packaged to include learning objectives, activities and self-evaluation. The use of media will also depend on their level of complexity. Kindle (1998), reviewed by Fakogbon (2011), provides three levels of complexity regarding instructional media as follows: (a) low complexity, (b) medium complexity, and (c) high complexity.

- Low Complexity: The advantage of these media is their simplicity and the fact that no power supply is needed for them to work. These include handouts, writing boards, flip chart, etc.

- Medium Complexity: These are media which can achieve good effects without involving too much technical hardware. These media include overhead transparencies, slides, audiotapes and sound amplifying equipment.

- High Complexity: Media in this category include videotapes, CD-ROMs and computer graphic software. The hardware needed to utilize them for instruction requires a high level of technical capability. Specialists may be required to set these media up for instruction. We can also find in this category high-tech copy boards. These boards produce reduced-size paper copies of what is written on the board (Heinich et al, 2002).

IV. Sources of Instructional Media for Educational Institutions

In a university setup, especially in the developed countries such as the USA and Europe, it has become routine to install medium complexity equipment in almost every lecture room. Equipment and media that are not available in lecture rooms can be procured in Learning Media Centres at short notice. However, the situation is not the same in India and most developing countries. As stated by Omosewo (1999) and akomogbon (2000), for more than a decade schools and colleges in India have not been serious about establishing resource rooms or installing media equipment in lecture rooms. It is hoped that things will improve for the better in the future because the present National Policy draft on Education (Committee under K Kasturiranjan 2017) recommends that modern educational techniques should be increasingly used and improved upon at all levels of the education system. It is also hoped that the implementation of the provisions under the 'educational services' of such policy "will bring about the desired use of modern educational techniques" (p. 9).

Among the goals of these 'educational services' are the development and promotion of innovative, effective materials.. In order to achieve this goal.

- Each state and local government authority should establish Teachers' Resource Centres for the development and testing of teaching materials.

- National and state governments should establish Educational Resource Centres.

- There should be a national book policy to devise strategies for book development in the country. Some of the functions of the National Educational Research and Development Centre (NERDC) should be the promotion of the development of books for all levels of

- education. When these recommendations are fully implemented, it will be easy for lecturers to choose and utilize instructional media. Presently, lecturers can still obtain media to use in teaching from sources such as libraries, Educational Technology Centres, community resources, and local productions.

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V. Print Resources:

Libraries in Indian universities mainly store print materials. However, they may even acquire up-to-date printed literature which is expensive and individual lecturers cannot afford. Print resources are also available commercially through publishing houses. At the higher institutions, printed materials are useful because they are readily available, portable, economical and user friendly (Pratt, 1994; Heinich, et al., 2002). These resources are good, but they can be a danger if teachers adhere to them in an inflexible and slavish manner.

Lecturers should realize that print materials are not teaching substitutes.

VI. Resources Centres and the Virtual (Digital) Library:

A. Education Resource Centres (ERCs)Their functions include storage of material and media equipment which schools and colleges can procure (borrow) for instructional purposes. These Resource Centres may also provide and give directions regarding accessibility to educational and instructional media (Adegbija, 2010). In addition, in order to ensure the development and testing of the media, the ERCs are responsible for inter-disciplinary cooperation, interactions and transfer or exchange of knowledge by lecturers from various disciplines (FRN, 1998). It is expected that ERCs should have the following functions:

- Storage and retrieval of books and non-print materials.

- Updating lecturers and students on the current development in their various disciplines.

- Provision of information on available instructional media and methods.

- Lecturers of tertiary institutions can also acquire instructional media from the National Educational Technology Centre which has, among others, the following functions (Nwamadi, 1988):

- Development, production and distribution of audiovisual aid equipment and materials for use in educational institutions in the country by capitalizing on local talents and materials.

- Establishment of a National Educational Resource Library of equipment and materials for dissemination throughout the country.

- Assessment, evaluation and classification of imported instructional materials and equipment marketed in the country (pp. 257-258).

- Instructional media can also be procured from Educational Technology Centers (ETC) or Centres for Educational Technology in Colleges or Faculties of Education or, in some cases,

- Institutes of Education in Indian universities. These names are interchangeably used in most Indian higher institutions. However, some universities go by the name Educational Technology Centres (ETC) while Colleges of Education use Centres for Educational Technology (CET). Teacher training is carried out in Faculties or Institutes of Education in the universities, but Colleges of Education specifically train teachers.

- For example, a typical CET or ETC is expected to acquire, produce and store instructional resources to facilitate teaching and learning. At the University level resource centres lecturers supervise students in the design and production of instructional materials such as white boards, magnetic boards, models and videotapes. Some of these are stored so that lecturers and students can use them for instruction. Instructional equipment such as overhead projectors, videotape monitors and recorders, slide projectors and audiotape recorders can be loaned out for teaching and learning within the university environment.

- Instructional videotapes and audiotapes can also be produced by the technical and academic staff of the institutes.

According to Heinich et al. (2002), cable television is a television distribution system consisting of a closed-circuit, usually wired, network for transmitting signals from an original point to members of the network. Typically, the origination point receives and retransmits broadcast programs, adding recorded programs and/or some live originations.

C. Virtual/Digital Library:

The Virtual (Digital) Library is also another good source from which to get instructional media from the global village. According to Onifade and Egunjobi (2003), a virtual library is a type of library operated digitally where computers and telecommunication technologies are used to access a wide range of information resources. It can also be referred to as a digital library, electronic library, network, or library without walls. (2002), it is called 'virtual' because in a good electronic wide-area network library, the user enjoy being in distant libraries, and yet he has not physically moved. The major objectives of the first phase of the National Virtual Library projects are the following:

- To improve the quality of teaching and research in institutions of higher learning in India through the provision of current books, journals and other library resources.

- To enhance access of the academic libraries, serving the educational community in India to global libraries and information resources.

- To enhance scholarship, research and life-long learning through the establishment of permanent access to shared digital archival collections.

- To provide guidance for academic libraries on applying the appropriate technologies used in the production of digital library resources and to advance the use and usability of a globally distributed network of library resources (Onifade & Egunjobi, 2003, pp.182-186).

     The virtual library services are delivered through the Internet, CD-ROMs and Wide   Area Network (WAN).

D. Community Resources:

- Instructional media could also be provided within the community. Abolade (2004) states that community resources can supply additional learning experience to that acquired in the classroom environment.

- Persons such as private citizens, doctors, lawyers, engineers, police,

- Teachers could provide valuable instruction through personal contact, the mail, telephone or computer networks.

- Field trips involve excursions to such places as museums, hydroelectric power stations, Zoos, banks, and media houses. Such visits make it possible for students to

encounter phenomena that cannot be brought into the classroom for observation and study (Heinich et al., 2002).

- Modern computer technology has also made possible what is known as virtual field trips which enable students to experience the sights and sounds of a far away location from their home or school (Hackbarth, 1996; Gifford, 1999).

E. Public and Commercial Sources:

From time to time, the central and state governments may procure instructional media such as textbooks and educational videotapes and films.

F. The Internet

Internet Explorer, which can be likened to a window on the world, is a browser which helps researchers to view, browse or navigate websites.

- The Internet allows teachers and students to access information from its sources such as databases and libraries (Yusuf, 2004;

- Heinich et al., 2002). Gifford (1999) also states that many museums, libraries, and art galleries put part or all of their collections on the Internet. Computer users anywhere in the

- world can view these collections on their screens by simply visiting the appropriate websites.

- Whole course instructions could be provided through the Internet. Instruction and information are delivered by means of a variety of media such as text, audio, graphics, animation and video.

- Information gathered from the Internet is up-to-date. Heinich et al.(2002) agree that the web has dissolved the artificial wall between the classroom and the world beyond, making it possible for students and teachers to access information and people from every imaginable source.

VII. Conclusion

This paper focuses on the use of instructional media in teaching and learning from a Indian perspective. Lecturers should note that instructional media are to be used not only to supplement teaching and learning but to make them more exciting, scientific or technologically-oriented. Lecturers in higher institutions need sound educational practice with regards to the methodology of teaching because they produce teachers for

other levels of the educational system. Thus, it is their responsibility to do the following. Determine appropriate teaching methods. Provide suitable instructional media which will fit in the implementation of these method(s).

Based on the discussion in this paper, it is suggested that:

- Lecturers and students should be more exposed to the use of every form of instructional media through training and retraining whether at the local or international setting.

- The government should encourage the use of instructional media for teaching and learning by implementing all its policies as well as procuring and providing enough and appropriate media for the lecturers.

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IMPACT OF EMPLOYEES ABSENTEEISM ON INDIVIDUAL& ORGANIZATION PRODUCTIVITY

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Abstract:

Workers Absenteeism is a significant factor which decreases a significant amount of work time of worker or productivity of an organization. Ensuring a high level of productivity is an objective of all employers. Unfortunately unplanned employee absences have an impact on an organization productivity. The purpose of this chapter is to examine the consequences of absenteeism, we want to identify the casual effects of absenteeism on individual workers & organization productivity. Our goal is to provide a better theoretical understanding of these questions. A systematic attempt was made to investigate the impact of worker absenteeism on productivity. Absenteeism among workers is not only from point of view of cost concept, but it is important from the point of moral of employees. Research has consistently shown that employers have concerns regarding unplanned employee absences.

Key words: Absenteeism, Productivity, Individual Worker.

Introduction:

It has been observed that the phenomenon of absenteeism does not exist only on the Indian industry; it is a universal fact. The difference is only in terms of magnitude. The extent of absenteeism may differ from industry to industry, place to place and occupation to occupation. Absenteeism may be extensive in a particular department of an industry (or a concern). The absenteeism among the younger workmen is extensive on Mondays after the weekend, particularly among unmarried men who, after a late night on Sunday, perhaps with girl friends, fine it difficult to get up and come to on time and concentrate on work; and it is lowest on pay day. The extent of absenteeism is greater among youngsters than among the older employees, greater among women than men. Youngman are generally found to absent for a variety of reasons, including restlessness and a sense of irresponsibility. In some cases, absenteeism of particular workers is due to reasons connected with a job, as a worker does not like his job or he

has unsatisfactory relations with his supervisor or with other employees. Absenteeism may also be due to sickness, real or feigned.

Meaning & Definition:

"Absenteeism is a pattern in which an employee is habitually absent from work. Chronic absenteeism is often an indicator of poor employee performance Absenteeism can be defined as " Failure of employees to report for work when they are schedule to work ". , a medical condition, or psychological problems."

There is no universal or standard definition surrounding workplace absenteeism. "Employees missing part or whole days of work due to personal illness, personal business, or other reasons (excluding paid vacation). These absences may be avoidable or unavoidable." According to French Man, "Absence occurs whenever a person chooses to allocate time to activities that compete with scheduled work either to satisfy the waxing and warning of underlying motivational rhythms." According to Martocchio & Harrison, " Lack of an individual physical presence at given location and time when there is a social expectation for him or her to be there" According to Gibbons, 1966: Johns/1978: Jones, 1971," he non-attendance of employees for scheduled work, it distinguishes absenteeism from other forms of non-attendance that are arranged in advanced and specifically avoids judgments of legitimacy associated with absent events that are implied by as sick leave" III.

Objective Of Study:

The absenteeism among the employees in industry is more dangerous to its economy than any other factor. Hence this project helps to identify the reasons for absenteeism and suggest ways to reduce the impact of the absenteeism on overall performance.

1) To identify the reason of absenteeism.
2) To establish the effects of absenteeism on organizational productivity.
3) To identify if management utilize any strategies to combat high levels of absenteeism.
4) To determine whether the effective management of absenteeism may enhance organizational and individual productivity.

5) To make recommendations to management to implement policies and strategies that will reduce high levels of absenteeism and promote a commitment to reducing absenteeism in the workplace.

Causes of Absenteeism:

People miss work for a variety of reasons, many of which are legitimate and others less so. Some of the common causes of absenteeism include (but are not limited to):

1. **Bullying and harassment** - Employees who are bullied or harassed by coworkers and/or bosses are more likely to call in sick to avoid the situation

2. **Burnout, stress and low morale** - Heavy workloads, stressful meetings/presentations and feelings of being unappreciated can cause employees to avoid going into work. Personal stress (outside of work) can lead to absenteeism.

3. **Childcare and eldercare** - Employees may be forced to miss work in order to stay home and take care of a child/elder when normal arrangements have fallen through (for example, a sick caregiver or a snow day at school) or if a child/elder is sick.

4. **Depression** - According to the National Institute of Mental Health, the leading cause of absenteeism in the United States is depression. Depression can lead to substance abuse if people turn to drugs or alcohol to self-medicate their pain or anxiety.

5. **Disengagement** - Employees who are not committed to their jobs, coworkers and/or the company are more likely to miss work simply because they have no motivation to go.

6. **Illness** - Injuries, illness and medical appointments are the most commonly reported reasons for missing work (though not always the actual reason). Not surprisingly, each year during the cold and flu season, there is a dramatic spike in absenteeism rates for both full-time and part-time employees.

7. **Injuries** - Accidents can occur on the job or outside of work, resulting in absences. In addition to acute injuries, chronic injuries such as back and neck problems are a common cause of absenteeism.

8. **Job hunting** - Employees may call in sick to attend a job interview, visit with a headhunter or work on their resumes/CVs.

Research Methodology:

Research Methodology is a systematic approach of identifying the problem , collecting information   analyazing & provide alternative solution.The researcher collects information through the secondary data.The data is to be collected from various journals, Times of India , journal on management studies & different author books.

Literature Review:

Absenteeism is a problem faced by businesses around the world (Johnson, 2006:1; Mudaly and Nkosi, 2015:624). Today, organizations are required to operate at the most optimum level while decreasing expenses and ensuring sustainability in an ever-increasing competitive environment. Over the years, organizations have sought the means of improving human resource management, with a particular interest in reducing absenteeism, a phenomenon that reached alarmingly high levels, both locally and internationally. This literature review endeavours to provide valuable insight into the multiple and complex causes of absenteeism and the effects of absenteeism on the organizational performance of businesses. Furthermore, various strategies are highlighted in an attempt to provide a valuable framework that businesses can utilize and implement to address human resource challenges. The Concept of Absenteeism Previous research has highlighted various definitions of absenteeism. Cascio and Boudreau (2010:52) define absenteeism as the failure to report for work as scheduled, regardless of the reason. Jackson (2003:1) and Johnson, Croghan, and Crawford (2003:337) define absenteeism as an unplanned, unjustifiable, and disruptive incident, which is further characterizd by a lack of physical presence of the employee at work, such as scheduled, extended breaks, late coming or leaving his/her workstation. Absenteeism has also been defined as an absence of workers from the regular work without prior permission (Tiwari, 2014:9). Nel et al. (2004:549) define absenteeism as withdrawal behaviour when it is used as a means to escape an undesirable working environment. This definition is further elaborated upon by introducing the element of motivational levels. In particular, the minimum level of motivation involves dozing less than required, the expected level of motivation involves doing just what is required, and the maximum level of motivation involves doing more than necessary. Nel et al. (2004:549) explain that when an employee is functioning at the minimum or maximum level, it may be a cause of absenteeism. Types of Absenteeism Most schools of thought convey that absenteeism occurs when employees are not present at work when they are

scheduled to be there, and it is measured by the frequency or duration of work days missed (Davey, Cummings, Newburn-Cook and Lo, 2009:313; Martocchio and Jimeno, SINGAPOREAN JOuRNAl Of buSINESS EcONOmIcS, ANd mANAGEmENt StudIES Vol.4, No. 11, 2016 107 2003:230). The Basic Conditions of Employment Act 75 of 1997 (BCEA), as amended, does not include annual leave, sick leave, maternity leave, family responsibility leave, and, in some cases, chronic illnesses as absenteeism. Nielsen (2008:1330) differentiates between involuntary absence and voluntary absence, where involuntary absence relates to certified sickness or funeral attendance and is beyond the employee's immediate control, whereas voluntary absence relates to uncertified sickness and shirking that is under the direct control of the employee and is often based on the employee's personal aims. Nel et al. (2004:549) argue for three main categories of absence, which may be classified as sick leave, authorized absence, and unauthorized absence. Sick leave is granted when an employee is absent due to a reported illness, whether the illness is genuine or feigned. Company policy will usually state at what stage a medical certificate is required, such as being absent from work for more than two consecutive days or more than two occasions in an eight-week period, as stated in the BCEA. Authorized absence occurs when the employee is absent for a reason other than illness, such as annual leave, paternity leave, and such reasons as may be deemed acceptable to management and for which permission is granted. Unauthorized absence occurs when an employee is absent without permission, no explanation is generally given, and the absence is deemed to be unexcused.

Effects of Absenteeism on Individuals & Organizations Productivity:

Absenteeism may generate positive or negative consequences. (1) there are many consequences of absenteeism; (2) these consequences are both positive and negative; and (3) what may be a positive consequence to one constituency may be a negative to another.

The positive consequences of absenteeism, from the individual Viewpoint seem relatively straightforward and come from a variety of sources. There is some research that indirectly indicate that absenteeism is a form of withdrawal from Job-stress Situations (Staw and Oldham, 1978). If absence from work reduces stress, then it can be functional the individual. In addition, much of our life is concerned with fulfilling such central network-related roles as the parent role (when taking care of a sick child) or the marital role (when reducing mental stress). The valence and utility for

performing many of these network-role activities is likely to be strong (Nayior, Pritchard, and Ilgen, 1980). Completing these activities, which may require being absent from work, leads to 280 individual Co-workers Work group Organization management Union officers Family society Absenteeism

The negative consequences of absenteeism to the individual are fairly straightforward. They may include loss of pay and disciplinary action for the individual Accidents may occur to the individual when he or she returns to a less familiar work situation. A Jess obvious negative consequence, which has been suggested by johns and Nicholson (1982) and Mowday, Porter, and Steers (1982), concerns the process of altered job perceptions. When confronted with an absence, even the employee may develop a reason (attribution) or Justification for explaining the absence. The reason given mayor may not correspond to why the employee was absent. If, over time, the Justification reason IS rehearsed over other absence events and not controverter by any other information, we would expect that Justification to become a penitent part of the individual's belief system. In the case of absenteeism, we would expect people to attribute the cause more to problems in their environment, such as a bad Job, bad supervisor, and so on. So, to the extent that absenteeism leads to negative beliefs about the Job or Job environment that are not based on the reality of the situation, we would say that absenteeism Indirectly creates negative consequences for the individual.

Impact on Individual Productivity:

Absenteeism can affect individual productivity. Simply put, if someone works less, they're likely to be less productive. Employers should consider root causes, which include burnout, disengagement, as well as those that may require accommodations, such as child care or illness. Organizations should address these issues immediately. If an employee is frequently "checked out," it could be a sign of low morale and engagement and a lack of passion for their work

Impact on Team Performance:

As missed work time increases, employees in the office are left making up for the work not performed by employees who are absent. According to the Society for Human Resource Management (SHRM), overtime is used to cover 47 percent of employee absences and co-workers are perceived to be 29.5 percent less productive when covering for absent employees.

Even supervisor productivity is impacted. According to SHRM, supervisors spend more than four hours per week dealing with absences and preparing for/adjusting workflow to keep things moving. In other words, one of the biggest negative impacts of absenteeism on the employee experience is the added workload that colleagues must take on for employees who are absent.

Finding And Suggestion:

Based on the findings of the research, it is recommended as follows:

i.   The organizations should identify the causes of workers absenteeism and seek means of reducing the absenteeism in order to enhance corporate performance.

ii. Organizational should avoid regular hiring and firing of staff as this increases cost of recruitment, training/induction of the new staff and cost of settlement of the disengaged staff.

iii. Workers should be discourage from taking irrelevant excuses to be absent from work by ensuring that workers are paid based on the hourly rate system. This will discourage absenteeism.

iv. The organizations should provide enabling work environment conducive enough to enhance the health and welfare of the employees.

v.   Organizations should encourage team work that will enhance team spirit and relationship among team members that could encourage employees to remain on their work.

vi. Organizations should ensure that staffs are adequately motivated by paying them commensurate wage rate that will encourage them to remain on the job and improve their performance.

vii. Organization should ensure organizational culture that encourages employees' innovation that could enhance the level of productivity; this will enhance the level of organizational productivity and overall performance.

viii. Adequate punishment besides salary based on hourly rate, should be melted on the absenting staff by suspensions and issuance query of cases of staff absenteeism to deter workers from absenteeism.

Conclusion:

The study concluded that providing positive incentives to employees in the form of those motivational factors that normally influence employees to be absent is better

than imposing penalties for discouraging absenteeism. Employees are influenced to a lesser extent by loss of pay imposed by the organization. Finally a combination of incentives (additional time off) and penalties (loss of benefits or job) with the primary emphasis on motivational incentives is the most effective approach to reducing absenteeism. The rate of absenteeism maintained by the organization is good i.e., the rate of absenteeism. This study will focus on absenteeism in the workplace and extensively seek to provide insight into the causes of absenteeism, the negative impact on the performance of the organization, and the strategies that may be employed by management in order to reduce absenteeism and promote attendance in the workplace.

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AN ANALYTICAL STUDY OF PROBLEM FACED BY PMPML COMMUTERS

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Abstract:

This topic examines the problems faced by PMPML commuters. Researcher took this topic because while travelling in bus i saw many commuters facing problem like ticket probem, change problem, pass problem and other problems. Researcher want to improved the problems of commuters so that they don't further face any kind of problem and Researcher wanted to study the problems of commuters in deep and make a research on it. PMPML caters its Bus Services to the Pune and plays a vital role in providing affordable and convenient Public Transport Service that help the people reach any place and corner in and around PMC and PCMC area. It is useful for different groups of people like students, employed people, senior citizens, people visiting Pune city etc. PMPML Bus Service has been serving the people on the same line of PMT, formerly known as Pune Municipal Transport, since last 58 years. PMPML has a share in the City Developments as people give priority to that areas where PMPML Buses ply while selecting their houses to settle down. Every effort is made by PMPML to serve the people and match the goal. How PMPML functions, Just Have a look.

Keywords:-*PMPML, Bus, Service, Public Transport Service,Commuters.*

Significance:

Pune city is a part of the Pune Metropolitan Area. The administrative body in the city is the Pune Municipal Corporation (PMC). The PMC is both a service provider and a facilitator and administers a municipal area of about 244 sq. km and a population of approximately 2.5 million. In the year 1940, Pune Nagarpalika decided to start a bus

service to cater to the need of all commuters of ""PUNE CITY". On 1st march 1950, bus services were started under the name and style of PUNE MUNCIPAL TARANSPORT (PMT). Here are some facts about PMPML issues in Pune areas:-

❖ 70% people depend upon PMPML transport service.

❖ Public transport carries many people in one vehicle, for reduce pollution & accident.

Scope:

Pune is served by city buses run by PMPML(Pune Mahanagar Parivahan Mahamandal Ltd,) It is the public transport service provider for the city of Pune and Pune Metropolitan region, which includes areas surrounding Pune and Pimpri-Chinchwad.

Objectives: -

1. To find out the problems of PMPML commuters.

2. To give suggestions.

Research Methology:

The methodology used in this research it's based on 10 sample. This research project is on problem faced by PMPML commuters

Two methods used for data collection.

Secondary data is collected through books and websites are duly acknowledge.

25 is the sample size of survey. Stratified sampling is used for the samples.

Data Collection:-

A) Primary Data:-

    Personal visits

    Questionnaire

B) Secondary Data:

    Books

    Internet and magazines

C) Sample size is 25

Limitation Of Study:

1) Time for the project work was limited.

2) Some of the data or information may not be fully disclosed by the respondence.

Literature Review:

Introduction:

Pune Mahanagar Parivahan Mahamandal Ltd (PMPML, lit. Pune Metropolitan Transport Corporation), is the public transport service provider for the city of Pune and Pune Metropolitan region, which includes areas surrounding Pune and Pimpri-Chinchwad. PMPML was created following a merger between the Pune Municipal Transport (PMT) and Pimpri-Chichwad Municipal Transport (PCMT). Formerly, PMT was responsible for public bus operations in the Pune city limits and PCMT ran buses in the neighboring city of Pimpri-Chinchwad in Pune Metropolitan Area.

Definition of commuters:-

a regular journey of some distance to and from your place of work

exchange or replace with another, usually of the same kind or category

Service:

Intangible products such as accounting, banking, cleaning, consultancy, education, insurance, expertise, medical treatment, or transportation. Sometimes services are difficult to identify because they are closely associated with a good; such as the combination of a diagnosis with the administration of a medicine. No transfer of possession or ownership takes place when services are sold, and they cannot be stored or transported, are instantly perishable, and come into existence at the time they are bought and consumed.

Public transportation service:

Public transport (also known as public transportation, public transit, or mass transit) is a shared passenger-transport service which is available for use by the general public, as distinct from modes such as taxicab, carpooling, hired buses, and transportation network companies, which are not shared by the general public without private arrangement. Public transport modes include city buses, trolleybuses, trams (or light rail) and passenger trains, rapid transit (metro/subway/underground, etc.) and ferries. Public transport between cities is dominated by airlines, coaches, and intercity rail. High-speed rail networks are being developed in many parts of the world.

Bus:

A bus is a road vehicle designed to carry many passengers. Buses can have a capacity as high as 300 passengers. The most common type of bus is the single-decker rigid bus, with larger loads carried by double-decker and articulated buses, and smaller loads carried by minibuses and minibuses; coaches are used for longer-distance services.

Findings:

The purpose of this study is to explore the problems of PMPML commuters. A commuters face many problems like change problem , breakdown problem, time problem etc.

Data Analysis:

Does bus arrive on time

All respondents are saying no. The bus is not arriving on time.

2) **Distance between that route**

Distance [in km]	No of Respondent
0-10	4
10-20	4
20-30	6
30-40	8
40 & more	3
Total	25

Four respondents are travelling between 0-10 KMs, and other four respondents are travelling between 10-20 KMs. Six respondents are travelling between 20-30 KMs, maximum eight respondents travelling between 30-40 KMs & remaining three are travelling between 40 & more KMs.

3) **No of stop:**

Seven respondents are from group 0-10 no of stops, the maximum Nine respondents are from group 10-20 no of stops. Seven respondents are from group 20-30 no of stops & two respondents from group 30 & more no of stops.

No of stop between that route
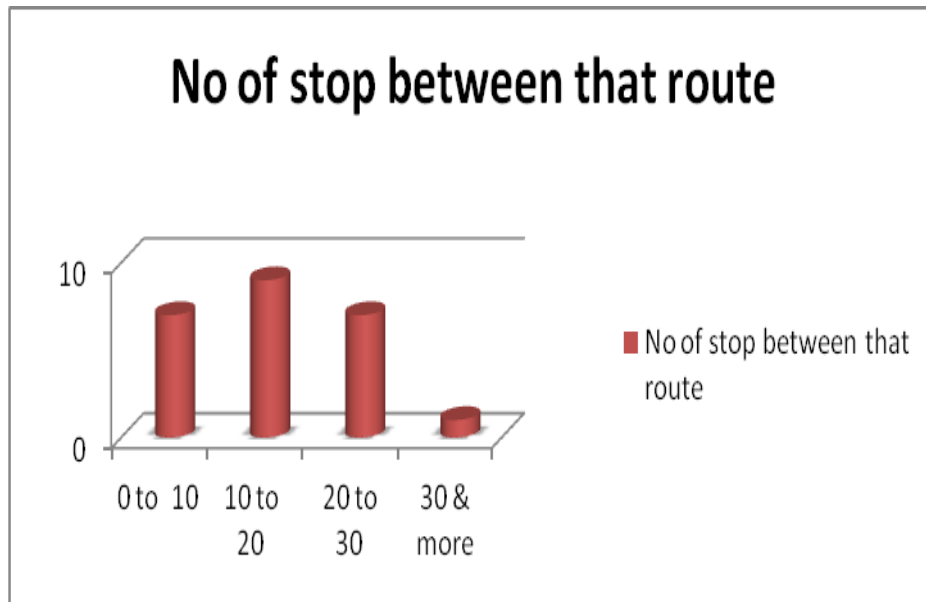
4) Frequency of daily buses:

Eleven commuters have a 15 mins frequency of daily buses, others six commuters have a 30 mins of daily buses frequency and eight commuters have a 35 mins & more frequency of daily buses.

Frequency of daily buses
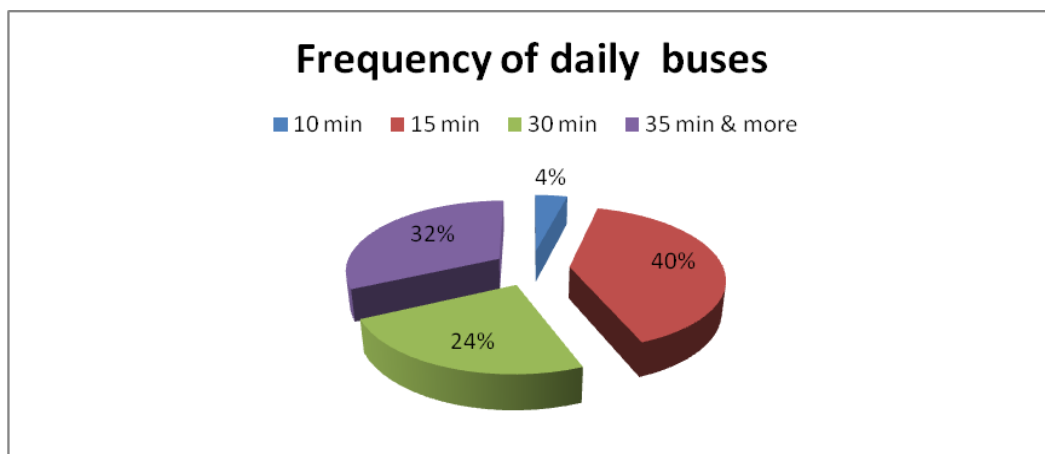
5) When you show hand as sign does bus stop immediately

Ten respondents are saying yes when they are showing hand as a sign of bus stop immediately, and other fifteen respondents are saying no bus are not stopping immediately.
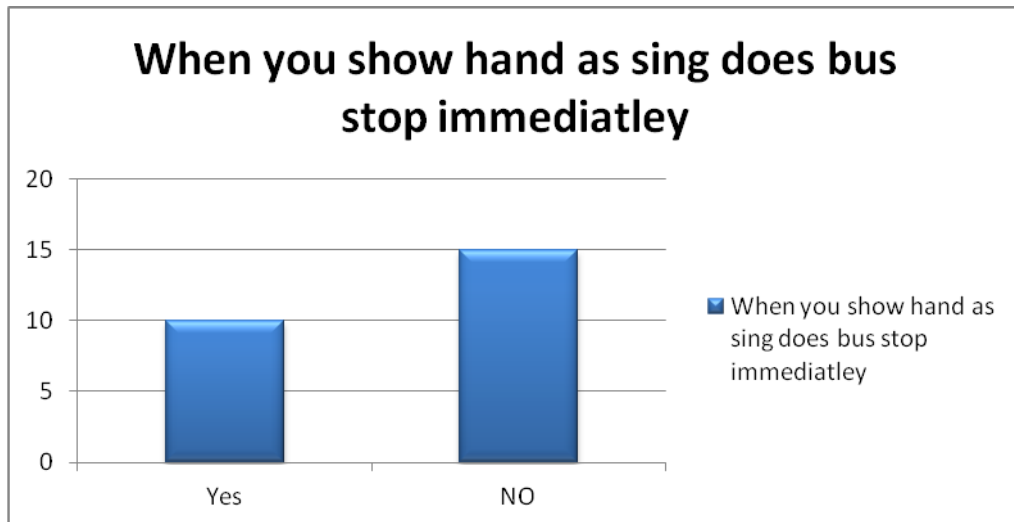
6) Commuters faced problems while tarvelling by Bus

All respondent says yes that they are facing problem while travelling by bus.
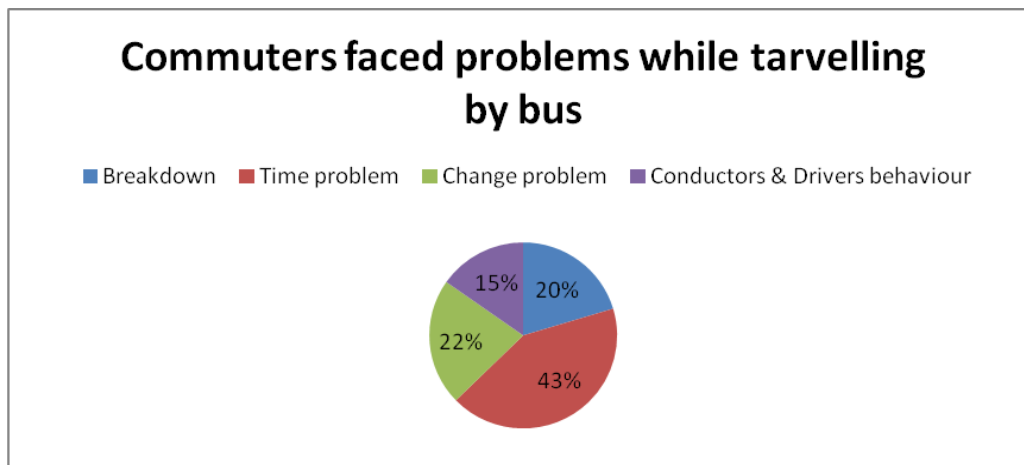
Observed multiple respondents.

Problems of PMPML commuters:-

1) The number of Buses: The PMPMl has about 1600 buses which is grossly inadequate to service the length and breadth of the city.

2) Condition of the Buses: The buses are poorly maintained. Infact many buses are unfit to be called buses. they resemble some primitive mechanical contarptions . I dont know how many buses were allocated to the city under JNNURM and its utilization. But whatever be the number, but within a short time of their aquisition they have been rendered fithy & thier mechanical condition needs to be seen to be believed. No wonder frequent break downs are common

3) Route coverage: One must complement PMPML for the route coverage but the same suffers from poor frequency due to paucity of buses as well as frequent break downs

4) Night Services: Bus services after 11Pm are almost non existent

5) Conduct of the staff: Rude & discourteous mpst of the time to say the least barring a few exceptions

6) Rush: Inadequate number of buses means , buses are over crowded particularly during peak hours and travelling is miserable

7) Quality of roads: There is a significant improvement in this area. However most of the roads, barring few arterial roads are not wide enough to support speedier commute

8) BRTS: Civic administration has implmented BRTS in many areas. Accessing bus stops situated in the middle of the road is a night mare. Further, poor frequency has negated the very purpose of BRTS

9) Traffic Jams: When compared to the situation in cities like Bengaluru or Hyderabad, This is an area Pune scores few points. Traffic keeps moving even if slowly. You are never really stuck up for considerable length of time

10) 10.Alternate Modes: Unfortunately, Pune lacks alternate modes of public transport like Metro, local trains, monorails etc thus increasing the pressue on PMPML on one hand and resulting in a sea of private vehicles particularly two wheelers on the other. The rodas are chock-a-block with all sorts of vehicles.

Suggestions :

• From starting a shuttle bus service from internal to main roads, improving frequency during rush hours to conducting proper maintenance and repairs, the suggestions aim to take a holistic view of the transport utility's operations.

• At least 30% bus breakdowns of these buses occur every day. It has specifically asked for regular checking, repairs and maintenance of the vehicles.

• There is a humble request to please increase the frequency of busses. Please either teach some ethics to these drivers or increase the bus times.

• Please increase the frequency of bus from such routes.

• More buses are fail by puncture & other problems so please solve such problems & help us because we regular getting late for going office.

• Please let your employees know how to behave and drive their responsibilities.

• Also daily morning most of the time buses are not arriving on time.

Conclusion:

In this paper it is concluded that if PMPML solve the problems of commuters. The commuters face such kind of problem like change problem, condition of buses, traffic jam such problem are reduced by PMPML. In that I saw also the problem of road such problem is one of the major problem for PMT and commuters, so that problem are solve by respected dignity.

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"AN ANALYTICAL STUDY OF PROBLEMS FACED BY VEGETABLE STALL OWNERS IN PASHAN"

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Abstract:

This analysis examines the problems faced by vegetable stall owners in Pashan. Vegetable stall owners are often those who are unable to get regular jobs in the remunerative formal sector on account of their own meagre financial resource. They are the main distribution channel for a large variety of products of daily consumption like vegetables. Vegetables play vital role for the existence of people and also a very influencing role in the economy. Though fresh vegetables retail has been considered as a very low margin business. The most important things to note is that the traditional retail format supports a larger population and provide direct employments. So there is no way that government or anyone can discount these foundation stones of Indian economy. The role of government and its policy are vital in supporting, improving, and developing traditional vegetable sellers. Street vendors faces many problems as they are vulnerable population, who are neither protected by government, NGOs, labour union nor by labour law. They are deprived by laws made by government in respect of labour union the street vendor always suffer competition with other street vendors because of fluctuation in market price and irregular employment. The present study is selected in stall owners who are selling vegetables through vehicles.

Key words: Street Vendor, Price fluctuation, Economic condition, Market, Cost.

Significance of the study:

The study is attempted to address the challenges and opportunities of vegetable stall owner in Pashan city. The result of the study will provide a better understanding and awareness to policy makers, to design an effective and efficient strategy for the improvement of the livelihood of the stall owners for the development of their selling. The study will also serve as a stepping stone and make the modest contribution for those who are interested to conduct research on vegetable stall owners. Scope of the study

This research explored the experiences of vegetable stall owners in order to describe the problems, difficulties of stall owners in Pashan and to know the requirements of them with various suggestions.

Objectives:

1. To find out the problems of vegetable stall owners.
2. To give suggestions.

Research Methodology:

Stratified sampling is used for the samples. Because samples are divided into social class or social division. These samples are divided into different group or strata.

Sample size:

Our sample size of research is 20 for Pashan area.

Data collection:

Primary data:

A structured questionnaire consisting of questions was used to collect data. It was a combination of open ended and close ended questions. We also referred Interview and Personal visits for collect data.

Secondary data:

We referred Books, reference books, Internet, Magazines and Research Journals for collect secondary data.

Limitations:

➢ Study is based on the data of only one market.

➢ There was time limit, so there were limitations for sample size selected.

➢ Resources are limited for available data.

➢ Some of the data or information may not be fully disclosed by the respondents.

Introduction:

Vegetable stall owners selling is characterized by low level of income, easy of entry, self-employed and it involves large numbers of people. In cities and town thought the word millions of people, earn their living by selling wide range of vegetables on street. Despite a general belief that street vending will recede as economies develop and income rise, it is actually on increase in many places.

There are various population engaged in vegetable stall sellers. In which women's are mostly included in almost every city. It is not only a source of self-employment to the poor in cities and towns but also a means to provide affordable vegetables at convenient place to a majority of the urban population.

Definitions

For the propose of this paper, some of the key term used in this study will be defined:

Vegetable:

Any plant whose fruit, seeds ,roots, tubers, bulbs, stems, leaves, or flower parts are used as food, as the tomato, bean, beet, potato, onion, asparagus, spinach, or cauliflower.

Stall:

A large table or a small shop with an open front from which goods or vegetables are sold in a public.

Literature review:

Stall owner it means street vendor as well as market stall owners.. A market stall is a typically immobile. Temporary structure erected by merchants in a street market or other setting. Stalls are easily erected taken down or simply moved on wheels the same type of stall is also used as a display area at fairs and conventions. Some commercial marketplace, including market squares or flea markets, may erect more permanent stalls. There are many types of stalls, from carts designed to be pulled by hand or cycles makeshift like tents, or converted tow caravans and motor vehicles

Retail is the sale of goods and service from businesses to an end user. Retail marketing is the process by which retailers promote awareness and interest of their goods and serviced in an effort to generate sales from their consumers. There are many different approaches and strategies retailers can use to market their goods and services. In retail a cost is the value of money that has been used up to produce something. Factors that influence cost include the customer's cost to change to a new product.

Vegetables in a market:

In everyday usage, vegetable are certain parts of plants that are consumed by humans as food as a part of a meal. The term vegetable is somewhat arbitrary and cultural tradition. It normally excludes other food derived from plants such as fruits, nuts, and cereal grains, but includes seeds such as pulses.

Originally, vegetables were collected from the wild by hunter-gatherers and entered cultivation in several parts of the world, probably during the period 10,000 BC to 7,000 BC, When a new agricultural way of life developed. Vegetables can be eaten either raw or cooked and play an important role in human nutrition, being mostly low in fat and carbohydrates, but high in vitamins, minerals and dietary fiber. Many nutritionists encourage people to consume plenty of vegetables, five or more portions a day often bg recommended.

The purpose of study is to explore the problems and challenges of vegetable vendors and vegetable stall owners in India, with the focus on Pashan area. They faced Psychological, Environmental, Economical, Physiological problems while sale their vegetables, Which are badly effect on their mental and physical condition.

Data collection:

20 vegetable street stall owners are selected from Pashan area for the purpose of analysis. The questionnaire is analyzed as following for different factors:

1) Transportation Problem:-

   No proper transportation facilities wereavailable. Vegetable stall owners have to pay high charges for transport. There is high demand of transportation facilities in the order of supply vegetables from market with good quality, which is not possible without proper transportation.

2) Market related problem:-

Most of the vegetable stall ownersdo not get fresh vegetables from market due to lack of suppliers. They are not getting suppliers easily.

3) Affordability:-This business is affordable to all the vegetable stall owners

4) Communication Problem:-
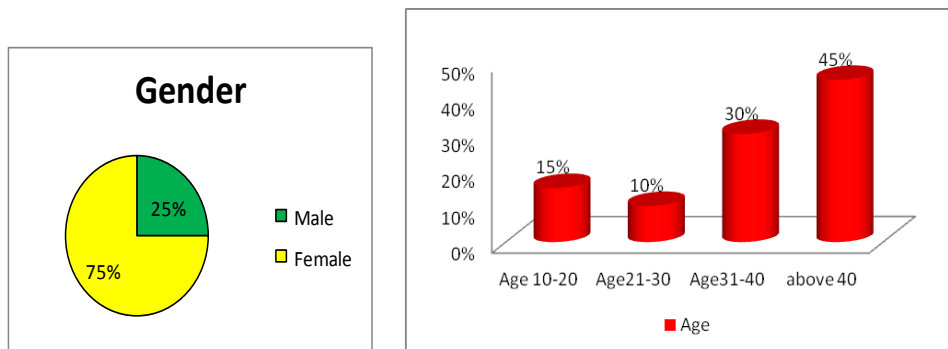
There are 15% stall owners having a communication problem with 10-20 age group,10%with 21-30 age group,30%with 31-40 age group and 45% with above 40 age group while selling their vegetables. In which 75% females and 25% males are included.

5) Loan:-

Only one stall owner have taken loan with refund amount of Rs.3000 per month.

6) Government:-

When PMC come to lift up vegetable vendors stalls

- If have license -Need to show license
- If don't have license – Need to pay money

7) Time span and Family Problem:-

Vegetable stall owners spend mostly 11-15hrs per day on their stall. Which is badly affected on family. They are unable to spend time with their family or small kids. Sometimes labor s are not available that time family support them.

8) Physiological Problems:-
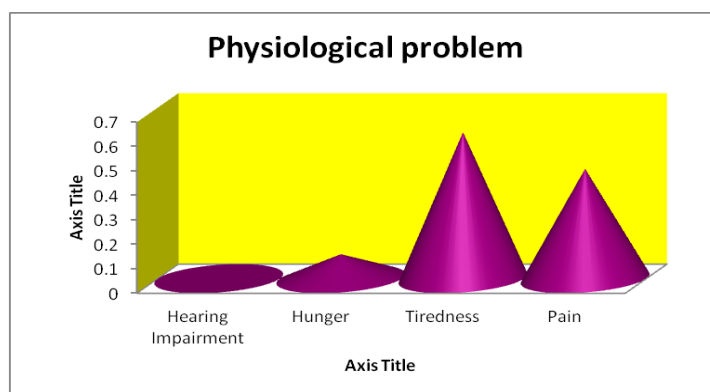
Respondent obtained multiple options. Most of the stall owners having a problem of tiredness and body pain and Very few stall owners having a problem of hunger.

9) Economical Problem:-

There are 6 stall owners paid a rent to the landlord which is near by RS. 3000 – 4000 per month and others are don't paid rent to anyone. When there is any fluctuation in vegetables price thenthe profit of vegetable stall owners goes upward and downward as per the price fluctuation.

10) Emotional Problem:-

Most of the respondents do not faced any emotional problem, Very few respondents faced emotional problem. When there is conflict with other rival it affected on vegetable stall owners emotions. It is the cause of sadness.

11) Environmental Problems:-
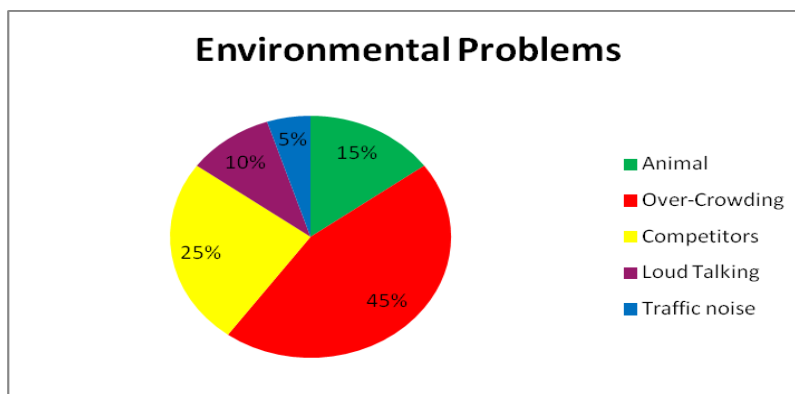
45% respondents having a problem of Ower-Crawding,25% respondents having Competitors problem,15% having animals means cattle's problem,10% having a loud talking problem and very few only 5% respondent having a problem Traffic noise.

12) Overall Problems difficult to Overcome:-
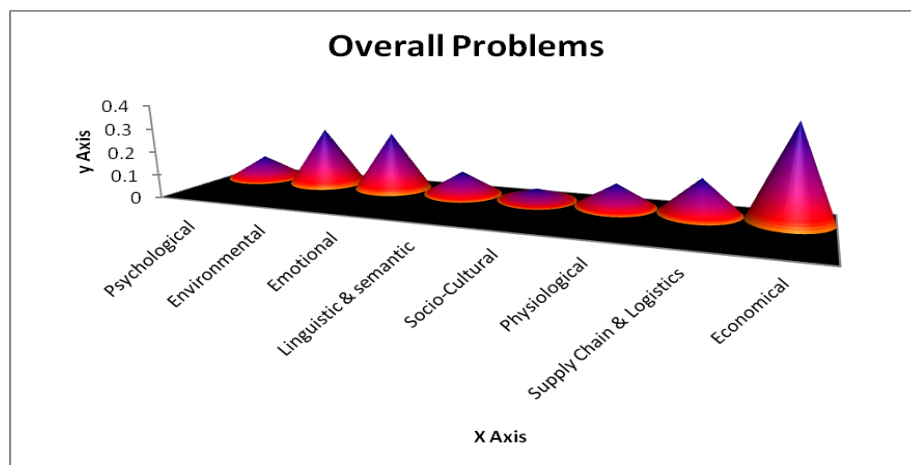
Respondents obtained multiple option. Most of the respondents faced Economical, Environmental problem while sale their vegetables.

Following are the Suggestions based on data collection

1) Management plays an important role in success of any activity. There should be proper management in vegetable street stall owners.

2) There should be proper specific free market placefrom government to these vendors to deal with PMC.

3) The government must take proper step to improve the transport facility to vegetable street stall owners.

4) The government should take necessary step to increase storage and warehousing facilities for cold storage at nominal charges for vegetables

5) The vegetable street stall owners should got a fixed or correct rate for vegetables.

Conclusion:

While doing research on Problem face by Vegetable stall owners in Pashan area, as a researcher we understood that what kinds of problems facing by Vegetable stall owners and how they are deal with these problems in daily routine. As per our view I conclude that vegetable stall owners having Economical, Physiological, Environmental problems and they mostly deal with price fluctuation of vegetables by the government.

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AN ANALYTICAL STUDY OF PROBLEMS FACED BY FLYERS OF DOMESTIC FLIGHTS IN PUNE

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Abstract:

Connectivity and development and to way to reduce cost and airline reservation system is one the modification that ever carried flyers service system so that working can be broadened This analysis examines the problems faced by flyers of domestic flights in Pune. Researcher took this topic because while travelling in flight researcher saw many flyers facing problem like food problem ,water problem, while giving and receiving luggage , time excessive, huge line and delay of flight. So researcher want to improve the problem of flyers so that they don't further face any kind of this problem and researcher wanted to study the problems of flyers in deep and make a research on it. It is very easy to reach this magnificent city because of the Pune Airport , located in Lohegaon, which is 10 km from the city center. It is one of the critical aviation hubs in India and serves the city of Pune and other neighboring cities. Pune Airport hosts both international, as well as domestic air traffic and can manage the traffic of 1.12 million passengers. Pune Airport has an integrated terminal to handle the air traffic. Terminal 1 handles both the domestic and international flight arrivals .

Key words: Passengers, Service, Service Industry, Travel Agency, Travel and Tourism, Airport, Flights, Flyers and Domestic Flights.

Significance:

Flying is that it is often fastest way to get from one place to another especially long distance it helps save lot of time so we can do more things it makes people satisfied listen music, read books it is more comfortable plane ticket can be purchased by telephone or on internet we don't have to crowd at airport for buying tickets like in

stations and sometimes travelling by flight is too expensive especially if reservations are not made and some people may not afford to fly in plane and sometimes there are plane crash there are both pros and cons of travelling by air people should choose the suitable means and that means suit their standards.

Scope:

Air travel is a form of travel in vehicles such as helicopters, gliders, jets, etc. Use of air travel has increased in recent it is the swiftest mode of transport and reasons they are replacing train and roads for long journey and domestic flights cost almost as much as bus, cab or trains. Pune is rapidly developing city undergoing facilities though Pune airport has two terminals a new airport is being planned to handle more international operations and even the tier two and tier three are modernising airport infrastructure so that more and more airlines start operating to and from there.

Popular Domestic Flights from Pune :

Luxury carriers like Jet Airways, Vistara and Air India offer domestic flights from Pune to loads of cities. For a budget-friendly journey, you can book tickets withAirAsia India, SpiceJet, GoAir and IndiGo

.**Objectives:**

1.) To find out the problems of passengers travelling by flight

2.) To give suggestions.

Research Methodology:

1.) The Methodology used in this research it's based on 10 sample. This research project is on problem faced by flyers of domestic flights in pune.

2.) Two methods used for data collection

3.) Secondary data is collected from websites are duly acknowledgement

4.) 20 is the sample size of survey.

5.) Stratified sampling is used for the sample.

Data Collection:-

A.) Primary Data

   Personal Visits

   Questionnaire

B.) Secondary Data

   Internet

Limitations Of study:

1.) Time for the project work was limited

2.) Some of the data or information may not be fully disclosed by the respondence.

Introduction:

The Airport Authority of India signed an initial thirty years operation ,management and development with GMR- Fraport AG at Mumbai and Delhi and air flyers traffic has also been steadily increasing and overall economic development and hence aviation sector at present is going through a steady period of growth, low cost airports and developments of existing ones and also facing modernisation of the construction of new airports connectivity and development and to way to reduce cost and airline reservation system is one the modification that ever carried flyers service system so that working can be broadened.

About Pune Airport:

It is very easy to reach this magnificent city because of the Pune Airport , located in Lohegaon, which is 10 km from the city center. It is one of the critical aviation hubs in India and serves the city of Pune and other neighboring cities. Pune Airport hosts both international, as well as domestic air traffic and can manage the traffic of 1.12 million passengers. Pune Airport has an integrated terminal to handle the air traffic. Terminal 1 handles both the domestic and international flight arrivals and departures. As the airport serves the Indian Air Force, there might be some delay with the nighttime flight

Literature Review

Introduction:

Researcher took this topic because while travelling in flight researcher saw many flyers facing problem like food problem ,water problem, while giving and receiving luggage , time excessive, huge line and delay of flight. So researcher want to improve the problem of flyers so that they don't further face any kind of this problem and researcher wanted to study the problems of flyers in deep and make a research on it.

Service:

A service is something that the public needs ,such as transport ,communication facilities hospitals or energy supplies which is provided in a planned and organized way by the government or an official body. It is an activities such as tourism, bankings, and selling things which are part of a country's economy but are not concerned with producing or manufacturing goods.

Service Industry:

An industry made up of companies that primarily earn revenue through providing intangible products and services and it is involved in retail , transport, distribution, food services, as well as other service dominated businesses and also called as service sector, tertiary sector of industry and it also provides services to customers rather than producing product.

Travel Agency:

It is a business that is designed to help customers make various types of arrangements for trips such as tickets and hotels reservation.

Travel and Tourism:

It is one of the worlds largest foreign exchange earner among industries, provides employment directly to millions of people worldwide and indirectly through many associated services industries a very wide industry include government tourism departments ,immigration and customs service, travel agencies, airlines tour etc.

Airport:

An airport is an aerodrome with extended facilities mostly for commercial air transport. It facilitates, control and store. It consists of landing area such as runway for a plane to takeoff, buildings, terminals, taxiway etc

Passengers:

A person who travels in a vehicle but bears little of no responsibility for the tasks required for that vehicles to arrive at its destination or otherwise operate the vehicle who ride on buses, passengers trains, airlines, ships, ferry boats.

Flight:

Flight is the process by which an object moves, through an atmosphere or beyond it as in the case of space flight. This can be achieved by generating aerodynamic lift propulsive thrust ,aerostatically using buoyancy.

Flyers:

A flyer can be something or someone that flies on a plane, but another is a handbill or advertising sheet handed out to people on the street. Because it's designed to go far, it gained the name flyer.a person or thing that flies.

Domestic Flights:

Air travel can be separated from national or domestic. Flights from one point to another within the same country are called domestic flights.

Air travel:

Travel class on airport split into two or three class service. Domestic flights have economy class and first class and even there is airport security, flyers check and baggage before entering the gate and boarding of flight and pick up of luggage.

Problems of flyers:-

1.) **Food and Water problem**:-

Flyers face food problem while travelling in flight. All flights don't give food and even water also

2.) **Time Excessive and Huge Line:-**

Flyers face problem of time excessive and huge line while giving and receiving luggage they sometimes miss their flight because of this.

3.) **Delay of Flight:-**

Flyers face problem of delay of flight and they should be informed in advanced about the delay of flight.

4.) **Taxi and car block the path:-**

While coming out of airport flyers face problem of walking long distance with luggage, then while travelling in flight they suffer leg problem

Data Analysis:-

1) Frequency of Flight
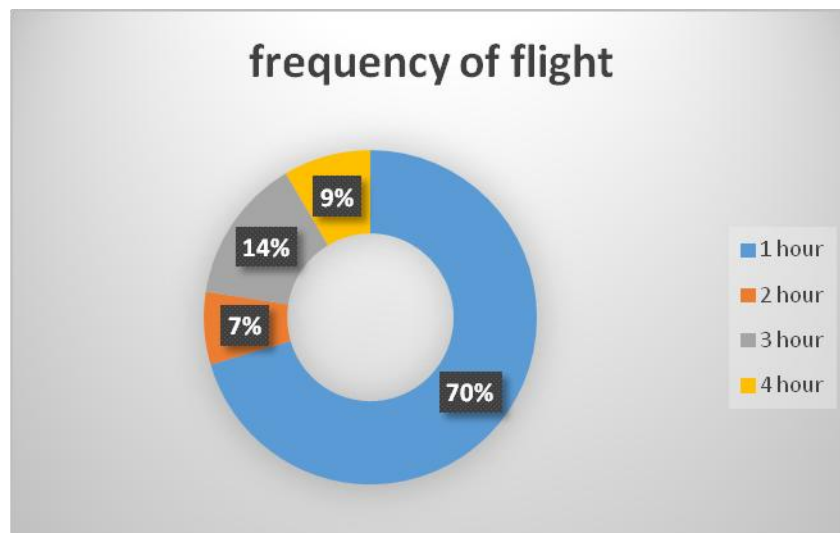
Ten flyers said frequency of flight is 1 hour, one flyer said 2 flyers said 3 hours and remaining seven flyers said other

2) Purpose of travelling in flight:-
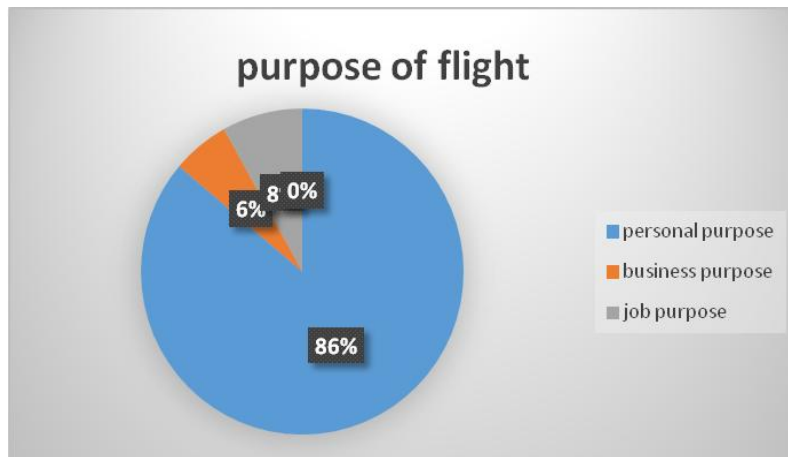
Four flyers said that they go for job purpose, fifteen flyers for personal purpose and remaining one flyer said that they go for business purpose

3) problem faced while travelling by flight:
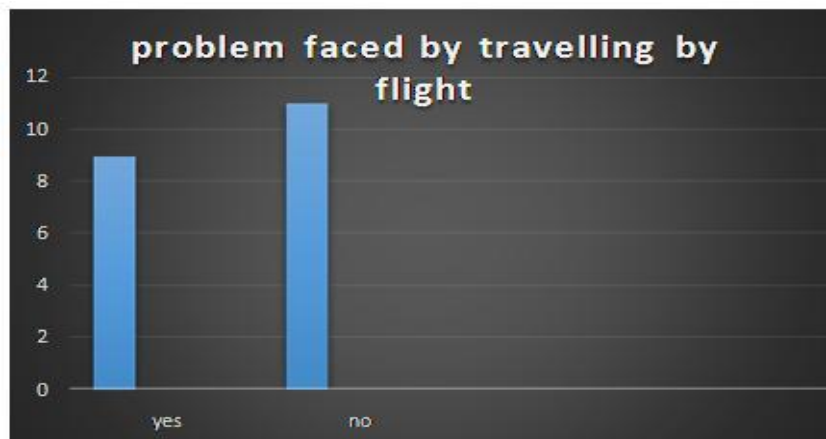
Nine flyers said yes that they face problem while travelling in flight and remaining eleven flyers said no they don't face any problem while travelling in flight

4) Sort of Luggage issue inside cabin baggage
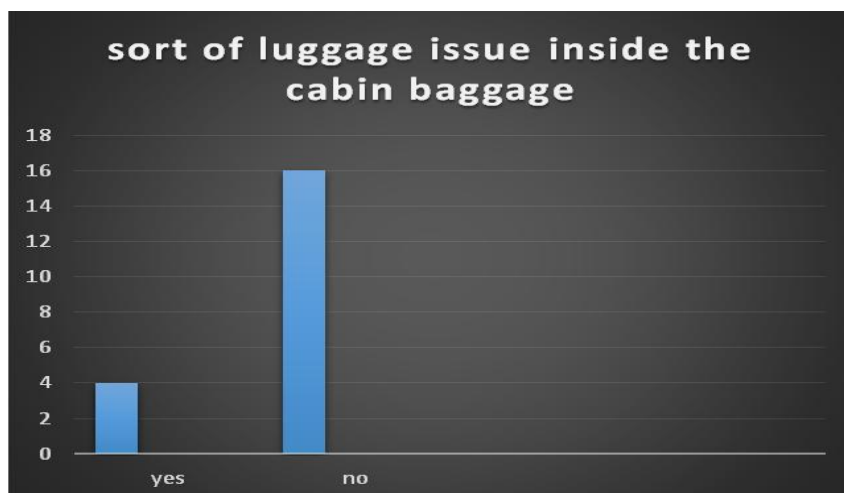
Four flyers feel yes that there is sort of luggage issue inside the cabin baggage and sixteen flyers feel no that there is no any sort of luggage issue inside the cabin baggage

Suggestions:

1.) The flight must be on time as flyers may have some important work and it should departure on time.

2.) Incase of delay of flight flyers must be informed in advanced.

3.) All flights should have food and maintenance should be proper.

4.) Poor securities should be improved in flight.

5.) Water should be given in each and every flight.

Conclusion:

From this research paper presentation researcher understood the significance, scope, objectives ,data collection ,research methodology, limitations, data analysis ,suggestions, conclusion , bibliographyetc and what kinds of problems flyers are facing while travelling by flight.

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An Analytical study of problems faced by flyers of domestic flights in Pune

Questionnaire

Name:-_____

Address:-_____

Age:-_____

Occupation:-_____

Monthly Income:-_____

1.) What is the Frequency of Flight?

    □   5 min

    □   10 min

    □   15 min

    □   Other

2.) How often do you use the Flight?

    □   Regularly

    □   Frequently

    □   Sometimes

3.) Which Class do you Board?

    □   First Class

    □   Economy

4.) Why You Chosen the Domestic Flight?

5.) What was the Purpose of Travelling in Flight?

    □   Job Purpose

    □   Personal Purpose

    □   Business purpose

6.) Have you face the problems on airport?

    □   Yes

    □   No

    If yes, then

    □   Luggage Counter

    □   Boarding Pass Counter

    □   Other

7.) Did you face any problem while travelling in flight?

    □   Yes

    □   No

    If yes, then

    □   Food and Water

- □ Receiving Boarding Pass
- □ Delay of Flight
- □ Unfriendly Attendance
- □ Uncooperative Passengers
- □ Poor Maintenance of Plane
- □ Other

8.) While giving Luggage and receiving Luggage did you face any problem?

- □ Yes
- □ No

  If yes, then

- □ Huge Line
- □ Time Excessive
- □ Distance
- □ Other

9.) Is the Flight arriving and departing on time?

- □ Yes
- □ No

  If yes, then

- □ 1 hour
- □ 2 hour
- □ 3 hour
- □ Other

10.) While Entering Airport have you face the problem of giving entry fee?

- □ Yes
- □ No

  If yes then, how much

- □ 500
- □ 400
- □ 300
- □ 200

  Other

11.) While coming out of airport have you ever face the problem of where too many taxis and car blocking the path and you have to walk long distance with luggage?

□ Yes

□ No

12.) Have you tackled the problem of delay of flight?

□ Yes

□ No

13.) Do you feel leg's space in flight are comfortable?

□ Yes

□ No

14.) Do you feel the food in flight is tasty?

□ Yes

□ No

   If no, then

□ Average

□ Tasteless

□ Bad

□ Other

15.) While travelling in flight have you tackled any sort of luggage issue inside the cabin baggage?

□ Ye

□ No

16.) Suggestions:-

CHANGING ROLE OF A TEACHER AS A MENTOR FOR NATION BUILDING

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Abstract:

A teacher's role involves more than simply standing in front of a classroom and lecturing. In fact, even though a teacher spends the majority of the day in the classroom, the actual teaching component is only part of the job. An effective teacher understands that teaching involves wearing multiple hats to ensure that the school day runs smoothly and all students receive a quality education. Teachers play multiple roles. They are learners, constantly taking classes and attending professional development sessions to learn the latest best practices and strategies for effective teaching. Many teachers regularly collaborate with one another to gain new ideas for teaching, planning grade-level instruction and combining subjects to enhance the learning experience. They analyze test results and other data to help determine the course of their instruction and make changes in their classrooms. Teachers also design lesson plans to teach the standards and provide engaging activities, while taking into account each student's interests and instructional needs.

Instead of just lecturing in the classroom, teachers are facilitators of learning, providing students with the information and tools they need to master a subject. At times, teachers act like tutors, working with small groups of students or individual students within the classroom or after class. Teachers also play the role of evaluators, constantly assessing students' abilities through formal and informal assessments, providing suggestions for improvement and assigning grades.

Perhaps the most important roles teachers fill involve interacting with students. Teachers must be leaders in the classroom and in the school, earning the respect of students and setting a positive example. They must be disciplinarians, doling out fair

and consistent punishments to students who break the rules. At the same time, teachers must show care and concern for students. A teacher has the power to build up or tear down a student's self-esteem and make a student's day or ruin it in an instant. When interacting with students, a teacher must fill the role of a counselor, a surrogate parent, a nutritionist and someone who has the best interests of every child at heart.

Throughout the school day and over the course of the school year, teachers take on other roles, as well. They are chaperones at school functions and coaches of school sports. They are monitors at lunch and recess and serve as fundraisers for field trips and school supplies. Teachers also play the role of interior designer, making sure their classrooms are set up to support learning and act as artists when they update their bulletin boards and other displays. The addition in 1994 of professional development of teachers to the original six National Education Goals. As attention continues to be focused on teachers as a key factor in educational reform, and on their need for ongoing improvement and support, mentoring becomes a viable option in educational policy. Without this focus on professional improvement for teachers, some researchers believe that educational reform efforts will eventually fail. Underscored the importance of involving competent teachers in education reform efforts. The goal implies that "practicing teachers are key to the transformation of schools and that in order for teachers to lead therefore efforts, they need to be offered expanded and enriched professional development experiences" Specifically, the goal states:

"By the year 2000, the nation's teaching force will have access to programs for continued improvement of their professional skills and the opportunity to acquire the knowledge and skills needed to instruct and prepare all   for the next century." In exploring how to achieve this goal, educators are turning their attention and resources increasingly to the priority of professional development.

Definition of Mentoring:

Numerous interpretations of the mentoring process are contained in the literature on mentoring. It is commonly agreed that the process includes the various developmental phases of the mentoring relationship, the dynamics of the mentoring relationship itself, and the application of cognitive developmental theory to the mentoring process.

In education, mentoring is a complex and multi-dimensional process of guiding, teaching, influencing and supporting a beginning or new teacher. It is generally

accepted that a mentor teacher leads, guides and advises another teacher more junior in experience in a work situation characterized by mutual trust and belief.

Typically, mentoring programs pair novice teachers with more experienced teachers who can ably explain educational policies, regulations and procedures; share methods, materials and other resources; help solve problems in teaching and learning; provide personal and professional support; and guide the growth of the new teacher through reflection, collaboration, and shared inquiry.

Teacher mentoring programs are now perceived as an effective staff development approach for beginning teachers. By establishing teacher mentoring programs, the district serves two important purposes: novice teachers are given a strong start at the beginning of their careers, and experienced classroom teachers serving as mentors receive recognition and incentives.

Researchers believe that mentoring can be a valuable process in educational reform for beginning teachers as well. Supporting beginning teachers at the outset contributes to retention of new teachers in the educational system. Formalizing the mentor role for experienced teachers creates another niche in the career ladder for teachers and contributes to the professionalism of education.

The significance of mentoring for beginning teachers is gaining wider recognition throughout the Pacific region. Planning the development of a mentoring program was initiated in Kosrae, Federated States of Micronesia. In1993, the Office of Personnel Services in the Hawai'i State Department of Education disseminated "Guidelines forMentor Teacher Programs." The intent of these guidelines, developed in collaboration with the Hawai'i State Teachers Association, was "to develop additional mentor teacher projects in education and to support existing mentor projects"

Objectives:-

1. To know the roll of the teacher as a mentor
2.   To give focus on mentor process

Mentoring – Coaching:

The terms mentoring, modeling, and coaching are frequently used interchangeably by educators. While there are overlaps in meaning among these terms, there are significant differences in concept. Modeling is the process of serving as a model. A model is a tangible embodiment of an idea or ideal (a product). One of the

functions of a mentor is to be a positive role model. In the context of teaching, coaching, frequently referred to as peer coaching, is the assistance that one teacher provides to another in the development of teaching skills, strategies, or techniques generally within a structure: peer-conference, lesson observation, and post-conference. In doing classroom observation in mentoring, the coaching structure is commonly used to structure the classroom observation by the mentor. Coaching by the mentor may also become an essential activity if this type of support is needed by the beginning teacher.

Pacific Resources for Education and Learning . Mentoring is the process of serving as a mentor, someone who facilitates and assists another's development.

Mentoring Process:

The mentoring process is not always clearly understood in education. Researchers are becoming increasingly cognizant of its complexity. Head, Reiman and Thies-Sprinthall (1992) write that the "heart and soul" of mentoring grows out of belief "in the value and worth of people and an attitude toward education that focuses upon passing the torch to the next generation of teachers." The mentoring process extends far beyond supporting the induction of new teachers into the school system through professional guidance and encouragement. Shadio (1996) believes that the heart of mentorship comes from "a commitment to education, a hope for its future, and arespect for those who enter into its community."

According to Head, Reiman and Thies-Sprinthall (1992), major aspects that contribute to the complexity of mentoring include the multiple needs of beginning teachers as well as their mentors, their developmental issues or concerns, their repertoire of teaching skills, the school culture that may impact positively or negatively on them entering process, and numerous other variables. Research indicates that mentoring is a more demanding process than classroom teaching, and that even experienced teachers cannot always objectively assess the quality yof teaching performance of beginning teachers.

The process includes modeling because the mentor must be able to model the messages and suggestions being taught to the beginning teacher . Also, as indicated, the mentor must be able to serve as a model of the teacher's role in education. The mentoring process includes coaching as an instructional technique used in endeavors such as sports or apprenticeship at the work place. In addition, it includes "cognitive coaching," a term gaining wider familiarity in education. To be effective, the mentor

must be able to demonstrate a range of cognitive coaching competencies, such as posing carefully constructed questions to stimulate reflection, paraphrasing, probing, using wait-time, and collecting and using data to improve teaching and learning. Mentoring, like coaching, is a collaborative process. However, as a function—a special duty required of a person—mentoring has considerably more dimensions than coaching or modeling. Therefore, it is more complex and demanding

Qualities of Mentor Teachers

An experienced teacher who facilitates the development and education of a new teacher, the mentor is regarded as a career professional. According to guidelines for Mentor Teacher Programs, the mentor must possess ideals and expertise of the teaching profession, which are shared with the new teacher.

The functions of the mentor teacher vary depending on the needs of the new employee, the goals of the mentoring program, and the local and broader educational context or situation. It should be kept in mind that the mentor teacher is a helper, not a supervisor or evaluator, and "a very special person, a model of professionalism"

The following are the essential qualities of mentor teachers:

1) A range of interpersonal skills to fit a variety of professional encounters and situations.

2) Good working knowledge of a repertoire of teaching methods, alternative modalities of learning, and styles of teaching and learning that affect student achievement.

3) Ability to use coaching processes that foster increased self-direction and self-responsibility of the beginning teacher.

4) Effective communication skills that facilitate the growth of the new employee and accommodate the employee's emotional, social and cognitive needs.

5) Understanding the stages of teacher development within the context of how adults learn.

The Mentoring Leadership and Resource Network:

The Mentoring Leadership and Resource Network has five main purposes:

- To provide an organizational vehicle for a mentoring initiative;

- To increase the knowledge base and general awareness of best practices in mentoring and induction;

- To promote and provide effective training for new teacher mentors;

- To establish mentoring of new teachers as the norm in schools; and

- To establish, through mentoring, the norms of collegiality, collaboration, and continuous professional development in education.

Conclusions:

Mentoring remains a viable policy option in education. However, for purposeful mentoring to occur, a prerequisites the acceptance of its complexity in carrying out the mentoring function. This implies careful planning.

Teachers are valuable resources in education, and high quality performance in teaching is an essential ingredient of educational improvement or reform. To assist beginning teachers, it is necessary to support their performance in the classroom from the very beginning of their teaching careers. Support in the form of well-designed mentoring programs can be pivotal in inducting new teachers into the profession and keeping them in education.

The stakes are high. Quality teaching is essential if the mission of education is to be fulfilled. Mentoring can play critical role in continually improving the professional knowledge and skills that teachers need to instruct and prepare students for the next century. However, to be effective, mentoring programs must be developed that take into account the complexity, process and function of the programs.

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MANAGEMENT CHALLENGES IN DYNAMIC BUSINESS ENVIRONMENT

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Overview:

A general observer of the economy in India gets confused because of peculiar diversities which are around us. On one side, there is abundance and on the other side, there is scarcity. Some people get Diwali Bonus while some others are worried as to whether they will be kept on the job!

Lessons from 20th Century:

Before I discuss about Management Challenges for 21st Century, let me explain about what happened in 20th Century. If we look back, especially to the industrial relations scene, we have gone through three distinct stages.

1. Employers exploited employees
2. Organised Employees exploited Employers and
3. *Employers and Employees came together and exploited Customers.*

After 1991-92, Government decided a policy tilting towards Liberalization, Privatization and Globalisation. Suddenly, the whole arithmetic seems to have changed. About seventeen years back, buying a brand new scooter was a dream for many. You may have to wait for atleast three to five years in the queue. It was not very easy to convince the bankers to secure loan for buying a scooter. Today, many financial institutions are interested in giving loans to you to buy a car. Recently, I bought one. Financial institute sent me three excellent audio - cassettes because I borrowed money from them! The sales representative was ready to write thirty six cheques for me of course, I was allowed to sign. It appears that now-a days customer has started getting a better deal, ft means that we are now entering into fourth stage i. e. Customer is really a King or more precisely a queen and people.

From other side have started talking about utilization of human resources. Some people are talking about recession, down-sizing. Some others are talking about **shifting from patronage to performance through productivity.**

Experts Comments on Management Challenges:

Dr. Bimal Jalan[1], Governor, Reserve Bank of India at 25^{trr} National Management Convention AT Calcutta identified the management challenges with a note - "The question is how quickly and effectively we respond to the emerging global competition and constantly mind ourselves to changing requirements of world economy. Dr. Jalan's view is very comprehensive and to hem, the management challenges for the next century are in the field of technology, organizational re-structuring, skill development and public policy.

Dr. Rajat Gupta[2], former Managing Director Mckinsey and Company Inc. worldwide also referred to **three** major trends in the world economy viz.

1. Continuing cost of economic transaction of capital markets

2. Declining cost of economic transaction and information technology and

3. Continuing increase in the production of world output which is subject to global competition.

These visible trends offer clear indications for practicing managers.

In order to reinforce all the above concepts, perhaps, Dr. Yeshwant Sinha[3], said **"No Option to Competition". He** specifically pointed out **"We have nobody to blame but ourselves".**

MY PERCEPTION :

On this background. I can distinctly see **three** challenges -

1. How to create learning climate in the organisation to deal with Human Capital?

2. How to create credibility in the mind of employees at all the levels that

  organisations are keen to grow,-develop and share the gains equitably?

3. How to make "Employee-Empowerment" a reality?

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[1] Dr. Bimal Jalan's speech at valedictory function of Science City, Calcutta at 25th National Management Connection on Sept. 19,1998.

[2] Dr. Rajan Gupta - Key note speaker at the connection on Sept. 18 1998.

[3] Dr. Yashwant Sinha at Industrial Editors Conference.

[4] Dr. Mrituynjay Athreya from Paper for J. R. D. commemorative volume of ACC / July 1998.

A) Learning Climate :

Due to sellers' Market situation in many sectors for a long time, our Jobber or Mukandam on the shopfloor had no other business but to shout at people. His basic message to the workers was **"Don't use your brain"** and the whole approach was "I am paid for giving orders to you and you are paid for accepting these orders". A common phrase used even at the supervisors level was "One lunch between the two Punch". For most of the individuals working at all the levels of Management, the first degree or diploma was the last degree / diploma worth achieving. Most of the conflicts between the top and middle Management were based on "Mutual distrust". The top thinking used to be "These youngsters want to leave the office at 5 pm "While the middle Managements thinking was "My boss has not read anything more than morning newspaper for last several years". He hardly understands what is technology, how can I be effective?" Neither, I want to defend any view nor I want to subscribe to it. However, Globalisation has offered a challenge which can not be met by this type of mindset.

Let us look at **"Training & Development" activities** in large scale organisation in the past -

1. Participant used to be a person who can be easily spare

2. Most of the participants wanted to take training as a paid holiday obviously venue was more important than the menu of the programme, (i.e. its theme)

There had been large organisations with fat budgets but the whole activity could be described as **"Full of Training but Empty of Development".**

We are forced to take a look-a serious look-at training and development activities. Perhaps, the Million dollar question is **"How to create a learning organisation?**
One of the oldest organisations which believed in continuous training was defense
forces. But it seems that industry took a wrong lesson. "Discipline for the sake of discipline". (As against discipline for the sake of achieving results).

I venture to suggest a change in the "Mind set" of employees "It is the responsibility of my organisation to train me". In fact, it was a common feature in the previous generation that the father who was about to retire used to tell his son "Do anything you want but don't think of joining the company where I worked". Indirectly person used to accept almost at the end of his career that he climbed a wrong ladder! I feel that, in order to meet the challenge of creating a learning culture in the organisation

- both Management and Employees should contribute 5% of basic salary towards Training Fund (If Provident Fund has come to stay — Training Fund can also take a good shape). The Managements will have to think of HRD interventions on a continues basis. A Professional body like I.S.T.D. New Delhi, HRD Network and Academy of HRD can offer prescriptions and also professionals who can undertake such assignments.

I strongly believe that this will help Management of human capital in a more desirable manner.

B) Credibility:

Another important question mark is how to create credibility in the minds of all employees that organisations are dynamic - they are keen to grow and more importantly they believe in sharing the gains of productivity equitably.

I know, that, there are no easy answers to the problem of credibility of the organisation. As one of the Union leaders expressed in conference. "You expect workers to improve productivity ... but most of the Executions and Mangers treat themselves and their families in five star hotels at company's cost. How can we talk about credibility. Of course, he also agreed that many trade Union Leaders have lost credibility in last few years.

Let us, understand, however, that this shadowboxing is not going to help us. The credibility can be established by making it clear to employees and managers at all the levels that it is the customer who pays our salaries and if the customer is not satisfied for any reason the rewards are at stake.

One of the powerful methods of developing competitiveness is giving special emphasis on innovation. In this context it is worth while to take, suggestion of Dr. R. A. Mashalkar more seriously. He said, that, we should change the designation from CEO to CIO i. e. Chief Innovation Officer.

C) Employee Empowerment : Myth Or Reality :

If learning culture is created and emphasis on innovation and creativity reaches down the line ... the chances of success of employee-empowerment are many fold. In the quest for ISO 9000, Total Quality Management, Special effort will have to made to develop Quality Circles .... build up small Group Activities .... and practice Kizen. It is very true that, if competitive advantage is to be obtained, Total Quality Management is

the Key. It is equally important to involve employees to develop and sustain competitive advantage. I can share with you in confidence that ordinary workers do give extra-ordinary ideas and management is amply benefited by the same. Supportive role of top Management, and "Mentoring" Role of middle management is extremely useful in developing Small Group Activities.

One can make out that employee-empowerment pre-supposes trust in the abilities of employees.

As observed by Mr. Raghu Nath of Karta Graduate School of Business, Pittsburgh, USA, "In recent years there has been growing emphasis on 'spirituality at work'. All of us realise that "Yoga" and "Meditation" is being practiced by many CEOs and quite a few employees have gone through the programmes of "Siddha Samadhi Yog". These elements are very easy for Indian employees to understand and when they find that people at all the levels are seriously practicing these principles, employee-empowerment can become a reality.

All our energies were wasted in the 20th Century in fighting between employers and employees and occasionally fighting with the government. The message which is clearly emerging: **"Let us Synergise".** Let us explore win-win solutions. Let us enter into 21st Century with a promise of growth and development. All of us will start marching from **"Patronage to Performance though Productivity".**

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A STUDY ON RETAIL SERVICE ATTRIBUTES IN ORGANIZED STORES CHOICE AMONG STUDENTS

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Abstract:

The Purpose of this research was to examine the attributes students use when evaluating a Malls or Retail store from which to buy. Students are the biggest spenders when it comes to technology, and food and other items. The students spending power also exceed those of their parents. As Shopping Malls face competition, an understanding of the shopping mall attributes students seek when selecting a Shopping malls *would give them a competitive advantage. This requires that Shopping malls understand the attributes students consider when make a choice of a* Shopping malls. *A survey was conducted among 200 students. Convenience sampling method was adopted for the study. Statistical analysis included the descriptive stats, factor analysis, t-test and the ANOVA. The findings of the study revealed that majority of students buy from Pick 'n Pay. Research limitations – The convenience sample used probably was not representative of all young consumers. The study also found that attributes most important to students differed across gender, age and level of study.*

Keywords: young consumers, store attributes, shopping mall, Retailing.

1. Introduction:

There has been growing interest among businesses that now regard students as the prospective and lucrative market with which to form a long-term marketing relationship. The young consumers, in general, are the most attractive market segments and have become the new target market for advertisers and marketers as a result of their increasing buying power. The youth, consisting of those between the ages of 15 to 30, their spending power is overtaking those of their parents and their spending money has increased over the income. This study will focus on students of different age groups (15-30) Shopping malls cannot ignore the student market. This requires them to understand why students buy, and which factors influence their choice of Shopping malls, so as to target them accordingly.

In the recent times, India has witnessed transformation in the shopping habits of the consumers. Modern retail outlets have provided Indian consumers with new shopping exposure and constantly evolving choice for shopping with embracing on wide range of products. Modern retail formats are operating in different sizes and shapes. They are quite different in terms of the ownership, the kind of premises (format) used, and the orientation of the product range. This study examines empirically how consumers' perceptions towards stores get affected by demographic, situational and store variables when they make purchase decision.

Objectives of the study:

1. To know the important attributes affecting Shopping Mall selection.
2. To study the parameters demographic Situational and store variables helps in purchasing decision.

Hypothesis. : The hypothesis that was tested in the study :

1. H_0 :There are significant differences between the male and female students on the importance attached to shopping mall attributes

   H_1 : There are no significant differences between the male and female students on the importance attached to shopping mall attributes

2. H_0 : Age of students does not significantly impact on shopping mall attributes

   H2 Age of students significantly impacts on shopping mall attributes

3. H_0 :The level of education does not significantly impact on shopping mall attributes

   H_3 : The level of education significantly impacts on shopping mall attributes

4. H_0 : The frequency of shopping does not influence the importance of shopping mall attributes

 H_4 :The frequency of shopping influences the importance of shopping mall attributes

3. Research Methodology:

A survey method was adopted for the study and was deemed appropriate for this research to determine the shopping mall attributes sought by students when selecting shopping malls.

1. Data

The participants for this study were the students in the age group 15 -30yrs. Male and female students at different levels of study were targeted. A convenience sampling method was used and contacted 200 students.,

- **Data collection**

  The questionnaire was developed using the scales of prior research studies (Alhemoud, 2008; Khraim, Khraim, Al-Kaidah & Al-Qurashi, 2011; Larson & Steinhofer, 2005; Mortimer & Clarke, 2011; Moschis et al., 2004; Ness et al., 2002). Since the findings of the above studies yielded a variety of attributes, it was not possible to identify a uni-dimensional instrument to investigate the attributes.The questionnaire was designed to cover attributes important to students when evaluating a malls. Six demographic questions were included in the questionnaire. In addition, 18 statements of the questionnaire were listed to cover attributes students consider when evaluating a malls. Students were expected to rate each of the attributes on a scale from one to five, with one measuring not important at all, and five measuring extremely important.

6. Data analysis

The data were analyzed using Statistical Package for Social Sciences (SPSS), version 19 for Windows. Various statistical analyses were conducted including the descriptives such as the mean and standard deviation of the shopping mall attributes, factor analysis, t-test and the ANOVA.

- **Reliability and validity:**

  Reliability assessment for the shopping mall attributes was conducted. Reliability is used to test if particular techniques/measures would yield the same results if applied repeatedly to the same object under the same conditions.. This is achieved by computing the Cronbach's alpha to determine the internal consistency of the measurement tool. By calculating the Cronbach's alpha values, determine the internal consistency reliability. Malhotra (2010) deemed a Cronbach's alpha of 0.70 to be an indication of satisfactory internal consistency reliability. Nunnally (1978) deemed the Cronbach's alpha coefficients of less than 0.50 unacceptable. Those between 0.50 and 0.69 were adequate;

4. Findings and Discussion:

- The sample composition

  The majority of students were females (56%, N=162) and between 21-24 age groups (59%, N=169). Over 34 percent (N=98) of the students were at third level of study, compared to 27 percent (N=77) and 25 percent (N=71) at first level of study

and postgraduate level, respectively. The majority of students buy at Pick 'n Pay (51%, N=147) followed by those shopping at Shoprite (30%). The fact that the majority of students buy from Pick 'n Pay . 56 percent (N=159) of students buy products once per month, followed by those who buy two to three times a month (36%). Furthermore, students do not stay loyal with one supermarket, but buy some product from one shopping mall and other products from another supermarket, as represented by 47 percent (N=135) of the students.

3. The importance of different shopping mall selection attributes

Table 1 shows the importance of attributes. The results in Table 1 show that students prefer the cleanliness of the supermarket, ease of locating the merchandise within the stores, and value for money as the three extremely important attributes. The cleanliness of the store was found to be the most important attribute for consumers (Heller & McTaggart, 2004; Mangaraj & Senauer, 2001; Steinhofer, 2005). Ease of locating the merchandise was found to be extremely important by adult consumers (Moschis et al., 2004), while value for money was found to be extremely important for students (Ness et al., 2002). However, Ali et al., (2010) and Alhemood (2008) found quality of products to be extremely important for consumers, which indicates that shopping mall attributes differ for various consumers, and that consumers look for different attributes when evaluating a supermarket. Friendliness of staff, nutritional information, quality merchandise and variety of merchandise were also found to be very important in this study. The quality of merchandise was found to be the fifth very important attribute, which is similar to another study (Ness et al., 2002) that investigated students and found quality to be the fifth very important attribute. Contrary to findings in other studies (Alhemood, 2008; Ali et al.,, 2010), low prices and special prices were found to be of less importance.

Table 1. Importance of Attributes

Attributes	N	Mean	SD
Cleanliness	200	4.43	.859
Ease of locating the merchandise within the stores	200	4.14	.854
Value for money	200	4.13	.952
Friendliness of staff	200	4.12	1.073

Attributes	N	Mean	SD
Nutritional information	200	4.12	.904
Quality of merchandise	200	4.09	.890
Variety of merchandise to choose from	200	4.03	.910
Pleasant atmosphere	200	4.01	.957
Operational hours	200	4.00	.953
Complaint handling	200	3.97	1.074
Brands carried within the supermarket	200	3.87	.933
Shopping mall located near my lace of stay	200	3.86	1.077
Low price	200	3.78	1.077
Frequently have product items on special price or sale	200	3.68	1.086
Design and layout	200	3.55	1.183
Preference for payment method	200	3.42	1.148
Have fast check out register	200	3.41	1.174

4.3   Factor analysis :

The main purpose of factor analysis is to define the underlying structure among variables in the analysis (Hair, Black, Babin & Anderson, 2010). There were 18 attributes listed in the questionnaire. The principal component factor analysis was performed. Principal component analysis establishes which linear components exist within data and how each of the variables contributes to that component (Field & Miles, 2010). Prior to performing the factor analysis, the suitability of the data for factor analysis was assessed. Pallent (2010) states that ideally, the overall sample size should be over 150 for factor analysis; therefore, the sample size for this study of 200 was deemed sufficient. It evaluates all factors and each of the factors is evaluated separately against the hypothesis that there are no factors.

According to Field and Miles (2010), a KMO closer to one indicates the patterns of correlations that are relatively compact and that factor analysis could yield distinct and reliable factors. Three items were dropped from factor analysis after they loaded unsatisfactory in the initial analysis (0.50). Of the 18 items, 15 were factor analysed

leading to a clear five-factor structure. These factors were labeled personnel, location, product, economy and service, respectively.

Table 2 below presents the five factors. The total variance explained by the extracted factors was 55 percent, indicating that the other 45 percent is accounted for by extraneous variables that do not constitute part of this study, and may be investigated in the future.

Table 2. Factor analysis of important shopping mall selection attributes

Factors and variable description	Factor 1 (Personnel)	Factor 2 (Location)	Factor 3 (Product)	Factor 4 (Economy)	Factor 5 (Service)
Friendliness of staff	**.770**	.161	.001	-.008	-.004
Complaint handling	**.706**	.037	.005	.018	.048
Value for money	**.573**	-.053	.285	.130	.176
Pleasant atmosphere	**.550**	.099	-.111	.371	.131
Cleanliness of the super market	**.528**	.122	.154	.186	.240
Brands carried within the supermarket	.042	**.760**	.019	.168	.068
Nutritional information	.229	**.728**	.039	-.295	.037
Shopping malllocated near my place of stay	.037	**.588**	-.026	.226	.153
Ease of locating the merchandise within the store	.071	-.014	**.816**	-.165	.115
Variety of merchandise to choose from	.059	.036	**.809**	.171	.026
Low prices	.090	.223	-.114	**.731**	.174
Frequently have product items on special prices or sale	.200	-.029	.151	**.718**	-.091
Have fast check out registers	-.017	.117	.041	.131	**.686**
Preference of payment of method	.123	.079	.178	-.083	**.628**
Shopping malldesign and layout	.374	.045	-.093	.042	**.627**

% of variance explained (Total= 55.34)	21.65	10.32	8.85	7.71	6.79
Component reliability	.693	.422	.4.78	.478	.520
Cumulative % of variance	15.12	25.66	35.77	45.69	55.34
Eigenvalues	3.249	1.549	1.329	1.157	1.019

N.B: factors >.5 were considered

As can be seen from the above table, the attributes load highly on the first factor with five attributes. It is related closely to friendliness of staff, complaint handling, pleasant atmosphere and cleanliness of the shopping mall and is labeled as the personnel factor.

Factor 2 loaded three attributes, which had high coefficients on Store located near my place of stay, ease of locating the merchandise within the store, and variety of merchandise to choose from, and was labeled the location factor.

Factor 3 is related closely to brands carried within the Store and nutritional information; it was labeled the product factor.

Factor 4 loaded highly on low prices and frequently has product items on special prices or sale, which was labeled the economy factor.

Factor 5 had a high coefficient in fast checkout registers and preference for payment method, and was labeled the service factor. Table 3 below shows the factors and percentage for each of the responses.

Table 3. Factors, scale percentage and mean scores of attributes

Factors and variable description	N	Scale of percentages					
		1 (%)	2 (%)	3 (%)	4 (%)	5 (%)	M
Factor 1 (Personnel factor)							
Friendliness of staff	200	3.5	3.8	19.6	23.4	49.7	4.12
Complaint handling	200	2.4	7.3	18.9	31.8	39.2	3.97
Value for money	200	2.1	2.8	18.5	33.2	43.4	4.13
Pleasant atmosphere	200	2.1	4.5	18.9	39.2	35.3	4.01
Cleanliness of the super market	200	1.7	1.0	10.8	24.8	61.5	4.43
Factor 2 (Product factor)							
Shopping malllocated near my place of stay	200	3.8	5.9	24.8	31.1	34.3	3.86
Ease of locating the merchandise within	200	0.7	2.1	19.9	37.4	39.9	4.14

the store						
Variety of merchandise to choose from	200	1.4	3.5	21.0	39.2	35.0	4.03
Factor 3 (Location factor)						
Brands carried within the supermarket	200	2.1	3.8	26.6	39.9	27.6	3.87
Nutritional information	200	1.4	3.1	17.5	37.8	40.2	4.12
Factor 4 (Economy factor)						
Low prices	200	3.1	8.7	25.9	31.1	31.1	3.78
Frequently have product items on special prices or sale	200	3.8	9.8	27.6	32.2	26.6	3.68
Factor 5 (Service factor)						
Have fast check out registers	200	8.7	10.8	31.1	29.7	19.6	3.41
Preference of payment of method	200	7.3	11.9	32.2	29.0	19.6	3.42
Shopping malldesign and layout	200	7.0	12.2	24.1	32.5	24.1	3.55

4.4 The impact of gender on the importance of attributes

This section determines if the attributes differ across the gender of students. To achieve this, an independent t-test was conducted. As can be seen in Table 4, male and female students differed in terms of the importance attached to service attributes (p<0.05) but did not differ with other attributes such as personnel, products, location and economy.

Table 4. Shopping mall attributes and gender of students

Shopping mallattributes	Male (N=124)		Female (N=162)		Test for differences			
	Mean	SD	Mean	SD	F	DF	T	Sig (P-value)
Personnel	20.3387	3.07597	20.9074	3.45657	.696	284	-1.446	.149
Products	7.9435	1.41595	8.0309	1.54607	2.859	284	-.491	.624
Location	12.0565	1.76830	12.0000	2.07319	7.529	284	.243	.808
Economy	7.3387	1.80283	7.5556	1.84828	.091	284	-.994	.321
Services	9.9919	2.58670	10.6543	2.40683	.117	284	-2.223	.026

*Significant at p <0 .05

The results of the independent t-test showed that there is significant differences between male and female students on the service attributes (F = .117; t = .018; p< 0.05). However, no significant differences existed between male and female

Students on personnel (F=.696; t=-1.446; p>0.05), products (F=2.859; t=-.491; p>0.05), location (F=7.529; t=.243; p>.808) and economy attributes (F=.091; t=-2.223;

p<0.05). Prior studies presented mixed results with some reporting that gender has no significant impact on shopping mallattributes (Ali et al., 2010; Dhurup, 2008; Moschis et al., 2004) while others reporting significant differences (Alhemoud, 2008:53; Mortimer & Clark, 2010). This research found that significant differences exist among male and female students on the importance of shopping mall attributes. Therefore, the null hypothesis was rejected.

4.5   The impact of age on the importance of attributes

To determine if students at different age groups differ on the importance of Store attributes, a one-way analysis of variance (ANOVA) tests was run. Table 5 presents the results. As shown in the table; students differed on the importance attached to attributes. Significant differences were found on the personnel factor (F (2, 283) = 3.805, p =.023). Significant differences were not found on services, products, location and economy attributes. The results are similar to those of existing studies (Ali et al., 2010; Dhurup, 2008; Moschis et al., 2004) that found that age influences attributes sought by consumers when selecting a supermarket. However, other tudies (Alhemoud, 2008:53; Mortimer & Clark, 2010) found age does not influence store attributes.

Table 5. Anova results for shopping mall attributes and the age of students

Shopping mallattributes		Sum of Squares	df	Mean Square	F	Sig.
Personnel	Between Groups	81.436	2	40.718	3.805	**.023**
	Within Groups	3028.666	283	10.702		
	Total	3110.101	285			
Services	Between Groups	19.472	2	9.736	1.559	.212
	Within Groups	1766.979	283	6.244		
	Total	1786.451	285			
Products	Between Groups	.994	2	.497		

	Within Groups	630.992	283		.223	.800
	Total	631.986	285	2.230		
Location	Between Groups	14.107	2	7.053	1.878	.155
	Within Groups	1062.722	283			
	Total	1076.829	285	3.755		
Economy	Between Groups	18.075	2	9.038	2.735	.067
	Within Groups	935.002	283			
	Total	953.077	285	3.304		
*Significant at p <0 .5						

- The impact of the level of education on the importance of shopping mall attributes

The one-way analysis of variance (ANOVA) was run to determine if attributes differ for students at different levels of study. Table 6 presents the results. Students with different level of education differed on the importance attached to the economy attributes (F (3, 283) = 4.582, p = .004) and did not differ with personnel, service, product and location attributes. The results shows that male and female consumers of different age groups and level of education differ in the importance attached to different attributes. However, prior studies presented mixed results with some reporting that gender and age have no significant impact on attributes (Ali et al., 2010; Dhurup, 2008; Moschis et al., 2004) while others reporting significant differences (Alhemoud, 2008; Mortimer & Clark, 2010). Furthermore, Ali and Kapoor (2010) and Dhurup (2008) found the level of education to have significant differences, and that it influenced decisions on shopping mallattributes.

Table 6. Anova results attributes and the age of students

Attributes		Sum of Squares	df	Mean Square	F	Sig.
Personnel	Between Groups	12.878	3	4.293	.391	.760
	Within Groups	3097.223	282			
	Total	3110.101	285	10.983		
Services	Between Grou	5.128	3	1.709	.271	.847
	Within Groups	1781.323	282			
	Total	1786.451	285	6.317		
Products	Between Groups	3.785	3	1.262	.566	.638
	Within Groups	628.201	282			
	Total	631.986	285	2.228		
Location	Between Groups	14.581	3	4.860	1.290	.278
	Within Groups	1062.248	282			
	Total	1076.829	285	3.767		
Economy	Between Groups	44.302	3	14.767	4.582	**.004**
	Within Groups	908.775	282			
	Total	953.077	285	3.223		
* Significant at p <0 .05						

The Duncan post-hoc test was used to determine where significant differences exist across age and level of education. Students over 24 years of age placed more emphasis on the personnel attributes than others did. With regard to level of education,

those with postgraduate education place more emphasis on the economy attributes followed by third-year and first-year students.

- Frequency of shopping and Store attributes

This section determined if the frequency of shopping influences the attributes sought by students. A one-way analysis of variance was used to test the differences between students' frequency of shopping and attributes.

As shown in Table 7, the frequency of shopping influenced Store attributes sought by students. Students differed on the importance placed to the service attributes (F (3, 282) = 3.458, p = .017) but did not differ with personnel, products, location and the economy attributes.

Table 7. Anova results for Attributes and the Frequency of shopping

Shopping mallattributes		Sum of Squares	df	Mean Square	F	Sig.
Personnel	Between Groups	7.904	3	2.635	.240	.869
	Within Groups	3102.197	282			
	Total	3110.101	285	11.001		
Services	Between Groups	26.087	3	8.696	1.393	.245
	Within Groups	1760.364	282			
	Total	1786.451	285	6.242		
Products	Between Groups	14.003	3	4.668	2.130	.097
	Within Groups	617.983	282			
	Total	631.986	285	2.191		
Location	Between Groups	21.887	3	7.296	1.950	.122
	Within Groups	1054.942	282	3.741		
	Total	1076.829	285			
	Between Groups	33.820	3	11.273	3.458	**.017**

Economy	Within Groups	919.257	282	3.260		
	Total	953.077	285			

*Significant   at p<0.05

5. Discussion:

Factor 1 (personnel factor), had the highest percentage of variance explained of 21.65. The factor consists of five variables, friendliness of staff, complaint handing, pleasant atmosphere and cleanliness of the supermarket. Students considered cleanliness of the shopping mallas the extremely important attribute as shown by 86.3 percent of students that rated it very important and extremely important. Value for money also received more rating in this factor as shown by 76 percent of students that rate it important, very important, and extremely important. This implies that shopping mall must consider cleanliness as part of their marketing strategies targeted to the students. A study investigating consumer's most important attributes for selecting a shopping mall also found cleanliness to be the number one attribute followed by low prices. Friendliness of staff and complaint handling also received high rating of 73 percent and 71 percent respectively, which shows that students perceive them as very important. However, the pleasant atmosphere was rated by only 64.5 percent of students, which shows that it is moderately important compared to the other four variables.

Factor 2 (location factor), had 10.32 percent of variance and consisted of shopping mall located near my place of stay and ease of locating the merchandise within a store. The majority of students (77.3%) rated ease of locating merchandise as very important and extremely important, compared to shopping mall located near my place of stay (65.5%). This implies that shopping mall should ensure that students can easily locate merchandise within a store, while not forgetting the winning formula of convenient location. Existing studies have indicated that consumers consider convenience of shopping, store Location, personnel Service important to determine store loyalty

Factor 3 (product factor) comprised two variables and accounted for 8.85 percent of the variance. Nutritional information was rated as very important and

extremely important by 78 percent of the students, while brands carried within a store was rated by 67.5 percent of the students. This implies that students weight information about the products more than the brands carried within a supermarket. Retailers could integrate, as part of their shopping mall marketing strategy,

Factor 4 (Economy factor), comprised two variables, low prices and frequently have product items on special prices or sale. Low prices were rated as very important and extremely important by 62.2 percent of students, while frequently have product items on special prices or sale was rated by 58.4 percent of students as very important and extremely important. It appears that students do not consider frequently have product items on special prices or sale as an important attribute as shown by its lower rating.

Factor 5 (service factor) was explained by 6.79 percent of variance and comprised fast check-out, preference of payment method and shopping mall layout and design. These factors comprised the least important variables in shopping mall selection as seen by the percentage of students (48.6% for preference of payment method; 49.3% of fast checkout and 53.6% of shopping mall design and layout) that rated them very important and extremely important. Although these attributes carried less weight in shopping mall selection among the students, shopping mall could still incorporate them in their marketing strategy.

6. Concluding Remarks:

The results of this study provided an insight into understanding the shopping mall attributes used by students in selecting a shopping mall. The findings reflect that cleanliness of the stores is the number one most important shopping mall selection attribute. The ease of locating the merchandise and value for money was rated second and third, respectively. This implies that marketers who want to target the students should incorporate cleanliness, ease of location and value for money into their retail marketing strategy since these are the most important attributes for students.

Factor analysis produced five factors with the most important factor being the personnel factor. This factor included the friendliness of the staff, complaint handling, and value for money, pleasant atmosphere and cleanliness of the supermarket. Therefore, marketers should emphasis this factor when marketing to students. The results also indicated the significant differences between the shopping mall attributes and the demographic factors such as gender, age and the level of education. This

implies that markets should emphasis different shopping mall attributes when marketing to male and female students as well as students at different age groups and levels of study since they emphasis different shopping mall attributes. The product factor was the second most important factor students consider when selecting a shopping mall followed by the convenience location factor.

It is important for shopping mall managers to incorporate product and location attributes in their marketing strategy, since students also consider them important in selecting a supermarket. Shopping mall managers must also combine a variety of attributes into their marketing strategy to market successfully to students. Students did not rate low prices as very important to them.

A close analysis of the results indicated that students consider multiple attributes in their evaluation of a shopping mall. It is, therefore, important for shopping mall managers to use a combination of the most important attributes when targeting students. It is also worth mentioning that students at different age groups and level of study differed in the importance they attach to selected shopping mall attributes.

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RECENT TREND IN BANKING: BENEFITS AND RELATED ISSUES (ONLINE BANKING)

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Abstract:

The World Wide Web has permeated virtually every aspect of modern life. If you have access to a computer with an Internet connection, an almost limitless amount of goods, services and entertainment choices are at your fingertips. Online banking is an electronic payment system that enables customers of a financial institution to conduct financial transactions on a website operated by the institution, such as a retail bank, virtual bank, credit union or building society. Online banking is also referred as Internet banking, e-banking, virtual banking and by other terms.

Keywords: E- Banking, Information Technology, Customer Satisfaction Internet banking, services, Online banking concerns, Account security

Introduction:

To access a financial institution's online banking facility, a customer with Internet access would need to register with the institution for the service, and set up some password (under various names) for customer verification. The password for online banking is normally not the same as for telephone banking. Financial institutions now routinely allocate customers numbers (also under various names), whether or not customers have indicated an intention to access their online banking facility. Customers' numbers are normally not the same as account numbers, because a number of customer accounts can be linked to the one customer number.

The customer can link to the customer number any account which the customer controls, which may be cheque, savings, loan, credit card and other accounts. Customer numbers will also not be the same as any debit or credit card issued by the financial institution to the customer. E-banking includes the systems that enable financial institution customers, individuals or businesses, to access accounts, transact

business, or obtain information on financial products and services through a public or private network, including the Internet. Customers access e-banking services using an intelligent electronic device, such as a personal computer (PC), personal digital assistant (PDA), automated teller machine (ATM), kiosk, or Touch Tone telephone.

While the risks and controls are similar for the various e-banking access channels, this booklet focuses specifically on Internet-based services due to the Internet's widely accessible public network. To access online banking, a customer would go to the financial institution's secured website, and enter the online banking facility using the customer number and password previously setup. Some financial institutions have set up additional security steps for access to online banking, but there is no consistency to the approach adopted.

Objectives of the Study:-

1. The primary objective of the research paper is to get the full acquaintance of the internet banking and its benefits.
2. To know the challenges in online banking.

Features of Online banking are:

1) A bank customer can perform non-transactional tasks through online banking, including -
 ➢ viewing account balances
 ➢ viewing recent transactions
 ➢ Downloading bank statements, for example in PDF format
 ➢ viewing images of paid cheques
 ➢ ordering cheque books
 ➢ Download periodic account statements
 ➢ Downloading applications for M-banking, E-banking etc.

2) Bank customers can transact banking tasks through online banking, including -
 ➢ Funds transfers between the customer's linked accounts
 ➢ Paying third parties, including bill payments (see, e.g., BPAY) and third
 ➢ party fund transfers(see, e.g., FAST)
 ➢ Investment purchase or sale
 ➢ Loan applications and transactions, such as repayments of enrollments
 ➢ Credit card applications

➤ Register utility billers and make bill payments

3) Financial institution administration

4) Management of multiple users having varying levels of authority

5) Transaction approval process

6) The process of banking has become much faster

Various Online Services:

Online banking account is easy to open and operate. The online services offered might differ from bank to bank, and from country to country. To know about the various services, always go through the welcome kit that you get at the time of opening the account. You also get the password to access your online account, which you are supposed to keep with great care for security reasons.

The common **online services** offered by banks are:

➤ **Transactional activities** like funds transfer, bill pay, loan applications and transactions.

➤ **Non-transactional activities** like request for cheque book, stop payment, online statements, updating your contact information.

Advantages of Online banking:

➤ Most plans allow customers to perform all routine transactions, such as account transfers, balance inquiries, bill payments, and stop-payment requests… everything

➤ But withdrawing cash (at least for now). Some even let you apply for a loan or a credit card online.

➤ It's very easy to set up an account. With most plans, you can do this totally online, avoiding all paperwork.

➤ We can access our account information any time, day or night, and we can do it from anywhere. A few online banks update information in real-time, while others do it daily.

➤ Once information has been entered, it doesn't need to be re-entered for similar subsequent checks, and you can even schedule future payments to occur automatically.

➤ Many banks allow for file transfer between their program and popular accounting software packages, making record-keeping a breeze

➤ The fees tend to be about the same as with a typical checking account, but it works out to be cheaper since you don't have to pay for the stamps. As online banking continues to gain in popularity, the fees should diminish, since the banks will be able to pass to the customers the money they'd otherwise be spending on real estate and tellers.

Issues of Online banking:

➤ Customer service can be below the quality that you're used to. Some people simply take comfort in being able to talk to another human being face-to-face if they experience a problem. Although most major banks employ a dedicated customer service department specifically for online users, going through the dreaded telephone menu can still be quite irritating to many. Again, some are considerably better (or worse) than others.

➤ Not all online transactions are immediate. Online banking is subject to the same business-day parameters as traditional banking. Therefore, printing out and keeping receipts is still very important, even when banking online.

➤ There are many complex transactions which cannot be sorted out unless there is a face to face discussion with the manager that is not possible through internet banking. Solving specific issues and complaints requires physical visit to the bank and cannot be achieved through the internet. Online communication is neither clear nor pin pointed to help resolve many complex service issues. Certain services such as the notarization and bank signature guarantee cannot be accomplished online.

➤ Security is the biggest pitfall of the internet banking scheme which needs to be guarded against by the common customer. Despite the host of sophisticated encryption software is designed to protect your account there is always a scope of hacking by smart elements in the cyber world. Hacker attacks, phishing, malware and other unauthorized activity are not uncommon on the net. Identity theft is yet another area of grave concern for those who rely exclusively on internet banking. Most banks have made it mandatory to display scanned copies of cleared checks online to prevent identity theft. It is essential to check bank's security policies and protections while opening an account and commencing the usage of online banking facilities.

Conclusion:

The Online Banking has fundamentally changed the business of banking by scaling borders and bringing about new opportunities. It must be noted that online banking provides many benefits to customers but it also aggravates traditional banking risks .One of the benefits that banks experience when using online banking is customer satisfaction. This is due to the fact that the customers may access their accounts whenever, from anywhere, and they get involved more with the banks. The banks should provide more facilities and convenience to the customers. But online banking is difficult and banks should take all steps and measures to make online transactions safer and secure for the customers.

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CONCEPTUAL FRAMEWORK CUSTOMER RELATIONSHIP MANAGEMENT IN INDIAN BANKING INDUSTRY

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Abstract:

Banks are in constant interaction with customers. A winning and proven strategy for the banking industry is to put your customer in the center of your business model and make your customer the focus. To build customer loyalty, and ultimately customer protagonist, you must render a superior customer experience. CRM (Customer Relationship Management) and E-CRM (Electronic Customer Relationship Management) is an opportunity that banks can avail to increase advantages by developing actual relationships with their customers. Trust and Convenience is a major benefit provided to the customers of the banks. E-CRM improves and maintains transactions security of the customers. On account of factors such as rise in the depositor base of banks and an increasing tendency among the new generation banks to diversify into web- enabled services, the number of net bank registrations has sky-rocketed. World- wide trend shows that net banking is perceived as a convenient and fast way of doing banking business and is fast gaining grounds. This paper is outcome of a review of various research studies carried out on Customer Relationship Management and Electronic Customer Relationship Management. This paper examines importance of e-CRM and various techniques of e-CRM in banking institutions in India. Many companies, organizations, and communities in India are beginning to take advantage of e-CRM.

Keywords: - E-CRM, Customer, Bank, Services, Management,

Introduction:-

CRM has been one of the most talked subjects recently in corporate circles. It is a strategy used to learn more about customer's needs and behaviors in order to develop stronger relationships with them. Over all good customer relationships are at

the heart of business success. The concept of CRM has been a core concept which has attracted all facets of business. CRM has relevant and demanding applications in service marketing. Retail banking and financial services have also not been an exception to this phenomenon. Customer relationship management (CRM) is a business strategy that aims to understanding, anticipating and managing the needs of an organization's customers as well as potential customers. It is a journey of strategic, process, organization and technical change whereby a company seeks to better manage its own enterprise around customer behaviors. It entails acquiring and deploying knowledge about one's customers and using this information across the various touch points to balance revenue profits with maximum customer satisfaction.CRM is a management approach that seeks to create, develop and enhance relationships with carefully targeted customers to maximize customer value, corporate directly or indirectly with production processes.

It won't be long before them become valuable CRM stakeholders. CRM is a comprehensive approach which provides seamless integration of every area of business that touches the customer – namely marketing; sales, customer service and field support through the integration of people, process and technology, taking advantage of the revolutionary impact of the Internet more effectively. An enhanced relationship with one's customers can ultimately lead to greater customer loyalty and retention and, also, profitability. "CRM is the process of utilizing detailed information about individual customers & carefully managing all the customers' touch points with the aim of maximizing customer loyalty." **[KOTLER]** Customer Relationship Management (CRM) is a strategy and business process by means of which firms acquire, manage and retain customers. It is a customer centric business strategy with the goal of maximizing profitability, revenue and customer loyalty by focusing activities towards the customer. CRM is a shift from traditional marketing as it focuses on the retention of the customers in addition to the acquisition of new customers. CRM works by gathering information about opportunities and providing superior customer service. CRM is a business philosophy and set of strategies, programs, and systems that focuses on identifying and building loyalty with the customers.

Components of CRM:

CRM consists of three components

➢ Customer,

➢ Relationship, and

➢ Management

Customer: The customer is the only component of a company's business on which the growth and sustainability of the company depends upon. A customer is the entity that consumes products and has the ability to choose between different products/services. An ideal customer is which generates revenues and hence the profits of the company with very little inputs.

Relationship: The relationship is the two way communication process between a company and its customers. The relationship can be short-term or long term, continuous or discrete, and repeating or one-time.

Management: CRM is not only concerned with the marketing function. Rather it involves continuous corporate change in culture and processes. The customer information collected is analyzed by the corporate team, which leads to development of such activities that take advantage of the information and of market opportunities available.

Thus, CRM involves the following:

➢ Organizations must be customer focused.

➢ Organizations must be prepared to adapt so that it takes customer needs into account and delivers them.

➢ Market research must be undertaken to assess customer needs and satisfaction.

CRM Process:-

1. Collecting Customer Data

2. Analyzing Customer Data

3. Identifying Target Customers

4. Developing CRM Programs

5. Implementing CRM Programs

Electronic Customer Relationship Management (E-CRM):

The E-CRM or electronic customer relationship management covers all the function of CRM by using the net environment i.e., intranet, extranet and internet. Electronic CRM pertain s all kinds of managing relationships with customers with the use of information technology (IT). E-CRM is corporate using IT to integrate internal

organization resources and external "marketing" strategies to understand and fulfill their customer's wants and needs. Comparing with traditional CRM, the integrated information for ECRM intra-organizational collaboration can be more efficient to communicate with customers.

E-CRM = Old CRM + Internet

Most sectors of the financial services industry are trying to use E-CRM techniques to achieve a variety of outcomes.

Techniques of E-CRM:

- ➢ Automatic teller machine
- ➢ Data Warehousing and Data Mining
- ➢ Electronic Fund Transfer (EFT)
- ➢ Fax
- ➢ Mobile Banking
- ➢ Online Banking
- ➢ Telephone Banking
- ➢ Telex
- ➢ Internet
- ➢ Infinet
- ➢ Electronic Clearing Services

Automatic Teller Machine:

Is an electronic telecommunication device which renders those services which makes customers capable to perform financial transactions, especially cash withdrawal, without any need of human cashier or clerk of a financial institution is known as automatic teller machine? ATM is also known as an automated teller machine, automated banking machine, cash machine, and cash point and cash line. In modern ATMs, the customer is identified by inserting a plastic ATM card with a magnetic stripe or a plastic smart card with a chip that contains a unique card number. Customer enters a personal identification number (PIN) for providing authentication. Using an ATM, customers can approach their bank deposits or credit accounts in order to make a variety of financial transactions such as cash withdrawals, credit mobile phones or check balances. ATM is also helpful for foreign traveler s by providing them the best possible exchange rates. If the currency being withdrawn from the ATM is different from that in which the bank account is denominated the money will be

converted at an official exchange rate. Not only near or inside the premises of banks, ATMs are also placed in locations such as shopping malls, airports, metro stations, railway stations, grocery stores, petrol pumps and gas stations, restaurants, or anywhere frequented by large numbers of people .Without ATM, customers have to wait for the beginning of their bank's next time of opening hours. Many banks charge ATM usage fees. ATM was originally developed for just cash withdrawals but now it performs many other bank- related functions.

➢ Paying routine bills, fees, and taxes (utilities, phone bills, social security, etc.)

➢ Printing bank statements

➢ Updating passbooks

➢ Cash advances

➢ Cheque Processing Module

Data Warehousing and Data Mining:

A database consists of one or more than one file that need to be stored on a computer. Databases are stored in a central system rather than on the individual computers of working staff in big organizations. There are many computer servers in a central system. A data ware house is a set of databases that work together. Without data warehouse it is impossible to integrate data from multiple databases. Data warehouse helps in providing new insights into the data. A data warehouse supports this goal by providing an architect and tools to systematically organize and understand data from multiple databases. The ultimate goal of a database is not just to store data, but to help businessmen in making important decisions based on that data. Data warehouse is also known as an enterprise data warehouse. They store current and historical data for creating analytical reports for knowledge workers throughout the enterprise. A data warehouse maintains a copy of information from the source transaction systems. It is helpful in improving data quality and integrating data from multiple source systems for presenting the organization's information consistently. It is also helpful in increasing the value to operational business applications, peculiarly in customer relationship management (CRM) systems.

Data Mining :

Is the process of analyzing and summarizing data to produce useful information? After storing and organizing all the data in databases, the next step is data mining. Sophisticated data analysis tools are used in data mining to discover patterns

and relationships in large datasets. These tools are much more than basic summaries and use much more complicated algorithms. When data mining is applied in business field, it can be referred as business analytics or business intelligence.

Electronic Funds Transfer :

Is the electronic transfer of money from one bank account to another, either within a single financial institution or across multiple institutions, through computer-based systems and without the direct intervention of bank staff? EFTs is known by a number of names. In the United States, they may be referred to as electronic checks or rechecks. EFT is a system of transferring money from one bank account directly to another without any paper money changing hands. One of the most widely used EFT programs is direct Deposit, in which payroll is deposited straight into an employee's bank account, although EFT refers to any transfer of funds initiated through an electronic terminal, including credit card, ATM, Fed wire and point-of-sale (POS) transactions. It is used for credit transfers, like payroll payments, and for debit transfers, like mortgage payments.

❖ **Fax: -** Is short name of facsimile? Fax is the telephonic transmission of scanned printed contents of both text and images, normally to a telephone number connected to a printer or other output device. It is also known as telescoping or tealeaf. The original document is scanned with a fax machine (or a telecopy), which processes the material (text or images) as a single fixed graphic image, converting it into a bitmap, and then transmitting it through the telephone system in the form of audio-frequency tones. The receiving fax machine interprets the tones and reconstructs the image, printing a paper copy. Since the 1980s, most machines modulate the transmitted au

❖ Dio frequencies using a digital representation of the page which is compressed to quickly transmit areas which are all white or all-black. Fax system have the advantage of reducing costs by eliminating unnecessary printouts and reducing the number of inbound analog phone lines needed by an office.

❖ **Mobile Banking:-**is a term used to refer to systems that allow customers of a financial institution to conduct a number of financial transactions through a mobile device such as a mobile phone or tablet. The earliest mobile banking services were offered over SMS, a service known as SMS banking. With the introduction of smart phones with WAP support enabling the use of the mobile web in 1999, the first

European banks started to offer mobile banking on this platform to their customers. Mobile Banking refers to provision and advantage of banking- and financial services with the help of mobile telecommunication devices .The scope of offered services may include facilities to conduct bank and stock market transactions, to administer accounts and to access customized information. With the advent of technology and increasing use of smart phone and tablet based devices, the use of Mobile Banking functionality would enable customer connect across entire customer life cycle much comprehensively than before. With this scenario, current mobile banking objectives of say building relationships, reducing cost, achieving new revenue stream will transform to enable new objectives targeting higher level goals such as building brand of the banking organization. Mobile banking is used in many parts of the world with little or no infrastructure, especially remote and rural areas. Mobile banking services may include: Account information, Transaction

❖ Investments

❖ Support

❖ Content services

❖ **Online Banking (OLB):-** Is an electronic payment system that enables customers of a financial institution to conduct financial transactions on a website operated by the institution, such as a retail bank, virtual bank, credit union or building society? Online banking is also referred as Internet banking, ebanking, virtual banking. To access a financial institution's online banking facility, a customer with Internet access would need to register with the institution for the service, and set up some password for customer verification. The password for online banking is normally not the same as for telephone banking. Financial institutions now routinely allocate customers numbers, whether customers have indicated an intention to access their online banking facility or not. To access online banking, a customer would go to the financial institution's secured website, and enter the online banking facility using the customer number and password previously setup. Some financial institutions have set up additional security steps for access to online banking, but there is no consistency to the approach adopted. Online banking facilities offered by various financial institutions have many features and capabilities in common, but also have some that are application specific.

➢ Viewing account balances and recent transactions.

➢ Downloading bank statements, for example in PDF format

- ➢ Viewing images of paid cheques

- ➢ Ordering cheque books

- ➢ Download periodic account statements

- ➢ Downloading applications for M-banking, Ebanking etc.

- ➢ Funds transfers between the customer's linked accounts

- ➢ Paying third parties, including bill payments and third party fund transfers

- ➢ Credit card applications

- ➢ Register utility billers and make bill payments

- ➢ Financial institution administration

- ➢ Management of multiple users having varying levels of authority

- ❖ **Telephone Banking: -** is a service provided by a bank or other financial institution that enables customers to perform a range of financial transactions over the telephone, without the need to visit a bank branch or automated teller machine. Telephone banking times are usually longer than branch opening times, and some financial institutions offer the service on a 24-hour basis. From the bank's point of view, telephone banking minimizes the cost of handling transactions by reducing the need for customers to visit a bank branch for non-cash withdrawal and deposit transactions.

- ❖ **Telex: -** Is a switched network of teleprinters similar to a telephone network, for the purposes of sending text based messages? The term refers to the network, not the teleprinters; point-to-point teleprinters systems had been in use long before telex exchanges were formed starting in the 1930s. Teleprinters evolved from telegraph systems, and like the telegraph they used the presence or absence of a pre-defined level of current to represent the mark or space symbols. For this reason, telex exchanges were entirely separate from the telephone system, with their own signaling standards, exchanges and system of "telex numbers" (the counterpart of a telephone number). Telex provided the first common medium for international record communications using standard signaling techniques and operating criteria as specified by the International Telecommunication Union. Customers on any telex exchange could deliver messages to any other, around the world. To lower line usage, telex messages were normally first encoded onto paper tape and then read into the line as quickly as possible.

❖ **Internet :-** is a global system of interconnected computer networks It is a *network of networks* that consists of millions of private, public, academic, business, and government networks of local to global scope, linked by a broad array of electronic, wireless, and optical networking technologies. The Internet carries an extensive range of information. The Internet continues to grow, driven by ever greater amounts of online information and knowledge, commerce, entertainment and social networking. Email is an important communications service available on the Internet. Compared to printed media, books, encyclopedias and traditional libraries, the World Wide Web has enabled the decentralization of information on a large scale. The Internet allows greater flexibility in working hours and location, especially with the spread of unmetered high-speed connections. The Internet can be accessed almost anywhere by numerous means. The Internet allows computer users to remotely access other computers and information stores easily, wherever they may be. Electronic business (*e-business*) encompasses business processes spanning the entire value chain: purchasing, supply chain management, marketing, sales, customer service, and business relationship.

❖ **Infinet :-** means Indian Financial Network. It is a satellite based wide area network using VSAT (Very Small Aperture Terminal) technology set up by the RBI in June 1999. The hub and the Network Management System of the INFINET are located in the Institute for Development and Research in Banking Technology, (IDRBT) Hyderabad (an institute set up by the RBI). A Closed User Group of the member banks of the network called the "INFINET User Group" has been formed to resolve issues of common interest on a continuing basis. Among the major applications identified for porting on the INFINET in the initial phase are e-mail, Electronic Clearing Service - Credit and Debit, Electronic Funds Transfer and transmission of Inter-city Cheque Realization advices. Later, other payment system related applications as well as Management Information System (MIS) applications are proposed to be operationalised.

❖ **Electronic Clearing Services (ECS) :-** is an electronic mode of funds transfer from one bank account to another bank account. It can be used to pay bills and other charges such as telephone, electricity, water or for making equated monthly installments payments on loans as well as SIP investments. It can also be used by

institutions for making payments such as distribution of dividend interest, salary, and pension, among others. ECS can be used for both credit and debit purposes.

Objectives of E-CRM:

➢ To Reduce Costs of marketing

➢ To Improve Accuracy and relevancy.

➢ To Increase Customer satisfaction.

➢ To Maintain Customer retention.

➢ To enhance profitability.

➢ To provide good customer service.

➢ To discover new customers.

➢ To enhance customer loyalty.

➢ To help sales staff close deals faster.

➢ To simplify marketing and sales processes.

➢ To reduce the costs (like administrative).

➢ To increase the goodwill and profitability by increasing the customer satisfaction.

➢ To keep up with every customer's interaction.

Benefits of E-CRM:

Benefits to banks:

➢ Healthy Relationship with customers.

➢ Using e-mail for business communication.

➢ Personalized services or one to one services.

➢ Website to market products or services.

➢ Transaction security.

➢ Ability to introduce new schemes at a faster rate.

➢ Decreased administrative costs

➢ Enhance Bank's Perspective

➢ Increased sales revenues

➢ Improved customer service rating

Benefits to Customers:

• Interactions with customers and satisfaction.

• Convenience

- Speed of processing the transaction through e- Response

- Service quality.

- Increased convenience

- Trust

Different Levels of E-CRM:

The scope of E-CRM can be explained by three different levels:

➢ Foundational services: This includes the minimum necessary services such as web site effectiveness and responsiveness as well as order fulfillment.

➢ Customer-centered services: These services include order tracking, product configuration and customization as well as security/trust.

➢ Value-added services: These are extra services such as online auctions and online training and education.

Failures in E-CRM Implementation:

a. Difficulty in measuring and valuing intangiblebenefits.

b. Failure to identify the focus on specific business problems.

c. Lack of active senior management sponsorship.

d. Poor user acceptance.

e. Trying to automate a poorly defined process.

CRM and E-CRM in Banking Sector:

Over the last few decades, technical evolution has highly affected the banking industry. For more than 200 years, banks were using branch based operations. Since the 1980s, things have been really changing with the advent of multiple technologies and applications. In recent years, banks have moved towards marketing orientation and the adoption of relationship banking principles. The key motivators for embracing marketing principles were the competitive pressure that arose from the deregulation of the financial services market particularly in India. This essentially exposed clearing banks and the retail banking market to increased competition and led to a blurring of boundaries in many traditional product markets. The bank would need a complete view of its customers across the various systems that contain their data. The idea of CRM is that it helps businesses use technology and human resources gain insight into the behavior of customers and the value of those customers. If the bank could track customer behavior, executives can have a better understanding, a predicative future behavior and customer preferences. The data and applications can help the bank to

manage its customer relationship to continue to grow and evolve. High quality customer service and support was the key to improve retention rates and maintaining good customer relations. In today's competitive environment, companies pay more attention to fulfill the needs of customers. Customer service personnel providing support to customers require operational integration with field service personnel and the sales force. ECRM can help in integrating these groups with operational organization as a whole and the sales force.

Conclusion:

Though implementing E-CRM in the operational business, banks can improve their services to their valued clients. By implementation of E-CRM banks can improve their regulating and monitoring process. The Government need to pass a bill involves legal provisions relating to piracy, defamation, advertising, taxation, digital signatures, copyrights and trade secrets in the cyber-world and that bill will intend to facilitate e-business by removing legal uncertainties created by new technologies. The final objective of the E-CRM process is to create a powerful new tool for customer retention, customer value, customer acquisition & profitability. Hence, CRM and E-CRM is an inevitable tool of marketing that can be considered as Critical Responsibility of Market with regard to Banks in present context. Hence E-CRM should significantly applicable for banks all over the world.

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HOW TO MAKE OR BREAK A COMPANY WITH BUSINESS PROCESS RE-ENGINEERING (BPR): AN ANALYSIS OF INDIAN COMPANIES

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Abstract:

Business Process Re-engineering (BPR) helps entities to achieve important objectives for sustenance and improved performance. With rising competition, it has become necessary for every organization to work at its optimum levels so as to be competitive without hampering the profit margins. It is here, that BPR comes to play!

It is necessary for a company to realize its true potential and it is a way of optimising the current processes to increase profitability by way of adapting new measures without burdening the company's finances. Designing and implementing an effective system can be challenging; operating that system effectively and efficiently every day can be daunting.

The problem – With the Indian companies having a high potential, there has been growing competition from foreign companies venturing into the domestic markets and even organised players who are continually strengthening their portfolio base. This gives rise to higher competition and hence each player is trying to outdo the other. For that extra edge, the companies are employing all the conventional strategies. However, with advancement of time there has been a growing need to become even more competitive neither without incurring any substantial costs nor without hampering the product quality. Now this gives rise to our problem statement here, wherein we need to understand positive as well as negative impacts of implementation of BPR.

Keywords: Business Process Re-engineering, competitive markets, product quality, domestic markets.

Objectives:

- To eliminate unnecessary variations in the production processes and systems
- To minimize long production cycles and improvise operational efficiencies
- To optimize the lead times

- To redesign the current processes in order to increase the market share

- To make optimum utilization of available resources

1. Introduction:

Business Process Reengineering means not only *change* -- but *dramatic change*. What constitutes dramatic change is the overhaul of organizational structures, management systems, employee responsibilities and performance measurements, incentive systems, skills development, and the use of information technology.

Successful BPR Model can result in enormous reductions in cost or cycle time. It can also potentially create substantial improvements in quality, customer service, or other business objectives. The promise of BPR is not empty -- it can actually produce revolutionary improvements for business operations.

On the other hand, BPR projects can fail to meet the inherently high expectations of reengineering. Recent surveys estimate the percentage of BPR failures to be as high as 70%. Some organizations have put forth extensive BPR efforts only to achieve marginal, or even negligible, benefits. Others have succeeded only in destroying the morale and momentum built up over the lifetime of the organization.

1.1 Emergence of BPR:

In 1990 and again in 1993, some definitive works were put forth by Dr. Michael Hammer, James Champy, and Thomas Davenport.

Dr. Michael Hammer defined BPR as, the fundamental rethinking and radical redesign of business processes to achieve dramatic improvements in critical, contemporary measures of performance, such as cost, quality, service, and speed."

The activities identified by experts to be *necessary for success* in performing BPR. The methods commonly accepted by most BPR experts as the *core* of successful BPR are illustrated. In addition, optional activities proposed by a variety of management consulting firms who have had success assisting their clients with BPR are also included. These methods, procedures, and tasks are identified to help organizations decide how they should perform BPR to meet the unique needs of their industry, people, and culture.

1.2 Project Phases Required For Successful BPR:

Phase 1: Begin Organizational Change

Phase 2: Build the Reengineering Organization

Phase 3: Identify BPR Opportunities

Phase 4: Understand the Existing Process

Phase 5: Reengineer the Process

Phase 6: Blueprint the New Business System

Phase 7: Perform the Transformation

2. Literature Review:

The purpose of this study is to understand micro level view of critical success factors of BPR processes and its significance in order to improvise managerial, operational, technical and financial aspects of an organization.

Based on the work of Maureen et al., (1995) the idea of reengineering was developed in the early nineteenth century and the aim of BPR is to revamp and modify the on hand business practices or processes to attain remarkable development in organizational performance.

According to Berihu Assefas' (2009) work, Business Process Reengineering began as a private sector technique to help organizations fundamentally rethink how they do their work in order to dramatically improve customer service, cut operational costs, and become world-class competitors.

BPR has been implemented in both service and manufacturing firms in different countries around the world (Shin and Jemella, 2002).

Successful implementation of BPR brings many benefits to the organization and it increases customer satisfaction, increased productivity, higher flexibility, increased employees and improved coordination, and improved competitive advantage are the main benefits of successful BPR implementation.

3. Successful Implementation attempt of BPR in Mahindra & Mahindra:

3.1 Introduction:

Here, we examine the reasons behind automobile major Mahindra & Mahindra's decision to implement a Business Process Reengineering (BPR) program, examining in detail the implementation procedure at the company and the benefits that accrued from the BPR program.

In the mid-1990s, India's largest tractor manufacturer M&M was facing serious problems at its Igatpuri and Kandivili plants in Maharashtra. The plants were suffering

from manufacturing inefficiencies, poor productivity, long production cycle, and sub-optimal output.

3.2 Pre-BPR Model:

The reason was attributed to highly under-productive, militantly unionized, and bloated workforces. The company had over the years been rather lenient towards running the plants and had frequently crumbled under the pressure of union demands. The work culture was also reportedly very unhealthy and corruption was widespread in various departments. Alarmed at the plant's dismal condition, Chairman Keshub Mahindra tried to address the problem by sacking people who allegedly indulged in corrupt practices. M&M also tried to implement various voluntary retirement schemes (VRS), but the unions refused to cooperate and the company was unable to reduce the labour force.

During this period, M&M was in the process of considering the implementation of a Business Process Reengineering (BPR) program throughout the organization including the manufacturing units. Because of the problems at the Igatpuri and Kandivili plants, M&M decided to implement the program speedily at its manufacturing units.

The program, developed with the help of the UK-based Lucas Engineering Systems, was first implemented on an experimental basis at the engine plant in Igatpuri. Simultaneously, an exercise was initiated to assess the potential benefits of implementing BPR and its effect on the unions.

3.4 Steps Taken for BPR:

In 1994, a major restructuring exercise was initiated as part of a BPR program. M&M introduced a new organizational model, in which various divisions and companies were regrouped into six distinct clusters of related businesses, each headed by a president. M&M's core activities, automotive and tractors were made autonomous business units. The other activities of the group were organized into infrastructure, trade and financial services, telecommunication and automotive components. According to company sources, the whole exercise was intended to develop a conceptual map to provide direction for the future growth of various business lines. It was decided that, in future, the group would confine its expansion to the identified thrust sectors.

3.5 Post BPR: Significant Changes:

3.5.1 Supply Chain Management (SCM):

Earlier different departments of the company were handling different parts of the supply chain e.g. Out bound logistics was handled by Marketing, Production planning was under Manufacturing, and Materials and Inbound Logistics was the responsibility of the Sourcing dept. As a result, if the customer requirements were not met, very often marketing dept. would blame production, who would blame sourcing etc. So the first step in the journey was to set up a SCM dept which would have under its control all the functions of SCM, namely Planning, Logistics, and Materials and be fully accountable for meeting the customer requirements. That gave birth to the SCM dept.

3.5.2 Changing culture of Push-Sales

M&M had accumulated huge stocks in the pipeline especially with their dealers as a result of "Push Sales" in the past. Unless these stocks were brought down to reasonable levels, they realized there would be no 'Pull" demand. Therefore a top-down policy was put in place and performance metrics were redefined to discourage push-sales and increase the focus on reducing dealer inventories. This was a slow process since all said and done the company's results were based on sales to dealers and not sales from dealers; and therefore drastic reductions in a short period could not be expected. It took around two years to bring down the pipeline stocks to a reasonable level.

3.5.3 FG-stocks Visibility (IT-connectivity)

To be able to replenish stocks norms at stockyards, on-line visibility of stocks was required. Although implementation of SAP/ERP in all their plants, all their sales offices were not yet connected, which was a pre-requisite. That was done in parallel when the pipeline stocks were reduced. At the end of it, stocks at stockyards were available in the system.

3.5.4 3PL/Milkruns

As a first step towards the solution for the above it was decided to implement a system of a transport vehicle collecting small lots daily or on alternate days from suppliers and consolidating the loads to make a full truck load so that transportation cost remains in control by ensuring full capacity utilization for the long haul vehicles. It

was also decided to outsource the logistics operations to third party logistics service providers who could handle the operations more efficiently than they could. To implement this system for inbound logistics, they first identified their supplier clusters and decided on a hub for each cluster. Then for each cluster a 3PL was appointed who had the requisite strengths for handling that cluster and route. An operating process was made for the 3PL and agreement entered into with them for adhering to the process.

3.5.5 Innovative solution to logistics costs control

After doing what best could be done for reducing freight rates by initiative like –Negotiations, reducing the total transportation miles (by making and supplying tractors from the nearest plant) etc, costs were still high for comfort. The only thing remained to be done was to increase the no of tractors transported per truck. Considering that all trucks were as it is being loaded fully to utilize the pay load capacity of the trucks, we had to think out of the box. As a result BPR team came up with a new process of loading the tractors in two layers instead of one.

Due to this change the transportation cost per tractor could be reduced from 25% to 40% on the routes where implemented, depending upon the distance and volume on that route. To achieve this two layer loading, they had to remove the tyres and other protruding parts of the tractors which were then fitted at the destination stockyards.

In addition to the transportation cost saving, there was also considerable saving of Octroi for tractors dispatched from Mumbai plant. They saved 4% octroi on the parts which were not fitted before dispatch and therefore not brought into the plant. (Unfortunately it had to discontinue this practice after the Govt. announced Excise duty exemption on tractors, but refused to exempt tractors dispatched without wheels from payment of excise duty.)

3.5.6 Conclusion

As a result of the BPR implementation,

- Company's sales doubled during the period. However, despite tremendous increase in the product varieties, demand uncertainty, and increased supply constraints, right time, right product availability was maintained which helped in taking advantage of sales opportunities to increase sales and market share. Prior to the supply chain reengineering, in season months, when sales are 50% higher than the annual

average sales, there used to be tremendous follow up from Sales and chaos in operations. However, after implementing the process changes, during the season months there was negligible follow up and operations were smooth.

- Further there was substantial reduction in inventories and increase in service levels. Overall demand fulfilment lead times end to end (from 'Dealer Reqd' to 'Supply to Dealer') was reduced from 51 days earlier to around 22 days, a majority part of it being the physical transportation time (from suppliers to Plants and from plants to dealers) reduction of which has limitations.

- M&M's workforce, as mentioned earlier, resisted this attempt to reengineer the organization. Soon after the senior staff began working on the shop floors, the first signs of the benefits of BPR became evident. Around a 100 officers produced 35 engines a day as compared to the 1200 employees producing 70 machines in pre-BPR days.

- After five months, the workers ended the strike and began work in exchange for a 30% wage hike. As the situation returned to normalcy, BPR implementation gained momentum. M&M realized that it would have to focus on two issues when implementing the BPR program: reengineering the layout and method of working, and productivity.

- Summing up the company's BPR experience, Anand Mahindra said, "Let me put it in a simple way. If we have facilities in Kandivili today, which are not just surviving but thriving, it is all due to BPR.

- As part of their BPR, they undertook a major risk by launching off beat vehicles in the market as Scorpio and XUV 500 which proved to be the best sellers.

4. Failed Implementation attempt of BPR in MTNL

4.1 Introduction

Mahanagar Telephone Nigam Limited (MTNL) is a state-owned telecommunications service provider in the metro cities of Mumbai and New Delhi in India and in the island nation of Mauritius in Africa. The company had a monopoly in Mumbai and Delhi until 1992, when the telecom sector was opened to other service providers. "Transparency makes us different" is the motto of the company. The Government of India currently holds 56% stake in the company. In recent years, MTNL has been losing revenue and market share heavily due to immense competition in the Indian telecom sector.

4.2 Pre-BPR Model

4.2.1 The monopolistic culture

MTNL's culture was described by many organizational members as "monopolistic," and many of the company's practices reflected its non-competitive environment as it served a captive market.

4.2.2 Information systems being not updated

A great deal of dissatisfaction also existed in the management ranks regarding MTNL's information systems. There were "islands of automation" in the company, and many computer systems were unable to communicate with each other. MTNL was struggling with its legacy systems, some of which were proving to be significant barriers to responding promptly to customer inquiries and needs.

4.2.3 Changing context and anticipated organizational crisis

As long as MTNL had the guaranteed customer-base and faced no competition, the problems outlined above merely irritated the managers, employees, and customers. However, several managers at MTNL began to realize that the "irritants" would have more serious consequences in the future, especially if the anticipated regulatory changes opened up the communications market.

In early 1993, in light of the perceived inevitability of changes in the organization's external environment wherein MTNL would be forced to compete with utilities, cable companies and long-distance carriers for a large portion of its business, the company's Chairman commissioned a five-member self-study team. This team was to take "a hard look" at the changing environment, evaluate MTNL's cost structures and market penetration, and provide recommendations to the Board. Around the end of 1993, after several months of study and deliberation, the team came to the conclusion that:

a) The whole communications world is changing very rapidly

b) Competitors will be numerous

c) The technology is changing in such a way that allows competitors to take away business without making gigantic investments.

d) Our cost structures… we need to get those down to be competitive… we need to really make sure that our business is streamlined and efficient and focused on serving the customers.

e) What we need to do is reengineer our entire company…

{Archives: Ministry of Telecommunications, MTNL Board Report,1994}

4.3 BPR Implementation process

The first step in the redesign phase was to divide MTNL into what appeared to be business processes and assign "process chunks" for detailed study to a sub-group in the reengineering team. As part of this information gathering effort, the reengineering team members interviewed over 1500 MTNL employees from different parts of the company within a period of one month.

4.3.1 Identification of problem areas

The next step was to conduct a "problem identification root cause analysis" where the fundamental cause of problems in each process area was identified. This step led to the isolation of some problems that could be fixed immediately. Also, the shroud of secrecy around the initiative was making MTNL employees suspicious of the intentions/agenda of the organizational leadership and the reengineering team.

4.3.2 Starting from scratch

With a growing sense of uneasiness, the reengineering team-members continued their analysis and consolidation of information gathered through interviewing—gaining a fairly detailed understanding of MTNL's current business processes and the problems with them. Interestingly, at this point, the process re-designers took a "clean sheet of paper" approach and started building the "process visions" from "scratch," rather than working on the identified problems with the existing processes.

4.3.4 The role of computer based BPR tools.

Members of MTNL's top management appeared to have much faith in the use of IT tools for supporting BPR activities, and on their recommendation, the reengineering team had made extensive use of IT tools for creating and representing the redesign. Most of the team members seemed to have a positive disposition toward the computerized BPR tools.

For instance, software's like VISIO (flow charting software) and PROJECT (project management software) were used extensively and the focus shifted to perfecting these applications in finding a solution to the problem, rather than executing

the solution achieved from these tools. Over dependence on the tools made the team loose connect with the real problem.

4.3.5 Top management focus: head-count reduction and self-preservation

As the process visions started becoming more concrete, they were presented to members of MTNL's top management including the Chairman, the EDs, and the Directors. The top management, in turn, asked the re-designers to make cosmetic as well as substantive changes to the redesigns. From the point-of-view of re-designers, much of the design medications mandated by the top management seemed to reflect their hidden agenda of self-preservation and downsizing rather than the espoused objectives of process orientation or the organizational values of service, quality, speed, and value-addition. The top management members also appeared to ignore completely the potential costs of IT and seemed obsessed with the savings from the head-count reduction expected to result from the implementation of proposed systems.

4.4 Implementation of the redesigned processes

With the redesign phase of the BPR initiative completed, the reengineering team members directed their attention towards the implementation of their visions. The implementation phase, however, turned out to be more problematic than the smooth process that the team had envisaged. The problems originated in a series of different factors ranging from lack of trust and coordination to design inconsistencies, poor IT delivery, and management discontinuity.

4.5 Post BPR Implementation: Reasons for Failures
4.5.1 IT sourcing: biased vendor selection and unclear systems specifications

In parallel, the reengineering team was involved in the selection of IT vendors who could provide the systems required to implement the visions within the scheduled dates. Standard company procedures appeared to have been followed for vendor selection, although, according to a member in the reengineering team, a majority of large contracts were preferentially awarded to VSNL, a company owned by MTNL's parent company. VSNL enjoyed a good reputation overall in the software development industry but was known to have treated MTNL as a low-priority customer in the past. In addition to the possible irregularities in vendor selection, the contract development process also appeared to be seriously flawed. Because of the large number of systems to

be developed and the superficial nature of systems functionality specified by the reengineering team members, the contracts with the vendors ended up being very open-ended, thus making it difficult to make vendors accountable for their deliverables.

4.5.2 Transitioning while carrying out responsibilities of the "old" organization

The transition from the "old" to the "new" organization did not occur on a particular cut-off date but over a period of few months, as different processes were staffed, and in some cases, as enabling IT was implemented. However, because different parts of the organization attempted to make the transition at different times, new positions within the redesigned business processes could not, in many cases, be immediately filled by employees selected because there was none available to take over the selected employees previous jobs.

Consequently, the envisioned processes could not be made operational and this resulted in a kind of organizational "gridlock". Although the "gridlock" was soon resolved through informal means and people started moving to their new roles, while also performing some of their old job-related tasks. The entire organization was described as being in a "churn" with some people leaving the organization, different groups of consultants and part-time workers coming in, and the remaining MTNL employees having to learn about their new jobs almost overnight without training or support.

4.5.3 Inconsistencies in the redesign

Another significant problem that was becoming evident as the new organization was coming alive was the large number of gaps in the redesigned processes, due to which unanticipated problems arose during the actual transition. It was felt that the "holes" had arisen because "all disciplines weren't represented" in the reengineering team and arguments were made that it was impossible for individuals unfamiliar with a particular business area to effectively redesign that area based on some interviews.

4.5.4 Uncoordinated implementation of HR and IT strategies

A basic assumption of the reengineering team in justifying the head-count reduction was the availability and successful implementation of certain information systems (IS) and this was reflected in implementation plan through dependencies in the schedule. Unfortunately, during implementation, these dependencies were not

respected, primarily due to pressure from the top management. For example one of the systems that was proposed -an enhanced billing system, when implemented, was expected to make about 50 customers service representatives redundant. The original plan documented in the process-owner binder clearly recognized the fact that the 50 employees would lose their positions only after the new billing system was implemented. However, on the scheduled date of billing system implementation (as per original plan), the HR department, fuelled by top management insistence on adherence to the original downsizing plan, laid off 50 customer service representatives, even though the new billing system was still in its early phase of design. This led to a disastrous situation where there were very few customer service agents available to serve the entire customer base using the old billing system, resulting in a rapid deterioration of service.

4.5.5 Leadership discontinuity

A major change in MTNL's leadership at this time further worsened the personnel problem. The new Chairman believed more in growth and expansion than in downsizing assumed control of the organization. Also around this time, the top management realized that some of the assumptions on which the reengineering initiative was based had not really materialized. Competition had not arrived and, in fact, some of the potential competitors had announced that they were not interested in entering MTNL's market. In addition, other high growth markets such as direct TV and internet services had opened up, and led by the new Chairman's enthusiasm for growth, MTNL had entered these markets aggressively and with great success.

4.5.6 Declaring BPR "a failure"

With the changes occurring in the environment and in the leadership, there was much speculation regarding the fate of the reengineering initiative. The new Chairman of the company delivered the final blow to the reengineering initiative in a company-wide meeting, where he spoke about MTNL's current state of affairs and future directions. After attending the meeting, many reengineering team-members were convinced that the BPR initiative was "over".

The Chairman basically said… 'No more anything on this reengineering project. We are no more doing anything that process-owner binder says'… pointing out that this Initiative is a failure… it worked to get people off the payroll and that's about it…

{Source: Economic Times – "MTNL Chairman in reshaping mode"}

4.5.7 Conclusion

It describes a failed re-engineering attempt in a large public sector organisation. The organisation, a telecommunications company, had objective and subjective reasons to undergo a re- engineering attempt. The three fundamental issues that, we believe, had a significant influence on the process and outcome of MTNL's BPR initiative — top management leadership, communication, and IT knowledge and management decisions. With change in top management, failure was interpreted by new stakeholders in a different way, which may not have been the case had the old management people continued to be at the top positions.

5 Limitations

The limitations faced during the research work were as follows:

1. Limited time frame.
2. Reluctance of staff to share their thoughts freely without being biased.
3. Limitations to data sharing.
4. Threat of leaking of information.
5. Company's policies and regulations about sharing of primary data.

6 Conclusion

BPR is a top-down, process-driven approach managed by senior executives, which aims to improve the performance by radical changes in the system. Companies usually have to meet three important goals to achieve effectiveness (i) a process, not product perspective, (ii) cross-functional coordination or integration, and (iii) consistency between goals and improvement plans.

We can summarize it as:

- Reengineering is a fundamental rethinking and redesign of business processes to achieve dramatic improvements.

- BPR has emerged from key management traditions such as scientific management and systems thinking

- Rules and symbols play an integral part of all BPR initiatives.

- Don't assume anything - remember BPR is fundamental rethinking of business processes.

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PREREQUISITES AND PROSPECTS FOR CREATION OF MUTUALLY BENEFITIAL TRADE COOPERATION BETWEEN UKRAINE AND INDIA

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Abstract:

The development of highly competitive environment in the field of international trade shifts focus of the importance of international agreements from microeconomic level of enterprises to a level of improved efficiency of both state and interstate institutions.

As every few years traditional approaches to the formation of multilateral international cooperation experience their transformation, a conception of prospects of certain markets as well as consideration of the factor in the process of national strategy development is crucial.

Today we can give evidence of continued reorganization of common practice of the world economic order established during the last decade aimed at the intensification of so called "ascending" economies as well as a role of integration formations shaping them.

On the one hand, openness of any economy is the indicator of its capability and intensity to take part in the international trade. On the other hand, trade terms as well as institutional support is the important component to analyze harmony of promotion tendencies and globalization ones.

Thus, objective of the paper is economic analysis of prerequisites and features of international trade implementation between Ukraine and the basic available as well as future partners of "ascending" (emerging) economies.

For a start, one should understand what kind of economies is emerging and what the tendencies of their progress are, since bipolar structure of geo economic space has already been transformed into a system of multiple world where this very group of countries ranks highly. Those states become so called "ascending poles" for which motivation mechanism of intensified participation in the world trade have become the priority.

Keywords: cooperation, integration, Ukraine, production, trade

V.L. Kvint proposed one of the first determinations of countries with emerging markets as "transitioning from a dictatorship to a free-market oriented economy, with increasing economic freedom, gradual integration with the global marketplace and with other members of the global emerging market, an expanding middle class, improving standards of living, social stability, and tolerance, as well as an increase in cooperation with multilateral institutions" [1].

Barron's Finance & Investment Dictionary [2] says that emerging economies are "foreign economies that are developing and which, to meet the capitalism have created their own market value. Are also economies marked on the one hand by the existence of a high potential for business environment and, on the other hand, by the existence of a risk as high. They have large territories, large populations, opportunities for achieving significant development projects requiring new infrastructure, such as power supply and telecommunications systems. Promotes economic policies whose effects translates through faster economic growth and expanding trade and investment worldwide".

Hoskisson (2000) held that "emerging economies refer to those low-income countries that have achieved fast growth through economic liberalization" [3].

In the context of technological changes, the category mentioned in the report of Indian Centre for Knowledge Societies (CKS) [4], that describes seven countries from around the world – India, China, Indonesia, South Africa, Kenya, Egypt and Brazil An emerging economy is a region that is experiencing rapid informationalization, under conditions of limited or partial industrialization. In other words, these are primarily agricultural economies which are nevertheless experiencing explosions of media and communications.

It goes without saying that the characteristic features are not comprehensive. However, increasing informatization and urbanization in these countries have systematic outcomes bringing them to the highest competitive phase within the global economic structure.

According to the dynamics of their growth, emerging economies deepen the gap between themselves and the developed countries. The fact is demonstrated in corresponding statistical data concerning demand and consumption progress (Table 1).

Table 1

Growth of trade between developed and emerging countries,% to the previous year

	2009	2010	2011	2012	2013	2014	2015
EXPORT							
developed	-11.8	12.3	6.3	2.0	3.1	3.3	3.2
emerging	-7.7	13.6	7.4	4.4	4.6	3.4	5.3
IMPORT							
developed	-12.2	11.7	5.5	0.9	2.1	3.3	3.3
emerging	-7.9	14.1	9.8	6.0	5.5	3.7	3.5

Source: [p.7, 5]

Emerging economies have recovered faster after the last world economic crisis. However, taking into account the fact that within the analyzed group of the countries obvious asynchronous tendency processes are observed, it is worth focusing on the most dynamic markets (China, India).

«World in 2050» publication shows long-term growth projections and suggest that India will be growing faster than China for the foreseeable future as an ageing population and a gradual reduction of the "catch-up" effect weighs down on China's growth potential.

The changing league table of world GDP in PPP terms is shown in Table 2.

Table 2

GDP at PPP ranking

PPP rank	2014			2030			2050		
	Country	GDP at PPP (2014 US$bn)		Country	Projected GDP at PPP (2014 US$bn)		Country	Projected GDP at PPP (2014 US$bn)	
1	China	17,632		China	36,112		China	61,079	
2	United States	17,416		United States	25,451		India	42,205	
3	India	7,277		India	17,138		United States	41,384	
4	Japan	4,788		Japan	6,006		Indonesia	12,210	
5	Germany	3,621		Indonesia	5,486		Brazil	9,164	
6	Russia	3,559		Brazil	4,996		Mexico	8,014	
7	Brazil	3,073		Russia	4,854		Japan	7,914	
8	France	2,587		Germany	4,590		Russia	7,575	
9	Indonesia	2,554		Mexico	3,985		Nigeria	7,345	
10	United Kingdom	2,435		United Kingdom	3,586		Germany	6,338	

Source: [6, p.2].

According to economic and political forecasts, China will remain a leader on PPP index. Nevertheless, changes in positions of India as one of the most emerging economies are interesting. The country will leave the USA behind before 2030 and will improve the index significantly up to the end of the forecast period. Brazil will improve gradually its position in the rating.

Intensification of income polarization not only within certain states of their unions but also globally is expressed in forecast indices since 2014, the third biggest economy in PPP terms (India) is around 50% larger than the fourth biggest economy (Japan). In 2050, the third biggest economy in PPP terms (the US) is projected to be approximately 240% larger than the fourth biggest economy (Indonesia).

The main reasons for those processes are following.

Indian economy is projected to grow at an average annual rate of 6.4% in 2014 – 2020, but is likely to see some moderation in the longer term. However, its average growth rate should remain stronger than China after 2020 due to its younger population and greater scope for catch-up growth [p.19 The World in 2050 Will the shift in global economic power continue?]. The majority of the research results in the fact that nowadays it is impossible to ignore Indian consumption market, labour resources market and supply market.

This shift of global economic power to Asia may occur somewhat more quickly or slowly than this, of course, but the general direction of change and the historic nature of this shift are clear. In many ways, it is a return to the pre-Industrial Revolution era when China and India dominated world GDP in large due to their great populations, and relatively efficient agricultural sectors at that time (Figure 1).
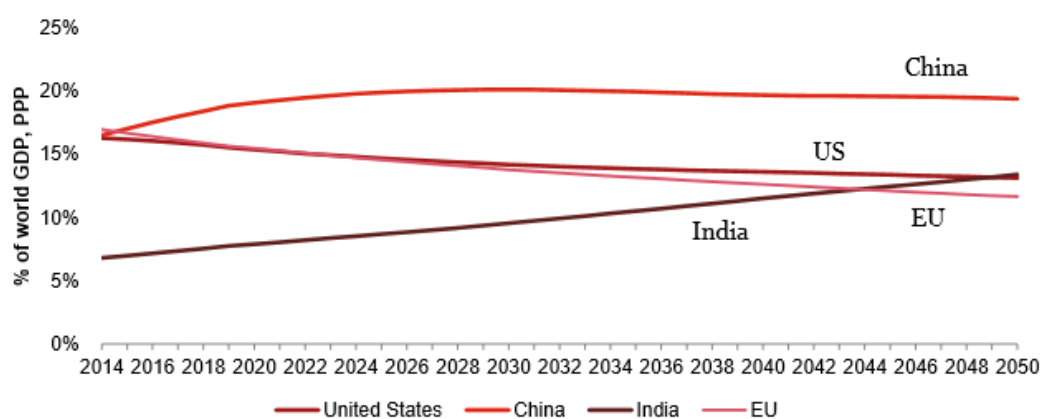
Figure 1. Key economies` share of world GDP in PPP terms

Source: [6, p.11]

Up to 2050 share of India in the world GDP distribution will be equal to those by the USA and will exceed the size of EU market. Demographic indices of India are demonstrative from the viewpoint of the development potential. The statistic shows the estimated median age of the population in selected countries. The median age is the age that divides a population into two numerically equal groups; that is, half the people are

younger than this age and half are older. It is a single index that summarizes the age distribution of a population (Figure 2). The median age of the population in India in 2016 is estimated to be 27,6 years.
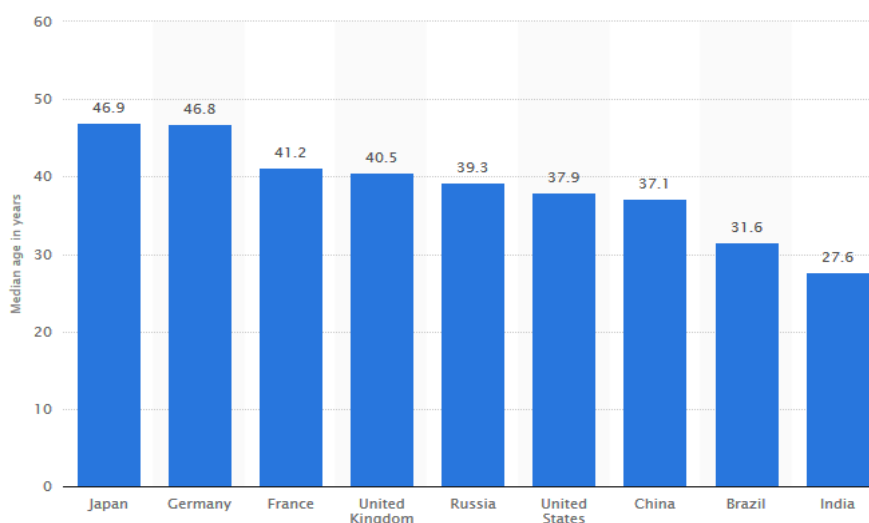
Figure 2. Median age of the population in selected countries in 2016* (in years)

Source: [7]

As the market size is important while analyzing the economy of any country, it is possible to expect that consumption market in ascending economies, especially in India, will grow. GDP distribution according to the categories of the end use shows that consumption in six greatest developed countries (the USA, Japan, Germany, Great Britain, France, and Italy) reaches 50.3% of the world consumption expenditures, i.e. the listed countries actually determine global consumption market.

As for the six greatest ascending countries (China, Brazil, India, Russia, Mexico, Turkey), 19.6% of the consumption belongs to the countries. Certainly, in terms of absolute determination, the data still cannot be the evidence of the markets preference according to the capacity; however, their widening potential is drastically powerful if we take into consideration the fact that during 2010-2013 market of developed countries shortened by 1.9% while emerging economies increased their share by 2.6% (according to [8]).

As for the possibilities to saturate the consumption market with national products, it is obvious that their quantity and capacity are not sufficient. Hence, import component in the structure of goods and services and end consumption will increase undoubtedly (Figure 3).
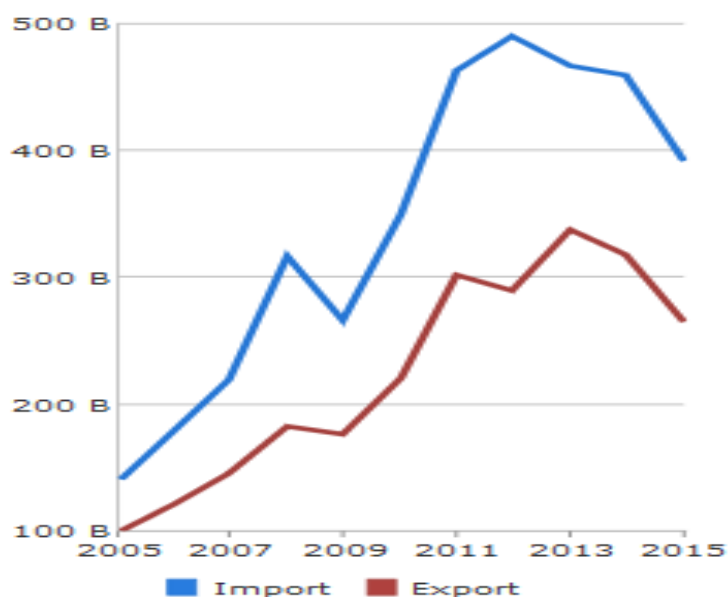
Figure 3. Dynamics of imports and exports of India

Source: [9]

For the last decade, a jump of cost values in the international trade was tremendous.

Emerging economies are characterized by significant changes in approaches concerning management of business sector and principles of organizational decision-making.

Global value chains (GVCs) have become a dominant feature of today's global economy. This growing process of international fragmentation of production, driven by technological progress, cost, access to resources and markets and trade policy reforms has challenged our conventional wisdom on how we look at and interpret trade and, in particular, the policies that we develop around it. Indeed, traditional measures of trade that record gross flows of goods and services each and every time they cross borders, alone, may lead to misguided decisions being taken.

The countries, making efforts to use their advantages by globalization, understand clearly that concentration of production and its national "closeness" is the specific feature of the last century world order. Transcontinental widening of chains of added value is the future of production and sales organization. Potential advantages for the members of such chains are apparent taking into account handling the costs of the involved resources; as for the threats, they result from the inherited openness of economy to external market recessions. As a rule, selection of states involved into the global chain is a very complicated process since the recessions, being the results of

unstable network of mutual relations, are transferred automatically being intensified by each component of production and sales group.

The Fung Global Institute has identified five main sources of risk affecting supply chains in today's integrated global economy: state (national) factors, consumer dynamics, natural disruptions, man-made disruptions and innovation. However, in most cases economic integration stimuli prevail over risks stipulated by the integration.

Supporting European integration tendencies of Ukraine, one should considered that in production and consumption sense, the market of India is very interesting for Ukraine and important in the global labor distribution as well as formation of international chains to develop added value etc.

Vectors of international cooperation of Ukraine are experiencing considerable changes as a result of attempts to minimize sales dependence on the Russian Federation and reorient towards European markets and ascending markets of Asia. That is mirrored not only in geographical structure of international economic partners but also in a commodity structure.

For a long time, India has been a trading partner of Ukraine, especially in the sphere of vegetable and petrochemicals trading (Figure 4 and figure 5).
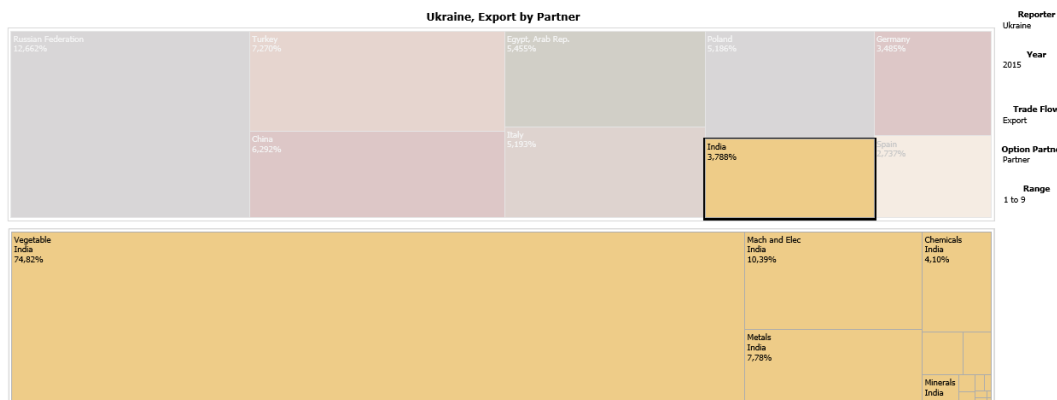
Figure 4. Analysis of the commodity structure of Ukraine's exports to India

Source: [10]
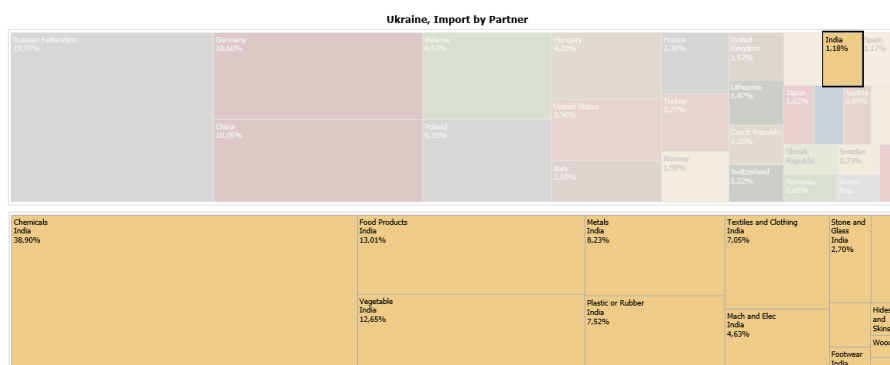
Figure 5. Analysis of the commodity structure of India's exports to Ukraine

Source: [10]

Vegetable oil (India consumes almost 30% of Ukrainian sunflower oil) is that basic product being exported to India from Ukraine; that also concerns the products of metallurgical industry and machine-building industry. In the scope of Ukrainian-Indian export activities, the commodity items have already become traditional ones; at the same time they are not protected against competition.

As for Indian-Ukrainian import, almost 40% of its commodity structure belongs to pharmaceutical products and organic chemical compositions, certain food stuffs (13.01%), and metals (8.23%).

It is obvious that to strengthen their trading relations, both Ukraine and India should widen a list of commodity groups involved in the trade. That especially concerns the goods being end products.

During four last years, the dynamics of trade progress between Ukraine and India is rather unstable in terms of cost showing the potential for their cooperation deepening (Table 3).

Table 3 **The dynamics of trade between Ukraine and India ($ mln)**

Index	**2013**	**2014**	**2015**	**2016**	**2017 (January-March)**
Trade turnover	2813.2	2472.6	1887.0	2389.3	876.2
Export	1974.7	1815.8	1444.1	1903.2	744.2
Import	838.5	656.7	442.9	486.1	132.0
Balance	+1136.3	+1159.0	+1001.2	+1417.1	+612.1

Statistical series represent averaged values in the context of the whole economy and they may be used to record the dynamics of trading processes. Nevertheless, it is essential to understand both reasons and outcomes of the cooperation widening in all spheres of the both countries functioning.

By all means, market mechanisms stimulate economies to cooperation but governmental influence on the processes is extremely important. It is incorrect to represent market and institutional forces as the sources accelerating cooperation process – it is required to find those efficient forms of their interaction which may demonstrate itself in the formation process of trading terms being favorable for business.

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BUSINESSES INTERRUPTION POLICY

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Abstract:

We all know that a fire policy pays for the physical loss or damage to the property insured therein but what about the financial loss likely to be suffered by the policy holder on account of interruption of business activity for a period ranging from 3 to 6 months or even more, depending upon the severity of fire incident.

Key words: Insurance, Coverage, Loss.

Introduction:

It is interesting to know that all Insurance companies have a policy called **Business Interruption (Fire) policy**, commonly known as "Fire Loss of profit policy". This policy pays for the loss of gross profit suffered during the interruption period when the plant was either stand still or operated at reduced production capacity following loss or damage to insured property arising out of a peril covered under the policy.

Problem statement:

Why one must take Business Interruption Policy (Fire Insurance) in Industry is not well understood, what all befits it has for a company.

The article tries to cover all the aspects of such insurance, why Industry should go for such insurances.

Methodology

The article is based on empherical research on the Business Interruption Policy.

Issues in Business Interruption policy

The insurance premium for this extension largely depends on the "sum insured" and the "Indemnity period" to be selected by the policy holder.

Before making final selection we must understand these terms properly.

a) Sum insured of the policy must represent the estimated annual gross profit of the business activity. This can be calculated by applying the % trend of the business on the previous year annual gross profit. For example if the average growth of the business is 10%, and the previous year gross profit was Rs 10 lacs, the sum insured of the policy should be Rs 11 lacs which is calculated by applying 10% growth on previous year gross profit of Rs 10 lacs.

b) Similarly, the indemnity period, to be chosen by the insured at the beginning of the policy, is defined as the maximum period for which the insurance company will be liable to pay the financial loss suffered by the client following an admissible loss under the fire policy at the same premises.

c) Following a physical loss or damage to the property, the insured may also suffer other losses like loss of market, loss of opportunities, penalties and fines etc. but we must understand that the business interruption policy does not pay for these losses although they are consequential to fire damage to property.

d) **Increased Cost of Working:** In addition to loss of gross profit, insurance company also pays for the additional expenses incurred with the sole intentions of avoiding or minimising the loss of gross profit at the insured premises. It is important to understand here that these expenses must be necessary and reasonably incurred to avoid or minimise financial loss.

e) In case the amount of additional expenses exceeds the total amount of financial loss thereby avoided, the company shall pay the increased expenses only up to the financial loss thereby avoided.

To understand this clause better, let us consider following example.

After a physical damage to the transformer, in order to restore production if the insured brings a diesel generator set on weekly rent of Rs 2000 and ultimately pays Rs 10000 for 5 weeks then this amount of Rs 10,000 shall be paid if by using this DG set the company has avoided loss of gross profit in excess of Rs 10000. Otherwise, the actual loss of Gross Profit so avoided shall only be payable irrespective of amount incurred by insured.

Hence, if after incurring a sum of Rs 10,000 he says Rs 5000 then the company would pay only Rs 5000 towards "Increased cost of working".

f) **Deductible:** This policy is subject to application of minimum 7days "time excess". This means that in case the interruption in the business is less than 7 days, nothing

shall be paid but if the interruption is more than 7 days, the company shall pay the financial loss after deducting the loss suffered for 7 days. Insured can also opt for higher deductible of 14 or 28 days to avail reduction in premium.

g) **Eligibility Criteria:** In this context we must also understand that the policy cannot be given to a client who has suffered "Gross loss" in the previous financial year.

In case of "Net loss" situation, the policy can still be given after deducting the amount of "Net loss" from "Standing charges" of the company.

h) The "Gross Profit" of the company can be arrived after adding "Net Profit" to the "Standing charges". This is known as the "Addition method" of computing the Gross profit". This can also be calculated by detecting the "Specified working expenses" from the "Annual Turnover" of the company. This method is known as "Difference basis". Ideally, the "Gross Profit" should be same under both the methods but the "Difference basis" method is much easier to compute "Annual Gross Profit" of the company.

Return of premium:

There is a provision under the policy that after the expiry of policy if the actual "Gross Profit" is found to be lower than the Sum Insured of the policy, the Company allows refund of premium not exceeding 50% of the original premium collected at the time of issuance of policy.

Material damage proviso:

The policy stipulates that a claim shall be paid only if there is a concurrent material damage policy and the material damage claim is admissible under the same.

Computation of policy premium:

The premium rate for this policy can be worked out by applying 25% loading on material damage rate charged on the Standard fire policy. The policy premium can then be computed by applying this loaded rate to the estimated sum insured of the policy.

This premium shall be further loaded by 25% if the production process is found to be a continuous process like power generation, paper manufacturing, sugar mill etc.

Fixing of sum assured under BI policy:

The sum insured depends on the indemnity period selected by the insured. If the selected indemnity period is 12 months or below, the sum insured must represent the estimated annual "Gross Profit" of the company. However, if indemnity period exceeds

12 months, the sum assured shall be increased proportionately. For example, for Indemnity period of 24 months the sum insured will be double and for 36 months indemnity period it will be thrice of estimated annual gross profit.

If the "Indemnity period" is lower than 12 months, there is a provision of discount in premium rate under the policy.

Coverage of storage locations located outside the manufacturing premises.

Additional loading of 2.5% for each storage location shall be charged on BI rate subject to a maximum loading of 20% irrespective of number of locations.

Coverage against failure of Utility supplies:

This policy extends to cover loss of business on account of interruption in production process due to failure of electricity supply at the insured premises on accountof damage to property at public supply undertaking / sub-station from where the insured draws power supply, due to an operation of insured peril.

The indemnity period for this cover is 60 days which is equivalent to 17% of BI sum assured. This means that either you put Indemnity period of 60 days or insert a loss limit of 17% of BI sum insured in the policy. There is also a waiting period of 24 hours for which no loss is payable under the policy.

Denial of access cover:

This policy covers loss of business due to interruption in production on account of denial of access to the insured promises due to an operation of insured peril within a radius of 5 km from the insured premises. The policy covers loss for a maximum duration of 4 weeks in excess of the policy deductible as defined under the policy.

Supplier's premises extension:

This extension covers loss of profit on account of interruption of production process due to damage at the supplier's promises caused by insured peril. This results into non supply of raw material or other feedstock to the insured premises which leads to interruption in production process although there is no physical loss or damage to the plant and machinery at the insured promises.

Customer's premises extension:

This extension covers loss of business on account of non-supply of "Finished goods" from the insured's premises caused due to loss or damage at the customer's promises arising out of operation of insured peril.

It is immaterial that Supplier or Customer has Insurance policy or not. The only requirement is that the peril causing the damage to property at Supplier's or Customer's premises, must be covered in the insured's policy.

Stocks accumulated clause:

In case the stocks of "Finished Goods" are utilized to maintain the supplies following a loss or damage to insured premises, the stocks so consumed shall be treated as reduction in Turnover for the purpose of computation of BI loss.

Conclusion:

All business houses must take such business interruption policies which will help them in the crisis periods when such interruption like Fire happens in any Industry for the continuity of business, such insurance are must for all business.

A WORLD STUDY ON JOB SEARCH, SALARY RISE AND JOB SATISFACTION : A REVIEW PAPER

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Abstract:

As winter creeps in, Indian job market, among the worst in the India history, seems to be warming up. The discontent on jobs front will start to end in 2018 with campus placement giving new spurt in employment. The job search trends on such platforms has mined its data across 10 countries and found that work from home became the most searched term in India while many rushed to help after hurricane hit the nation in US and cyber security surges in UK while decline found in Ayurveda in India, cannabis /Marijuana in US and overseas nurse programmers in UK.

In India salary allocation for top performers in 2017 increased by 39 percent against 38 percent in 2016. It was almost flat in top management while 2-3 percent for average performers to 15 percent for top performers in mid-management and 10 percent in junior management.The energy,FMCG and retail remained the fastest in pay hikes.

Keywords: Countries, India, Job, Placement

Introduction:

The year 2017 remained the year in job search. The trend in job seeker over the entire world make us to understand about the world of work whether it was on rise or decline side. The paper attempts to take investigate trends on a global scale to find out was trend in the opinion of job seeker in multiple countries from the US to India, France, UK, Australia etc. The job seeker for technical jobs were wide spread other may be more of nations specific. In US and Canada searches for Marijuana related jobs surged while in France, simple happiness was found in the minds of job seeker. There is great difference between metro cities and tier II cities in job outlook .The 2017 was the year of correction. The critical sectors like IT,telcom,BFSI and automobile are undergoing structural shifts.

Objectives:

1. To find out searches over major countries during 2017.

2. To examine salary increase across management level in India.

3. To investigate increase or decrease in jobs over sectors and job satisfaction level in 2017.

Research Methodology:

The study is based on secondary data collection from published sources and internet search. The exploratory research design is used. The collected data was analysed with the help of simple analytical tool like percentage, average etc. The tabular analysis is done and results are presented to meet the objectives of the study.

Results:

For 2018, automation may be the most important key of change in job searching and placement. There is trend of less replying on human evaluation and more an artificial intelligence and algorithm. It clearly indicates that successful job seeker will require to embrace such trends and try to adjust their search and application skills accordingly.

The remote/work from home, digital marketing and technology are among the top searched words. The information about the job search in India, US and UK is given in table 1.

Table 1:-Trends in job searches in India, US and UK in 2017.

Sr. No	Top searches and country wise	% Increase over 2016	% Decrease over 2016
	India		
1	Remote/work from home	111	-
2	Technology	98	-
3	Digital marketing	80	-
4	Government jobs	60	-
5	Ayurveda	-	40
	US		
1	No experience required	1140	-
2	Hurricane relief	682	-
3	Technology/software	467	-
4	Remote /work from home	385	-

5	Cannabis/Marijuana	-	90
	UK		
1	Creative digital media apprenticeship	240	-
2	Block chain	224	-
3	Airline cabin crew	202	-
4	Cyber security	196	-
5	Overseas muse programmers	-	69

It is revealed from table 1 that work from home became the most searched term as people put a premium on flexibility. Advanced technology skills and government jobs also appealed in India however pharmaceutical dropped by 40 percent.

In US many rushed to help after hurricane hit the nation. Marijuana also showed up an the trend however job search with hash tags declined by 90 percent.

In UK cyber security and block chain surged along with creating digital media apprenticeship and airline cabin crew but it was not good year for professional drivers like overseas nurse programmers which tecta downward trends of 69 percent.

The campus placement showed positive trends with respect to quantum of job offers, packages, diversity of recruiter, continental spread and count of previous placement offers (PPos) in India. As per ET trend spotting magazine of December. 10-16,2017 PPos rose by 25-30 percent in top college. Job offers have increased across campus Amazon, aggressive in India will rise 90 engineering colleges and B-Schools to fill a 25 percent rise in job at the company this year at IIT Bombay, international offers have risen from 50 in 2016 to 60 in 2017. Many first time recruiters like US based cloud data manager rubric are hiring from india.

Amsterdam optiver and UK's halma are hiring from Indian campuses. Besides American and European MNC's, Asian companies from Japan, Tuiwen, South Korea and Singapore are making both domestic and global job offers.

Government data in jobs, employment and country's 470 million plus work force is either patchy dated or unavailable. It was toughest year 2017 for the job seeker in job market.

Salary Increase :

The information about salary increase across management level in India is given in table 2.The increase is worked out as percentage hike in 2017 over 2016 in different countries of the world including India.

Table 2:- salary increase across management level in 2017.

Sr. No	Country	Salary increase in 2017 (% over 2016)
1	India	10
2	China	7
3	Singapore	4
4	Australia	3
5	US	3
6	Japan	2
7	UK	2.9

Source: E. T 10-16 December 2017 PP11

It is clear from table 2 that average salary hikes was the highest among the other countries of the world. It was 10 percent compare to less than 5 percent in Singapore, Australia, US, UK and lowest 2 percent in Japan. India though hike was the highest in the world but its base salary is low and high inflation rate as compared to other countries in the world.

In India salary allocation for top performers in 2017 increased to 39 percent from 38 in 2016 but the budget set aside for average performers dipped by 1 percent to 27 percent. Mumbai remained the biggest paying city across sectors and hierarchy. In technology sector Hyderabad pays more than Bengal. It may be due to growth in big global R&D centers.

Top management remained flat while mid-management hike ranged from 2 to 3 percent for average performers to 15 percent for top performers and in junior management it was 10 percent in 2017 over 2016.

Sector Wise Analysis:

The sector wise analysis showed that fastest pay hikes in India were observed in energy, FMCG and retail as 10.5 percent while 10.3 percent in pharmaceutical and 9.1 percent in BFSI.

Job Satisfaction:

The percentage of employees dissatisfied has dropped by 15 percent in 2017 from 60 percent in the previous year 2016 as indicated by the 0 times job. Job satisfaction survey 2017 – 2018 of over 2200 working professionals. However 60 percent are looking out for a job change and rest 40 percent are satisfied with their current job. About 55 percent responded that they have a perfect work-life balance while 25 percent and 20 percent said that they have good salary and work profile respectively. The key element of job satisfaction includes work-life balance, Job security, salary, changing work, rewards and recognition and company success.

The reason for dissatisfaction with job includes less salary, poor work-life balance and unrelated meaning less job profile at work place as they are not happy with assigned work.

Conclusions:

1) Campus placement showed positive trends with respect to quantum of job offers, packages, continental spread and count of pre-placement offers (PPos).
2) Job search account for highest percent increase in work from home in India, no experience required in US and creative digital media apprenticeship in UK.
3) Salary increase across management level in 2017 was the highest in India followed by China and lowest in Japan.
4) The pay hikes were more in energy FMCG and retail in India.
5) Reasons for dissatisfaction includes less salary, poor work-life balance and meaning less work.

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ANALYSIS OF APPLICATION OF KNOWLEDGE AND TECHNOLOGY IN THE AGRICULTURE OF INDIA

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*Abstract***:**

Application of Technological have been a great support for making decisions in various fields especially in agriculture. The development of agriculture has been on under development for the past few years due to lack of Agriculture knowledge and environmental changes. The main aim of this paper is to reach farmers for their awareness, usage and perception in e-Agriculture. The study used statistical survey design technique to collect data from farmers for their awareness in e-Commerce. The results obtained indicated the level of awareness is less such that there is a need for e-agriculture for their support. e-Agriculture is a platform for supporting marketing of agricultural products

*Keywords***:** agricultural products; e-Agriculture; e-Commerce; perception

Introduction:

Artificial intelligence is a branch of computer science that includes study and development of intelligent machines and software. Major AI researchers and textbooks define this field as "the study and design of intelligent agents", where an intelligent agent is a system that perceives its environment and takes actions that maximize its chances of success. Clustering is a data mining technique which includes the task of grouping a set of objects such that the objects in the same group (called cluster) are more similar to each other than to those in other groups (clusters). It is a main task of exploratory data mining, and a common technique for statistical data analysis used in many fields, including machine learning, pattern recognition, image analysis, information retrieval, and bioinformatics.

The Statistical data includes farmers who were asked whether or not they have incurred unusual high rainfall events, such as a storm or heaving downpour .Some 58 percent said they did. Technically, in machine learning the likelihood of reporting a storm is correlated with treatment in the (Instrumental Variable) IV and heterogeneous

effect regressions: which gives up: farmers a more likely report of incurring a storm. Farmers who had received regular weather information became more aware of unusual rainfall events, which became more likely to report them to enumerators. The reports stated whether the farmers receiving were able to reduce output loss or increase output with the storm. We find no evidence that this is the case. We also find little evidence of beneficial heterogeneous effects. Young farmers were reportedly found to have more output loss at harvest in the following storm, not less.

Literature Survey:

The following papers have been analyzed and studied in order to develop an alert system for farmers.

Current Status of E-Agriculture And Global Trends: A Survey Conducted In Transnzoia County, Kenya

Peter Namisiko et al.,2013 have proposed as: A study which is conducted at majority of farmers in Kenya who are not able to sell their produce at market price due to lack of sufficient information available. Also the agricultural productivity is being lessen due to the lack of information and resistance developed by the agricultural universities. For such farmers to produce and sell their products at market based competitive prices, information communication technologies (ICT) tools have be availed to them. This is because the development of agriculture is dependent on how fast and relevant information is provided to the end users. The study concentrated in Trans Nzoia County since it is the heart of Kenya. A lot of research has been conducted in this area, but no research has been to ascertain the awareness, adoption, legislative and regulatory framework, therefore it is must to determine the current research trends in the use and adoption of e-agriculture of e-Agriculture in TransNzoia County.

Impact Of Sms-Based Agricultural Information On Indian Farmers

Marcel Fafchamps et.al.,2012 have proposed as: This paper estimates the benefits of the Indian farmers if the market and weather information is delivered to their mobile phones. And this has been conducted with a randomized experiment in 100 villages of Maharashtra. This service has been sent in by a commercial service called Reuters Market Light (RML). The treated farmers associate RML information with a number of decisions they have made in the agriculture, and we find that the treatment affected spatial arbitrage and crop grading. But the magnitude of these effects is small. We find

no statistically significant average effect of treatment on the price received by farmers, crop value-added, crop losses resulting from rainstorms, or the likelihood of changing crop varieties and cultivation practices.

Informative learning of agricultural environment : A brief survey

Nizar Grira, Michel Crucianu et.al., 2010 have stated as follows: the information[3] that are relevant of the required quality always have the potential of increasing efficiency in all spheres of activity of an Indian farmer, therefore the emerging scenario of the deregulated agriculture, has brought a 'need' and urgency to ensure it in an integral part of decision making. Subsequently, exploring IT as a strategic tool for the benefit of rural India of assumed importance. Here the information meets the Indian farmers in general which are documented extensively. The broad information inputs can be classified as: Awareness Databases - those that facilitate proper understanding of the implications of the WTO on Indian agriculture, Decision Support Systems - information that facilitates farmers to make a proper SWOT analysis to take appropriate decisions, Systems that facilitate Indian farmers to forge appropriate alliances for collective benefit, Information on new opportunities Monitoring systems for corrective measures.

E-Agricultural Developments: Tnau 2012

Recent publications demonstrate the following: First and foremost, it is essential to provide an unambiguous interpretation and implications for ordinary people. The jargon and the language under various articles of WTO require to be distilled by experts and their implications are clearly to be spelled out for all the segments of Indian agriculture and allied activities. The implications for all the stake holders and the time frames are to be spelt out. This is a priority item which is to be addressed immediately. The mandatory changes in government policies on tariffs, imports, year wise phasing of the same, the impact on various subsidy schemes would be of concern to people. An area of immediate concern to farmers is to get an analytical input on how his/her life is going to be affected. Since removal of restrictions throw open Indian agricultural markets, the macro economic situation related to foreign exchange, inflation, the current tariff structure within and outside the country etc. and their likely impact on Indian agriculture will have a direct bearing on the decisions of segments of Indian agriculture.

Systems That Facilitate Indian Farmers To Forge Appropriate Alliances For Collective Benefit

Sylvester O. Ogutua et.al have projected the following: The size of land and its holdings play a major barrier in recognising any export potential. In order to remain competitive and to have a good price realisations, it is highly recommended for the farmers to come together up through online alliances. It should be ensured a possible for relieving farmers of geographical barriers for facilitating them to come together online and facilitate disposal of their produce at attractive prices. Online bidding can be introduced for various agricultural product categories. This will require development of complicated IT systems which are to be supported by proper bricks and motor infrastructure and post-harvest technologies, storage etc.

Challenges Faced By The Agriculture Sector In Developing Countries With Special Reference To India

Nidhi Dwivedy has proposed as: Decision Support Systems for is more important and usually avoids risk developing environments. It has been suggested that the WTO is stipulating reductions for export subsidies on farm products will make Indian exports more competitive. It has been estimated that the export potential may increase upto $ 1.5 billion by 2020. The advantage of the emerging order, is that the Indian farmer needs to be equipped with information that have been facilitated by undertaking a proper SWOT analysis and its comparison may led to conventional wisdom and satisfy himself on an appropriate course of action. The Available information does not satisfy which projects on the weaknesses of the adverse affect of WTO on any specific agricultural product will help in taking the necessary corrective measures. In the present scenario, the competitive advantage is necessarily required to be fully exploited for increasing the export potential.

Privacy Preserving Kmeans Clustering Over Vertically Partitioned Data

Jaideep Vaidya et.al have stated in as: Privacy and security mechanisms can prevent sharing of data and derailing data mining projects. Distributed knowledge discovery, when done exactly, can eliminate this problem. The major key to obtain valid results, is to provide guarantees on the (non)disclosure of data. A widely used method for k-means clustering when different areas include different attributes for a common set of

entities is being presented. Each area learns the cluster of each entity, but learns nothing about the attributes at other areas.

A New Data Clustering Algorithm & Its Applications

Tian Zhang have projected the following: Cluster analysis goals to organize a collection of data items into clusters, such that items inside a cluster are more "similar" to each other than they are to items in the other clusters. This characteristic is of similarity which can be expressed in different ways, according to the purpose of the study, to domain-specific assumptions and to prior knowledge of the problem. Clustering[4][5] is performed when no information is available concerning the membership of data items to predefined classes. For this reason, clustering is traditionally seen as part of unsupervised learning.

A New Privacy-Preserving Distributed K-Clustering Algorithm

Geetha Jagannathan et.al have proposed the following :Hierarchical clustering goals to obtain a hierarchy of clusters, called dendrogram, that projects how the clusters are related to each other. These methods come up either by iteratively merging small clusters into larger ones (agglomerative algorithms, by far the most common)(Top Down Method) or by splitting large clusters (divisive algorithms)(Bottom Up Method). A partition of the data items which can be obtained by cutting the dendrogram at a needed level. The knowledge that have been acquired priority concern with the general characteristics of the clusters (e.g. expected compactness) or the relations between specific items (e.g. items A and B should belong to a same cluster and item C to a different one). Sometimes this knowledge is confirmatory but not prescriptive.

A Novel Similarity-Based Fuzzy Clustering Algorithm By Integrating Pcm And Mountain Method

Vincent S. Tseng et.al have stated as: the fuzzy c-means (FCM) and possibilistic c-means (PCM) algorithms have been used in a wide variety of fields and applications. Although many methods are derived from the FCM and PCM for clustering various types of spatial data, relational clustering has received much less attention. Most fuzzy clustering methods can only process the spatial data (e.g., in Euclidean space) instead of the nonspatial data (e.g., where the Pearson's correlation coefficient is used as similarity measure). A novel clustering method, is similarity-based PCM (SPCM),

which is fitted for clustering non - spatial data without requesting users to specify the cluster number. The main idea behind the SPCM is to extend the PCM for similarity-based clustering applications by integration with the mountain method. The SPCM has the merit that it can automatically generate clustering results without requesting users to specify the cluster number. Through performance evaluation on real and synthetic data sets, the SPCM method is shown to perform excellently for similarity-based clustering in clustering quality, even in a noisy environment with outliers. This complements the deficiency of other fuzzy clustering methods when applied to similarity-based clustering applications.

Introduction To Partitioning Based Clustering Methods With A Robust Example

Sami Ayramo et.al have proposed in Data clustering, which is by definition, is an exploratory and descriptive data analysis technique, which has gained a lot of attention, e.g., in statistics, data mining[12], pattern recognition etc. It is an major way to investigate multivariate data sets which contain possibly many different data types. The data sets differ from each other in size with respect to a number of objects and dimensions that have been represented, or they contain different data types etc. Undoubtedly, the data clustering belongs to the core methods of data mining, in which one focuses on large data sets with unknown underlying structure. The intention of this report is to be an introduction into specific parts of this methodology called cluster analysis. So called partitioning-based clustering methods are flexible methods based on iterative relocation of data points between clusters.

Proposed System:

For improving agricultural productivity an expert agricultural advice is given to the farmers both in a timely and personalized situations. Here, in this system agricultural experts generate the advice by using the modern agriculture which is highly knowledge intensive which also requires timely, reliable and accurate information on natural resource endowments and their usage patterns at present and future technology available for their utilization and other information about markets, weather, insurance, subsidy, etc.
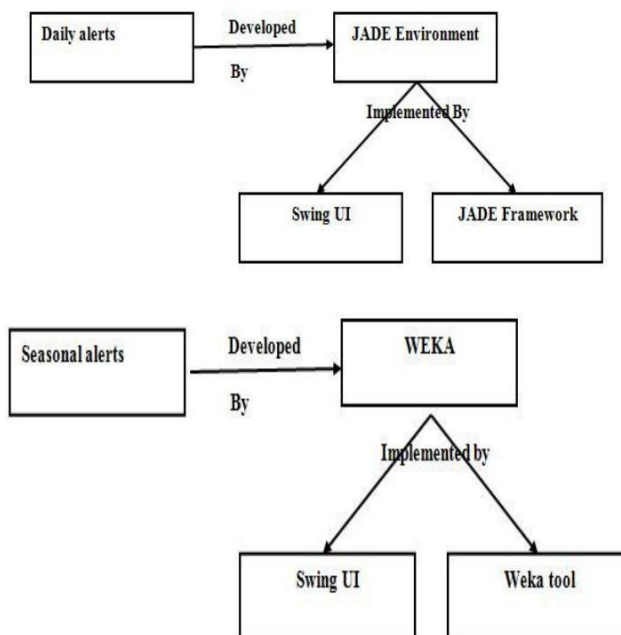
The Architecture of the proposed system is as follows:
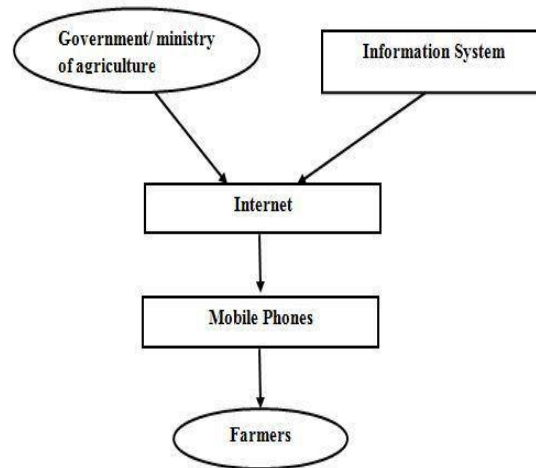
The news releases from the government does not reach the farmers in time, therefore an alert system is being built for daily releases and for seasonal releases. The Information System is classified as follows:
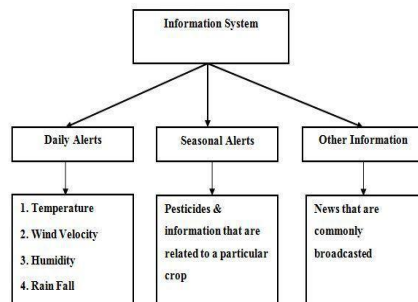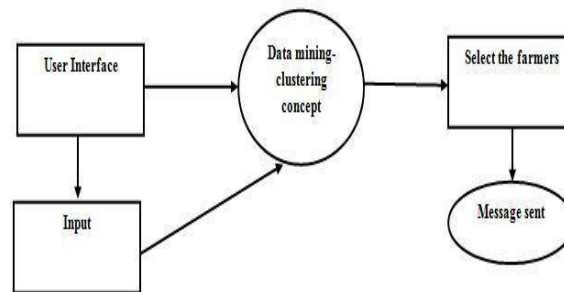

The daily alert system, is being built using JADE environment.

For a seasonal alert system WEKA environment is being used. The process view for a daily alert system is as follows:
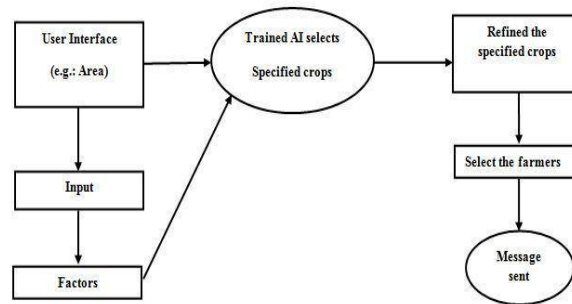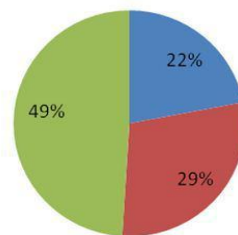

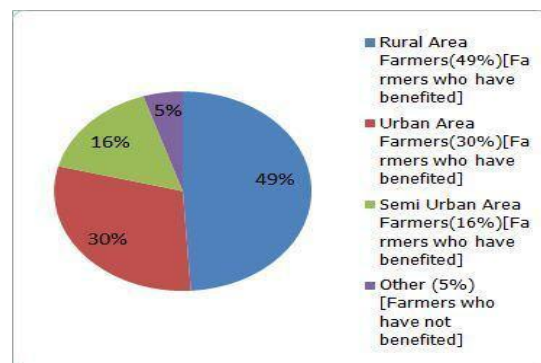The process view for a seasonal alert system is as follows:

Performance Evaluation

The performance evaluation before using the alert system.

Small farmers are more in numbers. But they do not receive the required information where as marginal farmers receive information periodically but not frequently.

Conclusions:

Based on the results obtained from the above, the following conclusions were made:

1) Majority of farmers in the state or country are not aware that mobile phones can be used to conduct businesses and receive information. Mobile phone costs should be lowered to enable majority of farmers for having access to the current information about agri-business within the state or country.

2) E-Agriculture has not been implemented because farmers in the country have not been sensitized about it & young farmers were in lack of information about the agriculture such that e-agriculture might provide them useful information's regarding the plantations that they have grown.

3) The government should also conduct sensitization to create awareness for the farmers on how best they can use information technologies to conduct agribusiness.

4) lliteracy among farmers in reading message is also another factor that pertains the usage of technology in agriculture, to overcome this it is necessary to create awareness of learning the state language such that the message sent will be in the state language.

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INCLUSIVE EDUCATION – PRINCIPLES AND PRACTICES WITH REFERENCE TO DEVELOPING COUNTRIES

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Abstract:

It is the need of the society now a day especially after we have adopted the free trade policy to provide education to reach and everyone. The education should reach to all of those who are our citizens irrespective of caste, creed, religion and sex. The education should be in reach of poor and rich, healthy and disabled citizens i.e. no discrimination for education irrespective of any barriers man or nature made. The progress path of education has travelled route from "Gurukul" Society to "Kulguru" regime but unfortunately it has not resulted in attainment of desired objectives.

The implementation of inclusive programmes depends upon various factors such as Teacher Education, Quality and Standard of Education, Demographic Composition of the Society, Funds available and allocated by the Government, Socio-Cultural impact on society, Consistent review of content of Education, Technical knowledge of the teacher, adoptiveness for newer techniques and information. These are some of the factors that directly or indirectly reflect the education system of the country.

The education nowadays need to be skill based, technology based, need based suited to a particular region. This must include the children who are not in sphere of educational orbit. E.g. Children of seasonal workers, children of sex-workers, children from backward nomadic tribe areas. They must be brought in the sphere of education. Education to all should be the Mantra of Modern Nation, developed nation. Not a single born Indian be left out of the education sector. First make them aware of primary education and then bring them progressively up to Higher Education for that we have to curtail dropout rates at the higher level of educational institutions. This will require some time but this can only create the meaningful and sustainable growth of Education and Economy"

Key words: *Inclusive education, quality education, complex social structure, eradication of prejudice, RUSA.*

Introduction

It is the need of the society now a day especially after the country has adopted the free trade policy to provide education to each and everyone. The education must be in reach of everyone irrespective of caste, creed, religion and sex. The education should be in reach of poor and rich people. The education should also be provided to physically challenged people. The progress path of education has travelled route from Gurukul society to Kulguru regime however this change has not attained the desired objectives from Education.

The principle of inclusive education was adopted at the Salamanca World Conference on Special Needs Education held in Spain in 1994, and was reaffirmed at the World Education Forum, the challenge of getting all children into school has been but on the political agenda in many countries and is reflected in the right of education bill in India also.

When we speak of financial inclusion it should also be correlated with education inclusion. Inclusive education is getting across of education to each child. Quality education is a human right and to be provided to all children especially those who are excluded due to various reasons such as disability, ethnicity, gender or other financial weaknesses. The objective of the inclusive education is to improve the quality of life.

In a multiple and complex social structure of country like ours we cannot ignore a single child being excluded from getting the education. The inclusive word suggests to bring the education within the sphere of the educational orbit. The standard of living must match the developing countries because we cannot afford to remain far behind in the race of earning capacities and capabilities. The complete and successful implementation of inclusive education programme depends upon various variables. The variable maybe teacher education, fee structures, accessibility of the educational institution, social structure, size of family, the income of the family and such other variables. Teacher education should be more related to quality education. The education system should be dependant and related to students i.e. students centric education system. This will help the social justice of attainment of educational objectives for the urban and rural people and students deprived off from the education pattern and systems of the nation.

Principles of Inclusive Education

1. **Teaching to All students**

    The basic element of process of learning is teaching. The teaching has its own advantages and priorities which are to be utilized for the benefit of inclusive education. Teaching in different ways makes learning process simple. In the country like ours we must try to make teaching learning process need based. This also must provide skill and technology knowhow to the students in the category of deprived off classes.

    ❖ Narration, Experiment, Demonstration and framing the theory can only be the basis of teaching – learning process. India being multi culture society one of common method of teaching cannot be uniformly applied to all classes of the society.

    ❖ One must try to think in different ways of teaching, share the experiences of others, attending the students response should be taken into consideration.

    ❖ In a group of students the capacity of understanding may differ. So in the class also the formation of groups depending on their understanding level should be framed. This will facilitate to explain as per every individual's level of understanding.

2. **Identification of Students**

    Every student in individual has his own identity. We are supposed to shape and create the creative and useful identity out of them. This shall be made more useful to the society then an individual benefits. "The real success for education lies in the usage to the society than an individual". This brings good citizen of the country and a statesman for the years to come.

    Creation of learning friendly environment, making students emerge in individual capabilities by adopting activities encouraging or motivating the students, discuss about opportunities and success to make students understand their area of studies is the basic aspect of identification. We are to make students understand their own personality and shape it as per requirement of the present age.

3. **Eradication of prejudice**

    The number of students/teachers carries various myth in their mind. They are many times prejudiced with concept of education. These prejudices must be removed by the teacher. The exchange of ideas, thoughts, and dialogues will make student – Teacher relation more healthy.

4. **Education for the sake of social justice**

Equal and just opportunities to all, Education in the reach of all, Education for the development of society and resolve the problems of social conflicts is the need of the hour. Students must be involved in discussing rationally the various concepts related to social justice.

5. **Choosing Appropriate Materials**

It is important to select appropriate and valuable study material. The material selected should create positive attitude and thinking for looking towards existing policies of the government and society. Proper selection of Men and Material shall make the teaching more accurate and attainable by all.

6. **Teaching & learning about Cultures & Religions**

The students should learn about other cultures and religions in a positive and rational manner. This helps students to respect regarding each other s way of living, makes mind more sensitive about others thinking.

7. **Adopting the lessons or Curriculum**

The educators be flexible in the adoption of all lessons in the curriculum. Curriculum should provide skill, knowledge and scientific base to the study. The process of learning should involve the trust worthiness as the educational aspects of an individual. The teachers are path makers and not merely guide to the students. They must ensure the students that there is always a light at the other end of the tunnel. All the barriers in the process of learning which are created by the society must be removed by way of educational standards.

Why Inclusive Education?

1. **To make the economy prosper**

Prosperity of any country depends upon the education growth and quality of education. So Education should be provided to all the children. In the country and to all those who are eager to take education the barriers such as financial limitations, rural/urban concept, religion, caste, creed, sex discrimination should not be a part of education policy framing concept.

2. **Low Representation of Minorities in Higher Education**

Minorities suffer from severe under representation in Higher Education. The National policy on Education has focused on education of minorities as some of them are educationally deprived. Justice Rajinder Sachar on 09/03/2005 submitted a report wherein it is stated that the muslims are educationally backward especially

rural muslims and women from this religion are lacking technical and higher education.

3. **To Increase Women Representation in Education**

The education changes the status of an individual so does the status of women can be changed only when they get proper education. The Education Commission emphasized the importance of women's education. The girls' education should be promoted by establishing separate schools for girls, hostels for girls, scholarships for girls and providing better teaching/learning environment for girls. Girls are deprived from education because of gender discrimination, early age of marriage as a part of traditional concepts, domination of family and such other problems. Accordingly deliberate efforts are but necessary to promote the women's education especially in Technical and Higher Education. Because of the efforts of Government and Social activities the enrolment of women is increasing by the year 2013-14 it was 14.45 million with as compared to 17.37 million for male enrolment. However, much is expected from the women for better representation in Higher & Technical education.

4. **Inclusive education to reduce social gap / gender gap**

One of the prime reasons of gender and social gap is choice of subjects at Higher Education levels. It is revealed from various studies that girls choose traditional courses as compared to professional and technical courses. There are more enrolments in courses like B.Sc. M.Sc. and B.Com. M.Com. as compared to B. E. B. Tech, B.B.A. B.C.A. M.B.A. The professional courses are stated to be more suited for men as compared to women. The same choice pattern is also reflected in the study of SC. ST. OBC and some of the other backward communities. As per the All India Survey of Higher Education (AISHE) of the Total enrolment of B. Tech only 29% are female, B.C.A. 30% female, and 27% for M.B.A. 25% for M.C.A. this reveals fact that there is scope for promoting women involvement in Higher Education.

5. **Inclusive Education for Reducing Regional Disparities**

The disparities exist in educational concepts among class, caste, gender, religion and regional basis. Regional disparities top or prevent upward mobility of students i.e. from school to college level. So merely lack of availability of degree and professional colleges in backward areas, rural areas results in stoppage of education

of the students. RUSA has a target to reduce regional disparities in Higher Education.

6. **Inclusive Education for the sake of Brining better Civilization**

Civilization of the country largely depends upon the quality of the citizens. The country always looks for growth in civil culture. Culture is the outcome of education and as discussed earlier to classes from society such as tribal people, children of seasonal workers and poor from the country are away from education. Hence it becomes important to make wider arrangements to make education accessible to these classes of society. Special attention is hence necessary for these children. The education must be within the reach of the poor and backward (both from socially backward classes of the society).

Hindrances/ Barriers in Inclusive Education

1. **Infrastructural Barriers**

Infrastructural barriers are very common in the Indian education set up. Furniture, equipments, structural modifications are the main barriers in the prevailing educational set up. Infrastructure barriers hamper the paths of students. There are no well developed and maintained roads for reaching the schools and colleges. No proper buildings for teaching/learning purposes. The situation in urban area is also worst but in rural are it is still worst.

2. **Social attitude make inclusive education difficult**

The social attitude of looking toward education is not proper. Especially towards students, from poor classes and physically challenged students. The absentee of the student s with disabilities is very high. They are not provided proper facilities in the schools and colleges. Accordingly rate of drop outs is very high among these students.

3. **High fees of education**

Privatization of education is existing in the present educational scenario. The aim/objective of privatization of education is to reach to the unreached students but in real terms the purpose is not successful. In fact the underprivileged and poor sections cannot afford the high fees of private institutes or colleges. This results in girls' access to the educational institutions. This is thus commercialization of education. This also results in increasing gap between the technical and professional knowledge or rural and urban students. Many students cannot afford the fees of the private institutions.

4. **Quality of education**

   The poor quality of education is making distrust among the students on government schools. And private schools are financially not affordable. Currently the students are reluctant to join the Govt. Schools. Secondly in rural areas no proper quality education is available. Accordingly the Govt. has to give more concentration on educational policies.

5. **Teacher Training Programme**

   Absence of quality teachers Training programmes is one of the basic hindrances in inclusive education concept. The teacher is the base of any education system. The adequate number of teachers trained programmes should be framed by NCERT and such other Govt. organizations. Quality teaching depends upon quality teaching.

Suggestions for Inclusive Education

1. There must be respect for differences, respect for different learning styles, variations in methods, open and flexible curriculum and welcome every learner.

2. There are both external and internal barriers in nature and to promote inclusive education the environmental conditions should be modified. This may include modification in infrastructure.

3. It is essential to change negative attitudes and responsibilities towards learners with special needs.

4. The teachers training programmes must be increased and that too they should be qualitative in nature.

5. Implementation of open education will provide better opportunities for learners. In almost all sphere open education provides alternative availability of educational set up. Accordingly open education system should be positively implemented.

Conclusion

The basic purpose of inclusive education approach is to improve the quality of life through coordination between children with and without special needs.

1. The programme of inclusive education depends upon variables the one such variable is teacher training. The training to teachers helps to promote the understanding of educational environments.

2. The complete inclusion is related to inclusion of teachers in order to undertake responsibilities for education of children with special needs.

3. Challenges before inclusive education concepts are insufficient financial grants, deficiency of contents, no sufficient open education system and such other problems be resolved.

4. The teachers should be motivated, in order to become dynamic, positive, innovative and adoptable. He must show the positive attitude towards his students and all other factors related to teaching learning process.

5. The inclusive education provides socio economic status to the learners. This also leads to the eradication of poverty.

6. Inclusive education is important in social aspects and academic aspects of the society.

7. It is the need of the day to make inclusive education a mission for the purpose of educational and technological development of the society. The programme should be devised in manner to obtain success to the concept of inclusive education.

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MATERIAL MANAGEMENT ON CONSTRUCTION PROJECT

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Abstract:

Construction materials constitute a major cost component in any construction project. The total cost of installed materials may be 50% or more of the total cost. The efficient procurement and handling of material represent a key role in the successful completion of the work. Poor planning and control of materials, lack of materials when needed, poor identification of materials, re-handling and inadequate storage cause losses in labor productivity and overall delays that can indirectly increase total project costs. Materials represent a major expense in construction, so minimizing procurement or purchase costs presents important opportunities for reducing costs. Construction projects can accomplish utilizing management processes. This paper is written to describe the methodology to make an efficient material management process so as to minimize the total cost of project and to avoid delays. Nowadays; successful management of construction materials has to be based on thorough and updated information, and processed utilizing well-designed construction materials management software. Materials management is an important element in project planning and control. Poor material management can also result in large and unavoidable costs during construction. If materials are purchased early, capital may be tied up and interest charges incurred on the excess inventory of materials therefore inventory control is to be done to maintain proper lead time for material procurement.

Introduction

"Material management the process to provide the right materials at right time having right quantity, right quality & at the right place so as to maintain desired level of production at minimum cost." This is the process that coordinates planning, assessing the requirement, sourcing, purchasing transporting, storing and controlling of materials, minimizes the wastage and optimizing the profitability by reducing cost of material. Building material account for 60 to70 % of direct cost of a project or a facility, the remaining 30 to 40 % being the labour cost.

Materials are critical in the operation in every sector since unavailability can stop production. In addition unviability of materials when needed can affect productivity, cause delays and possible suspension of activities until the required material is available. Unavaibility of materials is not only aspect that can cause problems. Exessive quantities of material could also create serious problems. Storage of materials can increase cost of production and total costs of production and total cost of any project. Material management has been an issue of concern in construction industry.40% of time lost on site can be attributed to bad management, lack of materials when needed, poor identification of materials and inadequate storage Material management is not concern during the monitoring stage in which construction is taking place. Decisions about material procurement may also be required during initial planning and scheduling. These processes include planning, organizing, executing, monitoring and controlling. During any construction projects the three inter related factors of time, money, quality need to be controlled and managed. Successful completion of project requires all resources to be effectively managed. Material management is considered as a means to achieve better productivity, which should be translated into cost reduction.

Literature Review:

Importance of Materials for construction projects

- The control of materials is a very important and vital subject for every company and should be handled effectively for the successful completion of a project.

- Materials are critical in the operations in every project since unavailability of materials can stop production. In addition, unavailability of materials when needed can affect productivity, cause delays.

- Excessive quantities of materials could also create serious problems to managers. Storage of materials can increase the costs of production and the total cost of any project.

- Provisions should be taken to handle and store the materials adequately when they are received. Special attention should be given to the flow of materials once they are procured from suppliers.

Goal of Material Management for a construction project

- To reduce duplicated order

- To keep quality control by maintaining the flow of material

- To reduce storage of material on site to reduce material surplus

- To maintain better relations with suppliers

Components of Material Management

The function of materials management is discussed below:

1. **Planning**

   This is the most essential function of material management the most commonly used basis for planning things out for the project is the BOQ prepared by the client. Companies may have two major levels in planning- micro and macro level. Time, cost, material and labour are the four major types of planning undertaken on sites. The planning should be revised as frequently as possible in order to monitor whether work is progressing as planned. Updating of bar chart with respect to material planning is required.

2. **Purchasing**

   In selection of vendor for the project, purchasing is forming the success or failure of project. Purchasing function is central to material management this includes material indent, enquiry to venders, vendor comparison, vendor selection and negotiations, purchase order and vendor evaluation. The basic objective of purchasing is to ensure continuity of supply of raw material, subcontracted items and at the same time to reduce the cost of project.

3. **Receiving**

   Well design store system and procedure ensure timely information for decision making. This system can be divided into receipts from outside suppliers and receipts from internal division. System of receipt starts even before the material reaches the site. The three documents that should be dispatched are copy of purchase order, supplier's advice document and the consignment note. This enables the Stores manager to organize and plan for clearances of materials. For receipt from internal divisions, usually transfer notes and return to stores documents are used.

4. **Stacking and Storage**

   Types of physical storage system on site vary according to the space availability and company practices. Industrial guidelines are also taken into consideration for

the stacking and storage of particular materials. Materials are most often classified as per the comfort level of working of the workers. Basic categories followed are civil, electrical, plumbing, finishes, construction chemicals, miscellaneous. The materials are also often stacked as per the specification of the vendor or manufacturer.

Relevant IS Codes (IS: 4082: recommendations on stacking and storage of construction materials at site) specifications are also followed

➢ The materials should not be affected by impurities or atmospheric agencies. Materials like cement should must be stored in covered sheds and stacked on timber raised platforms.

➢ Reinforcing bars should be stacked yards away from moisture to prevent rusting and also away from oil and lubricants.

➢ Bars of different classification, sizes and lengths should be stored separately to facilitate issues.

5. **Issuing Material**

Procedure of issuing is done by firstly issuing to consuming department and secondly issuing to outside suppliers for processing or conversion. Generally issuing of any construction material on site directly is not allowed. Materials are issued according to progress of project

➢ Issues to consuming departments

➢ Issues to outside suppliers for processing or conversion.

➢ Issuing on site does not happen in the case of all construction materials. In the case of sand or aggregate, the materials are

➢ consumed as and when required corresponding

6. **Inventory Control**

Inventory generally refers to materials in stock. Thus an effective control on inventory is must for smooth and efficient progress of execution. Inventory control is a planned approach of determining 1) When should an order be placed? 2) How much should be ordered? The most widely used method is ABC analysis i.e. always better control technique which is based on annual consumption and annual value of the items.

Objectives of inventory control

➢ To ensure adequate supply of material

➢ To maintain timely record of inventories of all items and to maintain the stock within the desired limit

➢ To provide a reserve stock for variation in lead times of delivery of material

➢ Efficient purchasing, storing, consumption and accounting of materials are an important objective.

Conclusion

➢ There should be a centralized material management team co-ordination between the site and the organization.

➢ The construction practices required the help of simple short-term planning or by using simple bar charts there should be continuous updating of bar chart.

➢ Inventory stock level should be properly maintained.

➢ The efficient procurement and handling of material represent a key role in the successful completion of the work.

➢ Materials management involves an integrated coordination of such materials-related functions as take-off, vendor evaluation, purchasing, expediting, shipping, receiving, warehousing and distribution.

➢ Standard models are to be used, data submittals from the vendor should be kept minimum.

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STUDY OF THE POST GRADUATE MANAGEMENT SYLLABUS ACROSS THE METROPOLITAN CITIES

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Abstract:

Traditionally most Indians aspire their wards to become a doctor or an engineer. In the 21st century although parental aspirations remain constant, the growth of management graduates is a noticeable trend among Indian youngsters. There are doctors and engineers who cream their education with a management degree. Moreover management growth is more pronounced as unlike Chartered Accountants, Company Secretaries, Pilots, Bank Probationary officers whose numbers are controlled by the regulated results of a central governing body, in management the task is the contrary wherein to secure admission is difficult but to get out or graduate is the easiest.

Methodology: Collate and compare the subjects in the syllabus.

The scope of the study includes only the four semesters.

However this study is limited to the Post Graduate management studies.

The assumption is that the syllabus is actually followed by the facilitators. The implications logically resulting to a possible relook by Ministry of Human Resources Development from the notable findings, if any, in order to ameliorate the existing poor quality of Indian management graduates.

Semester Analysis

Semester 1

Semester 1			
Mumbai	Delhi	Calcutta	Madras
Perspective Management Financial Accounting	Organizational Behaviour Quantitative Methods	Management Principles,Process Organisation Behaviour and	Management Principles Quantitative Analysis and

Managerial Economics	Managerial Economics	Management of Change	Research Methodology in Business
Operations Management	Financial Accounting	Managerial Economics – I (Micro)	Organizational Behavior
Organizational Behaviour	Marketing Management	Managerial Economics – II (Macro)	Management Accounting
Business Mathematics	Human Resource Management	Statistical Methods	Legal Systems in Business
Information Technology for Management	Business Communication	Accounting for Managers	Managerial Economics
Communication Skills	Information Technology Management	Ecology, Ethics and Business	Entrepreneurship Development
Marketing Management		Fundamental of Computers	
Electives 1, 2: (need to opt 2 electives)			
Selling & Negotiation Skills			
High Performance Leadership			
Indian Ethos in Management			
Corporate Social Responsibility projects			

As the name suggests, first semester students are to have a first impression of what management or management education is about. They are ambitious and are concerned about the rate of investment as they have to shell comparatively exhorbitant fees than most post graduate courses.

Syllabus of Delhi and Mumbai- which have a subject of each of the major specializations in the common first year- calls for an adjustment from very focused students who have a blinkered view of management education and show aptitude to

study subjects pertinent to their choice of specialization. Moreover it is only in these two universities that the subject of Communication is found- an elective fundamental to vernacular medium students.

Organizational Behaviour and Managerial Economics are the only subjects which retain the same nomenclature across the four metropolitan universities. It may be of interest to note that only in Calcutta University students have two complete papers of Economics in the same semester. Perhaps a reason might be the strong intellectual label as also the Economics Nobel Prize consequence which is not shared with commercial Mumbai's accounts subject, capital Delhi's law subject or manufacturing Madras' operations subject; the point being that no other university gives comparably strong weightage to a single subject. Also it is this University alone which includes the subject on Ethics in the first year.

Management and commerce undergraduates find Semester 1 syllabus a cakewalk as the purpose of Semester 1 is to build a common platform for students of hitherto varied specializations. Statistics (presented as Quants in Delhi and Madras) may seem to be an exception to Commerce background undergraduates.

Semester 2

Semester 2			
Mumbai	Delhi	Calcutta	Madras
Legal and Tax Aspects of Business Cost & Management Accounting Economic Environment of Business Operations Research Human Resources Management Research Methodology and Fundamentals of	Organization Effectiveness and Change Management Science Economic Environment of Business Financial Management Management Accounting Production and	Business Environment Business Policy and Strategic Management Financial Management Marketing Management Production Management & Operations Research Techniques	Production and Materials Management Applied Operations Research Financial Management Marketing Management Human Resource Management Business Policy and Strategic

MR Management Information Systems Financial Management Marketing Applications and Practices Electives 1, 2: (need to opt 2 electives) Decision Science Managerial Process Skills Analysis of Financial Statements Foreign Languages (German, French, Japanese)	Operations Management Marketing Research Management of Information System	Human Resource Management Research Methodology & Econometrics MIS and Computers Applications	Management Computer Languages for Management

Students in semester two size their expectations from their colleges, faculty, subjects, intermittent seniors. Such influences play a decisive role in the choice of the specialization.

In this last common effective platform for management students, it is in Delhi and Calcutta University where the subject of Law does not factor in the first year. Financial Management is the only subject which retains the same nomenclature across the four metropolitan universities. It may be of interest to note that only in Madras University students are not introduced to Research Methodology, an important subject given the fact that immediately after the First year end students are to prepare an internship report.

Calcutta's predilection for Economics is reiterated from the unique course offering of Econometrics.

Mumbai University consistently has more subjects than other Universities and among its optional electives provides a choice of Foreign LanguagesThe predominance of business in the Western part of India may have a correlation with more than one subject offering of Finance (Accounts) in Mumbai and Delhi Universities.

Semester 3

Semester 3			
Mumbai	Delhi	Calcutta	Madras
International Business Strategic Management Summer Internship Report	Business Ethics & Corporate Social Responsibility Strategic Analysis Legal Environment of Business		Management Information Systems International Marketing Retail Marketing Market Research and Consumer Behaviour Sales and Distribution Marketing Services Marketing Advertising Total Quality Management Project Management Supply Chain Management Training and Development Human Resource Development Industrial and Labour Training

			Security Analysis and Portfolio Management International Financial Management Corporate Finance Risk and Insurance Management Merchant Banking and Financial Services

Except Calcutta and Delhi University, this is the only semester in which the specialization subjects are taught. Even though the time duration is only one-fourth of the total management course, it is of great importance as it defines the immediate careers of the students.

Semester 3-Marketing specialization			
Mumbai	Delhi	Calcutta	Madras
Marketing Strategy Integrated Market Communications Consumer Buying Behaviour - Market Research Applications Sales Management & Sales Promotion - Distribution & Supply Chain Management Product & Brand Management -	Consumer Behaviour Advertising Management Competitive Marketing Business Marketing Sales Force Management Service Marketing Sales Promotion Management Brand Management Internet Marketing	Consumer Behaviour Advertising Management & Sales Promotion International Marketing Sectoral Marketing Management Strategic Marketing & Services Marketing Industrial Marketing	

Marketing Finance Electives 1, 2, 3: (need to opt 3 electives) International Marketing Retail Management B2B Marketing & CRM Rural Marketing Marketing of Non-profit Organizations Quantitative Models in Marketing Marketing Audit	Retailing Management Marketing Channel Analytical Marketing Advanced Research Techniques in Marketing		

Marketing- The common subjects are Consumer Behavior, Sales Promotion and Advertising. In Marketing, contrary to the convention of 100 marks weightage to a subject- two different subjects of equal weightage of 50 marks each are fit as one complete subject. India whose masses reside in the villages may do well by the introduction of Rural Marketing, at present only an elective at Mumbai University.

Semester 3-Finance specialization			
Mumbai	Delhi	Calcutta	Madras
Advanced Financial Management Corporate Law Financial Markets and Institutions International Finance Mergers, Acquisitions & Corporate	Quantitative Analysis of Financial Decisions Security Analysis and Investment Management Portfolio Management International Financial	Accounting for Management Indian Financial System Financial Economics Cost Management Tax Management Project Management & Control	

Restructuring Electives 1, 2, 3 : (need to opt 3 electives) Portfolio Management and Security Analysis Strategic Cost Management Fiscal Policy and Corporate Tax Planning Banking & Insurance Derivatives & Risk Management Wealth Management Quantitative Models in Finance Corporate Valuation Marketing Finance Fixed Income	Management Management of Financial Services Management Control System Corporate Taxation Financial Derivatives Project Planning, Analysis and Management Risk Management Fixed Income Securities Corporate Governance Financial Reporting		

Finance- The common subject is Tax. Calcutta's predilection for Economics is reiterated from the unique course offering of Financial Economics. The syllabus debunks the myth of many students who assume that Finance specialization requires good knowledge of Accounts.

Semester 3-HR specialization			
Mumbai	Delhi	Calcutta	Madras
Organizational Theories and Structure Designs	Management of Industrial Relations Human Resource	Managing Interpersonal & Group Process	

Training & Development Introduction to Industrial Relation & Labour Welfare Competency and Performance Management Human Resource Planning and Human Resource Audit Electives 1, 2, 3 : (need to opt 3 electives) Labour Legislation Compensation & Benefits Organization Development Quantitative Techniques in HR Building a learning organization Stress Management	Planning and Development Manpower Development for Technological Change Cross Cultural and Global Management Performance Management Training and Development Managing Interpersonal and Group Processes Managing Diversity Counselling Skills for Managers Human Resource Development: Strategies and Systems Leadership, Power & Politics Negotiation, Persuasion and Social Influence Skills Personal Power & Leadership through Asian Values Compensation Management	Human Resource Management Labour Economics Management of Industrial Relations Cross & Global Human Resource Management Human Resource Accounting & Compensation Management	

HR- The common subject is Industrial Relations. Calcutta's predilection for Economics is reiterated from the unique course offering of Labour Economics. Delhi's capital location perhaps has influenced Delhi University's course subject of Leadership through Asian values and Managing Diversity.

Semester 3-Operations specialization			
Mumbai	Delhi	Calcutta	Madras
Operations Planning & Control Logistics and Supply Chain Management Materials Management Technology Management Including Manufacturing Strategy Business Process Re-engineering and Benchmarking Electives 1, 2, 3 : (need to opt 3 electives) Quantitative Methods in Operations World class manufacturing practices Advanced Supply Chain Management	Advanced Operations Management Operations Strategy Total Quality Management Operations Research Environment and Safety Management Modelling in Supply Chain Management Decision Models and Optimization Quantitative Analysis of Risk and Uncertainty Production Planning and Control Supply Chain Management Technology, Innovation and New Product Management	Quantitative Techniques and Control – I Application Software Development Advanced Mathematics, Network Analysis & Project Management Reliability, Sequencing & Replacement Model Principles of Operating Systems and Data Structure & Algorithms E-commerce Programming Languages & Development of Internet Applications	

Materials handling & Transportation New product development & Concurrent engineering Industrial engineering applications & Management			

Semester 3-IT specialization			
Mumbai	Delhi	Calcutta	Madras
Software Engineering Technology Platforms Enterprise Applications Networking and Communications Database Management Systems Electives 1, 2, 3 : (need to opt 3 electives) Managing Technology Business IT Governance & complications	Managing E-Business Business Process Re-Engineering System Analysis and Design Strategic Management of Information Technology Database Management Systems Knowledge Management Managing IT-Enabled Services Network Operations,	Quantitative Techniques and Control – I Application Software Development Advanced Mathematics, Network Analysis & Project Management Reliability, Sequencing & Replacement Model Principles of Operating Systems and Data Structure & Algorithms E-commerce Programming	

E-Commerce IT Quality Management Information Security & Audit Software Architecture	Management & Security Business Intelligence	Languages & Development of Internet Applications	

Operations and IT- Quants is the common subject in Operations and E-commerce in IT. However Operations and IT are separate specializations only in Delhi and Mumbai Universities.

Semester 4

Semester 4			
Mumbai	Delhi	Calcutta	Madras
Management Control System Business Ethics and Corporate Governance Entrepreneurship Management Services Management Environment Management Productivity Techniques OR Total Quality Management OR Project Management Specialization Project	Project Study Strategic Management International Business Environment	Project Work Project and General Viva MARKETING MANAGEMENT Sales Management & Retail Management Market research & Assessment Market Forecasting Techniques Advertising Management – (II) & Sales Promotion –(II) OPERATIONS MANAGEMENT	Project Work

		AND SYSTEMS ANALYSIS Production and Operations Management Principles Programming Languages & Computer Networking Principles Quantitative Techniques and Control – II Structured Query Languages & Software Engineering FINANCIAL MANAGEMENT Financial Management Investment Management International Finance Portfolio Management HUMAN RESOURCE MANAGEMENT Human Resource Development	

		Human Resource	
		Counselling &	
		Discipline	
		Legal Framework	
		Governing Human	
		Relations	
		Industrial	
		Psychology	

A cursory glance at the collation of subjects of different universities immediately reveals the longer list of subjects for Calcutta University, hitherto the uncontested case for Mumbai University. A second relook however would verify that this is due to the limitation of compilation of subject names. Delhi University proposes a choice of five electives from the list of thirteen electives for second year which have been listed for third semester alone. It may be of interest to note that students in Calcutta and Delhi specialize for one year and not for six months- a fatal decision which determines the career path of management graduates.

Project Work is the only subject which retains the same nomenclature across the four metropolitan universities. It may be of singular interest to note that Madras University has only this subject offering for the fourth semester. This aspect which is a fact on paper for Madras University is in practical terms a fact for Mumbai University and an assumption to exist even in the other two universities. This raises the fundamental question of whether MBA course is only a whitewash to the regulatory bodies which insist on a two year duration for post graduate courses.

Appendix

Number of subjects			
Mumbai	Delhi	Calcutta	Madras
1			
11	8	8	7
2			
11	8	8	7

3			
3+8	3+5	2+6	3+4
4			
7	3+5	2+6	1

Mumbai	Delhi	Calcutta	Madras
MBA Nomenclature			
MMS	MBA	MBM	MBA
Pass Marks			
50%	40%-45%	30%-40%	
Failure reattempts			
No limits	4	2	
Minimum Attendance			
	65%	65%	
Course marks			
4000 marks	3200 marks	3200 marks	

A STUDY OF "MAHILA E-HAAT" PORTAL FOR ENCOURAGING WOMEN ENTREPRENEURS

Prof. Isha Bhate

Abstract

In India the development of women entrepreneur is very low. Women's are excel in designing and producing cloths , jewelry, home décor, many hand crafts but they don't have that kind of market availability. They sell their product in local market or at tourist place at high rate.

As a part of 'Digital India' and 'Stand Up India' , the Minister of Women and Child Development, launched "Mahila e-Haat" portal specifically for Indian women's entrepreneur. It is an initiative for Indian women entrepreneurs more than 18 years across the country, where they can display their products.

This paper focuses on study of Mahila e-haat portal, benefits, financial growth and issues by existing users, awareness about portal among women entrepreneurs in PUNE. How it helps women entrepreneurs from Pradhikaran area. to promote product on portal.

Keyword - women entrepreneur, e- portal, financial growth

Introduction

As a part of "Digital India" and "Make in India", Ministry of Women and Child Development and Rashtriya Mahila Kosh take joint initiative to launched "Mahila E-haat". This was launched on 7th March 2016 by Hon'ble Cabinet Minister Smt. Maneka Sanjay Gandhi. "Mahila E-Haat" provides unique online platform for Indian women entrepreneurs more than 18 years. The main intention of this portal is empowerment of women entrepreneurs by mobilizing and providing better path of development. It has global reach and currently it is free of charge.

On this portal Indian women entrepreneurs not only can showcase products made/manufactured/sold by them but also they can showcase creative services being provided by them e.g. tailoring, mehendi drawing, beauty parlor etc. Even women self help groups looking for marketing their legal products/services can also participate after indemnifying Rashtriya Mahila Kosh scheme from any or all acts of transaction.

The product, along with photograph, cost, product description including available quantity, colors and details of producer or service provider will be displayed on the e-Haat enabling direct contact between buyers and sellers/service providers More than 10000 Self Help Groups (SHGs) and 1.25 Lakh women beneficiaries would be benefited from the day of launch of the site itself.

Literature Review

India has great culture of arts and handicrafts. Every region in India has a particular craft as its specialty – Some of the examples are as follows in table 1.1

State	Famous Arts & Handicraft
Andhra Pradesh	bidriware, brassware, doll making,....
Arunachal Pradesh	cloth and baskets, makes its own utensils
Crafts of Assam	Handloom weaving by Cotton, Muga, Paat (Silk) and Endi
Crafts of Bihar	Madhubani Paintings, Bangle Making, Stone Work
Crafts of Chhattisgarh	Bamboo work, Woodcarving, Fork Art Paintings and folk Jewelry
Crafts of Goa	pottery, shell work, furniture, brass work, bamboo work, papier mache
Gujarat, Madhya Pradesh	textile

Table1.1 State with Famous arts & handicraft

There are many talented individuals around an India who are creative and experts at making some of the interesting and beautiful works of art and craft apart from traditional one. Online retail wider the scope by providing opportunity to showcase their art and earn a living using them. There are lots of sites or platforms available as mentioned in

Website	Purpose
Dastkar Andhra	To sustain handloom weaving as a viable rural livelihood option. It works directly with the weavers as well as their cooperatives in Andhra Pradesh.
The India Craft House	The platform has a wide range of products from every corner of the country. The products are sourced directly from the artisans or NGOs working with artisans.

3. Okhai	Okhai produces handcrafted apparel created by artisans from across India. Its mission is to encourage women from less privileged backgrounds to acquire new skills.
4. Coppre	Coppre is a Pune-based social venture working with artisans to promote heritage crafts. Coppre engages with craftspeople to promote heritage crafts with its design and marketing interventions.
5. KashmirBox	Kashmir Box is a platform that promotes the traditional heritage of Kashmir. It is a marketplace for local artisans, craftsmen, producers, and creative entrepreneurs to showcase their products to the world. It intends to create micro entrepreneurs out of these artisans by increasing their visibility and wages.
6. eMithilaHaat	eMithilaHaat is a 'Not-Just-For-Profit' organisation set up with the sole aim of helping artisans of Mithilanchal get a marketplace to feature and sell their artwork. Mithila painting, popularly known as Madhubani painting, used to be a glorious art form.

Table1.2 famous Indian online web portal

Objectives of studies

1) To study online web portal provided by government to empower Indian women entrepreneur.

2) To study awareness about government initiative of "Mahila Ehaat " among women entrepreneurs as well as customers from Pradhikaran area.

3) To know promotional activities by Mahila Ehaat.

Hypothesis

Mahila Ehaat i.e. VASHWIK BAZAR is very good initiative by government which provide online global reach for Indian women entrepreneurs but they are lacking in promotional activities.

Research Methodology

Primary and secondary data is collected and is based on Descriptive Research & explanatory research. Research work is divided into three different parts to satisfy the stated objective.

1) Studied Mahila E-haat online web portal to collect secondary data like mission, vision, product category, process for registration, visitors count, vendors count. Studied success stories of vendors.

2) Studied Six Indian web portals specially design to showcase traditional work by Indian citizens. Compared with Mahila E-Haat to know how it is different from other web portal.

3) Conducted Questionnaire to collect primary data from women entrepreneur as well as customers in pradhikaran to know awareness about this initiative of government..

Data analysis

Secondary data collected from site

Facts and figures

- The portal has been set up with an investment of under Rs.10 lakh from the Rashtriya Mahila Kosh (RMK) an autonomous body under the Union Women and Child Development Ministry for the socio-economic empowerment of women.

- Since its inception, women entrepreneurs/ SHGs/ NGOs from 24 states are exhibiting over 2,000 products/ services across 18 categories. The business is impacting 3.50lakh beneficiaries directly and indirectly and over 26,000 SHGs.

- Women Entrepreneurs/ SHGs/ NGOs belongs from various states like Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Nagaland, New Delhi, Odisha, Punjab, Rajasthan, Tamilnadu, Uttar Pradesh, Uttarakhand, West Bengal,

- All the sellers are required to show the Mahila e-Haat logo on their products along with their own brand logos as both can be used at the same time.

Three stages of empowerment

- The empowerment of women would take place in three stages in which Mahila E-Haat is the first stage.

- In the second stage, it is planned to integrate it with e-commerce portals to provide a larger platform for selling and buying.

- In the final stage it will culminate into Women's Entrepreneurs Council which will help to expand this initiative further and give it an institutional shape.
- It helps to showcase a wide array of products

Product and Services

Product Category	Available Varity
Bags	Cane, canvas, mobile pouch, potly, purse, sling bag made by cloth, cotton, denim, fabric, paper, resham, wool, rexine, sponge, jute, leather
Basket	Bamboo basket, fiber , plastic, water hyacinth
Boxes	Handmade paper based, textile, velvet, jewelry, water hyacinth
Carpets rugs/ Foot mats	Carpet, Coconut Husk, Cotton, Door Mat, Fiber, Floor Mat, Foot Mat, Jute, Rubber, Woven
Clothing	Children –Cotton, Lehenga, Suit, Synthetic, Woolen Men- Jackets, Muffler, Shawl, Kurta Pajama Women – Kurtas, Mekhla Set , Wrap Round, Others, Salwars, Sarees, Stoles, Shawls, Dupattas, Suit
Decorative & Gift Item	Agarbati Stand, Artificial Flowers, Artificial Plant, Shoka Stambh, Bamboo, Bell, Clay, Cloud Hanging, Copper, Decorative Item, Decorative Lamps, Dhokra, Diya, Door Hanging, Embroidery, Key Holders, Floral, Flower Pot, Flower Tree, Flower Vase, Iron, Jhula, Keychain, Kumkum Barani, Leather, Metal, Multicolored Garland, Paddy Grain, Paintings, Paper Machie, Photo Frame, Plastic, Polyresin, Raja Rani Dolls, Religious Photos, Sea Shell, Shell & Gum, Sindur Dani, Stone, Table Décor, Terracotta, Thread, Tribal Art Painting, Wall Décor, Wall Hanging, Wooden Jars, Wool.
Educational Aids	Charts, Chemistry Kit, Diy Kit, Electricity, Electromagnetic Principle, Electronics, Electroplating, Experiment Kit, Geometric Shapes, Glass, Levitating Pencil, Manometer, Metal, Newton Cradle, Plastic, Pulleys, Pythagoras Theorem, Robot Kit, Solor Energy,

	Steam Boat, Stethoscope, Tangram Puzzle, Vr Box Kit, Wooden
Fashion Accessories/ Jewelry	Earrings, Necklace, Accessories- Hair clip, belt, Bracelet, Pendants & Set
File Folders	Cardboard, Cloth, Cotton, Jute, Wool, Laminated Cardboard
Grocery and staples/ organic	Nuts, Others, Pappad, Pickles, Pulses, Spices
Home décor	Bamboo, Book Shelf, Candle Stand, Ceiling Light, Decorative Lamp, Dinner Cloth, Door Cloth, Jhula, Leather, Paintings, Paper Lamp Shades, Stool, Table Lamp, Wind Chime
Industrial product	Base Plate For Fabrication, Bulbs, Copper, Copper Wire, Fabricating Support Device, Guest For Fabrication, Od-Id Flange For Clamping, Vessel, Water Chilling Skid
Linen/ Cushion covers	Bed Covers, Bed Sheet/ Pillow Covers, Children's Bedding, Cushion Covers, Napkin, Other, Table Cloth
Miscellaneous	Agarbatti, Album Photos, Apron, Arti Diya, Ayurvedic Product, Bamboo Products, Body Scrubbers, Bottle shelf, Brass Bell, Brass tortoise, Broom, Buttons, Candle, Cane, Chappal, Cleaner, Cotton Wicks, Cover, Diary, Donna Pattal, Embroidered, Fancy Chalni, Fancy Dias, Flowers, Fridge Magnet s, Gift Pouches, Gloves, Gomutra, Greeting Cards, Jutti, Knives, Kumkum Vessel, Laptop Stand, Liquid Dish Wash Magnetic Book Mark, Mala, Marble Dust, Multipurpose Organizer, Musical Mouth Piece, Napkin Holder, Pans, Paper Weight, Parandey, Pen Stand, Pencil Pouch, Phenyl, Pill Box, Pooja Utensils, Remote Holder, Sandles, Sanitary Napkins, Solar Plated Beads, Spoon Holder, Spoons, Tava, Thread, Toothbrush Holder, Tray, Wallet, Washing Powder
Natural Product	Air freshener, Bio fertilizer, Coconut Oil, Face pack, Gum Powder, Hair Oil, Juice, Kajal, Kesh Kalp, Natural

	Green Tea, Natural Leaf Mehndi, Natural Sweetner, Seed Oil, Shampoo, Soap, Tea
Pottery	Bowls, trays, kettles, Mugs, Others.
Services	Agarbatti Making, Architect, Art Classes, Painting Classes,Art work, Bags Making, Beauty Parlour, Cake, Chocolate Making, Cinnamon Rolls Bouquet, Eggless Apple Pie, Choco, Donuts, Decoration, Greeting Card Making, Health Checkup, Kadai Work, Kniting of Kroshia, socks, sweater, Making of Laddu, Modak, Papad, Making of brooms, Making of Packing Box, Mehndi, Salad Making and Cutting, Making of Potli, Clutch, Bag, Stitching of frocks, Kurta, Petikot, Shirts& Salwar Suits, Sweets, Tailoring, Kurti, Nighty, Petticoat, Sari, Blouse, Skirt, Tax Consultant, Training of Web Designing
Toys	Soft Toys

Table 1.3 – categories of product

How this portal is different from other websites

- Seller can register their products/ services on the portal without paying any listing fee as of now.

- Buyers can directly contact with seller for negotiation or for customization of product.

- They have tie up with Indian post so participants/ vendors can deliver product by post on time.

- They have tie up with State bank of India for payment process so buyers can pay directly to seller through NEFT, RTGS, IMPS, net banking, Bank draft or cheque.

- Even customer can use BHIM app for mobile banking.

- Customer can browse the product by category as well as by price range.

- RMK verified the quality of product.

- Vendors required to sell product with logo of mahilae-haat.

Success Stories

1) The women of Nedumaram village in Sivaganga district are known for creating magic with their fingers weaving colourful art pieces with palm leaves. Their hard work and artistic skill receives appreciation only from those who get to see or buy their works. And their major buyers, to name a few, include the Khadi Gramodyog Bhavan, the South Indian Producers Association, hotels from nearby Kanadukathan and Karaikudi or Banglaore and Chennai and those who see their products at an occasional crafts mela.

2) Ms. Gurpreet Kaur Chairperson of NGO "Trimat Taakat Welfare Foundation Trust, Patiala, Punjab" working for upliftment of rural women in the form of enhancing their skills. They are specifically working in hand embroideries like Fulkari. Because of limited selling skills, this four year old NGO never reach to national market. Because of mahila ehaat know they are selling products on national level. They not only getting appreciation at national level but also learned how to customized product, about market trend etc.

3) When women realize they are onto something that is financially beneficial, they will not only learn about how to boost the sales but also collectively contribute to preserving traditional occupations. The Small Industries Product Promotion Organisation, a joint venture of National Small Industries Corporation and Tamil Nadu Small Industries Development Corporation, that from time to time promotes micro, small, medium, village and rural industries and entrepreneurs in fields like handicrafts, floriculture, essential oils, cosmetic, aromatic industries, food and food processing industries through periodic training programmes, seminars, workshops and exhibitions could perhaps allow this huge amount of education to go into business growth with Mahila e-Haat.

Analysis of primary data from Nigdi pradhikaran Area

Questionnaire was conducted to collect primary data from women entrepreneur and visitors from Nigdi pradhikaran Area, to know awareness about mahila ehaat

- Sample size of entrepreneur form Nigdi pradhikaran area- 10
- It include service providers like stitching dress, beauty parlor, stitching cloths for childrens, selling products like hand bag, pouches, sling bag, handmade accessories, woolen cloths, imitation jewelry.

Response of Entrepreneur

Traits	Yes	NO
Demand of product outside local areas	2	8
Looking for online platform	7	3
Need of training	9	1
Want to register	8	2

Table 1.4 – Response of entrepreneurs
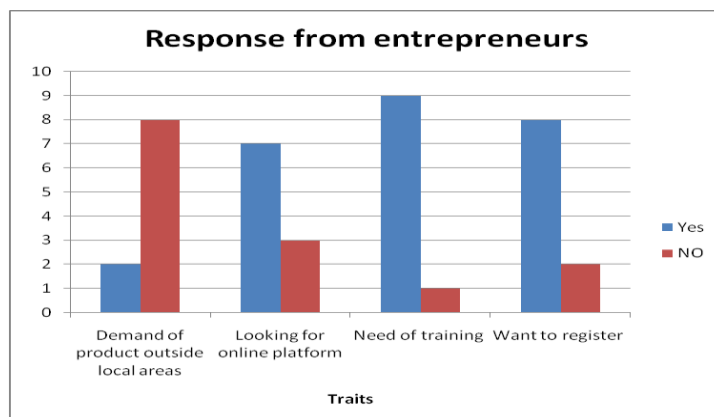
Figure 1.1 –Response from entreprenuers

- Sample size of Customers form Nigdi pradhikaran area- 50

    It include men, women habituated for online marketing

Traits	Yes	NO
Ordered product online	48	2
Aware about mahila ehaat	1	49
Would you like to visit it after knowing facts	48	2
Whether price is high.	26	24
Whether delivery time is too long	34	16

Table 1.5 – Response from customers
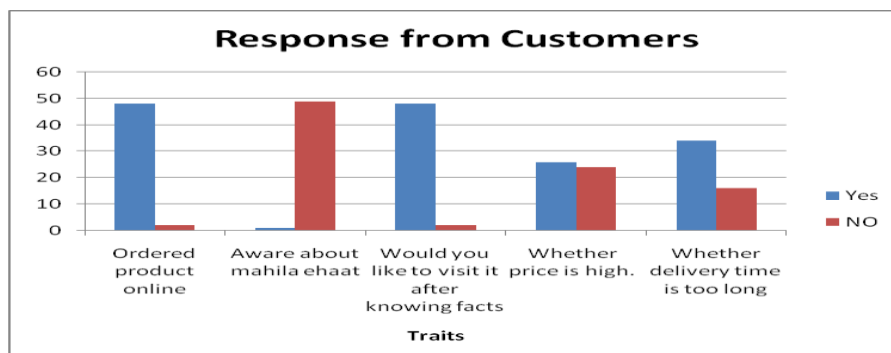
Figure 1.2 Response from customers

Suggestion:

1) Rashtriya Mahila Kosh and Women and Child Development needs to increase promotional activities.

2) For some category price is not declared instead of displaying message like"price on enquiry" they supposed to declared clear price

3) For some product price is too high compare to other platforms.

4) Need to share more success stories with benefits vendors achieved after registering on website.

5) Delivery time is too large compare to other e-commerce sites. Currently they have tie up with Indian post. They need to work on logistic for faster delivery.

Conclusion:

Mahila Ehaat is a very good initiative by government for empowerment of Indian women which not only widen the scope of market but also help them to update with current market update.

To launch web portal is not sufficient but WCD & RMK need to promotes micro, small, medium, village and rural industries and entrepreneurs in fields like handicrafts, floriculture, essential oils, cosmetic, aromatic industries, food and food processing industries through periodic training programs, seminars, workshops and exhibitions could perhaps allow this huge amount of education to go into business growth with Mahila e-Haat.

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A COMPARATIVE STUDY OF ORGANIC FARMING V/S CHEMICAL FARMING

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Abstract:

Present research paper contains the comparative study of Organic farming v/s Chemical farming. Agriculture is helpful for human beings, animals & for the income purpose also. Before decade ago, most of the peoples income is depend on agriculture. Agriculture is the art or science of production of crops & livestock's on farm.

Organic farming is helpful for farmers because of least production cost. Farmer can do agriculture by organic method this helps to improve good quality food. Chemical farming impact on environment. It includes chemicals like nitrogen & waste water of factories or industries also. The nitrogen contain food is dangerous for human being as well as animals also.

For rapid industrialization sector development agriculture provides the basic ingredients to mankind & providing raw material. Chemical farming requires large amounts of oil to produce transport & apply fertilizers & pesticides. In chemical farming, the nitrogen fertilizer is the single biggest energy cost. So many farmers can do organic farming. It is concluded that organic farming is more beneficial and eco-friendly than chemical farming.

Key wards: Organic Farming, Chemical Farming.

Introduction

Agriculture is used to sustain or maintain & improve human life by the way of cultivation & breeding of animals, plants & fungi for food, medicines, fiber& other products. The key development in the rise of human civilization is agriculture. The

study of agriculture means study of agriculture science. Thousands of years ago, the history & development of agriculture dates back & has been driven & defined by different climates, cultures & technologies. Industrial agriculture is based on large scale monoculture farming has become the dominant agricultural method.

The methods of multiplying microbial cultivation are gardening, breeding of animals, plants & fungi, fungi culture, the process of producing food, medicine & other products by the cultivation of mushrooms & other fungi horticulture, the cultivation of plants till age, the cultivation of soil, animal husbandry and the cultivation of livestock microbiological culture.

Most of the countries that are small or big have an economy which is dependent on agriculture. Agriculture is important for the purpose of employment generation, contribution to national income.

Concept of agriculture has grown as well. Agriculture was solely associated with the production of basic crops in past decades. Forestry, bee keeping, fruit cultivation, poultry & dairy farming is including in modern agriculture. Webster's Dictionary says'' Agriculture is the art or science of production of crops & livestock's on farm.

At the start of humanity, there is quite possibility that a number of people who don't know what agriculture is & even its advantages.

The Advantages of Agriculture are as Follows:

1. Food for human beings: - The food which can be consumed by human being that provides by agriculture. It includes vegetables, fruits & meat.

2. Food for animals: - Food grown through agriculture like say fodder, silage & more which feed to animals.

3. Sources of livelihood: - Agriculture helps people for their income & most of the people engage their whole lives on it. It includes farmers, agronomists, transporters & many others.

4. Source of income: - Agriculture helps people to earn living directly or indirectly.

5. Raw material: - It provides raw materials to manufacturing like sisal, cotton, bamboo, etc.

6. Food security: -To improve food security the agriculture is practised in a country.

7. Trading commodity: - In financial market, the products used for trading commodities like wheat, corn or tea, etc.

8. International trade: - For interchanged between the countries international trade dependent on agricultural products.

9. Foreign exchange: - Agriculture helps to earn foreign currency through exporting agricultural products.

10. National revenue: - In developing countries like India, most of the governments earn most of their income from agriculture.

11. Employment opportunities: - In many countries, employer leading through agricultural sector.

12. Economic development: - Because of agriculture, the economic growth & development was experienced by most of countries & regions.

The share of agriculture for employment opportunities was 48.9% of the workforce. For more than 58% of the population of the country agriculture is the main source of livelihood. As per economic survey, in 2015-16, the share of agriculture sector was 17.4% in Gross Domestic Product (GDP).

For rapid industrialization sector development agriculture provides the basic ingredients to mankind & providing raw material. This sector is backbone & crucial in our Indian economy. Researchers know that there is no doubt besides manufacturing sector, agriculture sector provides great employment opportunities for rural people/youth on large scale for their livelihood & it also provides an entrepreneurship.

There is package of activities to maximize farm returns for enhancing food & livelihood security for improvement in quality of life of farmers especially for small & marginal farmers.

In the global market, an Indian farmer needs to be very innovative and competitive. It is the task of government, policy makers, educators, researchers, & extension workers to ensure they have the tools, technologies & new farming systems that enable them to increase the productivity.

Objectives of Research:

1. To know the problems in organic farming and chemical farming.

2. To give suggestions.

Scope of Organic Farming and Chemical Farming

Farming is traditional & a well-known occupation from the ancient time, the organic farming system is being followed & is not new. This method primarily aimed at cultivating the land & raising crops in such a way, as to keep the soil alive & in good

health by use of organic waste like crop, animal & farm wastes, aquatic wastes etc. & other biological material like bio fertilizers with beneficial microbes to release nutrients to crops for increased sustainable production in an eco-friendly manner.

The people who under take farming occupation have understood that the fertilizers used for growing crops are unfavorable to yield healthy food, for best source of crop growth. The usage of water or aqua waste, from the other organic waste is best for consideration. Organic farming plays an important aspect of providing the food that is required to be the stable input for the body.

Chemical farming is related to genetically altering the plant to produce in greater numbers. It involves the use of mechanical ploughing, chemical fertilizers, plant growth regulators or pesticides to allow greater production. Chemical farming gained farming during the Industrial Revolution, when human labour was replaced by machines. There is use of chemical pesticides, fertilizers and genetic altering to produce in greater numbers.

Organic Farming: - Organic farming is a technique of farming which is being used from a long time and it continues to be developed by various organic agriculture organizations today.it uses fertilizers of organic origin such as compost manure, green manure and bone meal and also techniques such as crop rotation and companion planting.

Farmers: - A person whose primary function involves livestock or agriculture or both. A farmer looks after the nourishment of the crops he/she raises and sells them to the whole sellers/purchasers.

Chemical Farming: - It is also known as intensive farming. This process involves growing crops using low crop rotation ratio, high use of labour and extensive use of chemical pesticides and fertilizers.

Significance

There are medium & long term effects of agricultural interventions on the agro ecosystem which are considered by organic agriculture. Organic farming takes a proactive approach as opposed to treating problems after they emerge, soil building practices such as crop rotations, inter-cropping, symbiotic associations, cover crops, organic fertilizers & minimum till age are central to organic practices. These encourage soil fauna & flora, improving soil formation & structure & creating more stable systems.

Use of Non-renewable energy can be reduced by the use of organic farming. It requires high quantities of fossil fuel to be produced. It contributes to mitigating the greenhouse effect & global warming through its ability to sequester carbon in the soil. Many management practices used by organic agriculture (e.g. minimum tilling, returning crop residues to the soil, the use of cover crops & rotations, & the greater integration of nitrogen- fixing legumes), increase the return of carbon to the soil, raising productivity &favoring carbon storage.

Organic farming is more important than chemical farming. Chemical farming requires large amounts of oil to produce transport & apply fertilizers & pesticides. In chemical farming, the nitrogen fertilizer is the single biggest energy cost. So many farmers can do organic farming.

Because of good food quality the many farmers give or prefer organic farming which is done at reasonable cost.

Advantages of Organic Farming

For reducing the production cost farmers need not to buy chemicals & fertilizers. For long term farmers save energy & protect the environment by doing organic farming.

1. For high yields & good quality crops organic manures produce optimal condition in the soil.
2. They supply the entire nutrient required by the plant (NPK, secondary & micronutrients)
3. They improve plant growth & physiological activities of plants.
4. They improve the soil physical properties such as granulation and good tilt, good giving good aeration easy rot penetration and improved water holding capacity.
5. Soil chemical properties like supply & retentions of soil nutrient & promote favourable chemical reaction improved by organic farming.
6. They reduce the need for purchased inputs.
7. Most of the organic manures are wastes of by product which accumulated load to pollution.
8. Organic fertilizers are considered as complete plant food.
9. Organically grown crop are believed to provide more healthy and nationally superior food for man and animals that those grown with commercial fertilizers.
10. Organically grown plants are more resistant to disease and insect and hence only a few chemical sprays or other protective treatment are required.
11. There is an increasing consumer are willing to pay more for organic foods.

How Chemical Farming is Harmful:

➢ Impact on environment. Pesticides can contaminate get soil, water, turf, & other vegetation. In addition to killing insects or weeds, pesticides can be toxic to a host of other organisms including birds, fish, beneficial insects, and non-target plants.

➢ Pesticides secrete into soils and groundwater which can end up in drinking water & pesticide spray can drift and pollute the air. The effects of pesticides on human health depend on the toxicity of the chemical and the length and magnitude of exposure. Toxic residue in food may contribute to a child's exposure.

Research Methodology

Research method: Primary data is collected through questionnaire and Secondary data through books and websites.

Research type: comparative

Collection of data: through structured questionnaire

Analysis of data: The data collected are transformed into symbols that may be tabulated or counted

Sample size: 15 farmers from Pune, Nasik, Karad, Solapur

Findings

1) As per the data collected from farmers it can be said that 13% are interested in growing wheat, 33% are interested in growing rice, 20% in growing sugarcane and 33% in growing other crops like jowar and bajra
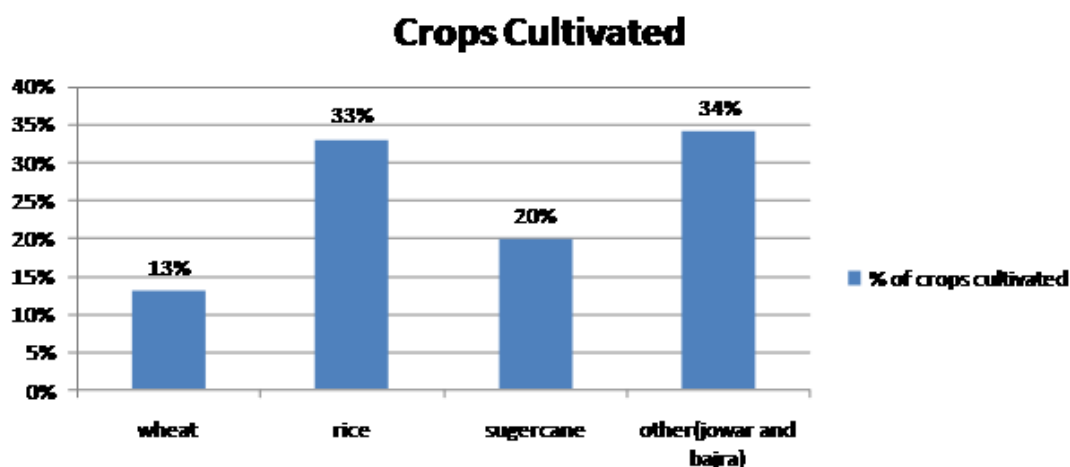
2) Today around 46% of farmers say that both local and hybrid seeds are good where as 40% farmers says only hybrid seeds are good and 14% think local seeds are the best.

3) There are 46% of farmers whose income is 200000 and above , same is the % of farmers whose income ranges between 50000 to 100000 and 8% farmers have their income between 100000 to 150000.80% of farmers think that there will be an increase in their income if they use chemical fertilizers.

4) Nearly 74% of farmers prefer organic fertilizer over chemical fertilizer and remaining 26% prefer chemical fertilizer.
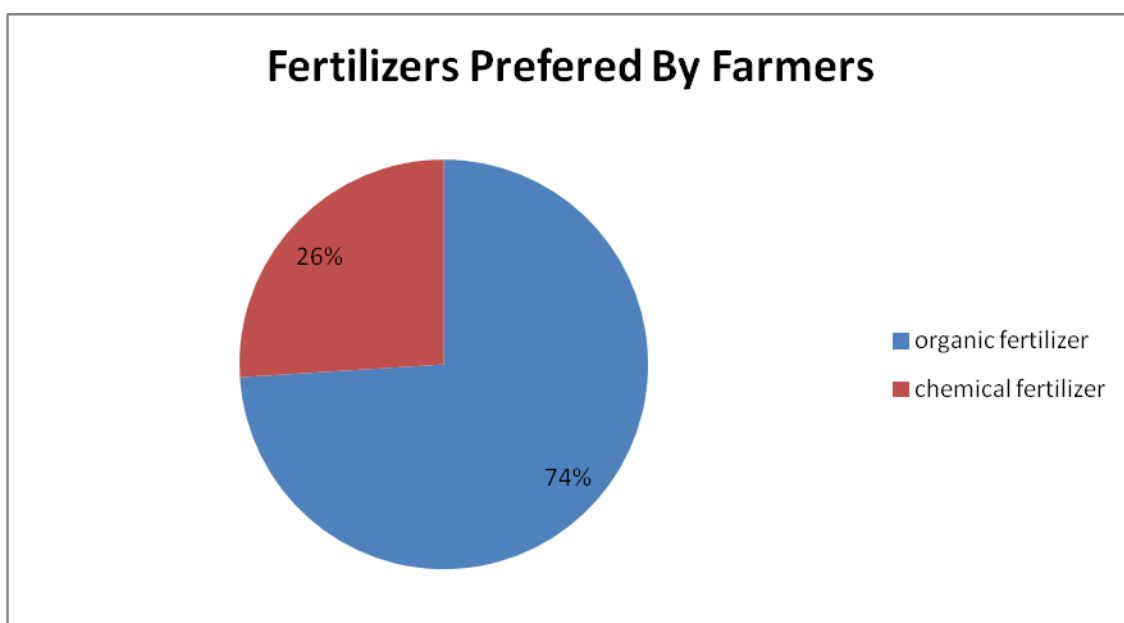
5) Some organic fertilizers used by the farmers are compost, manure, composite fertilizer, urea, cow dung and chemical fertilizers are ammonium phosphate(DAP), suphala fertilizer, potash(potassium salts in the form of nitrates, sulfates and chlorides are the forms of potash used in the fertilizer) .

6) There are 26% of farmers who have 3 growing cycles per year followed by 33% who have 2 growing cycles and 40% have a single growing cycle in a year.

7) Today around 74% of farmers think that chemical farming is more profitable and only 26% think that organic farming is more profitable.

Which Is More Profitable?

26%

74%

- chemical farming
- organic farming
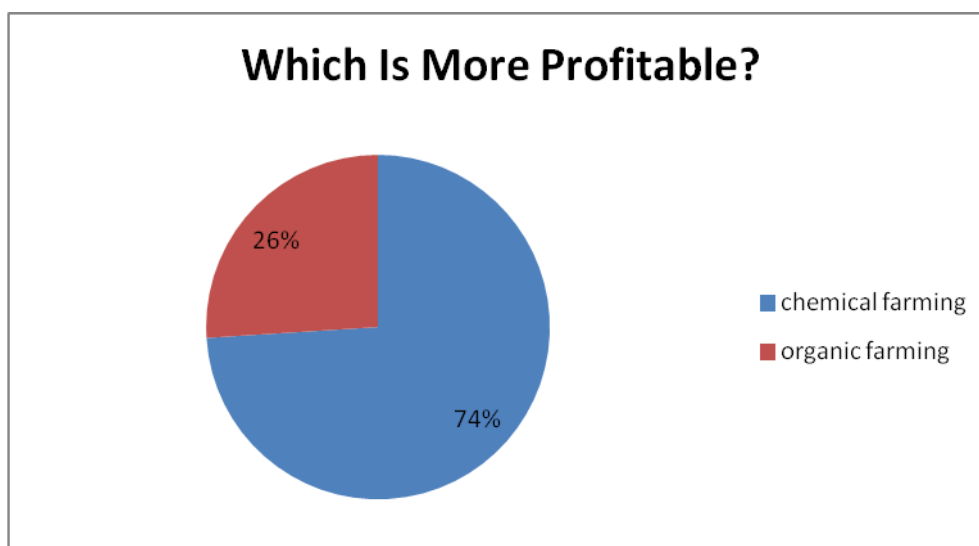
8) 67% of farmers think that there is a difference in production due to change in farming system and 33% think that there will be no change.

9) Today around 33% of farmers sell less than half of their product and 46% sell about half of their product and the remaining 21% farmers nearly sell everything or they sell the most of it.

10) 93% of customers prefer organic products and only 7% go for the chemical products.

11) 80% of farmers think that use of chemical fertilizer affects the fertility of the farm and 20% think that it doesn't affect the farm.

12) There are around 93% of farmers who prefer to use organic fertilizer in their farms and only 7% prefer to use chemical fertilizer

13) 46% of farmers think that they get a reasonable price for the farm products and 54% think that they don't get a reasonable price.

14) There are only 20% of farmers who get subsidy for doing organic farming and 80% farmers doesn't get it.

15) 27% of farmers think that organic method of farming is more costly and 73% think that chemical farming is more costly.

Sugessions:

1) If government want to promote organic farming then the government should think about the marketing of organic produce.

2) Government should spread awareness about the scheme.

3) Training the farmers to produce the own fertilizers so that there cost can be cut & waste management question will also be solved.

4) Availability of market for organic good & export facility, so they can get good value for their supply.

5) Marketing farmer as well as consumer aware so that organic goods can be sold.

6) It helps to farmer that, we should purchase local agriculture products, particularly fruits, vegetables, and crops.

7) More subsidy and research funding should be provided for organic and eco-friendly agriculture.

8) Today the farmers are focused on more production so they prefer use of chemical fertilizer in their farms but it leads to harmful effects like infertility of soil , the land is not fit for cultivation after few years due to use of chemicals on it

9)   When organic fertilizer are used then after a production cycle the next cycle can be started immediately which cannot be done with the use of chemical fertilizer

10) When organic fertilizer are used the land remains in a cultivable condition for a long period of time.

11) Today the problem is not only about the finance or availability of land the problem is about the lack of information about the seeds, fertilizers, and different types of (suitable) irrigation systems for different types of crops.

12) The farmers must also know the right time of harvesting of crops.

13) They must be made aware about the market conditions so that they can keep a balance between profit and need of the customers.

Conclusion:

Farmers can reduce their production costs because they do not need to buy expensive chemical and fertilizers. In the long term organic farms save energy and protect the environment. More animals and plants live in the same place in natural way. Due to organic farming the soil remains fertile for longer period of time compared to use of harmful chemicals on the soil. It helps to reduce the amount of waste generated from the farms as all the organic waste can be converted into compost.

It also helps to reduce the cost required per cycle of cultivation of crops. Use of chemicals helps to increase the amount of production/cultivation and to reduce the time taken for it but as a cost it leads to permanent loss of fertility of soil and then the land remains untouched for years.

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A STUDY OF INTERNATIONAL STUDENTS ON INDIAN FOOD IN PUNE

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Abstract

This analysis examines the experience of international students on Indian food as they study in Pune. The findings indicate that most international students have new experience in regards to food here in India. The aim of this project is therefore to take note of the food experiences faced by International Students, how the Indians can help the International students to get to know the Indian food in detail, the International students to share their respective countries food through events life food festivals arranged by colleges and it's awareness for the upcoming International Students in future.

Key words

International students, food, university, college.

Significance of the study

This research explored the experiences of international students in order to describe the food experience of international students in Pune. This study will help other international students in other Indian cities to appreciate the experiences their counterparts face in Pune. It will also create awareness of the needs of international students.

Scope of the study

This study will help the researchers to understand foreign student's new experiences they are facing in regards to Indian food, their preferences, and their needs expected from India.

Objectives

The research will explore the following objectives:

1) To know the food experiences of international students in Pune.

2) To give suggestions on how international students can cope and can be made to feel at home.

Research Methodology

Primary data

A structured questionnaire consisting of 5 questions was used to collect data. It was a combination of open-ended and closed ended questions.

Sample size

Twenty participants were selected as international students, who studies in undergraduate and graduate programs in Pune.

Secondary data

Literature from prior studies was studied i.e. books, internet and journals.

Limitations of the study

Although the research has reached its aims, there were some unavoidable limitations.

Time limit and sample size - this research was conducted only on a small size of population who are in Pune due to the time limit.

Introduction

In recent years, there has been an influx of international students coming for higher education in India. To begin with, international students are extremely important to the higher education of any country for both academic prestige and financial advantage. Firstly, international students make an important investment in the economy and international relations through their tuition fees and living expenses. Secondly, they constitute an increasingly important source of ethno-cultural diversity. They help the faculty and students to develop their cultural sensitivity and skills in working with people from different social and cultural backgrounds.

However, many international students face challenges as they get higher education outside their home countries. They face problems such as different food, different living conditions, financial challenges as well as difficulty in finding balance between studies and social life. They have to fit themselves to class timetables, teaching and learning styles, language and communication problems, culture, and personal barriers. An international student may encounter a number of challenges ranging from the transitional of everyday situations to cultural adaptation. And if the institution is going

to enrol international students, these issues should be considered and taken into account.

Definitions

For the purpose of this paper, some of the key term used in this study will be defined:

1) **Students** are defined as people who admitted and attend an educational institution. In India, a student has to have a roll number.

2) **International Students** are defined as individuals who currently study in India but are not citizens of India, with a valid study Visa.

3) **Indian institutions/universities** are defined as institutions and universities that have Indian majority in their student population. This means that an institution is predominantly Indian if it has over 50% Indian students.

Literature review

For most international students entering India can be overwhelming. Many studies have explored the challenges and hurdles experienced by international students. These experiences include Indian spicy, chilly food, language barriers, cultural shock, financial hardships, accommodation and loneliness.

These students have legal residence outside the country that they intend to study in and or propose to be in the host country solely for educational purposes on a temporary student visa.

In a study conducted among international students studying in Australia, Russell et al. found that 41% of the international students experience substantial levels of stress which could be from home sickness, cultural shock, or perceived discrimination. Yi et al. conducted a study in a major university in Texas on the utilization of counselling services by international students. Students further supports the data collected by indicating that many international students learn mainly on family and friends rather than utilizing counselling services.

Another experience noted by Altbach and Knight that international students face is in the academic setting. Many students find language to be a great hindrance to smooth adjustment in the classroom. They expressed that they have difficulty in understanding their instructors and classmates as well as solving everyday problems such as taking correct busses, grocery shopping or asking for assistance. These studies show that international students lack support in their academic learning.

Furthermore, racism and stereotypes still exists for international students. Although there are many benefits that international students can contribute to a nation, many prejudice and discrimination by Indian students. Socio-cultural challenges also exist. International students are faced with the reality of needing to find a place to live, finding banks to use, and how to deal with the society in which they live in.

Findings

The purpose of this study is to explore the experiences of international students in India, with the focus on students in Pune.

Classification of Respondents based on country
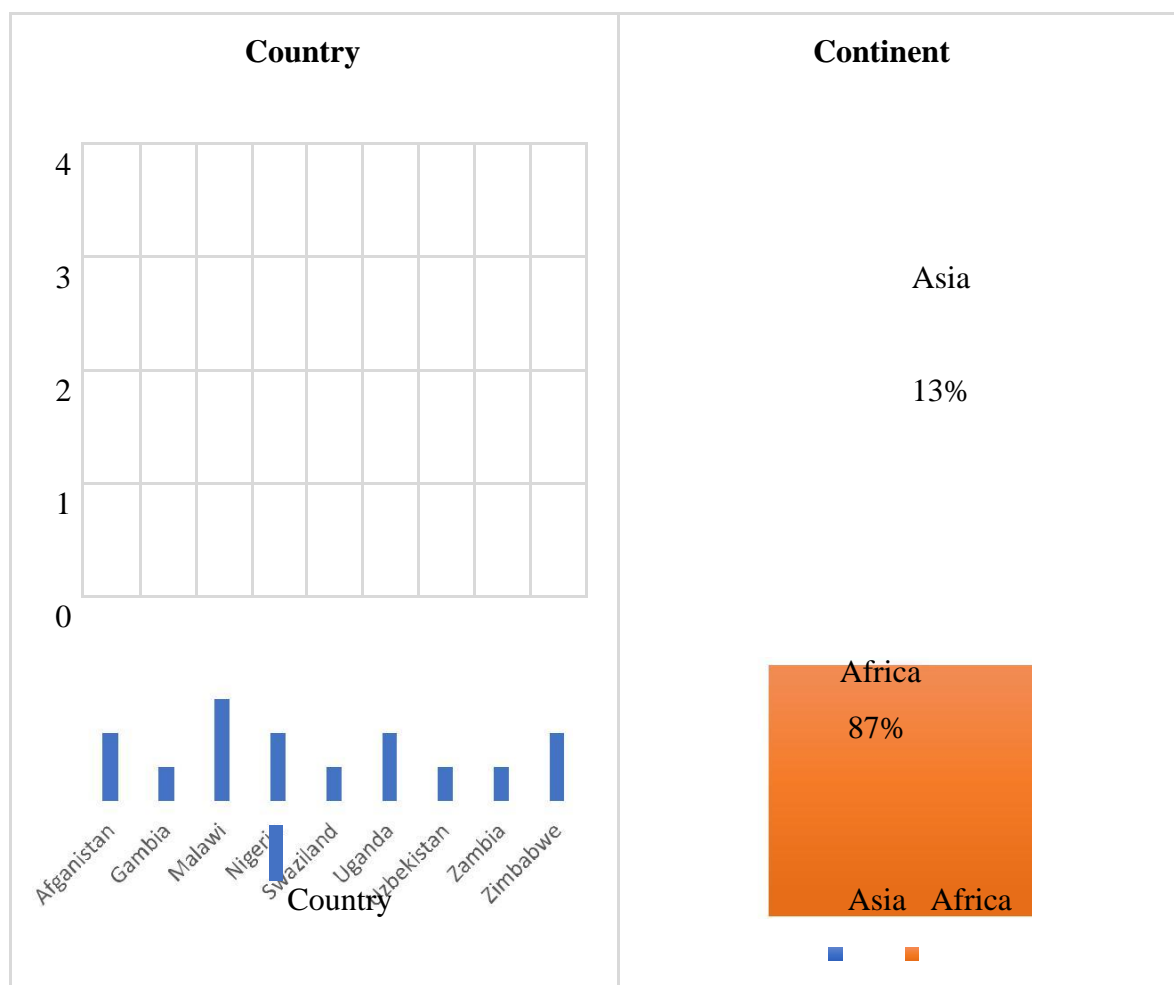
20% respondents are from Malawi,13% each from Nigeria, Zimbabwe, Uganda, and Afghanistan while 7% each from Swaziland, Zambia, Gambia and Uzbekistan. It has been noted that most respondents are from Africa (86.6%) and only (13.4%) are from Asia. Other continents such as America, Europe and Australia were not represented.

Classification of Respondents based on Indian food.
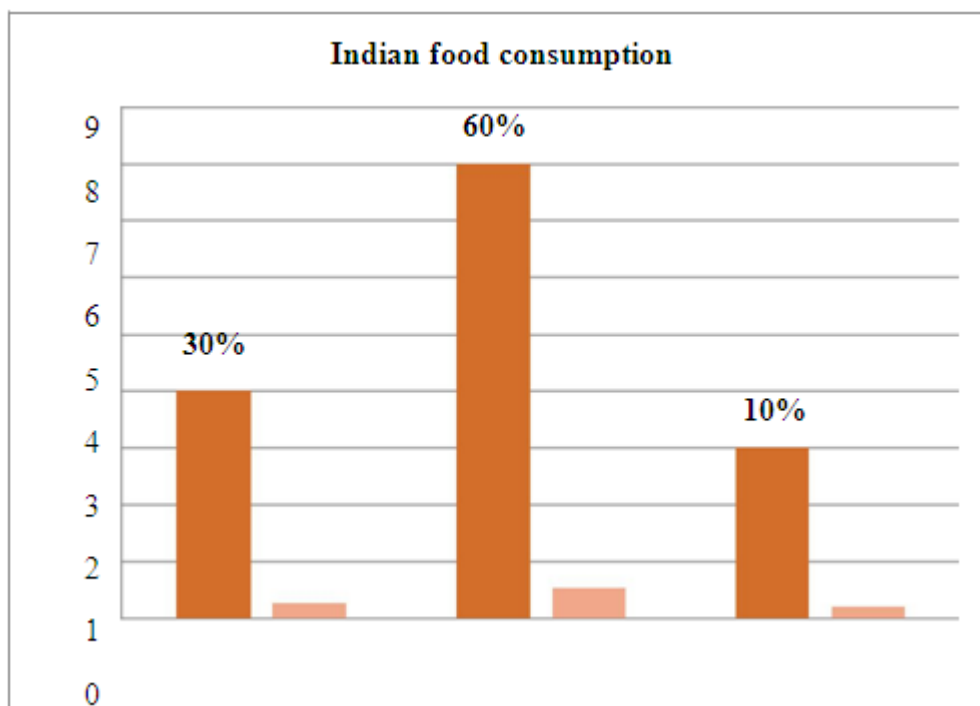
30% of the students have adapted to taking Indian food although they do acknowledge that it is spicy. 10% of the students have no problem with the Indian food at all. 60% of the respondents are not taking Indian food because they either don't enjoy the taste of Indian food or they prefer to prepare their own food like:

1) Food prepared from corn flour but here we use Suji flour (In Malawi it's called Nsima).

2) Rice but prepared differently (Not Biryan type)

3) Boiled irish potatoes or banana with soup

4) Fish, Chicken, Goat meat, eggs served with plain rice without spicy and chilly.

5) 70% of the international students says that it's difficult to get used to Indian foods and 30% of them are getting familiarised with Indian food.

6) Students in the hostel have no choice but to get used to Indian Spicy food but those who stay in the flats with friends, they prepare food according to their choice as per their home countries.

7) Most of the international students do not like Indian food because of its spicy and chilly flavour.

Suggestions

- Accommodation and food of any choice apart from Indian foods for international students should be provided in hostels.

- Foreign students should also be offered the basics of Indian Language in order to remove the communication barriers.

- Colleges should start food festivals where Indian and International foods can be showcased to have a feel of both kinds of foods.

Conclusion

Studying abroad is not without its challenges, and there is evidence that international students experience a range of adjustment issues that can impact their study and overall experience. The findings of this study will challenge institutions of higher education and the society at large to find ways that will facilitate the integration of international students into Indian universities, colleges and the society at large

This study has helped develop a lot of our soft skills. These skills that we developed are creativity, communication, persistence, critical judgement and organizational skills. Having and honing these skills, are key to developing the foundation for a successful career.

The researcher would like to thank our guider; Professor Manjusha Kulkarni, as well as the rest of PES' Modern College of Arts, Science & Commerce staff members for giving me this opportunity to conduct this study.

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ROLE OF GOVERNMENT TO PROTECT WOMEN EMPOWERMENT

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Abstract:

Empowered women living with dignity and contributing as equal partners in development in an environment free from violence and discrimination had been the vision of the government and to realize it by Promoting social and economic empowerment of women through cross-cutting policies and programmes, mainstreaming gender concerns, creating awareness about their rights and facilitating institutional and legislative support for enabling them realize their human rights and develop to their full potential.

Women who were the most dormant segment of India population have now become active participants in all walks of life. Till now, they were only unit of the family organization. Now, women are becoming not only a significant unit of the society but also influencing the course of social change in society. Women are an important element of our Society. The modern society has started recognizing the individual identity of women. She is believed to have her aspiration, abilities and qualities as a man does have and it is also agreed that she should have the opportunities to develop her faculties and to express them according to her own choice. Women can help the society in various ways. They can engage in social activities and work for the betterment of the society. The world cannot grow at good pace unless women come forward and take initiative for the development.

Introduction:

For woman empowerment there is need for complete abolition of social practices such as dowry, female infanticide, permanent widowhood, child marriage, domestic violence, social insecurity and many more. There are many people and organizations

working in these domain including the Government, for ameliorating the evils and for improving the social and economic position of women, yet there is a big problem of gender inequality.

Gender inequality in India refers to health, education, economic and political inequalities between men and women in India. Women's health over their lifetimes, their educational attainment, and economic conditions. Gender inequality in India is a multifaceted issue that concerns men and women alike. Some argue that some gender equality measures, place men at a disadvantage. However, when India's population is examined as a whole, women are at a disadvantage in several important ways. In India, discriminatory attitudes towards either sex have existed for generations and affect the lives of both sexes.

The role of government is to promote & protect woman empowerment. Mahatma Gandhi said, "when a woman is educated, two families are educated", but our PM believes not just two families but two generations are educated. Discrimination against women in family and society is the root of all troubles. There are laws for everything but that is not enough. We need speedy justice to create fear in those who commit crime against women. Women are quicker than men to adapt to new technology due to sincerity and inquisitiveness. Economic freedom plays a very important role in empowering women. If India has to increase its GDP, we have to increase the participation of women in our economy and for this reason various schemes are introduced by the Government. This seminar proposes to have a deliberation on the various schemes of the Modi Government targeted towards women in India. In this seminar all the stakeholders will be invited to present their perspectives on the theme to realize the objective of the seminar.

The impact of all these schemes will be analyzed in a proper way in this workshop. It will focus on the present scenario of the beneficiaries.

Position of Women in India:

Women constitute almost 50 per cent of the world's population but India has shown disproportionate sex ratio whereby female's population has been comparatively lower than males. As far as their social status is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life. But gender disabilities and discriminations are

found in India even today. The paradoxical situation has such that she was sometimes concerned as Goddess and at other times merely as slave.[2]

Position of women in India has remained a topic of concern since ancient times. They can be the perfect example of home makers. With their incomparable quality of calmness of their mind, they can easily handle even toughest situation. Indian women are completely devoted to their families. They're preached in the names of Goddess *Saraswati*, Goddess *Durga, Parvati* and Goddess *Kali*. Their condition remains unchanged even during the modern times with only little changes. In India, women were never given any right of liberty and equality. Their condition becomes even worse when they gave birth to girls. Men treated them in a humiliated manner. They were not only permitted not to step outside their house but also abstained from being educated. They were also supposed to eat after their husbands or even sometimes to eat their husband's leftovers.

The worth of a civilization can be judged from the position that it gives to women. Of the several factors that justify the greatness of India's ancient culture, one of the greatest is the honoured place ascribed to women. *Manu*, said long ago, *'where women are honoured there reside the gods'*. According to ancient Hindu scriptures no religious right can be performed with perfection by a man without the participation of his wife. Wife's participation is essential to any religious right.[3] Married men along with their wives are allowed to perform sacred rites on the occasion of various important festivals. Wives are thus befittingly called '*Ardhangani*'. They are given not only important but equal position with men.

At the ancient India, women enjoyed equivalent status and rights like the men. In addition they were properly educated in the early *Vedic* period. These references are available from the works of Grammarians such as *Katyayana* and *Patanjali*. Women also had the freedom to select their husbands. This system was known as '*Swambar*.' In fact during this time, women had superior position than the males. The status of women in India deteriorated during the medieval period with the entrance of the Muslims. Several evil practices such as female infanticide, '*sati*' and '*child marriage*' were practiced during this period. '*Purdah*' was introduced to the society. Women were also forced to practice '*zanana*.' Polygamy was also common during this period. Women also excelled in literature, music and arts. They were also rulers during this period. Some great-women rulers were *Razia Sultana* who was the only women-monarch to rule the throne of Delhi, *Nur Jahan*, Gond queen *Durgavati* who ruled for fifteen years

before she was defeated in a battle by emperor Akbar. In spite of these powerful women, the condition of poor women remained the same.[4]

In the wake of *Raja Ram Mohan Roy's* movement against women's subjugation to men and British influence on Indian culture and civilization the position of women had once again undergone a change. However, it was only under the enlightened leadership of *Mahatma Gandhi* that they re-asserted their equality with men. In response to the call of Gandhi they discarded their veil and came out of the four walls of their houses to fight the battle of freedom shoulder to shoulder with their brothers. The result is that the Indian Constitution today has given to women the equal status with men. There is no discrimination between men and women. All professions are open to both of them with merit as the only criterion of selection.

As a result of their newly gained freedom Indian woman have distinguished themselves in various spheres of life as politicians, orators, lawyers, doctors, administrators and diplomats. They are not only entrusted with work of responsibility but also they perform their duties very honestly and sincerely. There is hardly any sphere of life in which Indian women have not taken part and shown their worth. Women exercise their right to vote, contest for Parliament and Assembly, seek appointment in public office and compete in other spheres of life with men. This shows that women in India enjoy today more liberty and equality than before. They have acquired more liberty to participate in the affairs of the country. They have been given equality with men in shaping their future and sharing responsibilities for themselves, their family and their country.

Even though the constitution guarantees free primary schooling to everyone up to 14 years of age, very few females attend school. Only about 39 percent of women in India actually attend primary schools. There are several reasons why families choose not to educate their daughters. One reason is that parents get nothing in return for educating their daughters. Another reason is that all the females in a household have the responsibility of the housework. So even though education does not financially burden the family, it costs them the time she spends at school when she could be doing chores. In addition, even if a woman is educated, especially in the poorer regions, there is no hope for a job. Most jobs women perform are agricultural or domestic which do not require a formal education. Another reason girls are not educated is because families are required to supply a chaste daughter to the family of her future husband. With over two-thirds of teachers in India being men and students predominately male, putting

daughters in school, where males surround them all day could pose a possible threat to their virginity.[5]

A typical day for a woman in an agricultural position lasts from 4am to 8pm with only an hour break in the middle. Compared to a man's day, which is from 5am to 10am and then from 3pm to 5pm. Most women are overworked with no maternity leave or special breaks for those who are pregnant. Plus women do the majority of the manual labor that uses a lot of energy compared to the men who do mostly machine operating. Even though women work twice as many hours as men, the men say that '*women eat food and do nothing*'. This is mainly because the work the women perform does not require a lot of skill and are smaller tasks.

During the modern times there was a little development in the women status. There were many women reformers in India who worked for the uplift and betterment of their female counterparts. Their education was elevated and English was introduced during this period. Various female writers emerged in the society. In the modern time, women in India were given freedom and right such as freedom of expression and equality as well as the right to be educated. Various prestigious positions at this period were held by women. They're enjoying the '*ladies first*' facility in different fields. However, some problems such as dowry, domestic violence, sex selective abortion, female infanticide are still prevalent. The Government of India has taken all efforts to abolish the difference between men and women. According to the Constitution of India, men and women are equal before law. The government is laying special emphasis on the education of girls. In the recent competitive examinations, women have done better performance than men.

Objectives

1. To provide information about the appropriate support services, government schemes and programs available to the women

2. To create awareness to take benefits of government's various schemes.

3. To promote or protect Women Empowerment.

Schemes of Government

1. Beti Bachao Beti Padhao Scheme

2. One Stop Centre Scheme

3. Women Helpline Scheme

4. Ujjawala Scheme

5. Working Women Hostel

6. Rajiv Gandhi National Crèche Scheme For the Children of Working Mothers

7. Swadhar Greh

8. Support to Training and Employment Programme for Women (STEP)

9. Nari Shakti Purskar

10. Archived Maternity Benefit Programme

11. Mahila E-Haat

Others Schemes-

1. General Grant-in-Aid Scheme in the field of Women and Child Development

2. General Grant-in-aid (GIA) Scheme for Assistance to Voluntary Organisations in the field of Women and Child Development

3. Nutrition Education and Training though Community Food & Nutrition Extension Units(CFNEUS)

4. General Grant-in-Aid Scheme for innovative projects

5. Family Counselling Centre Scheme

6. Rashtriya Bal Kosh (National Childrens Fund)

7. Dhanalakshmi

8. Grant-in-Aid for Research, Publication and Monitoring

9. Gender Budgeting Scheme

Umbrella ICDS

Anganwadi Services Scheme

Pradhan Mantri Matru Vandana Yojana

National Creche Scheme

National Nutrition Mission

Child Protection Scheme

Scheme for Adolescent Girls (SAG)

Kishori Shakti Yojana

Suggestions to Overcome the Problems Faced By Women Entrepreneurs-

Women entrepreneurship has been steadily climbing in recent years, but these new opportunities and growth are not without a unique set of challenges. Women entrepreneurs face many different stumbling blocks, throughout their careers and offered the following suggestions:

• **Finance cells:** A large number of various finance cells may be open to provide easy finance to women entrepreneurs. These special cells should provide finance to

women entrepreneurs at low and concessional rates of interest and on easy repayment facilities. Even these finance cells should manned by women officers. Efforts should be made to provide finance at the local level.

- **Marketing Co-operatives:** Marketing co-operatives should be established to encourage and assist to women entrepreneurs. Government should give preference to women entrepreneurs while purchasing their requirements. These marketing cooperating will help the women entrepreneurs to sell their products on remunerative prices. This will help in eliminating the middlemen.

- **Supply of raw-materials:** The required, scare and imported raw-materials should be made available to women entrepreneurs at priority basis at concessional rate.

- **Changing Attitude:** The educational and awareness programmers should be arranged to change the negative social attitudes towards women. The attitude of elders needs to be changed about the potential of girls and their due role in society.

- **Training facilities:** Training and developments programmers play very essential role for the development of entrepreneurship. Special training schemes should be so designed that women can get full advantages. Mobile training centers, part time training facilities etc. should be offered to attract more and more women to the training centers.

- **Team Building:** Many female entrepreneurs try to handle every aspect of the business alone. It's important that female entrepreneurs surround themselves with team members that have different strengths and expertise that can help run a successful business. Women think they can do it all themselves, and aren't thinking about team building and tapping resources the way that men are. Men in the business world tend to realize that, whereas women are used to multitasking.

- **Build Relationships:** Women often try to build relationships with prospective clients or customers, which can set themselves up for disappointment. women need to build relationships, but shouldn't be scared to be competitive when pitching sales.

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AN ANALYTICAL STUDY OF CUSTOMER SATISFACTION IN QUICK SERVICE RESTAURANT SALAD GRILLS FOODS & BEVERAGES PVT. LTD. IN PUNE

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Abstract

Customer Satisfaction is one the most common & Important aspects any organisation, particularly in fast-food industry.

Due to market competition & availability of business, an organization needs to focus on the degree to which a customer is satisfied with its products & services of the organisation. This research project is based on customer satisfaction at "Salad Grills". Customer satisfaction is an important factor in fast-food industry and there are several common things including quality of products, price of products, service quality, settings of the restaurant, promotion, brand name etc. have significant influence to satisfy customers. The primary research findings shows that majority of the customers are satisfied and highly satisfied with overall customer service at "Salad Grills"

"Salad Grills" must have to focus on the current market trends in fast-food as well as demands and expectations of the customers to increase customer satisfaction.

Key Word

Customer Satisfaction, Customer loyalty, Expectation of customer, Requirements of customer, Quick Service Restaurant.

Significance of the Customer Satisfaction Study

Customer satisfaction plays an important role within business. Not only is it the leading indicator to measure customer loyalty, identify unhappy customers, reduce churn and increase revenue; it is also a key point of differentiation that helps you to attract new customers in competitive business environments.

Scope of Customer Satisfaction Study

This study will help us to understand customers, preference and their needs expected from the business owners. It also assists to know the satisfaction level of the organization. The scope of the study of the customer expectation will dictate the level of service and quality of products that they get. Customer expectation is aligned with the demand level in the market. Customer satisfaction is a positive feeling of a customer toward their experience with your business. A satisfied one-time buyer will not only turn into a loyal customer but will most probably recommend your business to their family and friends and put in a good word of mouth which is essential to the success of any customer-driven business as it's considered a great marketing tool.

Objectives

The research will explore the following objective:

Determining how well company satisfying expectations, requirements & Suggestions of customers.

Need For The Study

Customer satisfaction survey is a systematic process for collecting consumer data, analyzing this data to make it into actionable information, driving the results throughout an organization and implementing satisfaction survey is a management information system that continuously captures the voice of the customer through the assessment of performance from the customers' point of view.

Limitations of the study

1) Time factor was the main limitation for the study as the project was restricted to small period.

2) The research was limited only to the particular restaurant in Pune city so the result can't be generalized to the whole market.

3) The sample taken for research was concerned only for 50 customers rather than millions of customers scattered around the City.

4) Since the project has to be completed within a short period of time the information collected could be biased.

5) Some of the premium segments could not be met due to time lack and by not obtaining prior appointment due to tight schedule of the respondents.

Introduction

Businesses monitor customer satisfaction in order to determine how to increase their customer base, customer loyalty, revenue, profits, market share and survival. Although greater profit is the primary driver, exemplary businesses focus on the customer and his/her experience with the organization. They work to make their customers happy and see customer satisfaction as the key to survival and profit.

Customer satisfaction depends on the product's performance relative to a buyer's expectation, if preference not matches expectations, the customer is dissatisfied. If preference matches expectations, the customer is satisfied. If preference is exceeds expectation, the customer is highly satisfied or delighted outstanding. Satisfied customers make repeat purchases and tell other about their good experiences with the product. The key is to match customer expectations with company performance. Smart company's aim to delight customers by promising only what they can deliver, then delivering more than the promise. Consumers usually face a broad array of products and services that might satisfy a given need. How do they choose among these many marketing makers offers? Consumers make choices based on their perception of the value and satisfaction that various products and services deliver.

Customer Satisfaction Measurement:

A basic and effective base line customer satisfaction survey program should focus on measuring customer perceptions of how will the company delivers on the critical success factors and dimensions of the business as defined by the customers:

For example:

➢ Service Promptness
➢ Courtesy of Staff
➢ Responsiveness
➢ Understanding the customer problem, etc.

Benefits and Challenges

Surveys allow an organization to quickly capture vital information with relatively little expense and effort. A primary advantage of this method is its directness: "the purpose is clear and the responses straightforward." Additionally, the information gathered by surveys can easily be analyzed and used to identify trends over time. The

public views consumer product polls and pollsters in a generally positive manner compared to political and other polls.

A major disadvantage of customer surveys is that the responses may be influenced by the measurement itself through various forms. For example, most surveys are voluntary, and some researchers have found differences between survey respondents and non-respondents. People who respond to surveys answer questions differently than those who do not respond, and late responders answer differently than early responders.

Method of Research :

Survey Method:

A Survey is a complete operation, which requires some technical knowledge Survey methods are mostly personal in character. Surveys are best suited for getting primary data. The research obtains information from the respondents by interviewing them.

Research Instrument

Questionnaire:

A questionnaire is a carefully complied logical sequence of questions directed to a define objective. It is the outline of what information   is required and the framework on which the data is built upon. Questionnaire is commonly used in securing marker information that its preparation deserves utmost skill and care.

Collection of data:

One of the important tools for conduction market research is that availability of necessary and useful data. Data collection is more of an art than a science. The methods of marketing research are in a way the methods of data collection. The sources of information fall under two categories.

Internal sources:

Every company has to keep certain records such as accounts, reports etc. these records provide sample information which an organization usually keeps collection in its working.

External sources:

When internal records are insufficient and required information is not available, the organization will have to depend on external sources of data are.

a) Primary data:

The data collected for a purpose in original and for the first time is known as primary data. The researches collect this data to study a particular problem.

Here the primary data is collected through questionnaire by directly meeting the 50 customers

b) Secondary Data:

The data, which is collected from the published sources i.e., not originally collected of the first time is called secondary data.

Here the secondary data is data collected from the company's brochures, pamphlets, catalogues and the website.

Company Profile:

Salad Grills is the Pune's first & exclusive venture dedicated to serving array of tossed authentic salads with its commitment to a mission of presenting to its customers delicious & wholesome Salads. Salad Grills has a long term vision of popularizing & establishing the "Salad Culture" across India. For anyone who has travelled across the globe, it is easy to realize popularity of salads in western countries, Middle East as well as the rest of the Asian countries. Salad Grills is poised & all set to achieve this by brining to its customer real tossed salads, in their full glory & authenticity.

Salad Grills Started in 2014 in small commercial place in kalyani nagar & now they serving in all over pune.They have now big centralise commercial kitchen operating from kalyani nagar. They are having big team of kitchen & delivery persons.

Produce & Ingredients:

As lettuces and vegetables lay the foundations of our Salads, they have diligently partnered with local farmers and prominent purveyors. Thus, for example, all lettuces, exotic vegetables and herbs like romaine, iceberg, broccoli, celery; Italian Basil, Parsley, etc. are collected by us within 24 hours of harvest. This helps us ensure best possible standards of our tossed salads on all fronts – taste, texture, nutrition as well as aesthetics. For preparing grilled chicken, They strictly use boneless skinless chicken breasts, generally considered as a healthier meat option and are procured from one of the finest poultry in Pune.

Salad Grills Key Principles for Customer satisfaction:

1. Commitment. Consistent success in customer satisfaction does not happen by accident. It is the result of deep commitment and constancy of purpose, guiding long-term decision-making and day-to-day actions. Salad Grills clearly demonstrates this unique commitment. The company is extremely unified and consistent in its commitment to customer satisfaction.

2. Leadership. Salad Grills leads the industry by perfecting and continually innovating a services model that meets and often exceeds the expectations of customers. Consistent leadership has given customers the confidence to expect more out of Salad Grills than of other vendors.

3. Value Consistency. Salad Grills consistently sets the standard for promoting the most positive customer perceptions, not only of pricing, but also of quality and overall value. This is an area where Salad Grills customers have always been extremely unified in their view of Salad Grills value proposition.

4. Assurance. Salad Grills has established a strong sense of trust among its customers, achieved through an understanding of customer expectations and how best to meet those commitments in a timely fashion. Salad Grills earns customer trust through its commitment to customer satisfaction.

5. Adaptability. Many new customers come in with different expectations. Salad Grills adaptable, flexible and responsive approach to customers is at the root of its ability to serve customers, both new and old.

Data Analysis & Interpretation

The following analysis is based on data collected from 50 customers.

 1. The age group of the respondents.
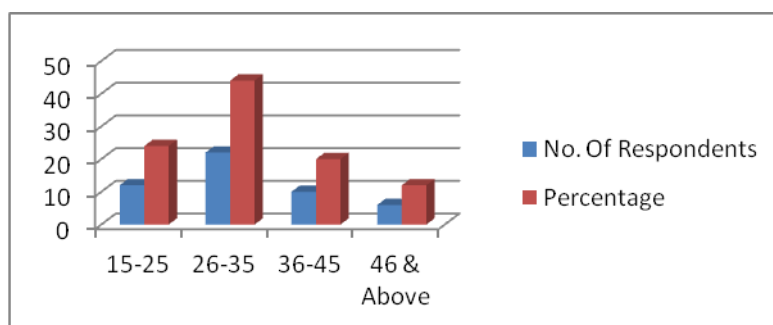
31% respondents are in the age group of 15-25 years.

51% respondents are in the age group of 26-35 years.

14% respondents are in the age group of 36-45 years.

4% respondents are in the age group of 46and above

2. The occupation of respondents.
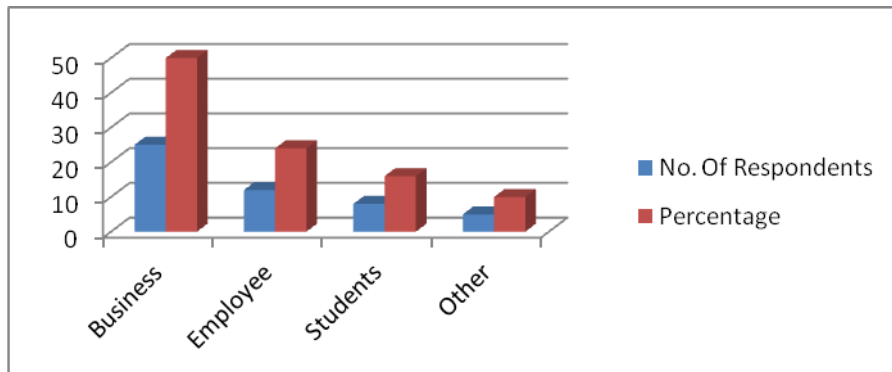
50% respondents are businessmen.

24% respondents are employees.

16% respondents are students.

10% respondents are other.

MODE OF AWARENESS

3. Through which media respondents came to know about Salad Grills.

Type of Media
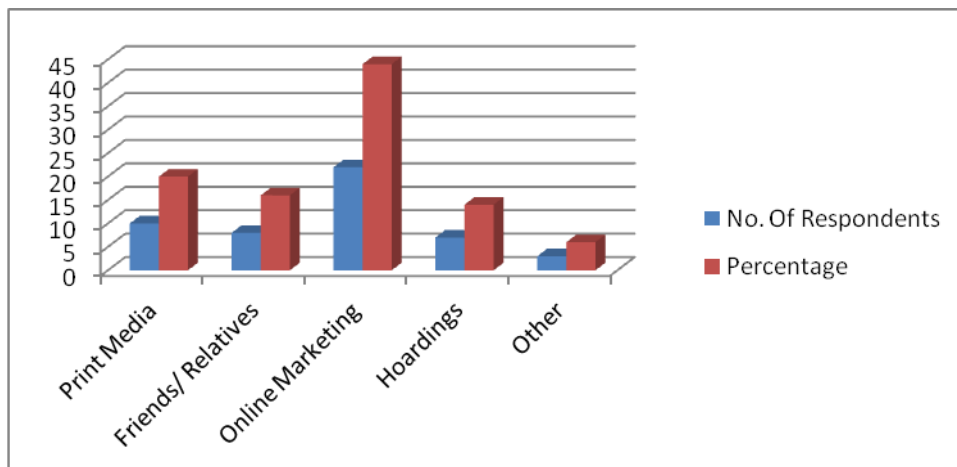
20% respondents came to know through Print media,

16% respondents came to know through friends / relatives,

44% respondents came to know through Online Marketing

 14% respondents came to know through hoardings,

6%respondents came to know through others.

 From this it is clear that most of the respondents came to know about Salad Grills through online marketing.

4. Does the Salad Grills maintain consistency in its Taste & Quality?
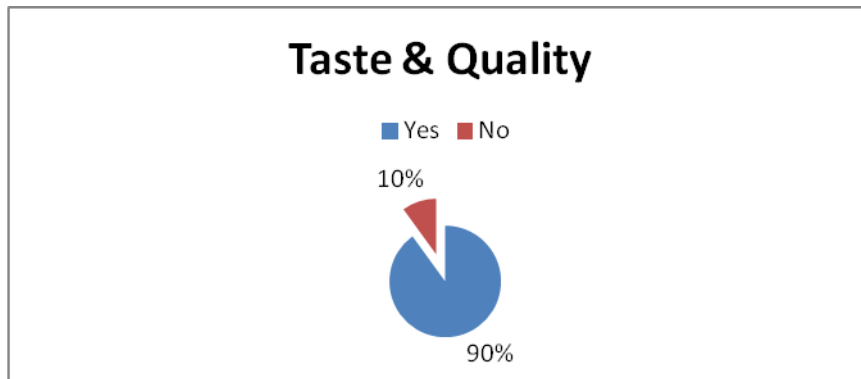
90% respondents are satisfied with the Taste & Quality

10% respondents are not satisfied with the Taste & Quality

From this we can say that Most of customer likes the consistency in Taste & Quality of Salad Grills.

5. Does the Salad Grills maintain consistency in its Quantity ?
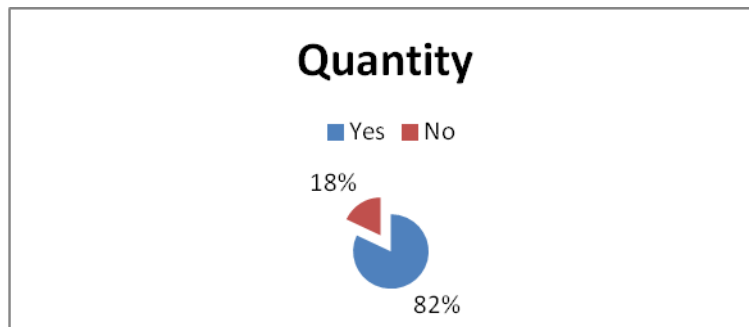
82% respondents are satisfied with the consistency of Quantity

18% respondents are not satisfied with the consistency of Quantity

From this we can say that Most of customer likes the consistency in Quality of Salad Grills.

6.Are you satisfied with the price charge by Salad Grills?
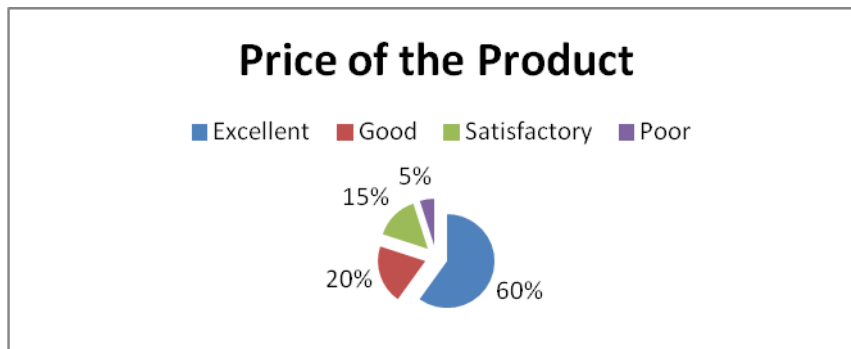
60% respondents rated an excellent.

20% respondents rated as good.

15% respondents rated satisfactory.

5% respondents rated Poor.

From this we can say that Most of customer like the Price offers by Salad Grills.

7. Did you get your order on time?
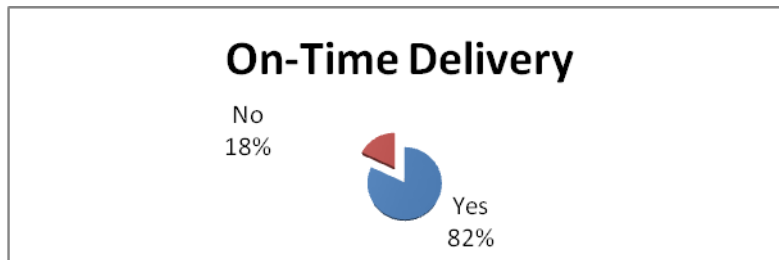
82% respondents get the delivery on time

18% respondents didn't get the delivery on time

From this we can say that Most of customer like delivery service provided by Salad Grills.

8. The features that attract Salad Grills purchase.
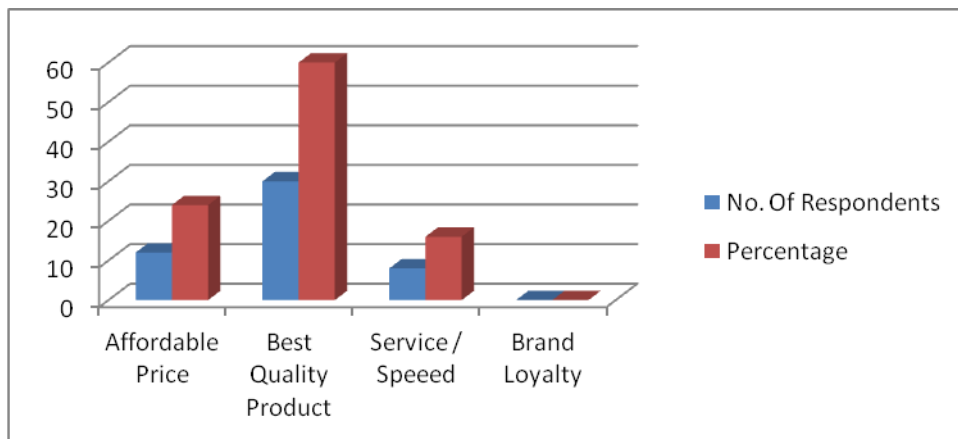
24% respondents are attracted towards Salad Grills most affordable price,

60% respondents are attracted towards Salad Grills best quality Products,

16% respondents are attracted towards Salad Grills Service & Speed.

From this it is clear that most of the respondents attract Salad Grills purchase for its product quality.

9. How was the packaging of the product?
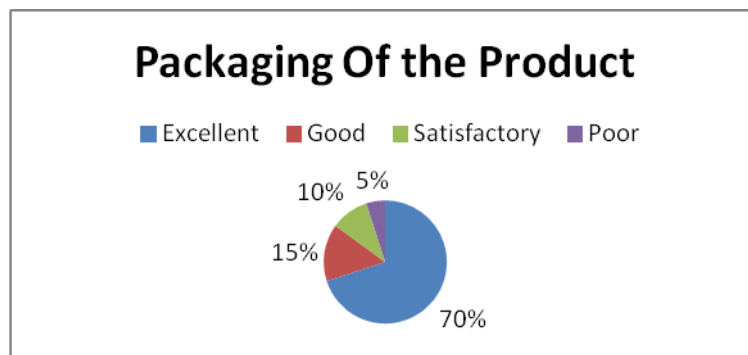
70% respondents rated an excellent.

15% respondents rated as good.

10% respondents rated satisfactory.

5% respondents rated Poor.

From this we can say that Most of customer likes the Packaging of Salad Grills.

10. The ratings the respondents gave for "Salad Grills" services.
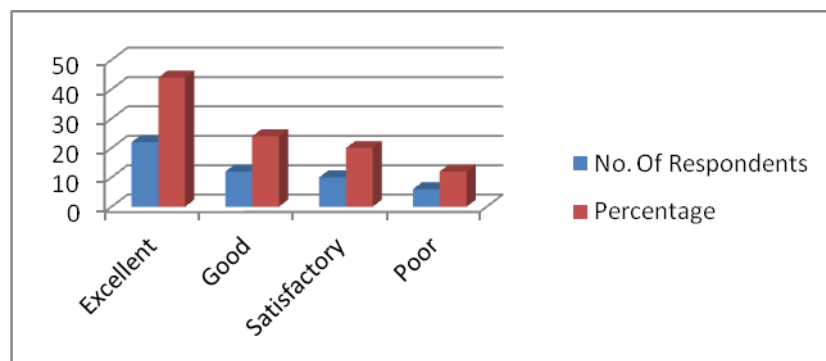
44% respondents rated an excellent.

24% respondents rated as good.

20% respondents rated satisfactory.

12% respondents rated poor.

From this we can say that Most of customer like the services offers by Salad Grills.

FINDINGS

1. Most of the respondents of Salad Grills got to know about the offer through online marketing.

2. Most of the respondents came to know about Salad Grills through friends / relatives.

3. Nearly 50 percent of respondents are attracted towards Salad Grills Product Quality and the remaining 50 percent towards other features.

4. Most of the respondents need improvement in service

Conclusion

a) Customers want the company to take feedback regarding services

b) Customers want more improvement in service.

c) "Salad Grills" should give more advertisement through Flier and should place more hoarding.

d) Delivery speed should be improved.

e) Customers have suggested for customized Salad facility.

f) Network should be expanded to other cities also.

References

1) PAMPHLET AND CATALOGUES OF THE COMPANY

2) Company Website: www.saladgrills.com

QUESTIONNAIRE FOR CUSTOMER'S SATISFACTION TOWARDS SALAD GRILLS

1. Your order was Takeaway OR Delivery?

   (a) Take Away (b) Delivery

2. Do you know about Salad Grills?

   Yes ( )   No   ( )

   If yes, how you came to know?

   (a)Online Marketing   (b) Print media (c) Friends / Relatives   (d) Hoardings

   (e) Any other (specify) _____

3. What features attract Salad Grills purchase?

    (a)Affordable Price   (b) Best quality Products

   (c) Service / Speed   (d) Brand Loyalty

4. How do you rate the services at "Salad Grills?"

   (a) Excellent   (b) Good   (c) Satisfactory   (d) Poor

5. What is your age group?

   (a) 15 - 25   (b) 26 – 35   (c) 36- 45   (d) 46 & Above

6. What is your occupation?

   (a) Business   (b) Employee   (c) Students   (d) Other

7. Does the Salad Grills Maintain Consistency in Its Taste & Quality?

   (a) Yes   (b) No

8. Does the Salad Grills Maintain Consistency in Its Quantity?

   (a) Yes   (b) No

9. Are you satisfied with the price charged by "Salad Grills?"

   (a) Excellent   (b) Good   (c) Satisfactory   (d) Poor

10. Did you get your order on time?

    (a) Yes   (b) No

11. How was the packaging of the product?

    (a) Excellent   (b) Good   (c) Satisfactory   (d) Poor

WOMEN STATUS AND UPLIFTMENT SCHEMES

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INTRODUCTION

Women constitute 46.5% of total population, 28.9% of work force and 11% of entrepreneurs. The status of women in India has been changed steadily from housewives to educated women, employed women and now they are entrepreneurs. There are certain some beliefs and misconceptions about Indian women such as Indian women have poor self-image, inadequate, fear of failure and criticism, negative attitude and conservative approach, and financial dependence etc.

The basic reason behind such misconception and belief is inequality of treatment. In India, men and women are not being treated equally by the society. In many villages of India, women have not been given their fundamental rights of education. They have not been given the right of participation in decision making. The women for long time, have been suffering from the problem of discrimination, deprivation, marginalisation and economic independence.

Though the women constitute nearly half percent of the total population, their participation in economic activities is only 34%. The gender empowerment measures which estimates the extent of women participation in country's economic and political activities. India has got 110th of the 166 nations. From the above discussion it is observed that the most of the women in India have not been given much more attention in significant fields of our society. Therefore, empowerment of women in every field is still the point of care. This necessitates a holistic approach of empowerment of women through the following strategies:

1) Educating girls and women
2) Facilitating their involvement in economic activities through development of their entrepreneurial and income generating capabilities and access to credit.
3) Involving women in policy formulation and decision making
4) Encouraging socio-cultural change by exploring gender issues and promoting effective implementation of equal rights legislation.

Objectives of the Study

To state the need of empowerment

To study various policies for the empowerment of the women

Scope of the Study: The researcher has focussed on Swarna Jayanti Gram Swarozgar Yojana.

Research Methodology: Secondary data collection method is adopted for the study.

Review of Literature

Jay Lakshmi in her paper on domestic violence against women in India states that, women are brutally killed in domestic matters. Domestic violence, according to her is not just hilting or fighting or an occasional argument. It is emotional abuse, economic abuse and psychological abuse, physical abuse, sexual abuse. She cannot oppose due to little education or not having education. Therefore, women should be given proper education to raise their voice against violence.

According to Dr. Babasaheb Ambedkar, Hindu women are tied up with the bandage of superstitions which they carry till their death. She has been used just like a machine for procreation. Therefore, she must be given education and treated equally in every field.

Mary Astell (1666-1731) argued that, women are rational beginnings, they should be enabled to live independently by giving education.

K. Dhanalakshmi in her paper on Empowerment on Women through self-help group – stated that by organising a group, women can do any business with her capability to become economically independent which is necessary.

Dr. G. Sandhya Rani in her article, women and empowerment says, empowerment of women is necessary at individual as well as collective level.

From the above opinion it is clear that economic empowerment of the women is essential for self-reliance and self-pride. Education is necessary for achieving the empowerment.

Need of Women Empowerment:

There are three reasons for the need empowerment of women.

1) Effect on Economy: Women constitutes near about 50% of the world population. She produces 50% of food consumed by the country. Still she earned one third money. This shows income discrimination between male and female which affects

the economy of the country. Principle of equal opportunity does not apply to them because of discrimination in the society.

2) **Supports to Economic Development:** - Women power is so useful that no profession is barred women now-a-days. At present women work force is 60% and she contributes to 30% of official labour force but receive only 10% of world's resources and surprisingly own less than 1% of world's real estate. In agriculture, rural women played a vital role. In the Unorganised sectors like, Agriculture, forestry, livestock, handicraft they do work, but there is not actual registered number of that. They play dual role at house and outside the home. Still their work does not have cash value as compared to their male counterpart. Therefore, the economic development of the country is lessened.

3) **Supporting the Building the Sex Ratio:** The constitution of India guarantees to all citizens, men and women equality in status and opportunity which assures the dignity of the individual. Still she has been the most bruised, battered and exploited section of the society, the victims of gang-rape, violence, the target of men lust and greed. There has been a continuous reduction in sex ratio of female to male since the beginning of the 20th Century. Therefore, her empowerment is needed.

Schemes of Central and State Governments to Improve Condition of Women:

Self-Help groups are the main tools for empowering women. The Govt. has started many schemes of empowerment for empowering women economically in which Swarnajayanti Gram Swarojgar Yojana (SGSY), the Jawahar Gram Samridhi Yojana (JGSY), the Indira Awas Yojana (IAY), the National Social Assistance Programme (NASP), the Integrated Rural Development Programme (IRDP), the Development of Women and Children in Rural Areas (DWCRA) and the Jawahar Rozgar Yojana (JRY) and Rashtriya Seva Samittee (RAS).

Swarn Jayanti Gram Swarozgar Yojana:

Swarn Jayanti Gram Swarozgar Yojana is a poverty eradication plan by the Government of India to provide self-employment through small industries. It has been launched from April 1999. This is a holistic programme covering all aspects of self-employment such as organisation of the poor in to self-help groups, training, credit, technology, infrastructure and marketing. SGSY will be funded by the centre and the states in the ratio of 75:25.

The following table shows the number of women who have taken the benefit of the scheme and the percentage of women's swarozaris assisted to total swarozgaris assisted.

Year	Women Swarozgaris Assisted (Number in Lakh)	Percentage of Women Swarozgaris Assisted to total Swarozgaris Assisted
1999-00	4.16	44.62
2000-01	4.09	40.73
2001-02	3.85	41.16
2002-03	3.82	46.31
2003-04	4.70	52.49
2004-05	6.06	54.32
2005-06	6.62	57.58
2006-07	12.4	73.71
2007-08	4.7	61.17
Total/average*	50.5	52.45

*Average per year

(Source – Ministry of Rural Development, Annual Report 2007-08)

From the above table, it is observed that the percentage of women swarozgaris benefited from SGSY at the national level on average is more that 50%. Though women swarozgaris in the initial period is less than 50%, it increases from 2003-04 onwards and it is still high in the year 2006-07.

Jawahar Gram Smaridhi Yojana:

Jawahar Gram Samridhi Yojana has been launched with effect from 01.04.1999 to ensure development of rural infrastructure at the village level in place of erstwhile Jawahar Rozgar Yojana (JRY). It was one of the major wage employment programmes launched in 1989 by merging to wage employment programmes; National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme(RLEGP). This was largest wage employment programme implemented in all the villages through the Panchayat Raj Institutions.

Rashtriya Mahila Kosh

Rashtriya Mahila Kosh which provides loans to poor women for economic production.

Indira Awas Yojana

Indira Awas Yojana which used to be a component of Jawahar Rozgar Yojana, became an independent scheme from 1997-98 onwards. Its objective is constructive of free houses to the members of SC/ST, freed bonded labourers and also to non-SC/ST rural poor people living below the poverty line.

Conclusion:

Empowerment of women is necessary. Education is the best tool for empowering women. There are various Government's schemes for empowering women by taking the advantage of these schemes she can support to the economic development of the country.

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UNDERSTANDING RISK MANAGEMENT IN PROPERTY INSURANCE

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Abstract:

How to handle risks in all business is quite tricky, proper guidance is not there to young entrepreneurs, this subject is not well understood by business people, sometime risks in certain industries are less and business people cut corners in costing at start of start-ups on risk front and later land in problems. The article focuses on means to lower risks in business.

***Key works:** Risk, Loss, Chemical plants.*

Introduction:

What is Risk?

The term *risk* when used generally means the chance of loss. The term is also used to refer to a cause of loss, as in *fire risk* or *the risk of theft,* or to a condition that increases risk, as in *risky operations*.

Loss Exposure

Another important term used in risk management is *loss exposure.* Loss exposure refers to conditions that include the possibility of loss. For example, going for a walk exposes one to the possibility of injury. Going for a walk carrying a lot of money exposes one to the possibility of injury and robbery. Both are loss exposures.

What is Risk Management?

It is a part of business management involving managerial functions concerned with protection of assets, earnings or profits, manpower, liabilities etc. against financial losses of the organization which may result from accidental happenings.

Risk Management chart

Risk Management comprises of following
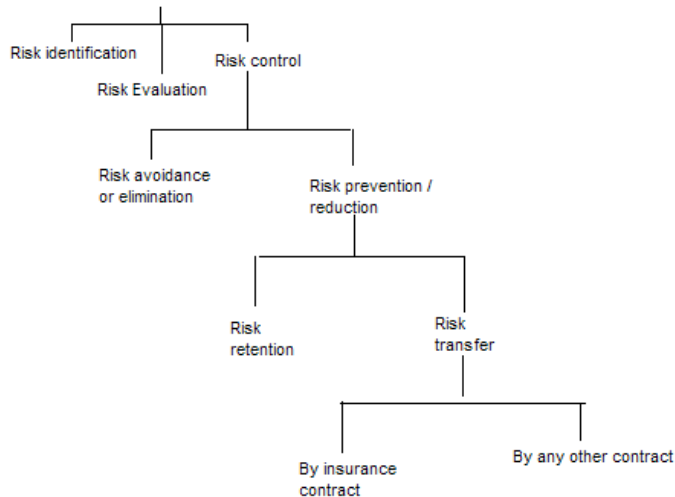
1. **Risk identification**:

   Identification of loss producing events – fire, floods, breakdown of machinery etc.

2. **Risk evaluation/analysis**:

   Frequency and severity of losses. Helps in taking decision to insure or not to insure the property.

3. **Risk control/management:**

   a) Risk avoidance /elimination – not always   possible/feasible.

   b) Risk prevention and reduction – using fire-fighting appliances for reduction of fire losses, providing security personnel for reduction of theft and   burglary losses etc.

4. **Risk financing:**

   a) **Risk retention:**
   - To create "self-insurance" funds for losses as and when they occur.
   - Small losses which occur frequently are absorbed as normal operating expenses.
   - To opt for large voluntary excess and avail discounts under insurance policy suitable for big organizations.

   b) **Risk transfer**
   - To avail protection under insurance policy.
   - To transfer risk by any other contract.
   - Continuous process/review the results of various techniques implemented.

Risk Management In Pharmaceutical & Bulk Drug Industries

How this industry is different?

- Fast growing

- Storage & handling of inflammable toxic & corrosive materials

- High finished goods values

- Sterile atmosphere

- High exposure to liabilities

Risk Manger to Keep in Mind .

- **Sterile Products**

  - High Rate of rejections

  - Chemical & Biological Contaminations

- **Dynamic Risk**

  - Frequent change in mfg. process

  - Continued R&D and changing GMP

- **International Norms (FDA etc.)**

- **Hazardous Raw Materials**

  - Inflammable, Toxic, Corrosive

- **Time Constraints for Order fulfillment**

Management Programmes:

- House Keeping

- Smoking Regulations

- Impairment Procedures or Bye pass logs

- Work Permit Systems

- Operator training

- Emergency Preparedness

- On site / off site

- Maintenance Philosophy

Physical Evaluation:

- Geographical

- Surrounding

- Spread of the Risk

- Fire Protection Hardware

- Early warning & Protection systems

- Hazardous Area classification and electrical Gadgets deployed

- Electrical Systems
  - Lightning Protection
  - Electro Static Protections
  - Double Earthlings & continuous bonding

Problem statement:

How to handle risks in all business is quite tricky, proper guidance is not there to young entrepreneurs, this subject is not well understood by business people, sometime risks in certain industries are less and business people cut corners in costing at start of start-ups on risk front and later land in problems.

Methodology

The article is based on empirical research on the Business Interruption Policy, through cases in Industrial accidents.

Analysis case wise:

Distribution of loss Vs. Cause

Loss amount in Crores of INR

PROCESS WISE

REACTION	26.6%
STORAGE	12.5%
TRANSFER	5.1%
HEATING	2.0%
MIXING	12.8%
DISTILLATION	12.8%
DISSOLUTION	1.7%
FILTERATION	0.7%
CENTRIFUGATION	1.0%
DRYING	8.8%
GRINDING	4.4%
OTHERS	11.6%
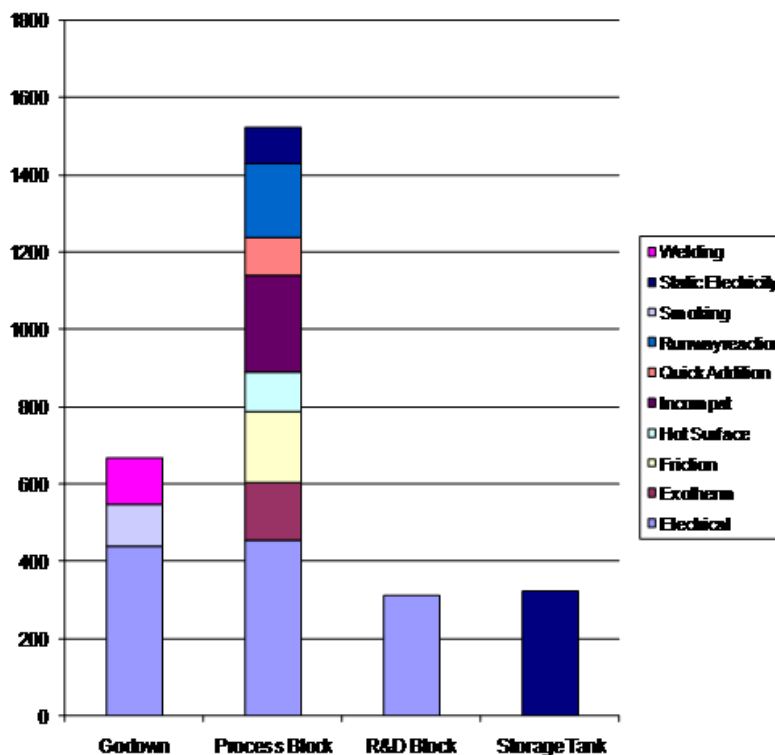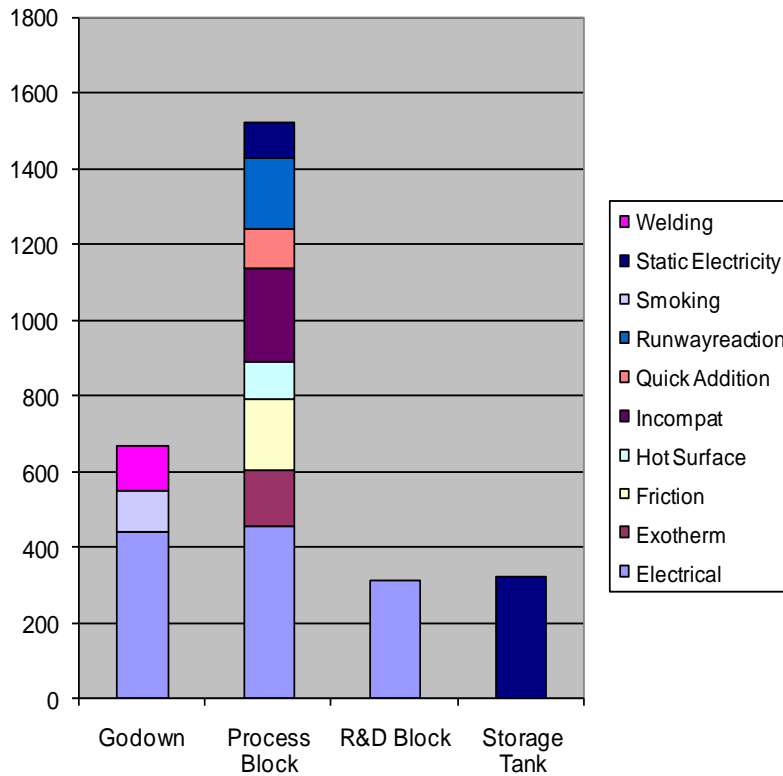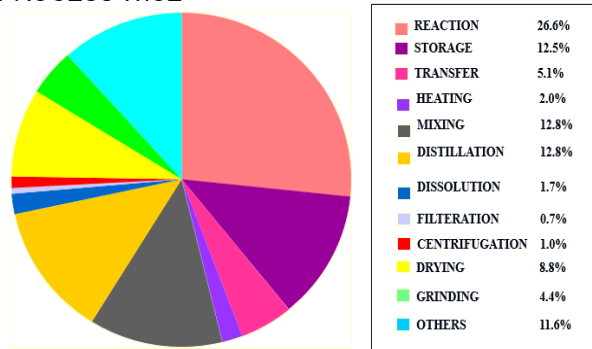
SOURCE OF IGNITION

CREATION WISE

■ POLYMERIZATION	32.9%	■ SULFONATION	10.1%
■ NITRATION	8.9%	■ OXIDATION	3.8%
■ NEUTRALIZATION	3.8%	■ ISOMERISATION	2.5%
■ AMINATION	3.8%	■ UNKNOWN	34.2%
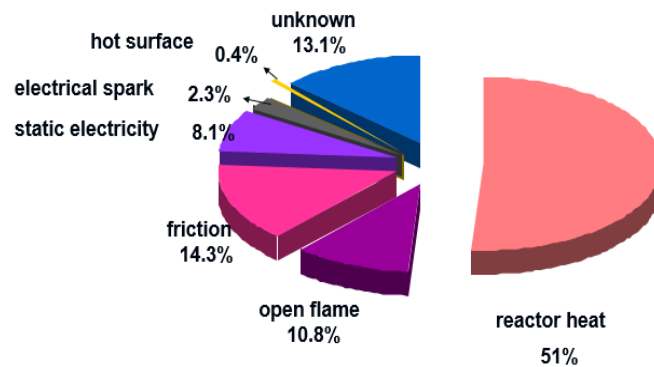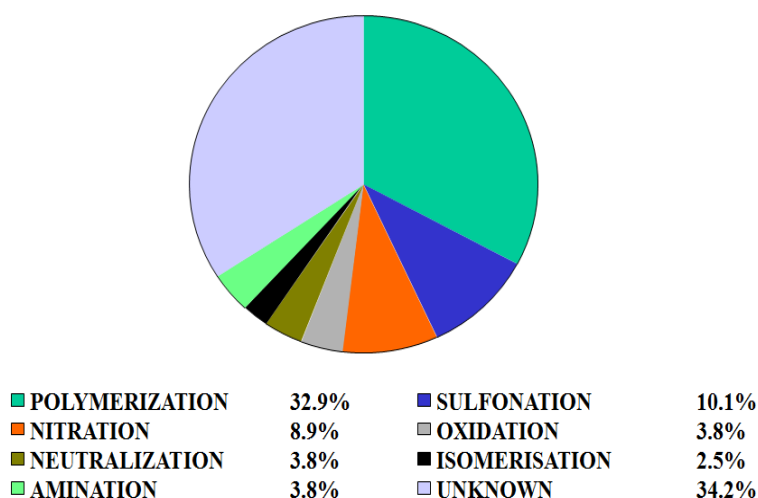
CASE HISTORIES OF FIRES IN THE DRUG AND PHARMACEUTICAL INDUSTRY IN INDIA

CASE 1   : Fire in R&D area.

Occupancy   : Pharmaceutical

Incident   : A fire broke out in the R&D lab during end of second shift where some specialty chemicals are manufactured in small quantities. Extent of Loss is around Rs.105 Lakhs.

Cause   : Solvent was kept near an electrical panel board. Due to over loading there was spark and consequent fire. Entire Lab was burnt.

CASE 2   : Product Packing Area

Occupancy   : Bulk Drug Manufacturing

Loss   : Rs 250 Lakhs

Incident   : In the product drying area where the FP with residual Hexane is centrifuged, there was a flash over and the fire engulfed the FP, P&M. One Causality.

Cause   : A casual labor was sent to paint a wall panel in   this room and there was no production at that time. No Hot work permits system and no supervisor. The casual laborer tapped with a metallic blade and due to the spark the Hexane vapor got fire.

CASE 3   : Product Packing Area:

Occupancy   : Bulk Drug Manufacturing

Loss   : Rs.145 Lakhs

Incident   : In the product drying area where the SIP with residual Hexane

is unloaded in the centrifuge, there was a flash over and the fire

engulfed the SIP. No Causality.

Cause   : While unloading the material in wet condition no proper

earthing was done and hence static electricity triggered the fire.

Case 4 : Fire in ETP

Occupancy   : Bulk Drug

Loss   : Rs. 70 Lakhs

Incident   : There was fire in the submersible motor coupled to the agitator
in ETP   area.

Cause   : Due to some improper functioning of the solvent recovery some

traces of solvents entered the ETP and sparking in the motor

caused the fire.

Case 5 : Process area fire

Occupancy   : Bulk Drug

Loss   :MD Rs. 800 Lakhs + BI 1400 Lakhs

Incident   :There was short circuiting in Power cable duct in joint and the

fire spread through cable duct and also spread vertically to

other floor causing destruction to control system wiring and

equipment in 2nd   floors.

RISK MANAGEMENT IN CHEMICAL INDUSTRIES

CATEGORIES OF CHEMICAL PLANTS

A) Basic Inorganics   : Acids, alkalis, salts and industrial gases
                                        like Oxygen, nitrogen or acetylene etc.

B) Basic Organics   :Resins, synthetic rubber,synthetic fibres
                                        solvents etc.

C) Fertilizers and Pesticides
D) Pharmaceuticals   : Drugs and medicines.
E) Paints , Varnishes & Lacquers.
F) Soaps, detergents, perfumes, cosmetics etc.
G) Misc. chemicals   :Like polishes, explosives, adhesives
                                  inks, photographic films etc.

MAJOR FIRES AND EXPLOSION LOSSES DURING 5 YRS PERIOD

Industry	No. of losses	Estimated loss (in crs)
Plastic Goods Manufacturing	7	5.79
Paper Mills	8	7.02
Cotton Gin & Pressing Factories	9	12.72
Power Stations	2	13.50
Solvent extraction plants	3	3.48
Rubber Goods Manufacturing	4	4.20
Godown outside Ind. Complex	13	14.83
Chemical Plants	10	5.40

What to look for:

General:

a) Location – nearness of river, lake sea etc.

b) Construction.

c) Production process hazards.

d) Exposure from neighboring industries.

e) Nearness of fire tender.

f) Housekeeping.

g) Plant layout. (Spacious / congested.)

h) Fire protection.

i) Competence of workers in firefighting.

j) Storage facilities for hazardous/inflammable chemicals.

k) Maintenance standards.

l) Age of the plant.

m) Lightning protection.

n) Maintenance philosophy and programme.

o) Use of steam & thermic fluid in production process.

p) Work permits systems in practice.

q) Management's attitude.

r) Electrical installations.

s) Claims history.

Safety of Storage tanks:

a) Vapor vents should remain open. (not blinded)

b) Drain valves should be blinded or locked to avoid accidental/ intentional opening of valves.

c) All tanks containing hazardous or flammable liquids should have dykes. Dyke wall should be of sufficient height to hold the entire content of tank. If multiple tanks are within a dyke, the minimum volumetric dyke capacity should be equivalent to the capacity of the largest tank.

d) All tank bottoms should have patti to avoid seepage of rain water to the tank bottom which may lead to corrosion.

e) FRP tank should not be used for storage of acids. At the same time fixed ladders should not be provided for going at the top of the tank.

f) The dyke floor should have impenetrable layer to avoid leakage of oil or chemical into the soil.

g) High level alarms should be provided and the feed pump motor should be tripped at High-High alarm. This is to avoid overflow of liquid.

h) Proper earthing of tanks containing flammable liquid should be ensured to avoid the possibility of static charge.

i) All pipelines containing flammable liquid should have metallic jumpers at flange joints to ensure electrical continuity.

j) All centrifugal pumps with substantial head should be provided with non-return valves

k) All rotating parts of pumps (coupling flanges) stirrers and belt driven compressors should be mechanically protected to avoid personal injuries to workers.

RISKS IN CHEMICAL PLANTS:

a) Fire & Explosion.

b) Toxicity or Toxic release of gas.

Fire triangle - Fire any location at can occur if all below mentioned are available.

• Ignition source.

• Air or Oxygen.

• Combustible or flammable substance.

Fire can be extinguished if any one of them is eliminated.

Ignition source is always available in any one of the following forms:

• Electrical spark

• Smoking or lighted match sticks.

- Friction
- Overheated material
- Hot surfaces
- Burners and flames
- Combustion sparks
- Spontaneous ignition
- Cutting & welding
- Mechanical sparks
- Static sparks
- Lightning

Factors leading to a fire or toxic gas release scenario

a) Normal venting of hydrocarbon vapors in open.

b) Abnormal venting of relief valves.

c) Draining of chemicals in open.

d) Leakage from pipe joints, valves, pump seals or valve glands.

e) Accidental bursting of pipe lines, equipment, vessels, pipe nipples etc.

REASONS OF EQUIPMENT FAILURE

a) Poor check on construction criteria or material specification and inspections.

b) Material fatigue.

c) Defective fabrication.

d) Corrosion or erosion failure.

e) Lack of fail-safe instrumentation.

f) Inadequate repair and replacement programme.

g) Poor periodic inspection/ examination programme of vessels, equipment or built-in instruments or control devices.

SAFETY RECOMMENDATIONS:

a) In order to avoid venting of flammable vapors/ gases to open atmosphere, all relief valves of process units should be connected to common header.

b) The common header should be connected to flare stack at safe height. Liquid blow down facilities should also be considered. Toxic material should be discharged to suitable scrubber.

c) All storage vessels of gases or liquefied gases should be provided with two relief valves. The relief valve design should also be considered for fire explosive limits.

d) Provision of double isolation valve should be considered for all low point drains and sampling points of hazardous chemicals.

e) Installation of seal less pumps or double mechanical seal pumps will eliminate chances of heavy leakage of chemicals due to failure of mechanical seal.

f) Use of Bellow seal type control valves is quite helpful in minimizing the risk of fire due to leakage or failure of valve glands.

g) All storage vessels of large inventory, high risk process equipment, columns are to be provided with ROV's. All pumps meant for high temperature type process fluid may also be considered for such type of isolation valves.

Conclusions:

All business startups must look for take risk mitigation measures as most business houses and people don't consider their risks seriously. Issues to be addressed in risk mitigations are small, but casualness in handling same can cause big losses.

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A STUDY OF PERFORMANCE ANALYSIS OF TWO MAJOR PLAYERS OF BEVERAGE INDUSTRY - COCA-COLA & PEPSICO

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Abstract

*The **beverage industry** refers to the industry that produces drinks, in particular ready to drink beverages. Beverage production can vary greatly depending on the beverage being made. ManufacturingDrinks.com explains that, "bottling facilities differ in the types of bottling lines they operate and the types of products they can run". Other bits of required information include the knowledge of if said beverage is canned or bottled (plastic or glass), hot-fill or cold-fill, and natural or conventional. Innovations in the beverage industry, catalysed by requests for non-alcoholic beverages, include: beverage plants, beverage processing, and beverage packing. The United States domestic food and beverage market has a moderate growth. Because of this moderate growth, food companies are restructuring and realigning activities to improve volume, lower costs and enhance profits. Many global food producers and multinational companies are merging or acquiring smaller companies to gain market share, add product lines and strengthen their current lines. The beverage industry is finding increased growth in non-soft drink beverages. Additional industry growth will likely come from overseas markets, as companies look to enhance sales and profits through exports.*

We have studied the financial strength and weakness of two major competitors of beverage industry of world. And these two competitors are Coca-Cola and PepsiCo. In this study we found that Financially, Coca Cola has been lagging behind PepsiCo with both revenue and net income decreasing over the past few years. However, the company's total assets have increased by several billions in the last few years including cash flow. Over the past four years from 2013 to 2016, Coca Cola's revenue has

decreased from about $47 billion to $42 billion. Net income decreased from $8.5 billion to about $6.5 billion or 22 percent during the same period. On the other hand, PepsiCo's revenue decreased from $66 billion to about $63 billion during the 2013-2016 period; a decrease of 1.8 percent compared to Coke's 4 percent decrease during the same period. Pepsi's net income decreased slightly from $6.7 billion to $6.3 billion. As we can see, Coca Cola is lagging behind PepsiCo in revenue and in profits.

Keywords: Financial Comparison of Coca-Cola and PepsiCo, Ratio analysis, firms comparative strength and weakness, market Bonanza

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INTRODUCTION

The **beverage industry** refers to the industry that produces drinks, in particular ready to drink beverages. Beverage production can vary greatly depending on the beverage being made. ManufacturingDrinks.com explains that, "bottling facilities differ in the types of bottling lines they operate and the types of products they can run". Other bits of required information include the knowledge of if said beverage is canned or bottled (plastic or glass), hot-fill or cold-fill, and natural or conventional. Innovations in the beverage industry, catalysed by requests for non-alcoholic beverages, include: beverage plants, beverage processing, and beverage packing. The United States domestic food and beverage market has a moderate growth. Because of this moderate growth, food companies are restructuring and realigning activities to improve volume, lower costs and enhance profits. Many global food producers and multinational companies are merging or acquiring smaller companies to gain market share, add product lines and strengthen their current lines.

The beverage industry is finding increased growth in non-soft drink beverages. Additional industry growth will likely come from overseas markets, as companies look to enhance sales and profits through exports.This research conducted on financial analysis of Coca-Cola and Pepsi.Coca-Cola's history dates back to the late 1800s when Atlanta pharmacist John Pemberton mixed caramel-colored syrup with carbonated water to come up with a drink that many people at the time thought was different than anything they've ever had. The name Coca-Cola was given by Pemberton's bookkeeper, Frank Robinson, who also wrote the name in the distinctive script that is still used this day in every can and bottle around the world. The Coca-Cola Company as it is known is still headquartered in Atlanta Georgia where is it was founded over one

hundred years ago. Coca-Cola has hundreds of brands and thousands of products sold worldwide in over 200 countries. Some brands and products are only sold locally due to cultural taste while other products are sold in a specific region or around the world. Coca-Cola's most famous brand is its Coca-Cola Classic Brand known for its white and red colours and original formula. Aside from its popular soft drink Coca-Cola brands which comes in a variety of flavours and diets, some of Coca-Cola's other popular brands include, Canada Dry Ginger Ale, Dasani Water, Nestea, Bacardi, Fuze, Minute Maid orange juice, Odwalla, PowerAde, and Sprite.Coca-Cola has several competitors. However, the company's main competitor is undoubtedly the Pepsi Cola Company or PepsiCo. Both companies have been rivals competing against each other ever since they were founded. Both Coke's and Pepsi's portfolios of products are extensive. They offer products that are somehow similar in flavor, ingredients, and price. However, Coke tries to position itself as a company that has been around much longer and cater to the needs of thirsty drinkers around the world by offering distinct products to its customers around the world.

The recipe for the soft drink Pepsi was first developed in the 1880s by a pharmacist and industrialist from New Bern, North Carolina. He coined the name "Pepsi-Cola" in 1898. As the cola developed in popularity, he created the Pepsi-Cola Company in 1902 and registered a patent for his recipe in 1903.The Pepsi-Cola Company was first incorporated in the state of Delaware in 1919.The company went bankrupt in 1931 and on June 8 of that year, the trademark and syrup recipe were purchased by Charles Guth, who owned a syrup manufacturing business in Baltimore. In 1965, the Pepsi-Cola Company merged with Frito-Lay, Inc. to become PepsiCo, Inc. At the time of its foundation, PepsiCo was incorporated in the state of Delaware and headquartered in Manhattan, New York. The company's headquarters were relocated to their present location of Purchase, New York in 1970, and in 1986 PepsiCo was reincorporated in the state of North Carolina. PepsiCo's product mix as of 2016 (based on worldwide net revenue) consists of 53 per cent foods, and 47 per cent beverages. On a worldwide basis, the company's current products lines include several hundred brands that in 2009 were estimated to have generated approximately $108 billion in cumulative annual retail sales. The primary identifier of a food and beverage industry main brand is annual sales over $1 billion. As of 2015, 22 PepsiCo brands met that mark, including: Pepsi,Diet pepsi,

Mountain Dew, Lay's, Gatorade, Tropicana, 7Up, Doritos, Lipton Teas, Brisk, Quaker Foods, Cheetos, Mirinda, Ruffles, Aquafina, Naked, Kevita, Propel, Sobe, H2oh, Sabra, Starbucks (ready to Drink Beverages), Pepsi Max, Tostitos, Mist Twst, Fritos, and Walkers.

Literature Review:

Hall and Weiss (1967) financial performance study, a positive relationship between company size and profitability was established; Stekler (1964) also used company size to predict profitability. Another financial performance study conducted by Kosaet. al. (1992), found that during the period of low performance, the company had to make some transformations of their strategies to minimize costs to better their performance.

Hill and Perry (1996) investigated financial performance by using liquidity ratio, profitability ratio, and debt ratios in which the results revealed that high performance companies have high liquidity ratios.

Korkmaz and Karaka (2013) revealed that company performance improves the rate of cash dividends. (Erdogan, E et. al. 2015) studied the effect of financial ratios on company financial performance, the results showed that there was a positive significant relationship between company performance and company size and current ratio and significantly negative relationship with leverage.

(Lakonishok et. al. 1994) conducted a study; they investigated the relationship between financial indicators and stock return of listed companies. The results revealed that companies with higher stock book value have higher stock return than those with lower stock book value. Fama and French (1995) revealed that there is a relationship between company size and book value to market value and stock return in addition to profitability.

(Pandey et. al. 2013) declared that liquidity and solvency position levels were unacceptable and there was little association between financial variables adopted in the study. Lazaridis and Tryfonidis (2006) reported a significant relationship between profitability and cash conversion cycle. (Gracia-Terual et. al. 2007) declared that by reducing debt collection period could positively influence company's profitability. Working capital impact on profitability was considered by Muthauva (2009) demonstrated that there is a positive relationship between working capital and profitability.

Hall and Weiss (1967) financial performance study, a positive relationship between company size and profitability was established; Stekler (1964) also used had to make some transformations of their strategies to minimize costs to better their performance. In their, Hill and Perry (1996) investigated financial performance by using liquidity ratio, profitability ratio, and debt ratios in which the results revealed that high performance companies have high liquidity ratios.

İçerli and Akkaya (2006), Edg and Bayraktaroğlu (2007) revealed that the liquidity ratio was significant in company performance and stock return evaluation, while Korkmaz and Karaka (2013) revealed that company performance improves the rate of cash dividends. (Yu et. al. 2013) investigated the relationship of company operating efficiency and performance; the results revealed that companies with good profitability ratios have a good level of efficiency.

Objectives of the Study:

- To study the financial performance of Coca-Cola and PepsiCo

- To compare the financial performance of Coca-Cola and PepsiCo

- To show a both firm's relative strength and weakness with the help of ratio analysis

Research Methodology

Research Design: To show financial strength and weakness of Coca-Cola and Pepsi, we used descriptive research design.

Data Analysis type: Secondary Data Analysis

Tools and Techniques:

- Study of income statement of both firms.

- Study of balance sheet of both firms.

- Calculation of Various Ratios to find financial performance of both the firms.

DATA ANALYSIS

To find financial performance & strength and weakness of the coke and pepsico, we are calculating following ratios.

A) **LIQUIDITY RATIO**

The most common ratios which indicates the extent of liquidity are:

1) CURRENT RATIO:

This Ratio measures the solvency of the company in the short-term. A current Ratio of 2:1 indicates a highly solvent position.

Here in cocacola and pepsi co. calculation of current ratio is given below:

RATIO	COCACOLA		PEPSI	
CURRENT RATIO	$\dfrac{Current\ asset\ (in\ 000\$)}{current\ liability\ (in\ 000\$)}$		$\dfrac{Current\ asset\ (in\ 000\$)}{current\ liability\ (in\ 000\$)}$	
	2016	2015	2014	2013
COCACOLA	34010000/26532000	33395000/26929000	32986000/32374000	31304000/17839000
	1.28	**1.24**	**1.02**	**1.125**
PEPSI	27089000/21135000	23031000/17578000	20663000/18092000	22203000/17839000
	1.28	**1.31**	**1.14**	**1.24**
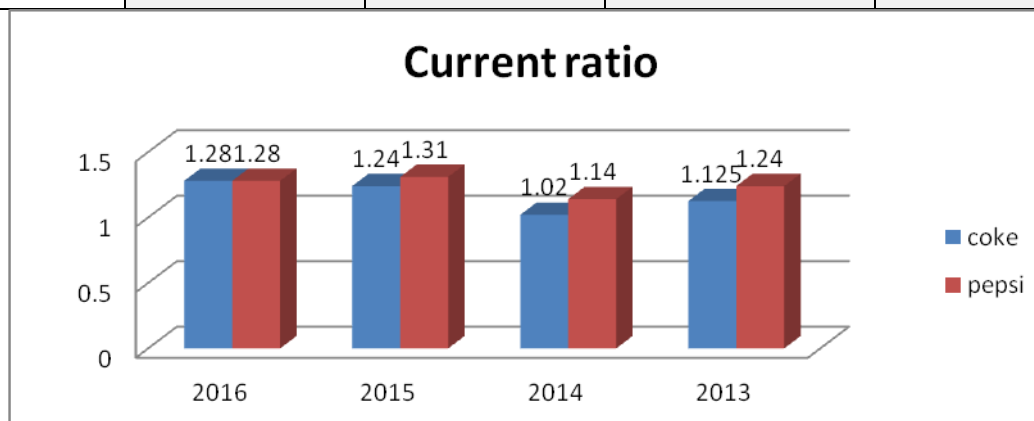
2. QUICK RATIO:

The **quick ratio** is a measure of how well a company can meet its short-term financial liabilities. Also known as the acid-test ratio,Here in cocacola and pepsi co. calculation of quick ratio is given below:

RATIO	COCACOLA		PEPSI	
QUICK RATIO	$\dfrac{Current\ asset - (inventories + prepaid)}{current\ liability - B.O.D.}$		$\dfrac{Current\ asst - (inventories + prepaid\ exp.)}{current\ liability - B.O.D.}$	
	2016	**2015**	**2014**	**2013**
COCACOLA	31335000/26532000	30493000/26929000	29886000/32374000	28027000/17839000
	1.18	**1.13**	**0.92**	**1.01**
PEPSI	24366000/21135000	20311000/17578000	17520000/18092000	18794000/17839000
	1.15	**1.16**	**0.97**	**1.05**
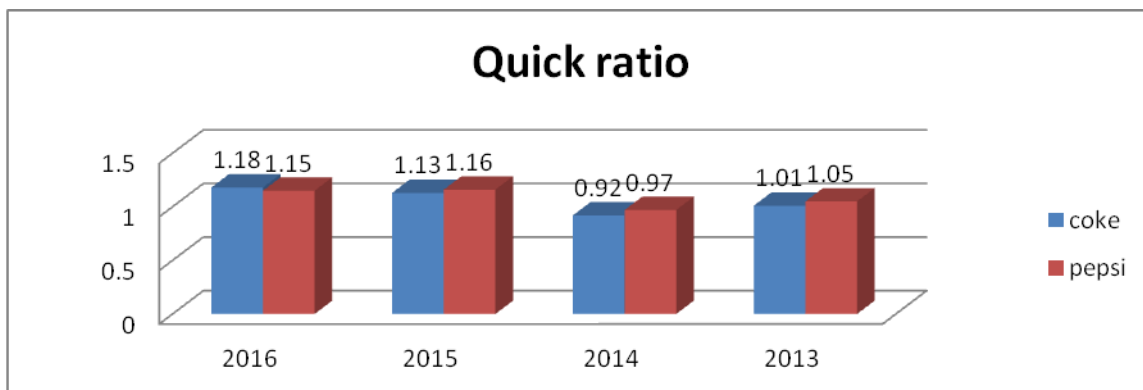
. 3. CASH/ABSOLUTE LIQUIDITY RATIO:

Here in cocacola and pepsi co. calculation of Cash ratio is given below:

RATIO	COCACOLA		PEPSI	
CASH RATIO	$\dfrac{Cash\ in\ hand\ /bank\ +\ securities}{current\ liabilites}$		$\dfrac{Cash\ in\ hand\ /bank\ +\ securities}{current\ liabilites}$	
	2016	**2015**	**2014**	**2013**
COCACOLA	22201000/2653 2000	19900000/2692 9000	21675000/3237 4000	20268000/1783 9000
	0.84	**0.74**	**0.67**	**0.73**
PEPSI	16125000/2113 5000	12009000/1757 8000	8726000/18092 000	9678000/17839 000
	0.76	**0.68**	**0.48**	**0.54**
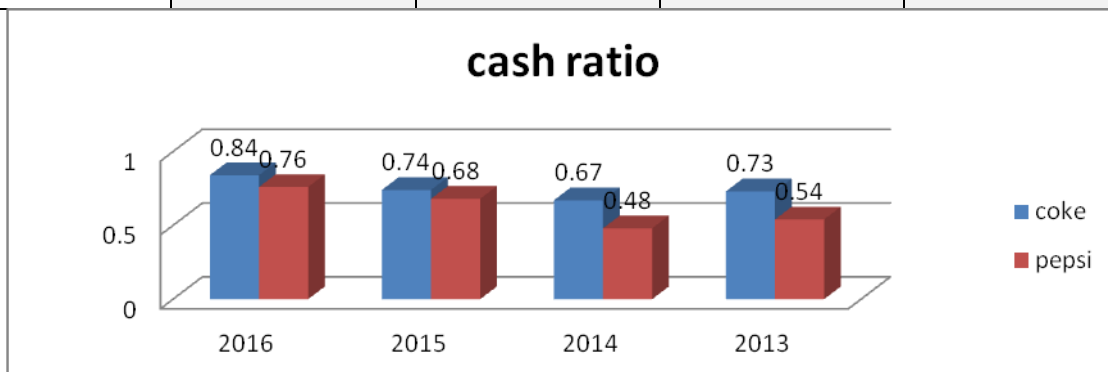
b) PROFITABILITY RATIOS:

Some of the important Profitability ratios are as follows:

1. GROSS PROFIT RATIO:

(GP ratio) is a profitability ratio that shows the relationship between gross profit and total net sales revenue. It is a popular tool to evaluate the operational performance of the business . The ratio is computed by dividing the gross profit figure by net sales.

Here in cocacola and pepsi co. calculation of G.P. Ratio is given below:

RATIO	COCACOLA		PEPSI	
G. P. RATIO	$\dfrac{Gross\ profit}{net\ revenue}$		$\dfrac{Gross\ profit}{net\ revenue}$	
	2016	**2015**	**2014**	**2013**
COCACOLA	25398000/41863000	26812000/44294000	28109000/45998000	28433000/46854000
	60.67%	**60.53%**	**61.11%**	**60.68%**
PEPSI	34590000/62799000	34325000/63056000	35445000/66683000	35172000/66415000
	55.08%	**54.43**	**53.15%**	**53%**
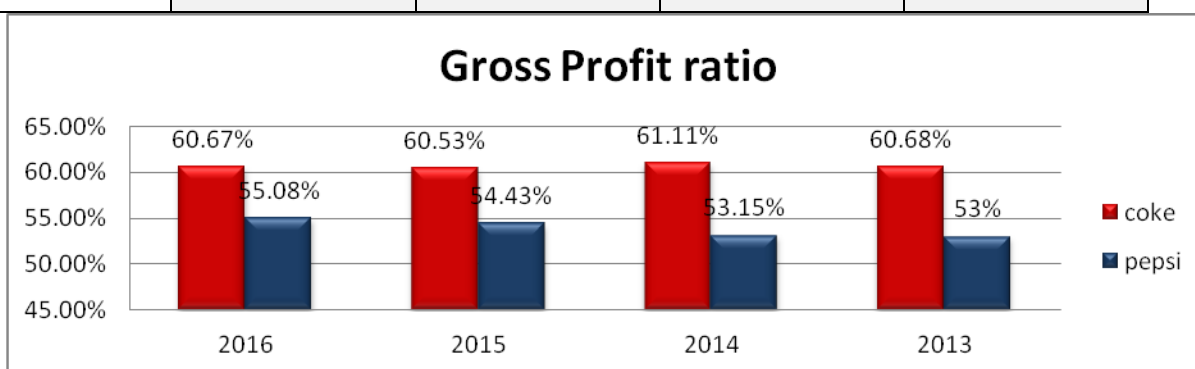
Gross Profit ratio

2.NET PROFIT RATIO: Here in coca cola and pepsi co. calculation of N. P. Ratio is given below:

RATIO	COCACOLA		PEPSI	
N. P. RATIO	$\dfrac{Net\ profit}{net\ revenue}$		$\dfrac{Net\ profit}{net\ revenue}$	
	2016	**2015**	**2014**	**2013**
COCACOLA	6527000418630 00	7351000/44294000	7098000/45998000	8584000/46854000
	15.60%	**16.60%**	**15.43%**	**18.32%**
PEPSI	6329000/62799000	5452000/63056000	6513000/66683000	6740000/66415000
	10.10%	**08.65%**	**09.77%**	**10.15%**
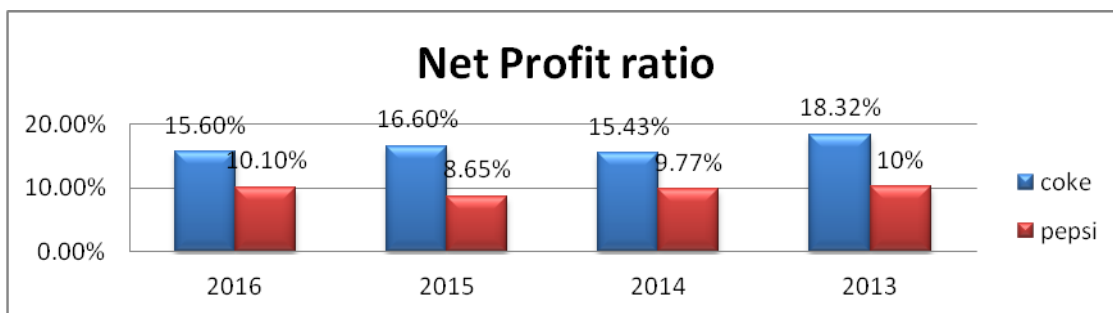
c) LEVERAGE RATIO:

1. DEBT EQUITY RATIO:

Here in cocacola and pepsi co. calculation of O. P. Ratio is given below:

RATIO	COCACOLA		PEPSI	
Debt Equity RATIO	$\dfrac{total\ debt}{shareholders\ fund}$		$\dfrac{total\ debt}{shareholders\ fund}$	
	2016	**2015**	**2014**	**2013**
COCACOLA	45709000/23062000	44213000/25554000	41745000/30320000	37079000/33173000
	1.98	**1.73**	**1.38**	**1.12**
PEPSI	36945000/11246000	33284000/12068000	28897000/17578000	29639000/24409000
	3.29	**2.75**	**1.64**	**1.16**
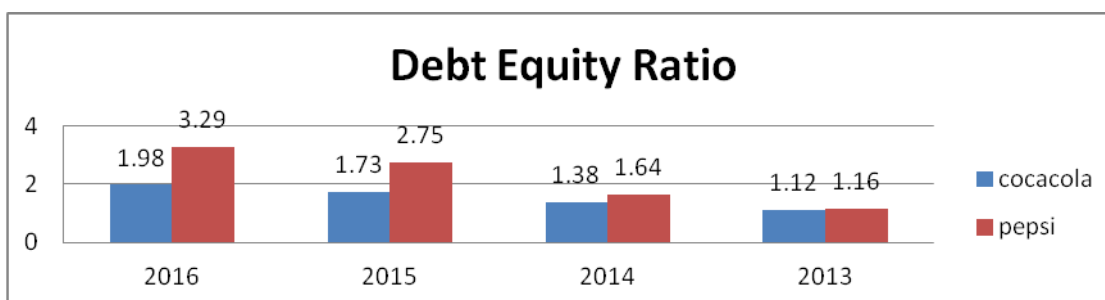
d.) ACTIVITY/TURNOVER RATIO:

1. INVENTORY TURNOVER RATIO:

Here in cocacola and pepsi co. calculation of Inventory turnover Ratio is given below:

RATIO	COCACOLA	PEPSI
I.T. RATIO	$\dfrac{cost\ of\ good\ sold}{av.\ inventory}$	$\dfrac{cost\ of\ good\ sold}{av.\ inventory}$

	2016	2015	2014	2013
COCACOLA	16465000/2675000	17482000/2902000	17889000/3100000	18421000/3277000
	6.15	**6.02**	**5.77**	**5.62**
PEPSI	28209000/2723000	28731000/2720000	31238000/3143000	31243000/3409000
	10.36	**10.56**	**9.94**	**9.16**

Inventory Turnover Ratio
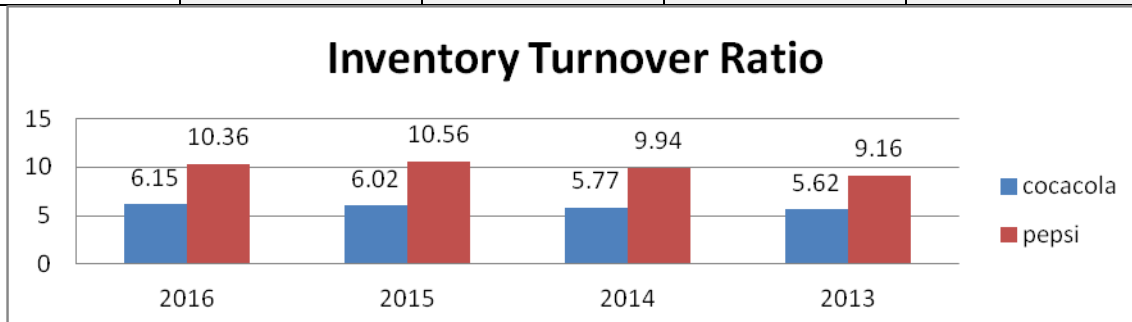
2. WORKING CAPITAL TURNOVER RATIO:

Here in cocacola and pepsi co. calculation of Working Capital turnover Ratio is given below:

RATIO	COCACOLA		PEPSI	
W.C.TURNOVER RATIO	$\dfrac{net\ sales}{Working\ Capital}$		$\dfrac{net\ sales}{Working\ Capital}$	
	2016	**2015**	**2014**	**2013**
COCACOLA	41863000/7478000	44294000/6466000	45998000/612000	46854000/3493000
	5.60	**6.85**	**75.16**	**13.41**
PEPSI	62799000/5954000	63056000/5453000	66683000/2571000	66415000/4364000
	10.55	**11.56**	**25.94**	**15.22**

Working Capital Turnover Ratio
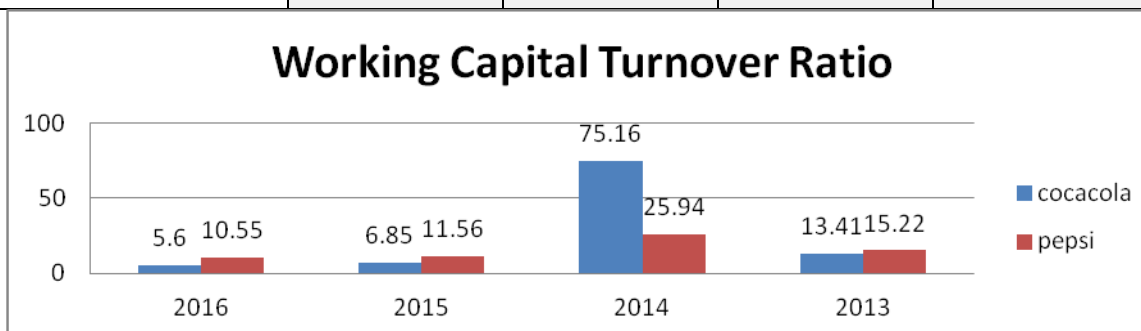
Conclusion

both firm's ability to cover its current liabilities with its current assets was 1.125 and 1.124. in 2015, the ratio of cocacola and pesi goes up to 1.24 and 1.31 respectively. But in 2016 cocacola is positively able to cover its current liability as its current liability is decreased. But pepsi cannot as its current liability is increased. So current ratio of cocacola and pepsi in 2016 was 1.28 for both. While a quick ratio lower than 1 does not necessarily mean the company is going into default or bankruptcy, it could mean that the company is relying heavily on inventory or other assets to pay its short term liabilities. The higher the quick ratio, the better the company's liquidity position. However, too high a quick ratio may indicate that the company has too much cash sitting in its reserves. It may also mean that the company has a high accounts receivables, Whether accounts receivable is a source of quick ready cash is debatable, here **cocacola** has Sufficient current asset to convert into cash or liquidity. It is growing up by 1.05 to 1.18 from 2013 to 2016. Now in **pepsi** quick ratio is lower thencocacolaIn 2016. And also lower than past year of itself, but still it is acceptable. Cash ratio of cocacola and pepsi is 0.84 and 0.76 respectively in 2016. And an ideal cash ratio is 0.5:1. It means that more than 50% of current assets are highly liquid. Hence. Both firm's liquidity position can be able to meet uncertainties in payment obligation of short term liabilities. The ratio should be high according to definition. Because higher the ratio higher will be the firm's ability to produce goods and service at lower cost with high sales. Here, in cocacola there is very small difference from 2013 to 2016. But its still high as around 60%, which means it is favourable. Same in pepsi, there is small difference from 2013 to 2016(53% to 55%). But still its high, which means it is favourable. But as compare to cocacola, pepsi is less favourable as cocacola has higher gross profit ratio than pepsi. according to definition, higher the NET PROFIT Ratio, Higher will be the firm's ability to pay its taxes. In cocacola, in the 2015 the margin was quite good but in 2016 the margin decreased by 1%. From the 2013 to 2016 overall performance of cocacola is getting down but PepsiCo is continuously trying to improve its performance from 10% to 10.10% from 2013 to 2016. **A** lower debt equity ratio usually implies a more financially stable business. Companies with a higher debt to equity ratio are considered more risky to creditors and investors than companies with a lower ratio. Here, both companies have higher debt to equity ratio, but coca Cola has maintained a healthy debt equity ratio as compare to PepsiCo. In 2013, PepsiCo was just managing to pay to their debts through equity, however from 2014, their debts are

higher than share capital. They must have used their current assets to pay to their debts. Low turnover ratio is a signal of inefficiency, since invebtory usually has a rate of return zero. It is also implies either poor sales or excess inventory. Higher inventory turnover ratio implies either strong sales or ineffective buying. Coke is able to convert its inventory into sale more efficiently than PepsiCo. Coke has an efficiency of 6 and PepsiCo has an efficiency of 10. However, there could be possibility that coke is maintaining low level of inventory and thus getting its liquidated much faster than Pepsi. An extremely high working capital turnover ratio can indicate that a company does not have enough capital to support its sales growth, here, pepsico does not have enough capital to support its sales growth as compare to coca cola as in 2015-16 pepsi has 10.55 and coca cola has 10.55 working capital turnover ratio. So as utilisation of working capital, coca cola is more strong than pepsico.

SUGGESTIONS AND RECOMMENDATIONS:

As above analysis, from the 8 ratios coca cola is performing well in market as 80% ratios showing good performance of Coca-Cola. But current ratio and quick ratios of both the competitors is same it means both are utilizing current assets and cash in proper way. And I will suggest to PepsiCo that it should maintain its utilization of sources, daily working capital and other things.

One more thing is concluded that coca cola is performing good but total revenue of coca cola is lower than PepsiCo. but it doesn't mean that coca cola is performing bad, it means coca cola is getting more profit from lower selling whereas PepsiCo is getting its profit from high sales and high efforts. So it is advisable for PepsiCo is to research and analyse how to earn high profit with low efforts as we see in Coca-Cola.

Coca cola should maintain its performance as it is continuously improving its performance. Coca-Cola is giving more benefits to its shareholders as compare to PepsiCo.

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TO STUDY THE AWARENESS OF YOUNG ADULTS OF UNIVERSITY OF PUNE TOWARDS EMERGING TECHNOLOGIES RESPONSIBLE FOR INDUSTRY 4.0 IN INDIAN CONTEXT AND TO ANALYZE THE NECESSITY OF SKILLING INSTITUTES IMPARTING PRACTICAL SKILLS IN THE CONTEXT OF INDUSTRY 4.0

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Abstract:

Industry is witnessing the transition from brick and mortar model of business to cyber physical production systems and eventually it will move to digital ecosystem. The factors responsible for these transition is technologies enabling automation, data exchange, data analysis and optimization which gradually becoming core competency of the organizations, not only the product organization but also services organizations as well.

The young adults can be termed as millennial generation which is born after the year 1985 onwards. Since their childhood, children from this generation have grown up using technology like the Internet, computers and mobile devices, however they prefer to enroll for the courses offered by the state/national universities and tries to gain the knowledge in the closed classroom type of environment wherein digital facilities required to impart the practical skills essential in the context of industry 4.0 might be missed totally. The syllabus offered by the university may not be relevant to the contemporary and may lack to cope up with emerging technologies.

After the year 2013 Indians have experienced the waves of training institutes which are mainly focusing on imparting the skills required by the industry to get employments. The share of digital skilling is considerably high. The business model of these skilling institutes essentially includes having tie-ups, MOU etc. with the leading organization from particular industry, which helps them to design the curriculum relevant to

industry needs, give hands on experience through projects and internship and make the students employable.

This paper is a primary research of Engineering and Management students of university of Pune and studies the awareness the about emerging technologies and try to understand their perception related to necessity of skilling institutes imparting hands on training of the technologies responsible for Industry 4.0.

KEYWORDS: Industry 4.0, Millennial, Automation, Training Institutes, Digital Ecosystem

1.0 INTRODUCTION:

Industry 4.0 is also the term adopted by a coalition of universities, companies, labor unions and government bodies in Germany. This "Industrie 4.0" initiative represents that country's vision for the future of manufacturing—not only in Germany, but also around the world. The intent of this joint initiative is to keep that country in the lead, both as a user and a developer of "smart factory" technology. This initiative encompasses a detailed conceptual framework, an explicit strategy with specific goals and milestones, and substantial funding from private and public sources. It is a model of public and private policy converging to promote advanced manufacturing.

Few important technologies successfully adopted by Indian Industries

Additive Manufacturing (3D Printing)

When a substance is added in small parts to create an item. Typically this is done through 3D printing, which builds objects layer upon layer, from 3D model data. The process is faster and more cost effective than traditional productions methods

Artificial Intelligence (AI)

A fusion of advanced technologies, exhibited through machines, to provide humanistic intelligence and decision making.

Big Data

A collection of data from traditional and digital sources inside and outside your company that represents a source for ongoing discovery and analysis

Collaborative Robot

A robot designed for direct interaction with a human within a collaborative space.

Internet of Things (IoT)

The connection of all devices to the internet and each other. The phenomenon is built on cloud computing and networks to take in data and make real-time actions based on that data.

Lidar (sensors)

Light Detection and Ranging is a radar-based sensor system that uses light from a laser to detect and perceive its environment.

Predictive Analytics

The modeling's of data to identify patterns that help businesses predict behaviors and events, from inventory depletions to machinery breakdowns, to consumer trends.

The next sets of users of these technologies (which are enabling industry 4.0 in the Indian context) are the college students which are currently pursuing their higher education belonging to millennial generation, this survey attempts to understand awareness and readiness of these respondents.

LITERATURE REVIEW:

2.1 LITERATURE REVIEW-INDUSTRY 4.0

Google search engine fetches 25, 40, 00,000 results of industry 4.0 and is trending since year 2012. Industry 4.0 is a name for the current trend of automation and data exchange in manufacturing technologies. The transformation in production and automation was brought on first by steam and water power (Industry 1.0), then by electrification (2.0), and more recently by the digital computer (3.0). Industry 4.0, digitization, is about companies orienting themselves to the customer through e-commerce, digital marketing, social media, and the customer experience. Ultimately, virtually every aspect of business will be transformed through the vertical integration of research and development, manufacturing, marketing and sales, and other internal operations, and new business models based on these advances. In effect, we are evolving toward the complete digital ecosystem (see Exhibit 1).
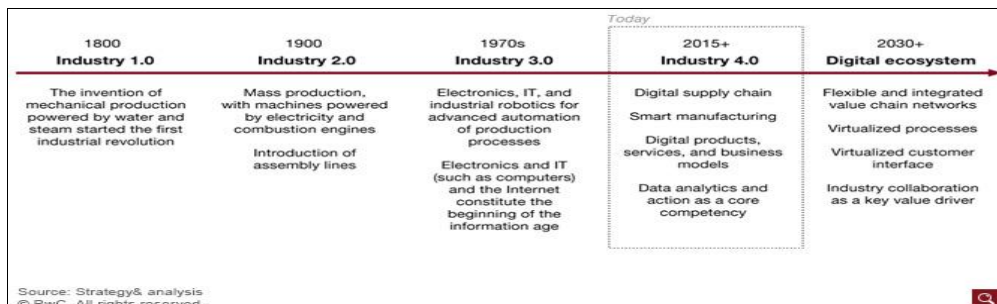
Figure 2.1 Industrial Revolution adapted from PwC

Industry 4.0 (also termed as a fourth industrial revolution) is a jargon used for current trends of automation and data exchange in manufacturing/service technologies.

Three core objective of the industry 4.0 is as follows:

1. Digitization and Integration of Value Chains

2. Digitization of Product and Services Offerings

3. Digital Business Models and Customer Access

Figure 2.2

https://www2.deloitte.com/content/dam/Deloitte/ch/Documents/manufacturing/
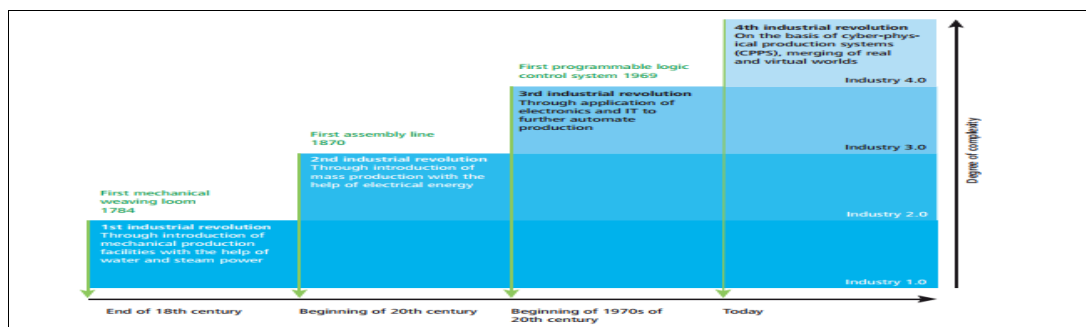
2.2 LITERATURE REVIEW-MILLENNIAL

As per the merriam-webster dictionary definition of Millennial is defined as a member of the generation that was born roughly between 1980 and 2000.

Millennial have probably seen more disruptions and paradigm shifts in the last two or three decades compared to a few hundred years combined before that. Whether politics, business, economics, climate, or technology, many mind-boggling inventions, discoveries, and innovations in the last few decades have literally changed the way they live, work and play. The fact that Millennial were born in this exciting period is the single biggest reason why they are unique and very different from earlier generations. They are not only born into but also have grown up in times when science and technology made tremendous progress resulting in products, services and solutions that have changed our lives. They see the world through a different lens, have different perspectives and opinions and are used to digitalization, mobility, social media, cloud computing and Big Data. Millennials are the generation that apart from experiencing, have also seen this shift in science and technology from earlier generations. They have seen the birth of smart phones, iPads, FaceBook and Skype amongst so many others – it is hardly difficult to imagine why Millennials are so unique. As per the article of a Discover Magazine authored by Mr. Marc Prensky who claimed that a new generation

was especially skilled at processing multiple streams of information and using technology and hence millennial can be termed as a 'digital native'.

3.0 RESEARCH METHODOLOGY:

3.1 INTRODUCTION:

Scientific research involves a systematic process that focuses on being objective and gathering a multitude of information for analysis so that the researcher can come to a conclusion. This process is used in all research and evaluation projects, regardless of the research method (scientific method of inquiry, evaluation research, or action research). The process focuses on testing hunches or ideas in a park and recreation setting through a systematic process. In this process, the study is documented in such a way that another individual can conduct the same study again. This is referred to as replicating the study. Any research done without documenting the study so that others can review the process and results is not an investigation using the scientific research process. The scientific research process is a multiple-step process where the steps are interlinked with the other steps in the process. If changes are made in one step of the process, the researcher must review all the other steps to ensure that the changes are reflected throughout the process.

3.2 RESEARCH DESIGN:

3.2.1 TYPE OF RESEARCH: SECONDARY RESEARCH

Secondary research involves searching for existing data that was originally collected by others. Secondary source materials can be articles in newspapers or popular magazines, book or movie reviews, or articles found in scholarly journals that discuss or evaluate someone else's original research.

Here the data available on research, consultancy and knowledge sharing websites was used to determine and confirm the significance of research problem. (See the bibliography)

3.2.2 SAMPLING METHOD: Non Probability Sampling-Convenient Sampling

Convenience sampling is a non-probability sampling technique where subjects are selected because of their convenient accessibility and proximity to the researcher. The subjects are selected just because they are easiest to recruit for the study and the researcher did not consider selecting subjects that are representative of the entire population.

The primary research was carried on the UG student and PG student of one of the prestigious college based in Pune. As the students (respondents) from the college under

study specialize in STEM i.e. Science, Technology, Engineering and Mathematics and hence reliability of the responses should be considerably high.

3.2.3 SAMPLE SIZE: 737

3.2.4 DURATION TO COLLECT RESPONSE: 07 Days

3.2.5 DATA COMPILATION AND ANALYSIS TOOL USED: MICROSFT EXCEL 2007, DATA ANALYSIS TOOLPACK

3.2.6 HYPOTHESIS:

The null hypothesis reflects that there will be no observed effect for our experiment. In a mathematical formulation of the null hypothesis there will typically be an equal sign. This hypothesis is denoted by H_0.

The alternative or experimental hypothesis reflects that there will be an observed effect for our experiment. In a mathematical formulation of the alternative hypothesis there will typically be an inequality, or not equal to symbol. This hypothesis is denoted by either H_a

$H_{01=}$ There is no need of training institute which facilitates practical training on technologies enabling Industry 4.0

$H_{a1}=$ There is need/demand of training institute which facilitates practical training on technologies enabling Industry 4.0

4.0 DATA ANALYSIS AND PRESENTATAION:

	Graduate	Post Graduate	Grand Total
Female	120	60	180
Male	312	244	556
Grand Total	432	304	736

Table no.4.1
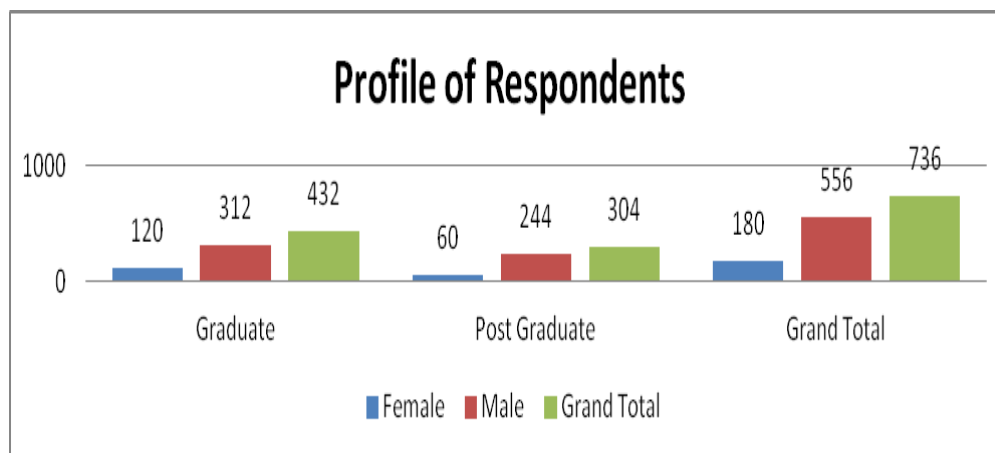
Chart no.4.1

	GPS Locator	3D Printing	Big Data	Cloud Computing	Sensors	RFID	MOOCs	Consumer Profiling	Bio-metric Authentication	Artificial Intelligence
Have experienced it!	416	416	96	128	320	96	0	112	368	112
Haven't heard of It!	32	32	192	176	16	368	496	176	112	160
Knows little bit about it!	224	192	336	320	320	208	112	352	192	416
Grand Total	672	640	624	624	656	672	608	640	672	688

Table no 4.2
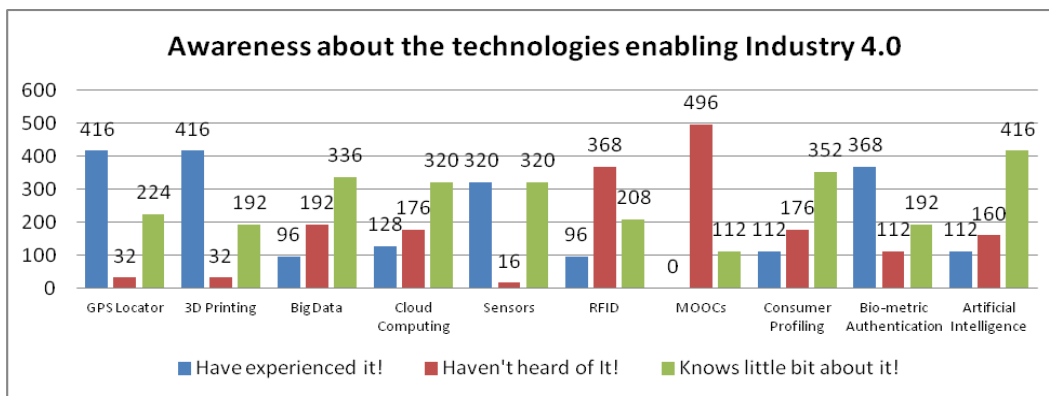
Chart no. 4.2

	IoT	Machine Learning	Predictive Analytics	Augmented Reality	Virtual Reality	Blockchain	Descriptive Analytics	Advanced Algorithms	Chatbots	Social Listening
Have heard about it!	144	400	304	240	368	192	336	288	208	368
Knows the features!	64	176	96	32	144	48	128	48	32	240

Not aware at all!	464	112	256	400	144	400	192	304	416	80
Grand Total	672	688	656	672	656	640	656	640	656	688

Table no. 4.3
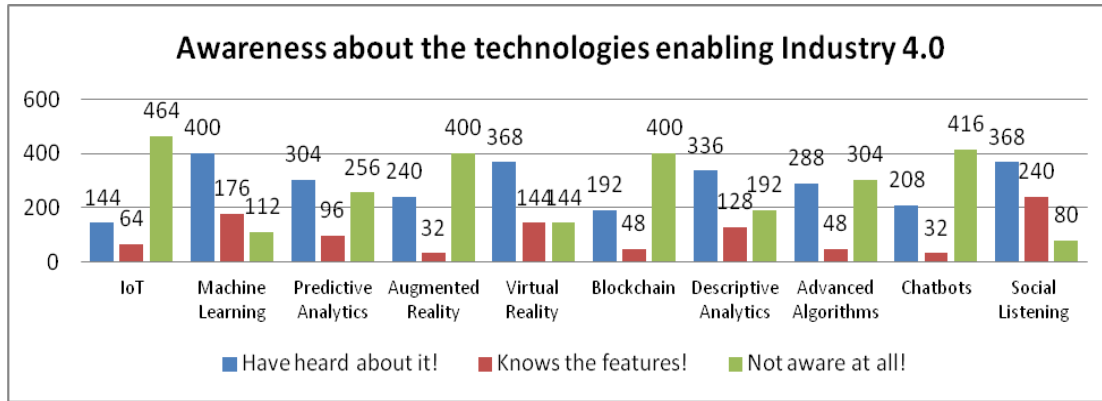
Chart no. 4.3

	Do you think there is a need of training centers which will provide hands-on training on these technologies used in industry 4.0?
Maybe	80
No	48
Yes	608
Grand Total	736

Table no. 4.4
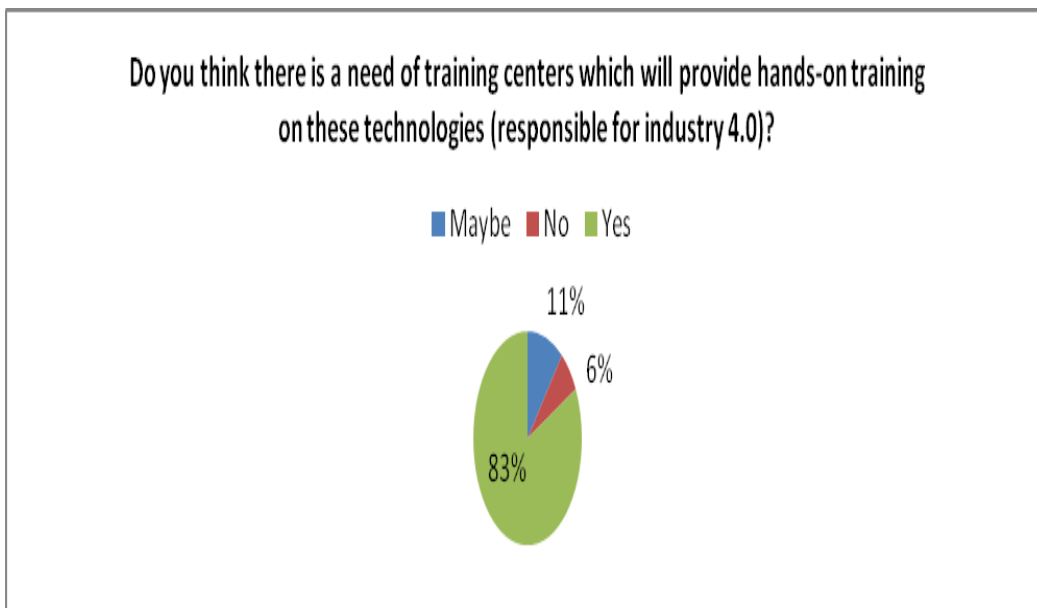
Chart no. 4.4

	Which technology you wish to learn?
IoT	486
Machine Learning	483
Predictive Analytics	487
Augmented Reality	334
Virtual Reality	276
Blockchain	243
Descriptive Analytics	385
Advanced Algorithms	369
Chatbots	213
Social Listening	282
GPS Locator	325
3D Printing	489
Big Data	511
Cloud Computing	541
Sensors	539
RFID	594
MOOCs	504
Consumer Profiling	231
Bio-metric Authentication	555
Artificial Intelligence	236

Table no. 4.5
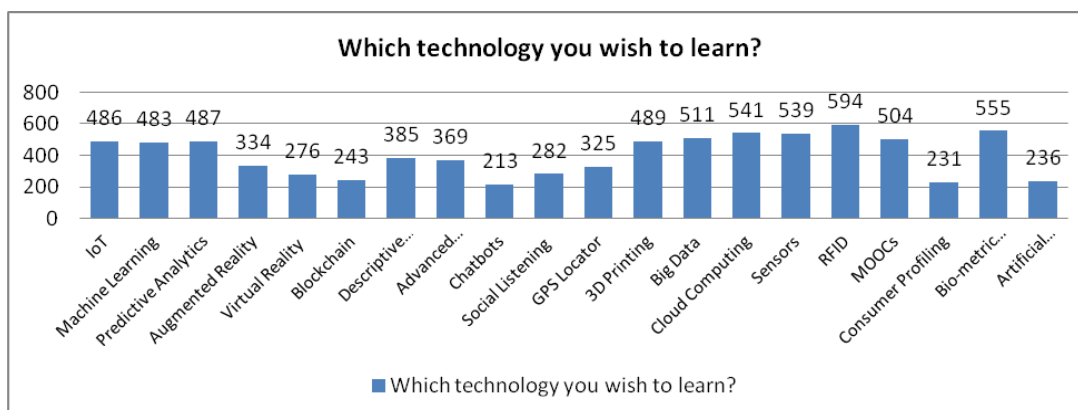
Chart no. 4.5

	How much money you wish to pay per hour for learning these technologies?

Less than Rs.500	384
More than Rs.1000	80
Rs.500 to Rs.1000	224
Grand Total	688

Table no. 4.6
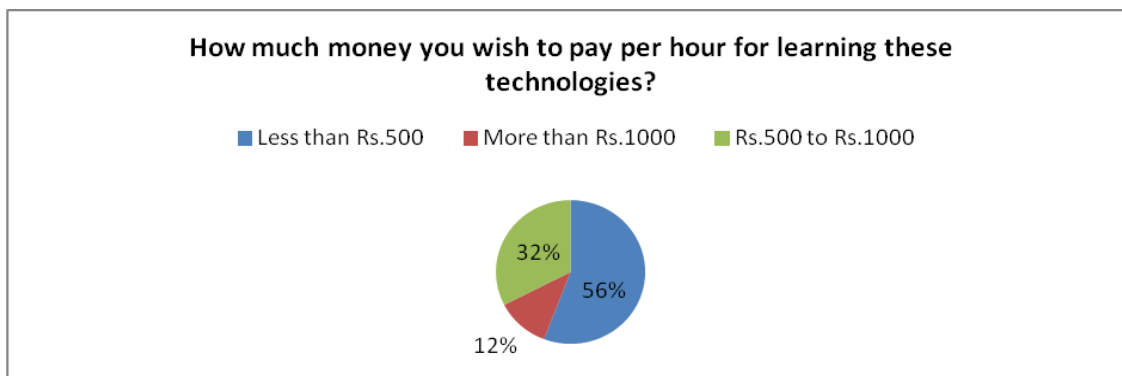
Chart No.4.6

	Preferred Batch
Full day Workshop (6-8 hours)	64
Weekdays (1-2 hours)	352
Weekend (2-4 hours)	272
Grand Total	688

Table no. 4.7
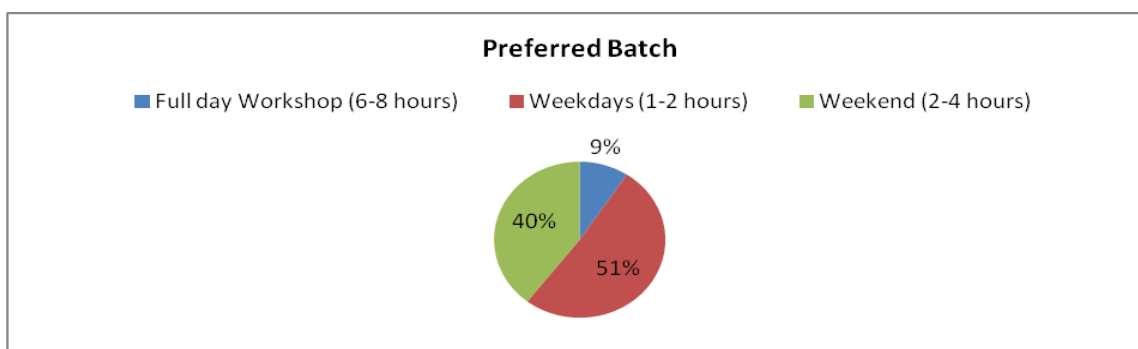
Chart no. 4.7

	Preferred Mode of Training (Offline/Online/Blended Learning)
Offline	144
Offline+Online	544

Table no. 4.8
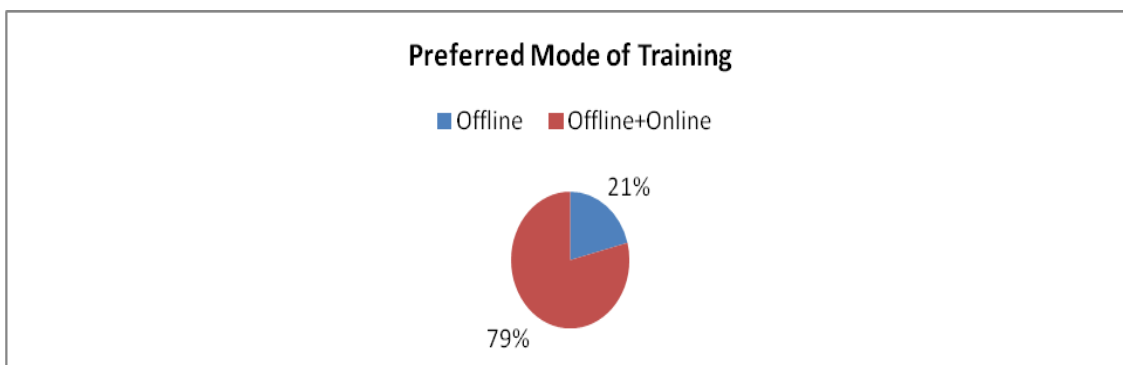
Chart no.4.8

	How much time you wish to invest to learn these technologies per week?
1-3 hours	384
3-5 hours	160
5-10 hours	96
Less than 1 hour	16
More than 10 hours	32
Grand Total	688

Table no. 4.9
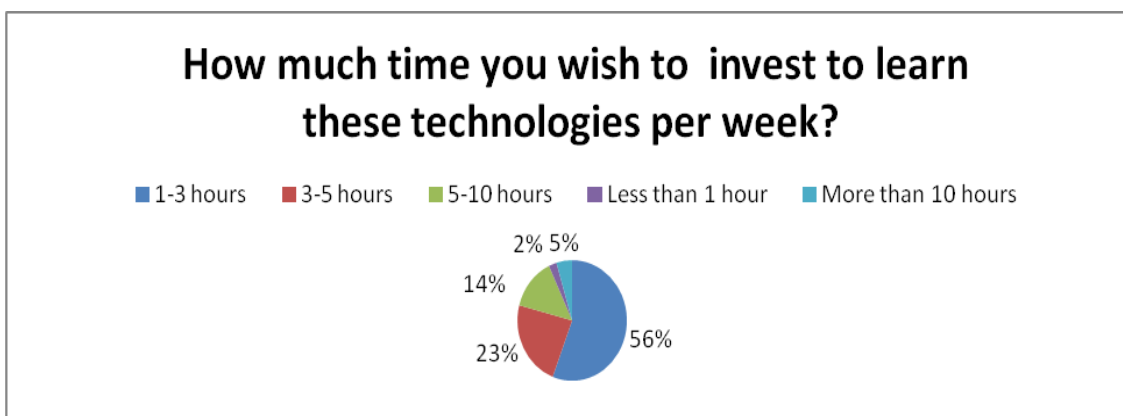
Chart no. 4.9

5.0 FINDINGS:

Findings based on chart no. 4.1- Out of Total 736 respondents 75.54% of respondents or 556 respondents are male respondents, of which 312 respondents are pursuing graduation and 244 respondents are pursuing post graduation course. In case female respondents 120 respondents are pursing graduation and 60 respondents are pursuing post graduation course.

Findings based on chart no. 4.2 and chart no. 4.3- Almost 60% or more respondents are not aware / familiar about the technologies which act as an enabler for Industry 4.0.

Findings based on chart no. 4.4-Out of 736 respondents 83% of the respondents think that there is a need of training centers which can provide hands on training on technologies enabling Industry 4.0

Findings based on chart no. 4.5- Respondents are ready to learn technologies enabling Industry 4.0, 213 respondents wish to learn Chabot's which is least preferred and RFID is most preferred, preferred by 591 respondents.

Findings based on chart no. 4.6- 12% respondents are ready to pay more than Rs.1000 per hour to learn these technologies, 56% respondents are willing to pay between Rs.500 to Rs.1000 per hour to learn these technologies.

Findings based on chart no. 4.7-9% respondents are willing to attend the full day workshop for 6-8 hours, while 51% respondents prefers to attend weekday workshop and 40% respondents are willing to dedicate 2-4 hours for a weekend workshop.

Findings based on chart no. 4.8- 21% of respondents prefers combination of online and offline mode of training, while 79% respondents prefers offline mode of conventional classroom teaching learning method.

Findings based on chart no. 4.9- More than 70 % of the respondents are ready to invest more than one hour and less than five hours per week for learning these technologies.

6. TEST OF HYPOTHESIS:

By running the descriptive test with Data Analysis tool pack on data compiled in the chart 4.5 we have obtained following results based on the same we will have to reject the null hypothesis and accept the alternative hypothesis.

Interested to Pursue the Course		Interested to Pursue the Course	
Mean	404.15	Mean	404.15
Standard Error	28.5146569	Standard Error	28.5146569
Median	434	Median	434
Mode	#N/A	Mode	#N/A
Standard Deviation	127.5214223	Standard Deviation	127.5214223
Sample Variance	16261.71316	Sample Variance	16261.71316
Kurtosis	-1.578972292	Kurtosis	-1.578972292
Skewness	-0.175103586	Skewness	-0.175103586

Range	381	Range	381
Minimum	213	Minimum	213
Maximum	594	Maximum	594
Sum	8083	Sum	8083
Count	20	Count	20
Largest(1)	594	Largest(1)	594
Confidence Level (95.0%)	59.68186266	Confidence Level (99.0%)	81.57856864

Chart 6.1 Descriptive statistics output for students interested to pursue the Course

7.0 SUGGESTIONS:

7.1 There is need of training centers which train the students on the advanced technologies enabling Industry 4.0, there could be separate batches for UG students and PG Students as well as there should be separate batches for girl students.

7.2 The batch size should be small, around 15 students per batch which will ensure personalized attention and detailed hands-on training.

7.3 Syllabus should be designed in such a way that it will cover from the basic concepts to advancement in these technologies.

7.4 The fees for teaching these technologies should be in the range of Rs.500 to Rs.1000 per hour (Around Rs.800) and the course should be concluded in Maximum approx. 40 hours with the weekdays and weekend batch mode.

8.0 CONCLUSION:

The conclusion can be drawn that the millennial-The Digital natives are good in adoption of the technologies, however formal education system based following the brick and mortar model of teaching –learning is not viable and sustainable to make the students industry ready who can perform on various technologies adopted by industry 4.0. It can be noted that until and unless Indian education system is following theformal British way of teaching-learning process, there is wide demand for the private training institutes which are equipped with sound infrastructure and effectively adopting to digital mediums and training students on concurrent technologies to make them employable.

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ANALYSING FACTORS AFFECTING CONSUMER BUYING BEHAVIOUR IN CONSUMER DURABLE PRODUCTS

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ABSTRACT:

Over the years, demand for consumer durables has increased with rising income levels, double-income families, changing lifestyles, availability of credit, increasing consumer awareness and introduction of new models. Most of the segments in this sector are characterized by intense competition, emergence of new companies (especially MNCs), and introduction of state-of-the-art models, price discounts and exchange schemes. MNCs continue to dominate the Indian consumer durable segment, which is apparent from the fact that these companies command more than 65% market share in the color television (CTV) segment. This market is characterized with low penetration levels. MNCs hold an edge over their Indian counterparts in terms of superior technology combined with a steady flow of capital, while domestic companies compete on the basis of their well-acknowledged brands, an extensive distribution network and an insight in local market conditions. One of the critical factors those influences durable demand is the government spending on infrastructure, especially the rural electrification programme. The report attempts to answer some of key questions conducted through market research, dealer survey and analysis of the secondary data in the state of Delhi and NCR in an attempt to understand and gauge the changing markets and mindsets and the critical success factors for the consumer durable industry in India.

INTRODUCTION

The consumer durables segment can be segregated into consumer electronics (TVs, LCD and audio systems etc.) and consumer appliances (also known as white goods) like refrigerators, washing machines, air conditioners (A/Cs), microwave ovens, vacuum cleaners and dishwashers. Over the years, demand for consumer durables has increased with rising income levels, double-income families, changing lifestyles,

availability of credit, increasing consumer awareness and introduction of new models. Products like air conditioners are no longer perceived as luxury products.

Most of the segments in this sector are characterized by intense competition, emergence of new companies (especially MNCs), and introduction of state-of-the-art models, price discounts and exchange schemes. MNCs continue to dominate the Indian consumer durable segment, which is apparent from the fact that these companies command more than 65% market share in the color television (CTV) segment. The biggest attraction for MNCs is the growing Indian middle class. This market is characterized with low penetration levels. MNCs hold an edge over their Indian counterparts in terms of superior technology combined with a steady flow of capital, while domestic companies compete on the basis of their well-acknowledged brands, an extensive distribution network and an insight in local market conditions.

One of the critical factors those influences durable demand is the government spending on infrastructure, especially the rural electrification programme. Given the government's inclination to cut back spending, rural electrification programs have always lagged behind schedule. This has not favored durable companies till now. Any incremental spending in infrastructure and electrification programs could spur growth of the industry

COMPETITION IN THE INDUSTRY

The entry of multinationals like LG, Sony, SHARP, Samsung, Hairier, Thomson, Hitachi, TCL, Videocon etc into the Indian market, coupled with production capacities, is expected to push supply and lower prices of LCD TV till festive season. Due to significant higher capacity and intense competition, the ability of players to increase prices will be extremely restricted. As a result, sales margins are expected to remain under considerable pressure.

The basis of competition for the CONSUMER DURABLE market in India is increasingly moving towards brand strength and distribution networks. Hence, advertising and marketing expenses are expected to remain significantly high for the players in this industry.

OBJECTIVES

1. Reason for growth in consumer durable market.

2. Consumer preferences for different sizes of TV

3. To find out the customers expectations/requirement.

4. To evaluate and rank the most important attributes of the products from the consumers mindset.

5. To evaluate various TV brands in the market as perceived by the customers.

RESEARCH METHODOLOGY

The method that is used for exploratory research was Primary Data and Secondary data. The data was collected by interacting with 200 respondents consisted of house wives, students, business men, professionals etc. the required information was collected by directly interacting with these respondents. The individual respondents will be approached in the city of Pune covering all the major Malls.

DATA ANALYSIS

1. DO YOU OWN ANY CONSUMER DURABLE PRODUCT?

Interpretation

In the above pie-chart most of the people own a consumer durable item.

2. NAME ANY FOUR CONSUMER DURABLE GOODS COMPANIES?
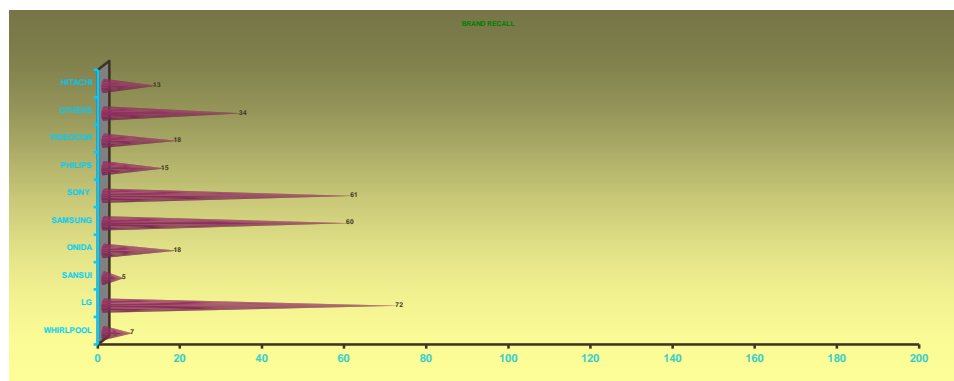
Interpretation

The above graph depicts the frequency of the brands that come to the mind of the respondents when they were asked to mention any four CONSUMER DURABLE manufacturing companies. Out of the sample of 100, 72 (72%) recalled LG. It was closely followed by SONY whose brand was recalled by 61 (61%) of the people surveyed. Next in line was SAMSUNG which was mentioned by 60 (60%). Other

brands were remembered 69 times. VIDEOCON and ONIDA were recalled 18 times each, PHILIPS 15 times, HITACHI was remembered 13 (13%) times and WHIRLPOOL brand was recalled by 7 (7%) respondents and SANSUI by just 5 people.

3. WHICH BRAND DO YOU OWN?
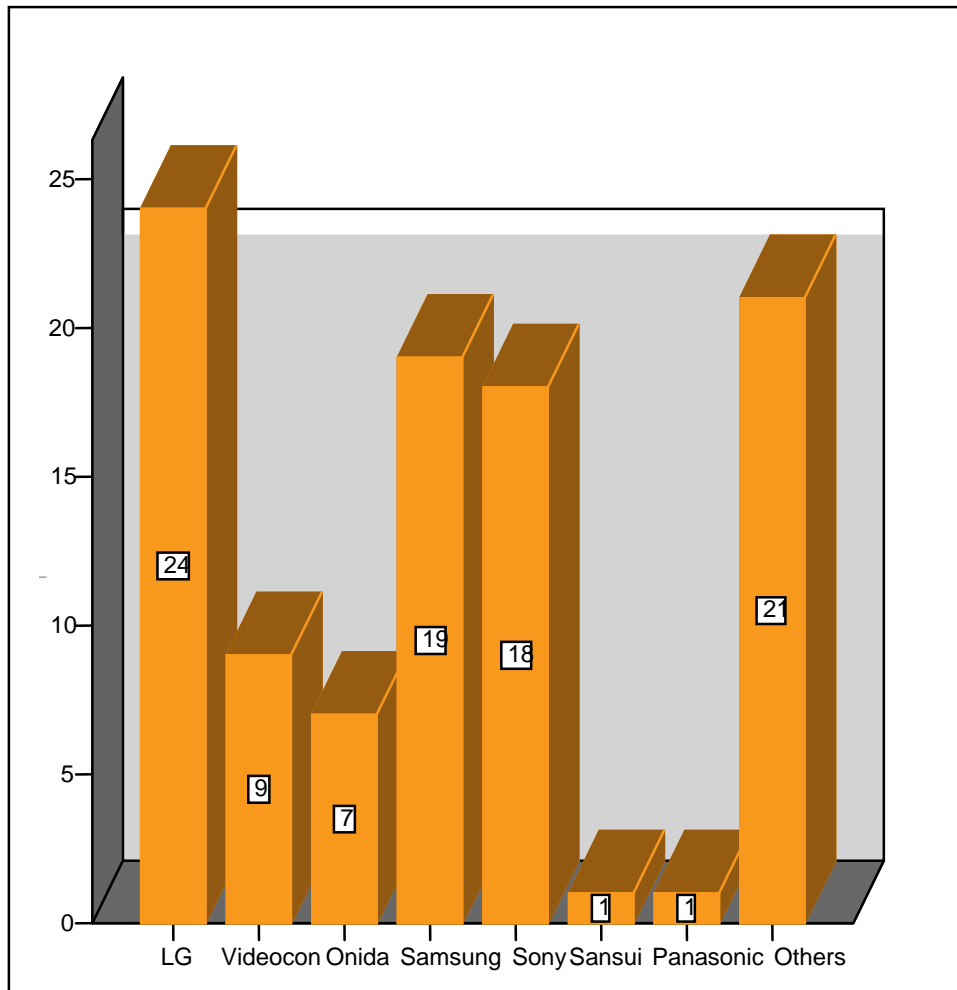
BRAND OWNED

Interpretation

This bar-graph shows which brand does the sample actually owns. The point to be noted here is that the brands recall of the user maybe different from the brand that he actually owns. It is quite evident from the bar-graph that 24% of the sample surveyed owns LG brand. Next in line is SAMSUNG which is used by 19% of the sample surveyed. It is followed by SONY which is owned by 17% of the population surveyed.

HOW SATISFIED ARE YOU WITH YOUR BRAND?
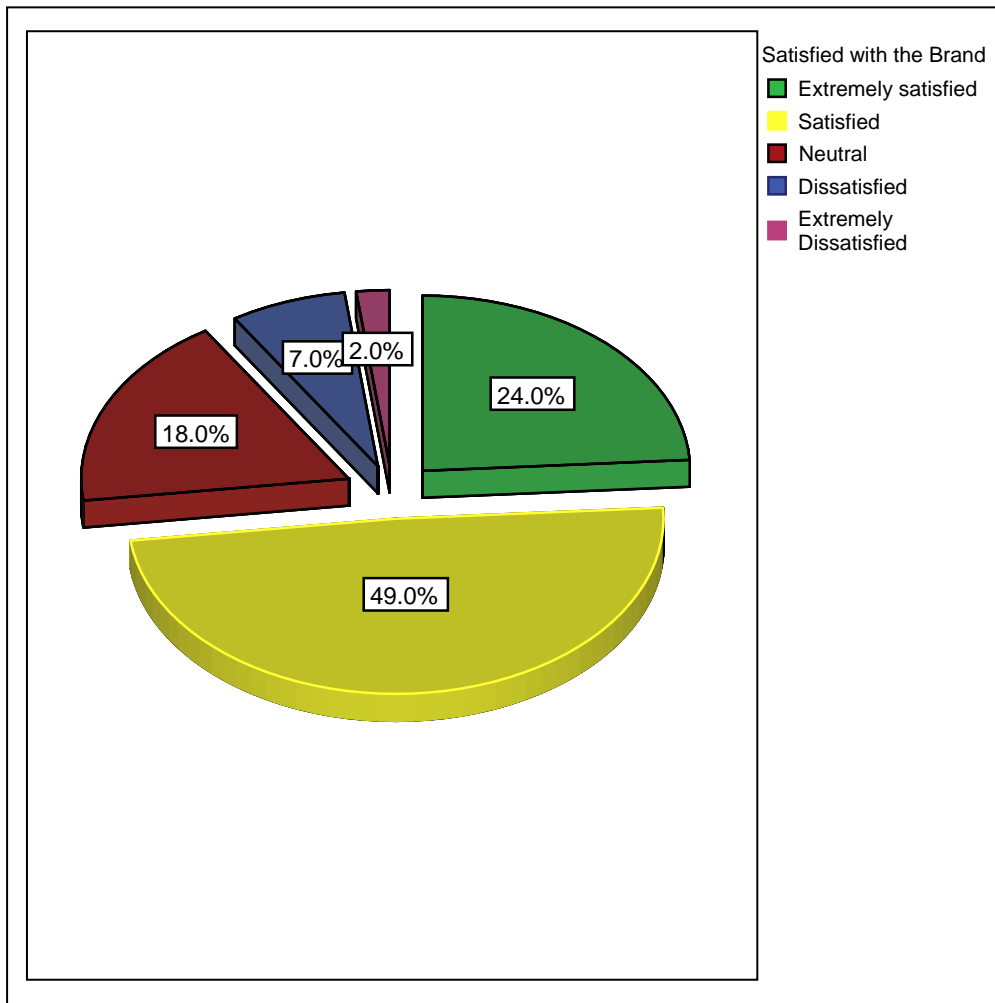
Interpretation

The pie-chart depicts that out of total 100 people surveyed 24 were extremely satisfied and 49 were satisfied with their existing television it makes 73% being happy while 18 were neither satisfied nor dissatisfied. The rest 9% is either dissatisfied (7 people) or extremely dissatisfied (2 people)

5. DID YOU SURVEY THE MARKET BEFORE BUYING THE PRODUCT?
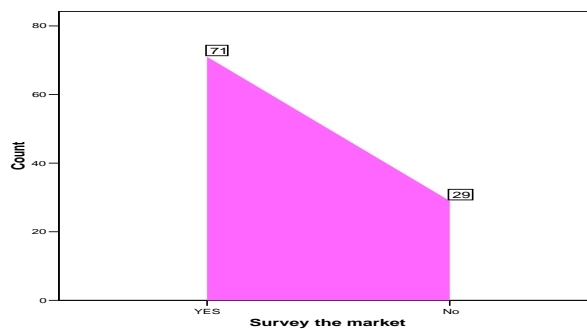
Interpretation

The area graphs shows that out of 100 people 71 (71%) surveyed the market before buying the television and only 29 (29%) did not had a look at other brands.

BRANDS CONSIDERED*?*
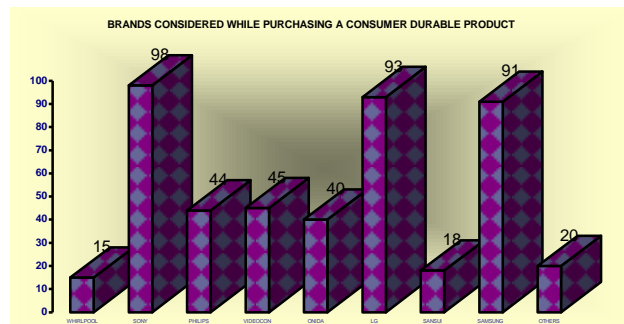
Interpretation

This bar graph shows the brands considered by different people before buying the durables. SONY is considered by large number of people that is 98, followed by LG and SAMSUNG with 93 and 91 respectively.

7. WHAT / WHO INFLUENCED YOU THE MOST IN YOUR PURCHASE DECISION?
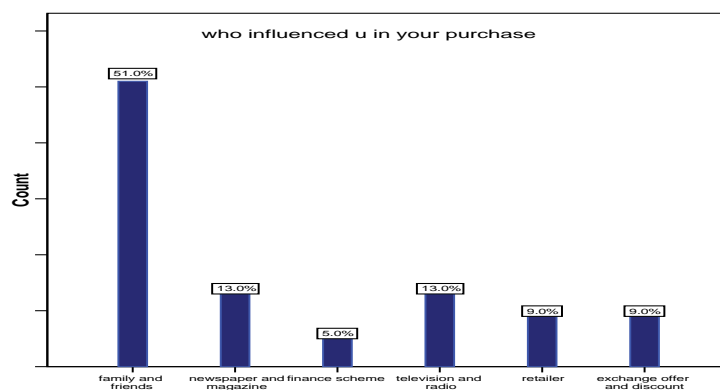
Interpretations

As is evident from the bar chart, 51% respondents said that they were influenced by their family and friends, followed by 13% people who were influenced by Newspaper & Magazines, and 13% by TV and Radio. This was closely followed by Retailers and Exchange offer and discounts who managed to influence 9% each.

8. RATE THE FEATURES IN ORDER OF YOUR PREFERENCE WHILE PURCHASING
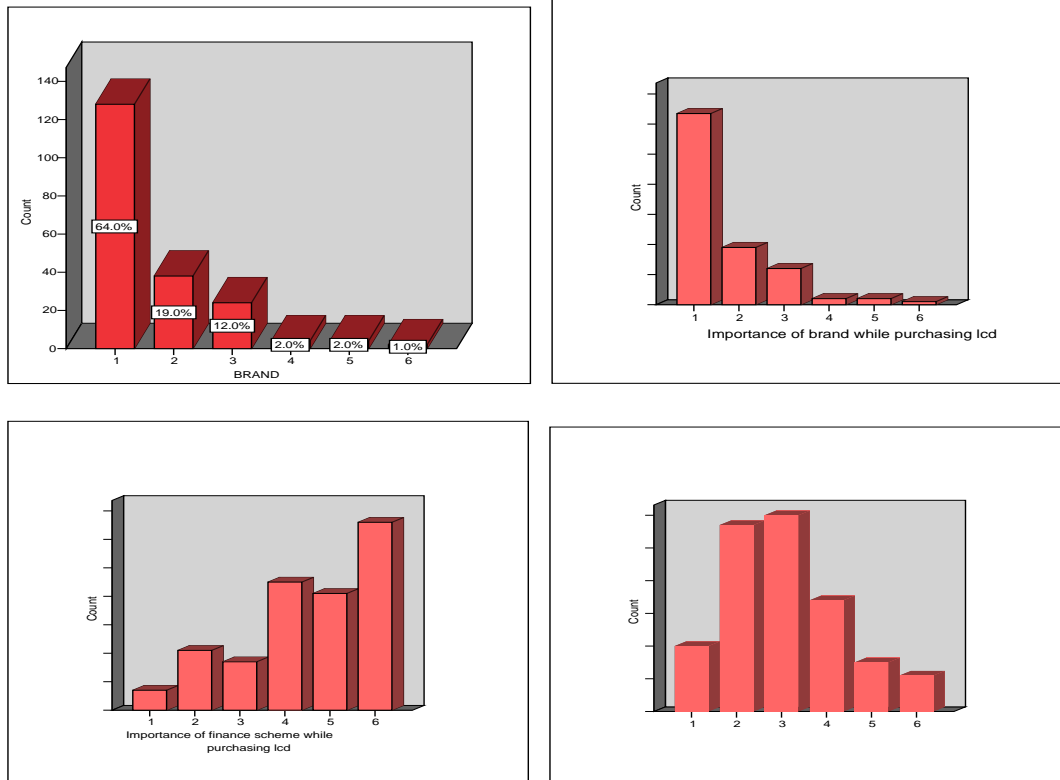
Interpretations

The above graphs show the ratings given to the following features by the sample surveyed in order of their preferences while purchasing a consumer durable product. Among all, brand is perceived to be the most important feature which is evident from the fact that 77 people have given this option as their most important consideration. 2nd in line is feature which has received 48 responses. In fact features have been rated as the highest second and third consideration also.

The third in the row is price followed by dealer's influence. Next is the advertising scheme while the least preferred feature while purchasing a CONSUMER DURABLE is the finance scheme.

## 9. DO LARGE SPECIFIC PROMOTIONS SUCH AS LARGE DISCOUNTS AFFECT YOUR PURCHASE DECISION?

Interpretations

The pie-chart depicts that out of 100 people surveyed 56 (56%) said that large specific promotions affect their buying decisions while the rest 44 (44%) were of the opinion that they are useless.

Did Large Specific Promotion like...
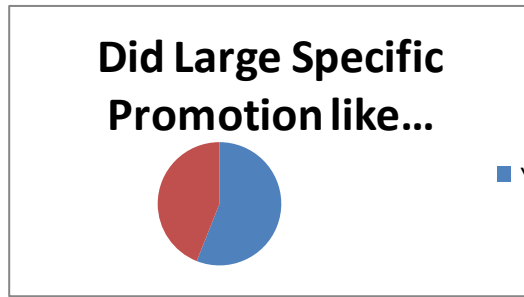
10. **RATE THE FOLLOWING FEATURES ACCORDING TO YOUR PREFERENCE?**
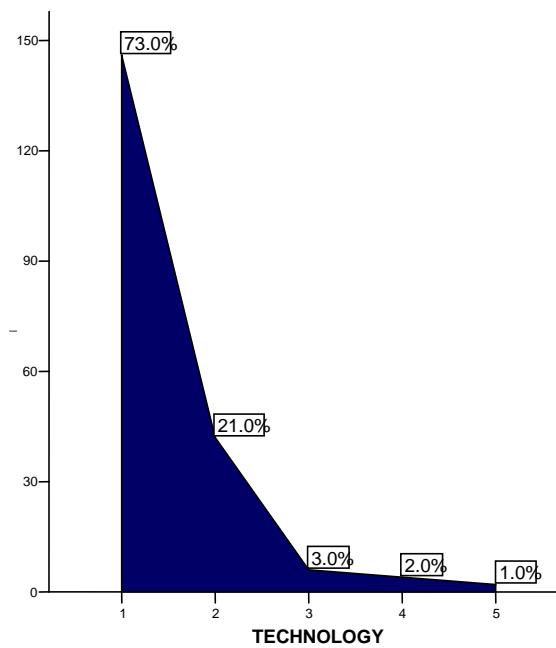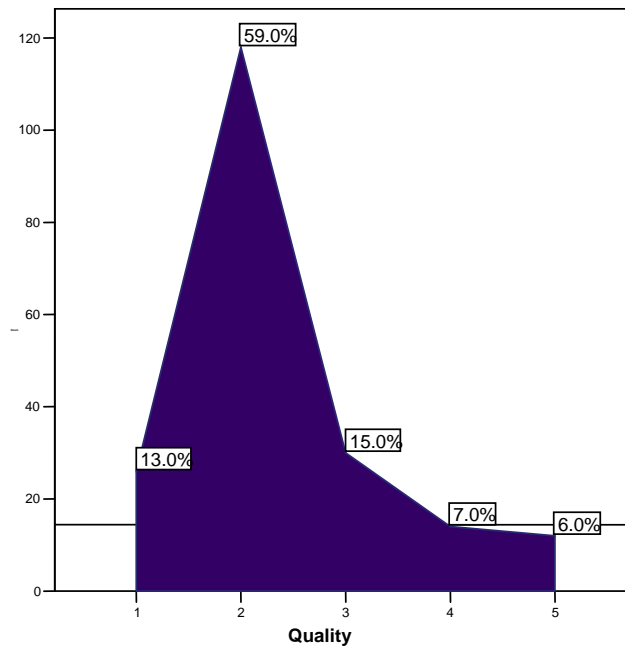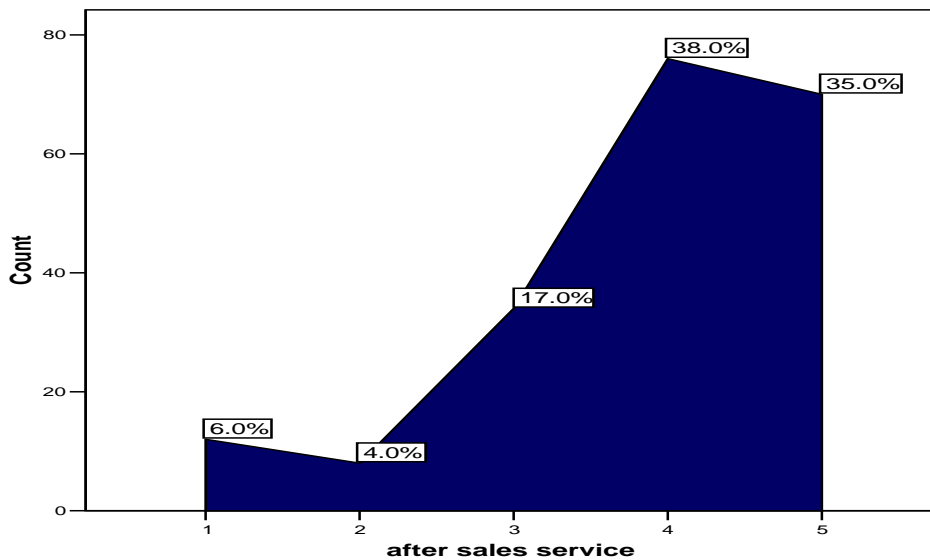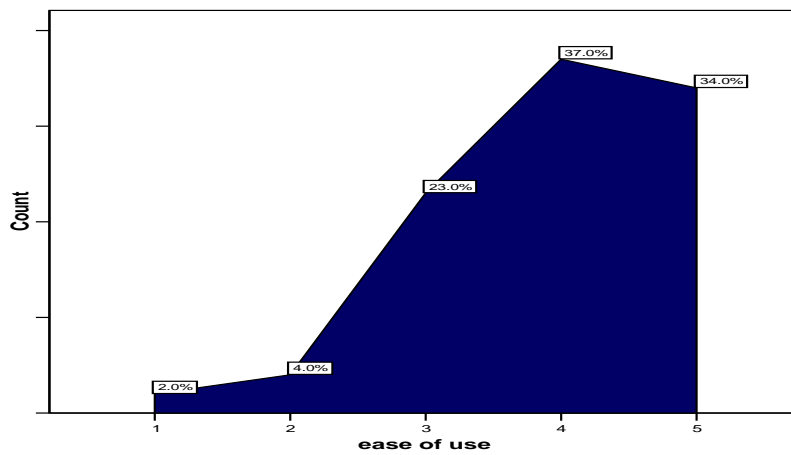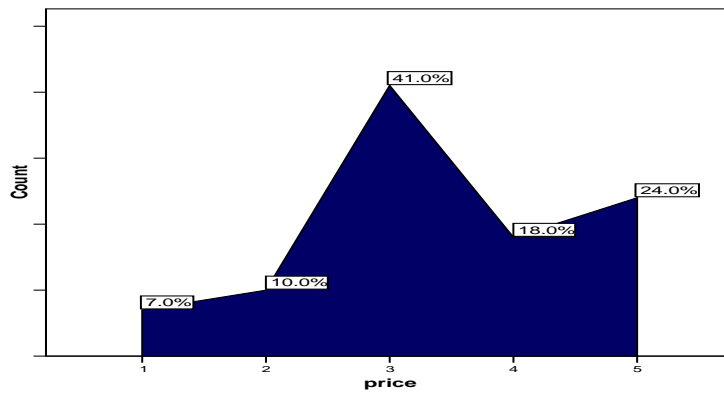
Interpretation

These area charts show the basic needs as perceived by the customers before buying the consumer durable product. It can be clearly interpreted from the above area charts that 73% of the people surveyed gave the first rank to quality. The second thing that people looked into while purchasing the CONSUMER DURABLE product is the technology it got 59% responses at the third spot. Price is the third most important characteristic

while, the fourth factor which is considered is the ease of use and the last is after sales service.

CONCLUSION

To be able to understand the consumer most comprehensively, market research serves as a tool linking the markets with the consumers. In an attempt to better understand the aspirations and requirement of consumers, the latter are often willing to part with personal information in their interaction with market researchers. This research survey was part of a similar process in closing this gap between the producers and consumers, as the report elucidates. The survey/study was conducted numerating a sample size of 200 people Pune's major Malls viz., Amanora, Season's Mall, Pune Central, Phoenix City and projects some benefits to the management of the CONSUMER DURABLE industry in India. The research spanned over a period of 12 weeks and provided an opportunity to undertake intensive research in a systematic theoretical model. The following are some Suggestions proposed based on the outcomes of the study.

FINDINGS AND SUGGESTIONS

Availability of newer variants of a product: Consumers are spoilt for choice when it comes to choosing products. Newer variants of a product will help a company in getting the attention of consumers who look for innovation in products.

Product pricing: The consumer durables industry is highly price sensitive, making price the determining factor in increasing volumes, at least for lower range consumers. For middle and upper range consumers, it is the brand name, technology and product features that are important.

Availability of financing schemes: Availability of credit and the structure of the loan determine the affordability of the product. Sale of a particular product is determined by the cost of credit as much as the flexibility of the scheme.

Innovative advertising and brand promotion: Sales promotion measures such as discounts, free gifts and exchange offers help a company in distinguishing itself from others.

Festive season sales: Demand for colour TVs usually pick up during the festive seasons. As a result most companies come out with offers during this period to cash in on the festive mood. This period will continue to be the growth driver for consumer durable companies.

Threat from new entrants, especially global companies: The domestic consumer durables sector faces threat from newer companies, especially from global ones who have technologically advanced products to offer.

Rivalry and competition: Presence of a large number of players in the domestic consumer durables industry leads to competition and rivalry among companies. Threat from rivalry and competition poses a threat to domestic companies.

Potential markets remaining yet untapped: A large segment of the domestic market, mostly the rural market is yet to be tapped. Tapping this yet untapped and unorganized market is a major challenge for the Indian consumer durables sector.

Threat from substitute products/services: The domestic consumer durables industry is plagued by threats from substitute products. Easy accessibility to theatres/multiplexes, especially in urban areas has turned off the viewership from TV to a large extent. With the advent of a horde of FM radio stations, radio sets have now substituted TVs.

Customer power with respect to availability of choice: The availability of a wide product line on account of most products being homogeneous, poses a threat for companies operating in the consumer durables sector. Customers have the choice of both domestically produced and imported goods, with similar features.

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A SOCIAL AND ECONOMIC STUDY OF THE WOMEN WORKERS IN UNORGANIZED HOUSING CONSTRUCTION SECTOR IN PUNE DISTRICT

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Abstract

The first National Commission on Labour (1966-69) has defined unorganized labour as those who have not been able to organize themselves in pursuit of common objectives on account of constraints like casual nature of employment, ignorance and illiteracy, small and scattered size of establishments and position of power enjoyed by employers because of the nature of industry etc. Nearly 20 years later the National Commission on Rural Labour (NCRL: 1987-91) visualized the same scenario and the same contributory factors leading to the present status of unorganized rural labour in India.

According to NSSO estimates the total employment in the country has risen from 374 million in 1993-94 to 397 million in 1999-2000 (based on Usual Principal and Subsidiary Status). Out of this, around 28 million are in the organised sector and the balance 369 million in the unorganised sector. About 60% of the labour in the unorganised sector is engaged in agriculture and allied activities.

The researcher is concentrated only on the women workers who are working in the construction sector in pune district and how they are facing problems in the society. Majority of women constructive workers are facing lots of problems like absence of social security, low wages, gender discrimination, un equal wages rate for men and women workers. Unhygienic habits and place and its effect on health. Researcher adopted "descriptive research design" Data was collected from 30 women workers in pune district. The researcher has selected the " Simple Random sampling" from probability sample design. The data for this study has been collected through primary source. The primary data for this study was collected with the help of questionnaire. The secondary data was collected from the library and computer. The major findings of unorganised women worker's problem will be discussed in the full paper.

INTRODUCTION

The first National Commission on Labour (1966-69) has defined unorganized labour as those who have not been able to organize themselves in pursuit of common objectives on account of constraints like casual nature of employment, ignorance and illiteracy, small and scattered size of establishments and position of power enjoyed by employers because of the nature of industry etc. Nearly 20 years later the National Commission on Rural Labour (NCRL: 1987-91) visualized the same scenario and the same contributory factors leading to the present status of unorganized rural labour in India.

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Building construction industry can be catagorised into private sector and public sector. In this study I emphasise only on private building construction industry. It further focuses on construction of residential and commercial complexes, shops, godowns and warehouses.

CLASSIFICATION OF WORKERS

Unorganised workers may be categorised under the following four broad heads In terms of:-

1) occupation

2) nature of employment

3) specially distressed categories, and

4) service categories

Small and marginal farmers, landless agricultural labourers, share croppers, fishermen, those engaged in animal husbandry, in beedi rolling, beedi labeling and beedi packing, building and other construction workers, leather workers, weavers, artisans, salt workers, workers in brick kilns and stone quarries, workers in saw mills, oil mills etc. may come in the first category.

Attached agricultural labourers, bonded labourers, migrant workers, contract and casual labourers come under the second category.

Toddy tappers, scavengers, carriers of head loads, drivers of animal driven vehicles, loaders and unloaders, belong to the specially distressed category while midwives, domestic workers, fishermen and women, barbers, vegetable and fruit vendors, newspaper vendors etc. come under the service category.

MAJOR CHARACTERISTICS OF UNORGANISED WORKERS

1. There is no authentic data on unorganised workers.

2. The unorganised sector suffers from cycles of excessive seasonably of employment.

3. Majority of the rural workers do not have stable and durable avenues of employment.

4. The workplace is scattered and fragmented. The workers do the same kind of job(s) in different habitations and may not work and live together in compact geographical areas.

5. There is no formal employer-employee relationship between small and marginal farmers, share croppers and agricultural labourers as they work together in situations which may be marginally favourable to one category but may be broadly described as identical.

6. In rural areas the society is highly stratified in as much as the sociological factor based on caste and community considerations is based on the structure of relationship and functioning in that society. In urban areas while such considerations are much less it cannot be said that they are altogether absent as bulk of the unorganised workers in urban areas are basically nothing but migrant workers from rural areas.

7. While the landlords and moneylenders belonging to the upper strata of the society and do not cultivate the land themselves, yet practically monopolise all resources including land and agricultural labourers and share croppers who are mostly landless and who belong to Scheduled Caste and Scheduled Tribe communities. They are heavily dependent on the landlords and moneylenders for everything.

8. Workers in the unorganised sector are usually surrounded by a lot of fads, taboos, and outmoded social customs like child marriage, excessive spending on ceremonial festivities etc. which lead to indebtedness and bondage.

- The exploitation of a large section of unorganised workers, particularly, those, belonging to Scheduled Caste and Scheduled Tribe, can be attributed to the existence of mal- functional and dysfunctional middlemen.

- Primitive production technologies and feudal production relations which are rampant in the unorganised sector do not permit or encourage the workmen to imbibe and assimilate higher technologies and better production relations.

Meaning and definition of construction workers

Construction workers means a person who is directly involved in any construction work. construction work means an include construction, alteration , repair, maintences, and or demolation. men and women both are equally involed in this work activity.

Problems of Women workers in construction sector

a) wage discrimination and Low wages

Wage discrimination is the common phenomena in Indian economy. In construction sector, also females are paid less than male. In my observation I found that wages of a female worker was Rs. 100 per day less than a male worker. The ongoing per day wages of a female workers was Rs. 150 and a male worker was Rs. 250. In house construction activity, male and female unskilled workers doing near about the same work; yet female workers got 30% less wages than male workers.

b) Physical and economic exploitation

Working women are always in danger of physical and economical exploitation by their male co-workers. Physically females are supposed to be gentle and weaker than males.

c)Family problems

Women are playing multiple role in the society. Hence, they are also facing multiple problems. Every member in a family expects a lot 200 from women. As expectation increases number of family problems increases. Domestic violence, betting, and divorce etc. are the general family problems, which occurs only with women. All these family problems put female workers into trouble.

d) Ignorence and illiteracy

Most of the female construction workers are illiterate. Some of them are totally illiterate and some only know Reading, Writings and Simple arithmetic. special building construction act is there but They doesn't know the government rules and regulations as well as working conditions. They are very ignorant about market conditions as well as ups and downs in their wage rates. As they are scattered in nature

they are totally helpless in pursuit of their common interest. Ignorance and illiteracy are the prime obstacles in the progress of working women.

RESEARCH METHODOLOGY

RESEARCH DESIGN

The researcher used the descriptive design for this study. The researcher is interested in studying about women construction workers. The research purpose is to describe problem faced by the women workers in the construction sector.

The Universe for this research study were taken from the Pune district. In this study the researcher adopted the census method. The Universe is 30. The Total Universe were taken for the research data collection as a respondents.

The researcher has collected data with the help of self prepared Interview schedule

AIM OF STUDY

The aim of this study is to assess the level of problems faced by the women workers in the unorganized (construction) sector in pune District.

OBJECTIVE

- To identify the problems faced by the women workers in the construction work.
- To analyze the factors of problems faced by the women workers in the construction work.

HYPOTHESES

- There is a signicant relationship between problems faced by the women workers and their age.
- There is a signicant difference between problems faced by the women workers and their type of family in the construction work.

DISTRIBUTION OF RESPONDENTS BY THIRE AGE

Sr.no	Age (years)	No of respondents (No:30)	Percentage
1	15-30	10	33.33
2	31-45	11	36.67
3	46-60	06	20.00
4	61+	03	10.00

The table depicts that the nearly one fourth 36.67% respondents were the age group of 31-45 years; again the nearly one fourth 33.33% respondents were the age group

of 15-30 years; the 20% respondents were the age group of 46-60 years and the 10% respondents were the age group of above 61 years.

DISTRIBUTION OF RESPONDENTS BY THIRE EXPERIENCE

Sr. No	Experience (Years)	No. of Respondents (No.30)	Percentage (100)
1	0-10	27	90
2	11-20	2	6.67
3	21-30	1	3.33

The table explains that the majority 90% respondents were the experience group of 0-10 years; less than one fifth 6.67% respondents were the experience group of 11-20 years and less than one fifth 3.33% respondents were the experience group of 21-30 years.

DISTRIBUTION OF THE RESPONDENTS BY THE PROBLEMS FACED BY THE WOMEN WORKERS IN THE CONSTRUCTION WORK

Sr.No	Problems faced by the women workers	No. of Respondents (No.30)	Percentage (100)
1	Physical factor HIGH LOW	 5 25	 16.67 83.33
2	psychological factor HIGH LOW	 2 28	 6.67 93.33
3	economical factor		
	HIGH LOW	2 28	6.67 93.37
4	social factor HIGH LOW	 11 19	 36.67 63.33

The above table describes the problem faced by the women workers in the construction sector as a four dimensions regarding the categories of high and low level

of distribution. Regarding the high level of problem faced by the women workers in the construction sector shows that the physical factor 16.67 %, psychological and economical factors are same as 6.67% and social factor 36.67%. Regarding the low level of problem faced by the women. workers in the construction sector shows that the physical factor 83.33%, psychological and economical factors are same as 93.37% and social factor 63.33%.

KARL PEARSON CO-EFFICIENT OF CORRELATION BETWEEN AGE OF THE RESPONDENT AND FACTORS OF PROBLEM FACED BY THE WOMEN WORKERS IN THE CONSTRUCTION WORKERS

In above table there is a significant relationship between the variable factors of problem faced by the women construction workers and the age of the respondents with the regard of psychological factor value of 0.208, economical factor value of 0.345 and social factor value of 0.270. And there is no significant relationship between the variable factors of problem faced by the women construction workers and the age of the respondents with the regard of physical factor value of 0.423.

't' TEST BETWEEN THE TYPE OF FAMILY

Test between the type of family of respondent and the factors of problem faced by the women in the construction workers

The table describes that there is a signicant difference between the type of family of the respondents and the factors of problem faced by the women workers in the construction workers with regard of physical factor value of t= 2.285, psychological factor value of t= 1.480, economical factor value of t= 1.480 and social factor value of t= 1.510. The researcher found that the calculated values of factors are more than the table value at 5% signicant level. Since the calculated value is more than the table value is inferred that there is a signication difference between the type of family of the respondents and the factors of problem faced by the women workers in the construction workers.

CONCLUSION

The problems of women construction worker in the workplace are one of the major issues in the social problems. It has various factors to know the problems faced by the women construction workers. This is the time to give awareness about the problems of women construction workers rather than organized workers. When these levels of factors are equalized, then automatically the problems will be solved. Their standard of

living will also be increased with betterment life. The study was made in pune District where construction work was held.

Majority 36.67% respondents were the age group of 31-40 years. Majority 90% respondents were the experience group of 0-10 years. Majority 36.67% respondents perceive high level of problem faced by the women workers in the construction sector in social factor. Majority 93.37% respondents perceive low level of problem faced by the women workers in the construction sector in psychological and economical factors. There is a signicant relationship between the variable factors of problem faced by the women construction workers and the age of the respondents. There is a signicant difference between the type of family of the respondents and the factors of problem faced by the women workers in the construction workers.

SUGGESTION

Majority of the respondents perceive the high level of social factor that means they facing problems socially in the work place. It is because of temporary work, social exploitation and poverty. The contractor can give equal salary to the women workers and increment in their everyday wages. They also attaining little bit problem in psychological factor because of work stress and in that they can also be relax by chatting with their family. Increment in the everyday wages will also reduce the economical problems of the respondents. The superiors and male co workers can motivate the women workers in the workplace to reduce the problem faced by the women workers in the construction sector.

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RETAIL MANAGEMENT – A RISING STAR IN B SCHOOL PROGRAMS AND JOB MARKET

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Abstract

Phenomenal increase in organized retail activity in recent past has created demand for people possessing different skill sets required for effective management of retail stores. Progressive management institutes have identified the dearth of trained managers felt by big retail chains and shopping malls and have joined hands with Retailers Association of India (RAI) for offering appropriate programs.

Retailers Association of India (RAI) is the lead trade association representing an entire gamut of retailers, from chain store retailers and department stores through to independent emerging retailers, selling a wide selection of products across cities, towns, rural and virtual stores.

Its charter is to support employment growth and career opportunities in retail, to promote and sustain retail investments in communities from coast-to-coast, and to enhance consumer choice and industry competitiveness. It provides its members with a full range of services and programs including education and training, benchmarking and best practices, networking, Policy advocacy, and industry information.

It offers a wide range of Online and Mobile learning solutions for all levels of employees in Retail. Through its distance learning program, it offers Diploma in Retailing and in association with IGNOU it offers BBA in retailing.

Looking at the opportunities beckoning the qualified retail managers, working executives interested in switching over to this challenging field are undergoing short term and part time programs from these institutes and the freshers aspiring to make a career in this emerging field are enrolling themselves for full time programs. Thus Retail Management is emerging as a shining star in otherwise dull and lacklustre employment market as well as mundane management courses.

Key words Retail, unorganized retail, organized retail, e-tailing, retail management

Introduction

Retail Management courses prepare the participants to shoulder the responsibility of retail manager who is called upon to manage retail outlets, or groups of outlets, and who is responsible for all the day-to-day processes that are carried out in the store including sales, staff, stock and resources management. His responsibilities vary greatly depending on the size of the store and can cover areas such as human resources, information technology, marketing and accounts. Smaller retailers tend to combine buying and merchandising roles in a general retail management position. Before coming to the skill sets required by a retail manager, it is essential to understand --what is retail, its types, its impact on manufacturer and consumer, its emergence to current status and the explosive growth it is likely to experience in immediate future. Retail involves the process of selling consumer goods and services to customers through multiple channels of distribution to earn a profit. Demand is identified and then satisfied through a supply chain. Attempts are made to increase demand through advertising. Retail is defined as sale of goods to public in small quantities.

Therefore retailing is the business activity that involves selling products or services to actual consumers for their individual, non commercial or family use. Normally, retailing is the final stage of the distribution process. Retailing as a sector also includes subordinated services, such as delivery. Many retail shops in India located in residential areas offer this service. However shops in a shopping mall do not generally provide this facility. Retailing takes place when consumers perform shopping. Shopping generally refers to the act of buying products. Consumers do shopping to obtain final goods including necessities such as food and clothing. Sometimes shopping takes place as a recreational activity. Recreational shopping in malls often involves window shopping (just looking, not buying) and browsing, it does not always result in a purchase.

 The term "retailer" is also applied where a service provider services the small orders of a large number of individuals, rather than large orders of a small number of wholesale, corporate or government clientele. Retailers are people who sell products (of whatever kind) to the general public. In comparison, wholesalers are people who sell products only to retailers, and not to the general public. Manufacturers of products generally sell to wholesalers. A marketplace is a location where goods and services are exchanged. The traditional market is a place where traders set up stalls and buyers browse the

stores. This kind of market is very old, and countless such markets are still in operation around the whole world.

Objectives of the Study

This paper attempts to –

- study various aspects of organised retail by tracing its modest roots in recent past

- trace the reasons for the revolution in shopping habits of Indian consumers that is unfolding now

- understand the factors which will continue to hold growth momentum in organised retail

- note the positive impact of e-tailers in providing marketing platform for products made by Micro, Small and Medium Enterprises (MSMEs)

Research Methodology

The study is based on the collection and compilation of secondary data from published sources through internet

What is Retail?

Retail involves the sale of goods from a single point (shops, hawkers, malls, markets, department stores etc) directly to the consumer in small quantities for his end use. The end user goes to the retailer to buy the goods (products) in small quantities to satisfy his needs and demands. Hence in a layman's language, retailing is nothing but transaction of goods between the seller and the end user as a single unit (piece) or in small quantities to satisfy the needs of the individual and for his direct consumption. This process involving buying and selling activity is also called as Shopping.

Conventional Shopping Process in Unorganized Retail

Most Indian shopping happens in open markets or numerous small grocery and retail shops where shoppers generally wait outside the sales counter of the shop and ask for what they want. They can not pick or examine a product from the shelf because access to the shelf or product storage area is limited. Once the shopper requests the food staple or household product they are looking for, the shopkeeper goes to the container or shelf or to the back of the store, brings it out and offers it for sale to the shopper. Often the shopkeeper may substitute the product, claiming that it is similar or equivalent to the product the consumer is asking for. The product typically has no price label in these small retail shops. The shopkeeper can price the food staple and household products arbitrarily, and two consumers may pay different prices for the same product on the same day. Price is sometimes negotiated between the shopper and shopkeeper. The

shoppers usually do not have time or inclination to examine the product label, and do not have a choice to make an informed decision between competitive products.

Retail classification

Retail industry in India can be broadly classified into two categories namely - organized and unorganized retail.

1. **Organized retail** - It refers to trading activities undertaken by licensed traders / retailers, that is, those who are registered for payment of sales tax, income tax, etc. to the government. These include the large supermarkets, corporate-backed hypermarkets, malls, retail chains, and also the privately owned large retail businesses. They were absent in most rural and small towns of India as late as in 2010.

2. **Unorganized retail** – It consists of various types of small shops - conventional Kirana shops, paan /beedi shops, traditional owner manned general stores, corner shops, hand cart and pavement vendors, etc. These small and low cost retail outlets run by individual self employed traders do business in cash and do not pay any taxes on the profits or income earned from trading activities. However they remain as the radiating force of Indian retail industry. The unorganized retail sector is highly fragmented and has around 14 million retail outlets that account for around 95-96% of the total Indian retail industry. Among these traded items, food and grocery account for around a third of India's consumption basket.

Traditional Shopping Scenario in small cities, towns and villages

The typical Indian retail shops in unorganized sector are very small. Only 4% of over 14 million outlets are larger than 500 sq ft in size. Vast majority of the unorganized retail shops in India employ family members, do not have the scale to procure or transport products at high volume wholesale level, have limited to no quality control and have no training on safe and hygienic storage, packaging or logistics. These retail shops source their products from a chain of middlemen who mark up the product as it moves from farmer or producer to the consumer. They typically offer no after-sales support or service.

Emergence of organized retail sector

Until the 1990s, regulations prevented innovation and entrepreneurship in the shackled Indian retailing. There were taxes for moving goods from one state to other and even within states in some cases. Farmers and producers had to go through middlemen monopolies. The logistics and infrastructure was very poor, with losses exceeding 30

percent.   Through the 1991s, India introduced widespread free market reforms, including some related to retail. Between 2000 and 2010, consumers in select Indian cities have gradually begun to experience the quality, choice, convenience and benefits of organized retail industry. In 2010, India's retail and logistics industry employed about 40 million people (3.3% of population). In the past few years, Indian Retail sector has seen tremendous growth in the organized segment. The organized retail market is growing at 35 percent annually while growth of unorganized retail sector is pegged at 6 percent. Going forward, the organized sector's growth potential is expected to increase due to globalization, high economic growth, and improved lifestyle. Frontiers of organized retail in India are being pushed forward by malls and e-tailers.

 Entry of Malls and E Tailers

Many retail stores operating at one place form a mall. A shopping mall consist of several retail outlets each selling their own merchandise but at a common platform. Because of their pleasant ambience and ability to offer variety of goods / products under one roof, malls have been able to attract more and more Indian shoppers into their fold away from the traditional small shops. Today's consumer in India has enormous choices for buying or shopping. There are different retail formats such as local grocer's shop, shopping malls, hypermarkets, speciality stores, department stores, on line electronic or virtual stores etc.

Now a days the Indian customers who are reluctant to go to retail outlets, have the option of shopping while sitting at their homes. They can place their order through internet, pay with the help of debit or credit cards and the products are delivered at their homes. This kind of shopping is convenient for those who have a hectic schedule as it avoids the hassles of physically travelling to the store through congested roads and traffic jams as well as moving from one store to other for buying different products or goods of their choice. In this kind of shopping over internet from virtual shops, even though the transportation charges are borne by the consumer itself, it has gained immense popularity quickly because the buyers find it easy and convenient to shop from the comfort of their home or office. This on line retailing often referred to as on line shopping or e-tailing is growing in leaps and bounds with every passing day.

Growth of Organized Retail

Organized Retail is emerging as the new phenomenon in India and despite the economic slump for last few years, the market has been growing exponentially. Organized retail is able to lure more and more existing shoppers from unorganized

sector to its fold as economic growth has brought more of India's people into the consuming classes. Digital transformation has become a means to overcome infrastructural difficulties in a developing country like India. Online retailing has emerged as a viable alternative by which organised retail can expand its share in the total consumption pie. Since there is a general perception that online shopping is discount-laden and hence more economical, many monthly shoppers are showing increased preference for online shopping as opposed to in-store shopping. Historically, retail companies the world over have focussed on increasing their store footprint for growth. Digital transformation gradually led to the proliferation of multiple channels and today, retailers have moved to a consumer-centric operating model which is solution-oriented and anticipatory to changes in consumer behaviour. In India, both the physical store and the digital channels have found a way to co-exist and work together, however factors like technological breakthroughs, demographic and social change and economic conditions have made it increasingly easy for online retailers to penetrate the market. The online retail activity is giving a further impetus to the growth of digital payment mechanisms and to mobile-based promotional and couponing activity. As consumers exercise the online option, they are also increasingly demanding a better in-store experience. Over the past year, several trends have advanced, right from the unmistakable desire to buying more via smartphones, to becoming more reliant on social media and demanding a more service-focussed and knowledgeable store employee. Indian consumers are truly redefining what it means to shop today. It's nothing short of a revolution, and the stakes have never been higher for both retailers and consumer goods companies.

Advantage to small producers

 On line retailing has not only benefitted the consumer, but it has helped the producers too. Online marketplaces are ensuring that more and more local sellers from tier II and III cities have a pan India reach to showcase their wares. This is leading to benefits for newer manufacturers across the landscape, right from electronics and hardware to apparel and food, translating into more choices for consumers. American online retailer Amazon has launched a new programme--Amazon Saheli--aimed at empowering and enabling women entrepreneurs across the country to sell their products on its marketplace. Amazon India, as a part of their commitment to transform how India buys and sells by enabling small entrepreneurs to scale up, had conducted a pilot for the store in Nagaland earlier this year in association with National Skill Development

Corporation (NSDC) and the state government. Around 50 independent women entrepreneurs attended the workshop for two days. Initially the items comprised of handicrafts, apparel, handbags and home décor items.

Now it has collaborated with organisations that work with / towards encouraging women entrepreneurship, including Sewa (Self-employed Women's Association) and Impulse Social Enterprise. Women entrepreneurs associated with these partner organisations are able to offer their products to Amazon.in customers through a dedicated storefront, 'the Saheli Store' which plans to gradually scale up to onboard women entrepreneurs selling in different product categories. Besides offering the registered women entrepreneurs access to customers, the store also helps them gain access to logistics and fulfilment facilities as well. Thus e-commerce and specifically the e-marketplace model is likely to be a great avenue for women entrepreneurs to benefit from a fast-growing digital economy.

The marketing strategy of on line retailers of bringing small time producers from small cities and towns on their platform and offering their products to consumers in metropolitan cities has become so successful that Amazon has refined and extended it to its global operations.

E-Tailors and their marketing strategy

The growth of Amazon's **Indian global seller program** shows how sophisticated this strategy has become. The company operates India's second-largest e-commerce site, "Amazon.in"   which caters to India's growing base of online consumers (the suffix '.in' refers to India). But Amazon also sees India as a source of cheap and high-quality products that can be sold on its U.S. site, especially in crucial categories like apparel, to help it take market share from its major competitors like Walmart.

Amazon in its strategy statement describes that they are trying to compress the global supply chain and bring sellers and customers closer. This has paid them immense dividends. Through their global selling program in India, they are offering 17 million Indian products on their main global site "Amazon.com" and more and more Americans are buying products like cotton towels, apparels, jewellery, health products that are made in India. Amazon has listed many of its Indian products on a special page, Amazon.com/India, to help customers in the United States find them. The India program is quite lucrative not only for Amazon's bottom line but also for its producers too. The Indian merchants selling on Amazon.com find their local site, Amazon.in, to be a less appealing marketplace because no Indian consumer will ever think of paying

anything close to the prices that these sellers are able to command in the United States. Amazon's chief executive, Jeff Bezos, has stated that although most of India's commerce is conducted offline, Indians are coming onto the internet at a rapid clip through their smart-phones. He therefore views India and its 1.3 billion residents as vital to his company's future, and he has vowed to spend at least $5 billion building up his India operations. So successful has been Amazon's India sourcing policy for American consumers that Flipkart, the top e-commerce site in India by volume suspects that Amazon is using these profits to buttress its losses from Indian local e-commerce market place Amazon.in. Therefore it is pushing the central government to pass policies to protect local internet companies from unfair competition by foreign companies having deep pockets and willing to lose lots of money.

Advances in Organized retail

Sensing the huge opportunity offered by organized retail, many major domestic players have stepped into the retail arena with long term, ambitious plans to expand their business across different verticals, cities and formats. Companies like Tata, Reliance, Adani Enterprise and Bharti have been investing considerably in the booming Indian Retail market. Along with these giant retailers, a number of transnational brands have also entered into the market to set up retail chains in close association with bigger Indian companies. The untapped rural sector and the lesser developed Tier II and Tier III cities provide ample opportunities for growth. The liberalisation of FDI in single-brand retail and the expected opening-up of FDI in multi-brand retail have generated significant interest among multinational retailers also.

India's economic expansion over the past few years has resulted in higher income levels. This has put more disposable cash in pockets of consumers who are not shy of spending it. The growing consumption power of Indian urban consumers backed by a consistently growing economy has created a "deeper" market across categories and set the foundation for further modernizing Retail. High consumer spending over the years by the young population (more than 31% of the country is below 14 years) and sharp rise in disposable income are driving the Indian organized retail sector's growth. Not only metropolitan cities but even Tier II & Tier III cities and towns are witnessing a major shift in consumer preferences and lifestyles, as a result of which, they have emerged as attractive markets for retailers to expand their presence

**Likely scenario in near future**

India has the second largest population in the world. The Indian organized retail market is an upcoming one for both consumers and sellers. It is a market that is creating space for various industry stakeholders to try new concepts and innovative ideas in designing and marketing.

Stakeholders in Indian Retail

India is being seen as the most desirable retail destination in the world by many foreign brands in different segments. Retail industry has witnessed 15-20 per cent growth per year in the recent past. Despite the rapid strides, the organized retail penetration is quite low at 8 per cent. According to a World Bank report, per capita expenditure on household consumption in India is growing at 5 per cent, which is next to China.   The Indian Retail sector has come of age and has gone through major transformation over the last decade with a noticeable shift towards organized retailing. A T Kearney, a US Based global management consulting firm has ranked India as the fourth most attractive nation for retail investment among 30 flourishing markets. All this foretells well for India's retail growth story. The retail market (including organised and unorganised retail), which was at Rs. 23 lakh crore in 2011-12 is expected to reach a whooping Rs. 47 lakh crore in 2017, as it expands at a compounded annual growth rate of 15 per cent, according to the 'Yes Bank - Assocham' study. According to this study, organized retail, that comprised just seven per cent of the overall retail market in 2011-12, is expected to grow at a CAGR of 24 per cent and attain 10.2 per cent share of the total retail sector in 2017. India's retail sector, which is one of the top five retail markets in the world by economic value, now stands at the cusp of fast-paced growth and likely to emerge as one of the fastest growing retail markets across the world. The retail sector is

likely to be more than double to $1.1-1.2 trillion (or even 1.5 trillion) by 2020 from $630 billion in 2015 or over $ 750 billion in 2016 . (see chart)
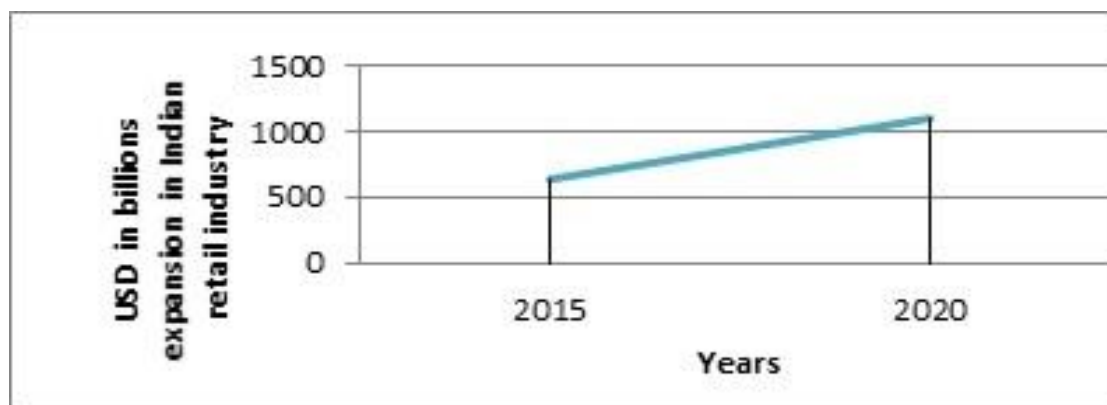
The Indian retail story, driving the Indian consumption story, continues to be strong. The Indian retail sector has been growing at a CAGR of 7% and is poised to grow at 11% CAGR to become a USD 1200 billion market by 2020. Organised retail is expected to grow at a CAGR of 32% & its penetration in India is expected to treble from the current 8% to 24% by 2020

India's economic growth and its demographic profile make the country a compelling business case for global retailers planning an international foray. The retail sector today accounts for over 10 per cent of the country's gross domestic product (GDP) and around 8 per cent of employment. The retail industry is now going to be more consumer-centric. Giving priority to consumers and their needs would generate more business for any retail industry. The income of an average Indian has increased manifold, leading to a rise in spending capability. The growing middle class is an important factor contributing to the growth of retail in India. By 2030, it is estimated that 91 million households will be 'middle class', up from 21 million today. Also by 2030, 570 million people are expected to live in cities, nearly twice the population of the United States today. This has led to an increase in demand and supply of products. It is quite evident that increase in disposable incomes is going to affect the Indian retail industry in a major way in the next few years. Thus, with tremendous potential and huge population, India is set for high growth in consumer expenditure. With India's large 'young' population and high domestic consumption, the macro trends for the sector look favorable. The retail sector has emerged as among the top three employers in India. The government's move to allow FDI in various forms, coupled with the growing consumer demand, is expected to see it create even more jobs in the coming years.

Job Opportunities in Retail and its impact on Economy

Retailing has become one of the pillars of Indian economy and accounts for about 10 percent of its GDP. India is one of the fastest growing retail markets in the world, with 1.2 billion people. According to the National Skill Development Corporation, India's retail sector will need around a workforce of around 56 million. The sector will have one of the highest incremental human resource requirements - of 17.35 million till the year 2022.

These jobs are likely to be created at all levels. With companies looking to open up more stores, there were will be need for staff at the customer service level. While many job opportunities are available in retail domain, some of the common job openings especially in organized retail are –

1) Assistant store managers;

2) Retail managers;

3) Retail sales associates;

4) General managers

5) Visual display Designers / Merchandisers

The prime responsibility of these positions involves initiating all the steps required to bring the customers into the store and fulfil their buying needs. The modern stores just can't afford to make the customer wait for long. Therefore sales associate greets the customers with a smile, helps them save their time by easily locating their desired merchandise, attends them well, assists them in their shopping and ensures that they return home satisfied. All the staff of the stores needs to be customer oriented and should help the customers to procure the desired merchandise from the stores for their end use. Their objective is to avoid unnecessary chaos at the store to make shopping a pleasurable experience and ensure that the happy customers leave the store satisfied. In simpler words, these positions in retail management enable customers shop without any difficulty. The requirements of two important senior management positions viz. Retail Manager and Merchandiser are given below.

Retail Manager

Retail manager looks after the day to day running of a store, motivating staff to achieve sales targets, organizing promotional events and monitoring industry trends. The skill sets he must possess include -

- the ability to lead and motivate a team

- excellent communication and 'people' skills

- the ability to work under pressure and handle challenging situations

- confidence, drive and enthusiasm

- decision-making ability and sense of responsibility

- the ability to understand and analyse sales figures

His main focus is to improve the commercial performance of the store by increasing its turnover and maximising sales. For attaining this objective, his day-to-day tasks include:

- managing and motivating teams to increase sales

- overseeing recruitment and training of staff

- keeping track of stock and ordering

- organising sales promotions and in-store events

- dealing with queries, complaints and feedback from customers

- analysing sales figures and forecasting future sales

- maintaining awareness of market trends and monitoring competitors

- controlling budgets and costs

- providing reports to senior company executives

Merchandiser

Growth in organized retail has opened up new vistas in visual merchandising. Here the merchandise needs to be well organized to avoid unnecessary searching. Visual merchandising is a profession that involves displaying merchandise and creating décor in a store in a way that elicits a positive image of the store, gets customers' attention and entices them to buy. **J**obs in this sunrise sector involve creating attractive merchandising displays. Popular jobs in merchandising include merchandiser, merchandise analyst and store planner. These are new job designations where experienced executives are in short supply.The Merchandiser is instrumental in all commercial decisions such as how much money should be spent, how many different lines should be bought and in what quantity, involvement in setting selling prices to regulate profit and decisions on when the stocks should be delivered into the business. Visual merchandiser is a company's silent salesperson. His job entails setting up a store's layout and creating displays that entice customers to pick up a product they didn't plan on purchasing. His main objectives are to create displays that are in line with the image of the store and to bring more customers into the store. He creates designs and ultimately implements displays either in store windows or within the store. He

needs to put all the area of the store to good use while developing attractive displays to lure the customer to enter the store and make a purchase. He works with both physical displays in on-site locations and virtual displays in online stores. Everyone makes impulse buys and an effective visual merchandiser exploits this tendency.

Conclusion

As companies look to make the most of the digital revolution and launch their e-commerce offering, the future looks very promising and highly exciting. The organized retail will play a major role in individual's buying / shopping process in immediate future. On line retailing will be offering number of benefits like tracking the customer's buying behavior, easy deliverability, flexibility, interactivity etc. which is not possible in traditional buying through shops. Several factors which influence the future of e commerce like refund policy, legal issues, security issues will have to be addressed properly by the government policies. As multinational companies enter the country, post the easing of FDI regulations, they are likely to invest in back-end infrastructure such as warehouses, logistics, accounting, customer services etc. This investment will be creating high end jobs as well as ancillary jobs across all verticals in the country.

To meet their requirement of trained manpower, various workshops are being held by many academic and training institutes in association with RAI on dedicated topics like -

1. Buying & Merchandising
2. Visual Merchandising
3. Grooming for front end Staff
4. Excellence in store Operations
5. Retail Strategy & Retail Management (RSRM) including Franchisee Management
6. Delivering signature customer experience
7. Private label branding

With more people employed in the sector, they are likely to see their income levels go up, which in turn will give them more cash to spend, which will create even more jobs. It's the vicious cycle many economies across the globe can only hope for.

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A STUDY OF BREXIT SCENARIO AND ITS IMPACT ON INDIA

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ABSTRACT:

The term Brexit means Britain's or UK's scheduled Exit at 11pm UK time on Friday 29 March, 2019 from the European Union. The Term was first coined by Mr.Peter Wilding in May 2012. Mr Peter Wilding took his inspiration from Grexit- the term used for Greece's possible exit from the EU. Greece's Exit i.e.Grexit The meaning of Brexit as given in Oxford Dictionaries is "The withdrawal of the United Kingdom from the European Union"

In this paper, an attempt is made to study the BREXIT Scenario and its effects on India and Indian Companies working in the UK. Initially in the paper the term Brexit, its origin, deadlines, historical background were explained. After that Main points of agreement between UK and EU in Brexit deal are clarified. Later on Brexit's effects on India are discussed. At the end Brexit's Effect on Indian Companies working in the UK are described.

Keyword:BREXIT

Background:

The History Behind Brexit:

The European Economic Community (EEC) was formed in 1957 when the countries France, West Germany, Belgium, Italy, Luxembourg and the Netherlands signed "The Treaty of Paris" It was replaced by today's European Union.

 The EEC was formed to encourage economic cooperation between European Nations after the end of World War II. The thought behind that was -The Nations that traded together would be less likely to go to war with each other.

Initially when the United Kingdom applied for the membership of   EEC in 1963 then President of France- Charles de Gaulle vetoed the U.K.'s application because he

didn't wanted 'English' to replace 'French' as the dominant language of the EEC. The UK finally joined the EEC in 1973, but just after joining 2 years the UK was very close to back out. So the UK held a nationwide referendum in 1975 about staying in European Community(Common Market) which resulted in 67% saying "Yes" and others "No".

(The center-left Labour Party split over the issue, with the pro-Europe wing splitting from the rest of the party to form the Social Democratic Party (SDP).)

In 1984, then Prime Minister of the UK- Margaret Thatcher talked tough about British payments to EEC Budget. She wanted to reduce the payments which resulted in increased tensions between the EEC and the UK. Though at that time the UK was the third-poorest nation in the community, it was paying a lot more into the budget of EEC. The UK "rebate" negotiated by Thatcher remains in place today also and it has reduced the UK's contribution to the budged from 20% in '80s to about 12%.

The European Economic Community (EEC) was later renamed to European Community (EC) . In 1993 "The Maastricht Treaty" took effect which created the European Union (EU) and European Community was its main component. It's headquarters were at Brussels the Headquarter of Belgium.

The European Community was designed to integrate Europe's nations politically, economically which included a United Foreign Policy, Common Citizenship Rights and for most members A Single Currency, the euro.

The Labour Party Prime Minister Tony Blair who has won a landslide victory in 1997 was strongly pro –European Union, and worked to rebuild ties with the rest of Europe while he was the prime minister.

In year 2000 the UK had won a long battle fought in the European Court of Justice in Luxembourg for British Chocolate and it was finally allowed to be sold in the rest of Europe. The Purist in countries like France, Belgium, Spain and Italy had argued that only cocoa butter should be used while making a chocolate not the vegetable oil. They also wanted British made chocolate brands like Mars Bars, Kit-Kats and Cadbury's which were using too much milk should be labeled as "household milk chocolate", "chocolate substitute" or even "vegelate".

In the year 2007 ,after the plans for an official EU constitution collapsed, the member nations finished the controversial Lisbon Treaty. Then Labour Party Prime Minister of UK -Gordon Brown had famously missed a ceremony which was televised in which leaders of the 26 member nations signed the treaty. He signed it later.

In 2011 in the interest of protecting UK's financial sector Prime Minister David Cameron vetoed a EU treaty. In early 2013 in a speech he outlined challenges facing Europe and promised to renegotiate membership in the EU if his Conservative Party won a majority in the next election. Also increasing number of British voters supported the UK Independence Party(UKIP) which has hard line stance against EU.

After winning reelection in May 2015, Cameron went to work renegotiating the UK-EU relationship, including changes in migrant welfare payments, financial safeguards and easier ways for The UK to block EU regulations. In February 2016, he announced the results of those negotiations, and set June 23 as the date of the promised referendum.)

(The Turnout for the referendum was 71.8 percent, with more than 30 million people voting. The referendum passed by a slim 51.9 percent to 48.1 percent margin, but there were stark differences across the UK. Northern Ireland voted to remain in the EU, as did Scotland (where only 38 percent of voters chose "leave"), leading to renewed calls for another referendum on Scottish independence. England and Wales, however, voted in favor of Brexit.)

(In October 2016, Prime Minister Theresa May, who had assumed office following David Cameron's resignation, announced her intention to invoke Article 50 of the Treaty on European Union, formally giving notice of The UK's intent to leave the EU.)

Explaination of the Brexit Scenario:

As Per Joint Report from the Negotiators of The EU and The UK Government on Progress during Phase 1 of Negotiations Under Article 50 TEU on The UK's Orderly Withdrawal From The EU following main points were there which were published on 8th December 2017

(**Main points of agreement between UK and EU in Brexit deal**

EU citizens

EU citizens in the UK and UK citizens in the rest of the EU have the right to stay. Rights of their children and those of partners in existing "durable relationships" are also guaranteed.

UK courts will preside over enforcing rights over EU citizens in The UK but can refer unclear cases to the European court of justice for eight years after withdrawal.

Irish border

The agreement promises to ensure there will be no hard border and to uphold the Belfast agreement.

It makes clear the whole of the UK, including Northern Ireland, will be leaving the customs union.

It leaves unclear how an open border will be achieved but says in the absence of a later agreement, the UK will ensure "full alignment" with the rules of the customs union and single market that uphold the Good Friday agreement.

However, the concession secured by the DUP is that no new regulatory barriers will be allowed between Northern Ireland and the rest of the UK without the permission of Stormont in the interest of upholding the Good Friday agreement.

Money

There is no figure on how much the UK is expected to pay but the document sets out how the bill will be calculated – expected to be about £50bn.

The UK agrees to continue to pay into the EU budget as normal in 2019 and 2020.

It also agrees to pay its liabilities such as pension contributions.

Other issues

The two sides agreed there would be need for cooperation on nuclear regulation and police and security issues.

There was an agreement to ensure continued availability of products on the market before withdrawal and to minimize disruption for businesses and consumers.)

Brexit's Effects on India

The Brexit took the world by surprise. Experts describe this event as a 'once in a lifetime' which will haunt the economies across the globe for years to come. Like every other economy, our stock markets too suffered the effects of Brexit. Here, are a few points to understand why exactly we must worry about the event.

Effect of Global Economic changes on the Indian Economy: -

India is one of the most lucrative markets for foreign investors and, hence, we attract attention globally. So, any major change across the globe, be it political or economic, is bound to have an impact on India too.

The UK always provided a gateway to the European Union. Many Indian businesses have their offices in the UK so they can avail benefits and continue to remain a part of the EU. But with Brexit, this benefit will be taken away and may result in companies relocating their business set ups to other places.

Brexit might also have a positive effect, but these results may not show up immediately. The process might take time considering that the new government will take time to design and implement their policies.

Which are the Sectors which will be affected by Brexit?

Automobile, Pharma and IT might be the most affected. NASSCOM has predicted that the effect of Brexit will be felt on the $108 Billion Indian IT sector in the short term. Leading Indian IT firms have not commented on it as since there is a possibility of renegotiations for all the ongoing projects because of the devaluation in the value of pound. These things can be covered up in the next few years wherein alternate arrangements can be placed between the countries.

In the automobile industry, Brexit may lead to reduction in sales and companies that derive good revenues of profits from The UK could get hurt majorly.

Effect on Education sector/students & Travel

The UK is one of the most sought after education destination for Indians. Before Brexit, British universities were forced to offer scholarships and subsidies to the citizens of the UK and EU. Brexit frees up funds for the other students and more Indian students might be able to get scholarships.

Reduction in pound value will reduce travelling cost to the UK and will make it a good travel destination.

Investors moving to safe haven - gold.

The UK's decision to leave the EU has forced many to sell their risky assets and rush towards safe haven investment option like Gold. Gold prices in India had breached Rs 32,000 per 10-gram level.

In the long run, Brexit will help strengthen our ties with The UK because India's focus on innovation and entrepreneurship still makes it an attractive destination for outsourcing and investment.

India's economy is doing well and should use the current turmoil as an opportunity. For the common man, with every uncertainty there is a bigger opportunity to pick great stocks. It pays to focus on companies in the consumer driven sector. Financial sector companies too can surely generate great returns.

Brexit's Effect on Indian Companies working in the UK

Indian Investment in the UK

According to the 2017 Grant Thornton India meets Britain Tracker, developed in collaboration with the Confederation of Indian Industry their research

identified 800 Indian companies operating in the UK, with combined revenues of £47.5 billion. Through their investment they create jobs, contribute tax and play an important role in deepening and extending the long-standing ties between India and the UK.

In the years ahead, as the Indian economy develops to become one of the largest and most powerful in the world, the opportunities to boost investment into the UK will grow. To realise these opportunities, the UK must ensure that as it attends to its relationship with the wider world post Brexit, it protects and promotes the factors that make it an attractive destination for Indian investment.

The strength of the ties between the two countries is confirmed by figures showing that India is the third largest investor in the UK. India and the UK also boast a healthy trading relationship. Exports worth £543 million flowed from the UK to India year to date 2017, while exports from India to the UK reached £1 billion.

A growing Indian economy requires access to foreign capital and London's status as the financial capital of the world means the UK has a major role to play in providing this. August 2016 saw the first-ever issue of a rupee-denominated bond (or 'masala bond') by an Indian company outside India. Since then, the market has grown and there are currently 13 Indian rupee bonds listed on the London Stock Exchange, which have raised approximately £560 million.

Indian companies account for nearly 110,000 jobs9 in the UK. Tata continues to be the biggest Indian employer. The company now employs more than 73,000 people in the UK.

Brexit and The Future

The UK has long been the preferred destination in Europe for FDI from India. As per recent report Out of 845 FDI projects made by Indian companies in 16 European countries since 2003, over 45% have been in the UK.

It is still very early to predict that what impact Brexit will have on the UK's attractiveness as an investment destination for Indian companies. The positive thing is that , the many advantages the UK offers are not about to disappear like

- A Common Language
- Low Rates of Corporation Tax
- The Ease and Speed of Setting up a Business
- Good Security

- A Stable Political Environment

- A Strong R&D Eco System will all persist, whatever the outcome of the UK's negotiations with the European Union (EU).

- In addition, the 20–25% devaluation of sterling following the Brexit vote makes UK acquisitions even more attractive. Interest among Indian corporates is increasing as a result.

The reality is that the impact of Brexit will be felt differently in different sectors and according to the factors which drive the investment. An Indian company looking to access the UK market only or seeking access to UK design and technology expertise will feel no direct impact from Brexit. Tech Mahindra's post-Brexit acquisition of Target, which develops technology products for the leasing industry, proves the point. Similarly, Indian corporates looking to buy into iconic British brands will be unaffected by Brexit.

Conversely, an Indian pharmaceutical company looking to use London as a launch pad into the European market may think twice about locating in the UK. This is particularly relevant given likelihood that the European drug licensing authority (MHRA), currently headquartered in London, will relocate elsewhere in Europe post Brexit. Similarly Indian banks are also anxious to know the exact nature of Brexit and, specifically, whether the UK will be able to secure passporting rights for banks headquartered in London.

Another aspect of Brexit that weighs on the minds of Indian companies is the UK's future stance on immigration from outside Europe. Indian technology companies in particular are concerned that work permits will become more difficult to secure and, in fact, there are already signs of this happening.

Brexit should help free the way for a new trade agreement between India and The UK. The current negotiations between India and the EU have lasted 13 years without reaching a conclusion. Once the UK is free to launch formal negotiations on new trade agreements with countries outside the EU, India and The UK will be able to negotiate their framework agreements for mutual benefit, in fact, some informal discussions are already underway.

The UK's High Commissioner to India, Dominic Asquith, has also confirmed the UK's desire to extend ties, highlighting the digital economy, defense manufacturing,

aerospace, insurance and railways as sectors where there is great potential for a mutually beneficial partnership.

Whatever model emerges, the UK should continue to work hard to attract Indian companies. It can do this by promoting its extremely low rates of corporate taxes – the lowest in Europe and also the UK's skills and expertise in design, engineering, technology and financial services. The UK must also ensure that its unique residency/domicile taxation principle for Indians here for limited periods, remains attractive. It must also ensure that it remains a place that attracts top global talent, enabling relatively-free mobility for skilled professionals.

Conclusion:

As Brexit took the world by surprise. It will also affect India and Indian Companies working in the UK. This study was carried out on various reports and articles which were available over the internet. It is purely based on secondary data. The conclusion is that there are various pros and cons of Brexit from Indian Perspective and Indian Government and Indian Companies should take the advantage of the situation for acquisitions, business expansion and further growth of both economies so that both countries will be mutually benefited.

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SUCCESSION PLANNING –CORPORATE WORLD

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Abstract

Succession planning as defined by Butler and Roche Tarry (2002), is an on-going dynamic process that assists a business or organization in aligning its goals and its human capital needs. Succession planning can prepare companies for future critical vacancies of middle and senior management positions. Forecasting the talent necessary for these roles can provide the groundwork and understanding of the characteristics needed to maintain and grow a company's strategic plan. Both short and long-term strategies must take into account the many forces at work both internally and externally, domestically and globally during planning.

This paper will also explore and review the importance of incorporating succession planning into every organization's business processes.

Key words*: Human Resources, succession Planning,   Organization.*

1.1 Introduction:

Succession planning is a process for identifying and developing internal people with the potential to fill key business positions in the company. Succession planning increases the availability of experienced and capable employees that are prepared to assume these roles as they become available. Taken narrowly, "replacement planning" for key roles is the heart of succession planning. Effective succession or talent pool management concerns itself with building a series of feeder groups up and down the entire leadership pipeline or progression (Charan   Drotter, Noel 2001) . In contrast, replacement planning is focused narrowly on identifying specific back-up candidates for given senior management positions. For the most part position-driven replacement planning (often referred to as the "track scenario") is a forecast, which research indicates does not have substantial impact on outcomes.

Fundamental to the succession management process is an underlying philosophy that argues that top talent in the corporation must be managed for the greater good of the

enterprise .Merck and other companies argue that a "talent mind-set" must be part of the leadership culture for these practice to be effective.

Succession planning is a process whereby an organization ensures that employees are recruited and developed to fill each key role within the company. Through your succession planning process, you recruit superior employees, develop their knowledge, skills and abilities and prepare them for advancement or promotion into ever more challenging role. Actively pursuing succession planning ensures that employees are constantly developed to fill each needed role. as your organization expands, loses key employees provides promotional opportunities and increases sales, your succession planning guarantees that you have employees on hand ready and waiting to fill new roles.

1.2 Objectivise:

- Identify those with the potential to assume greater responsibility in the organisation
- Provide critical development experience to those that can move into key roles
- Engage the leadership in supporting the development of high-potential   leaders
- Build a data base that can be used to make better staffing decisions for key jobs
- Improve employee commitment and retention.
- Meet the career development expectations of existing employees
- Counter the increasing difficulty and costs of recruiting employees externally.

    Importance of Succession Planning In Corporate World

    The benefits of good succession planning include:

- A means of ensuring the organization is prepared with a plan to support service continuity when the executive director, senior managers or key people leave
- A continuing supply of qualified motivated people who are prepared to take over when current senior staff and other key employees leave the organization.
- An alignment between your organization's vision and your human resources that demonstrates an understanding of the need to have appropriate staffing to achieve strategic plans.
- A commitment to developing career paths for employees which will facilitate your organization's ability to recruit and retain top-performing employees and volunteers.
- An external reputation as an employer that invests in its people and provides opportunities and support for advancement.
- A message to your employees that they are valuable.

The absence of a succession plan can undermine an organization's effectiveness and its sustainability. Without a succession planning process, an organization may not have a means of ensuring that the programs and services that are crucial to its operation are sustained beyond the tenure of the individual currently responsible for them. A succession plan ensures that there are qualified and motivated employees who able to take over when the executive director or other key people leave an organization. It also demonstrates to stakeholders such client's funders, employees and volunteers that the organization is committed to and able to provide excellent programs and services at all times, including during times transition.

1.3 Challenges to Effective Succession Planning In Corporate World.

- Size of the organization: some non-profits have so few positions that they may not have the ability to offer opportunities for advancement, employee with the potential and the desire to advance their careers may move to larger organizations as a result.

- Lack of financial resources: employees may leave for better salaries and benefits offered in other workplace.

- The nature of funding: as more and more organization depends on project funding as opposed to core funding, there are fewer core staff members available to take up position in the organizations.

- Project staff come and go and may not seen to be part of the talent pool available to organizations

- In some cases, senior leaders are staying on in their positions, despite the fact that the skills needed for the job may have changed or they are no longer making a meaningful and productive contribution to the organization.

- Indiscriminate inclusion of employees in the succession plan including those who are disinterested, unmotivated or lack capacity to advance.

- Inadequate training and development resulting in an employees who is not prepared for a promotion.

  - A plan that does not promote people in a timely fashion, leading potential successors to leave the organization to seek new opportunities.

  - Poor communications resulting in confusion and turmoil within the organization as staff speculate about what the succession plan really is potential candidates for promotion cannot be guaranteed that they will be promoted lot depends on timing and need of the organization.

1.4 Process of succession planning:

Succession planning process- do you have one for your organization? Your business may be prospering now but the long-term outlook may not be so rosy if you fail to prepare adequately for the future.

A detailed succession planning process involves a number of steps to ensure that your company can identify and develop executive talent to fill leadership position with the right people and to ensure continuity. Without an effective succession planning process, an organization risks losing focus and momentum. In today's competitive environment companies ignore corporate succession planning at their peril.

- **Developing A Good Succession Planning Process**:

  The backbone of any food succession planning process is a strategic leadership development program. Leadership programs should go beyond simply plugging vacancies when executives retire or move to a higher position. A well thought –out succession planning process creates a talent pool that is groomed on an on-going basis through training on the job and executive education programs from top international business schools.

  There's nothing new about corporate succession planning. The concept has been around for years companies have companies have always grappled with ways to spot talented individuals provide them with leadership skills training and then ensure they stay on board. But new developments have reinforced the need for organizations to have useful succession planning models that really work.

- **Meeting The New Leadership Challenges**:

  The imperative for developing global leaders is becoming more acute as the baby boom generation moves on. This is leaving a gap in knowledge and expertise that companies are scrambling to cope with. As executive from this generation retire companies lacking a succession planning process will find it difficult to find the new people they need.

  Globalization is another factor impacting the operations of organizations that are discovering they need executives with different leadership skills. This requires the new skills needed and new kinds of management training with a global perspective. Recognizing the new demands requires a radical shift in the way you think about corporate successions planning in order to high performance and better results.

- **Gaining strength from within:**

    One of the impediments to succession planning is the view that organizations can simply hire talent from outside to fill strategic positions. But that approach is problematic it makes more sense in most cases to have a leadership development. This breeds a sense of loyalty to the organizations. The danger of not having a training for staff within the company. You lose the opportunity to develop a pipeline of talented individuals with the right leadership skills to take over when called to do so.

- **Getting The Right Management Training**:

    A critical component of succession planning is to identify those with the potential to become business managers with greater responsibilities. The next step is to ensure that they have the right leadership and management training to meet the new challenges.

    A variety of specialized training courses from one of the top business schools in the world can help with corporate successional planning. By building a database you can make wiser decisions about the development of high potential leaders and the staffing of key positions . to avoid being left behind in an increasingly complex business environment, your organization   should ensure it has the best possible successions planning process .

Conclusion:

Succession planning is a complex task that requires constant attention and on-going resources. Successful organizations devote considerable time and resources to mapping out skills and competencies so that they can hire and train appropriately and achieve a distinct competitive edge. Best –practice organisations also prepare for unforeseen events and the potential loss of key executives. Finally, these organizations view succession planning as an on-going process rather than an event that must be addressed every year or two. A growing number of companies are recognizing the value of succession planning, and they are expanding the concept from one traditionally used to manage only senior level positions to encompass managerial positions across the organization. They are also taking succession planning beyond organizational charts and unisng it as a comprehensive change-management tool that helps the organization

identify gaps in talent and fill them more effective. Ultimately, a comprehensive succession-planning strategy helps business leverage the full value of human capital.

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A STUDY ON FACTORS INFLUENCING SELECTION OF MANAGEMENT INSTITUTE BY STUDENTS

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Abstract:

The Management institute should be able to contribute positive value addition in the life of the students. It is not important that whether the business school is scoring top ranks by different business school rating agencies. It does not matter whether the Business school has the approval of the Governmental regulatory bodies such as University Grant Commission (UGC) and All India Council for Technical Education (AICTE). It becomes also immaterial whether the organizations are providing degree, diploma or Certificate program in management. Ultimately it matters whether the Business school is able to change the dimension of learning by its up-to-date course curriculum, innovative teaching pedagogy as well as andragogy. If students are really benefitted after studying the MBA Course, even if they are not getting placement from the campus, they will be able to join in a branded organization through the process of out

This paper highlights the understanding of students choice factors which influences them for their selection to management Institute and the factors which are least preferred by the students.

Keywords:-management Institute, marketing, influence

Introduction:

Higher education, today, is undergoing a sea change at an enormous speed. Worldwide, Educational institutions are undergoing basic shifts in the way they operate and communicate with its "customers": students, alumni, faculty members, and staff members. It is not just the quality of knowledge generated with higher educational institutions and its availability to wider economy is becoming increasingly critical, but also how an institution does it. Though new technology-based tools for gathering and disseminating knowledge have become central element of today's education.

After the media first introduced ranking system for business schools in 1988, business schools appeared more proactive in making changes, although they focused primarily on product tinkering, packaging and marketing. Subsequent to this, the popularity of MBAs rose. Global competition, emergence of consulting business and internet based transactions are changing the product offerings in management education. The trends of evolution of management education indicate that knowledge creation is becoming more students based. This will usher in a variety of changes, including, paradoxically, a trend towards closer interaction among industry, students and faculty. E-learning and computer based learning packages are making inroads slowly.

A recent study has concluded that although the creation of knowledge will always be an important mission for business schools, other organizations are developing more formal management Programmes and creating knowledge; this may cause a shift in strategy as schools become more focused on gathering and sharing, rather than on creating knowledge. It is important to recognize that knowledge creation is taking place not only in ivory towers, but also in corporate boardrooms.

Computer based tools and technologies are being used for themes where content is crucial. On the other hand, themes that is rich in tacit knowledge such as leadership, entrepreneurship and multicultural sensitivity experiential contexts are being generated for bringing teaching closer to real life. Thus, business schools are focusing more on gathering and sharing new knowledge. Many niche organizations and global consulting firms are increasingly becoming the source of creation of management knowledge. It is clean that management education will emerge as one of the main focus of higher learning, as service economy takes precedence over other segments.

Three roles are getting differentiated, viz., management knowledge creation, knowledge gathering and knowledge sharing. This will change the face of management education further. A recent study on management education has shown that there will be a fundamental shift in business school product offerings away from traditional MBA Programmes to more part-time Programmes and education within corporations and in people's homes.

Review of Literature:

Vipin Gupta, Kamala Gollakota and Ancheri Sreekumar presented paper on *"Quality in Business Education: A Study of the Indian Context"* reveals that recently, with the bursting of clicks as well as ethics bubbles, the credibility the business education has taken a beating. The rapid growth and proliferation of business schools, has led to the

emergence of some schools having dubious quality – and business education has come under scrutiny The research article entitled *"Management Education - Present Scenario in Indian Context"* by Dr. T.Ramesh and Mr. P. Sreenafh reveals that management is of the most integrated, dynamic and civilized education system. The concerning aspect of management education are of high standard and yield oriented approach. AICTE which is known as highest apex body, is controlling the institution for achieving high quality with genius professionalism. The article written by Rajesh.S.Modi and Raju Rathod entitled *"New Version of Education: Seed of Development"* is mainly focused to address the key issues of current education system and how a new version of education can address the problems and bring a quality improvement in education , which is considered, to be a seed of development.

Research Methodology:-

The present study incorporates the collection of both primary and secondary data for an in depth investigation. Out of the questionnaires mailed to 25 students of selected B-schools, 20 responded back, therefore the sample size for the students stands at 20. Secondary data has been selected through books magazines, newspapers etc.

Data Finding, Analysis and Interpretation:-

Dimensions	SNo	Variables	Y	%	N	%
Internal Variables (Needs & Attitudes)						
	1	It gives me a feeling of self-esteem to be a part of the Institute	8	40%	12	60%
	2	Institute gives me immense opportunity for personal growth and development	5	25%	15	75%
	3	The opportunity to develop close friends in the institute	6	30%	14	70%
	4	Opportunity to acquire a decent job	18	90%	02	10%
Service Marketing Variables						
Product Strategy:-	1	Is the courseware (syllabus and coverage)satisfied	14	70%	06	30%
	2	Specialization offered are many	5	25%	15	75%
	3	Study material available	9	45%	11	55%
Price Strategy	1	Discounts	2	10%	18	90%
	2	Credit Terms	14	70%	06	30%

Place Strategy	1	Dedicated transport facility	16	80%	04	20%
	2	Hostel facility	11	55%	09	45%
Promotional Strategy:-	1	Admission and Placement Strategy	14	70%	06	30%
	2	TV/Newspapers advertisement	16	80%	04	20%
People Strategy	1	Chairman	8	40%	12	60%
	2	Supporting Staff	11	55%	09	45%
Distribution strategy	1	Online Admission	15	75%	05	25%
	2	Selling forms through Banks and Coaching centers	11	55%	09	45%
Placement Strategy	1	Placement Brochure	14	70%	06	30%
	2	Industry Contacts	18	90%	02	10%
Infrastructure Strategy	1	Well connected labs	14	70%	06	30%
	2	Library	15	75%	05	25%

Situational Variables						
	1	Family / Relatives	8	40%	12	60%
	2	Income	18	90%	02	10%
	3	Brand Name of the Institute	16	80%	04	20%
	4	Alumni	14	70%	06	30%
	5	Faculty Advise	6	30%	14	70%

According to the survey conducted of 20 students the response has been categorized on the basis of three categories. The first category is of Internal Variables where the maximum respondents about 90% agreed that selecting the management Institute is affected by the opportunity to acquire a decent job and least around 25% students agree on Institute gives immense opportunity for personal growth and development due to which they selected the institute of management.

The second category of survey revealed that among the various strategies of Service marketing maximum respondents agreed the placement is an important factor where the industry contacts motivate them to take admission of the institute, followed by location, online admission and well equipped library are other factors responsible for selection of an institute. The least that is 10% Discounts and Faculty Advise is the least impact on to the students for the selection of the management Institute.

The Third category of survey revealed that among the various Situational variables, agreed that 90% Income is an important factor where the industry contacts motivate them to take admission of the institute, followed by Brand name and Alumni are other factors responsible for selection of an institute. The least that is 40% Family and Relatives Advise has the least impact on to the students for the selection of the management Institute.

Recommendations:-

There are various Recommendations to students which are been given them are as follows:-

- Institutes should focus more on Placement and related activities like placement ratio, Visiting Company profile, Positions and CTC offered.

- The infrastructure has to be emphasized with more online and   Digitalization.

- The curriculum has to be redesigned according to the status and updation of the industry.

- Faculties should have updated knowledge of domain area and Industry experience.

Conclusion:

The future of the business school is highly topical issue, as it is a growing business. The global education and training market will continue to be the area of growth. Short courses offered by consulting companies are emerging, as alternative business schools and the research conducted by various professional service firms are becoming alternative sources of business research. It has been stated that business schools, if they have to survive, they have to focus on research to solve problems of enduring importance and to build such curricula that can actually prepare students to be effective in practicing the profession. This is with reference to the role of business Schools.

On the Other hand, a recent report on financing of universities has stated that when universities depend on taxpayers, their independence and standards suffer. Under-priced goods and services are usually wasted. Flexibility in setting sources of income is necessary for inducing business schools to compete "standards "Competition will make business schools continuously evolve and develop relevant and result-oriented curricula and teaching tools. Such is the scenario of global management education market.

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AN ANALYTICAL STUDY OF CUSTOMER SATISFACTION IN INDIAN POST PAYMENT BANK WITH REFERENCES TO THANE DISTRICT

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ABSTRACT

Finance is an essential component for the development of an economy. A well-developed financial system lays the foundation for sustainable growth. In a developing country like India, bringing the masses into the envelope of financial stability is essential as it is a key step in the development of the society both in terms of human development indices like education and health as well as economic growth. In August 2015, India Post has been given an in-principle approval to set-up a payment bank, named India Post Payment Bank (IPPB). While India Post can leverage its vast network and rural presence, running a payment bank will bring its own set of challenges. Indian posts payments bank will be game changer in economy especially in rural economy which brings financial facilities to remotest place of India. Indian post office one was spreads all over India in facilitating rural people in Small savings and postal services.,the payments banks which offering such services at minimum cost without Establishment of infra like opening branches , Payment banks will be the facilitating in mobile economy. The payment bank which targeting the middle class ,migrant laborer, small workers ,NRIs of West Asia brought under seamless and hassle free cashless transactions. Financial inclusion which achieved latestly IPPB will play important role in improving banking governance .Offering debit card and ATM card facilities which are lacking rural sector It moving towards cash less economy. Reduce the dependency on Because of commercial banks Indian posts got an opportunity which facing crisis like a situation in withdrawal some of services like telegram etc It can be game changer in transform the rural economy.

KEYWORD: Payment Banks; Unbanked population, Financial Inclusion.

INTRODUCTION

The India Post is a 100% Government of India owned Public Limited Company, which is part of the Ministry of Communications and Information Technology of India and. It has the largest Postal Network in India with over 1, 54,910 Post Offices. There are around 1, 38,955(89.70%) post offices in the rural area and 15,955(10.30%) post offices in urban area. The individual post office serves an area of 21.22 Sq. Km. and a population of 8221 people. The beginning of this vast postal network can be traced back in the year 1727when the first post office was set up in Kolkata. The present postal system in India thus came into existence with the Indian post office act 1854. Since independence India post has come long way with its great recognition and identify. By facing all the difficulties and with all the competitors from all the sources. The great institution of the postal department more than 100 years old has served the country over the year with great distinction the letter ,the money order, the parcels, the speed post and the abiding institution of the postman have all occupied a place of great importance in India. It had stood number one in the country for its delivering system throughout country and abroad.

The Indian post started with new venture with new scenario i.e. IPPB. In the budget 2015-2016 speech in parliament, the union finance minister announced the government intension to set up of the payment bank by department of post to promote financial inclusion and ease the access of the people to the formal financial system. RBI has given 'in principle' approval along with 10 other aspirants on 19th Aug 2015, IPPB received the cabinet's approval on 1st June, 2016 and was incorporated as on 17th Sept, 2016. Today it became the second payments bank to launch its operations and got final banking license from the RBI on the 20th Jan 2017. The pilot branches of IPPB were launched on 30th January 2017 at Raipur (chattisghar) and Ranchi (Jharkhand).

The main objectives of IPPB will bring a large number of individual and small businesses into formal banking channels by offering demand deposits savings up to Rs 1, 00,000 and current accounts with special focus on micro –small and medium enterprises village, panchayat, self-help group etc. India has been divided into 22 postal circles, each circle headed by a Chief Postmaster General. Each Circle is further divided into Regions comprising field units, called Divisions, headed by a Postmaster General. Other functional units like Circle Stamp Depots, Postal Stores Depots and Mail Motor Service may exist in the Circles and Regions. India Post Payments Bank (IPPB) focuses on providing basic financial services such as all kinds of payments;

including social security payments, utility bill payments, person to person remittances (both domestic and cross-border), current and savings accounts up to balance of Rs 1 lakh, distribution of insurance, mutual funds, pension products and acting as business correspondent to other banks for credit products especially in rural areas and among the underserved segments of the society.

While many other banks and financial institutions are working on the same theme, the IPPB effortlessly accesses the adoption of new age banking and payments instruments through the delivery by postmen and Grameen Daksevaks, savings agents and other franchisees who will take banking to door steps. IPPB thus, aspires to the most accessible, affordable and trusted bank for the common man with the motto - "No customer is too small, no transaction too insignificant, and no deposit too little".IPPB will initiate internet and mobile banking platforms, digital wallets and use of innovative and emerging technologies to catalyze the shift from a cash dominant to a less cash economy and aimed at providing better tracking, more relief to staff and digitization of operations. It also involves core banking and insurance solution implementation and upgrades. Since demonetization, India Post has helped hundreds of thousands deposit up to Rs. 32,621 crore ($4.75 billion) in the two weeks since 500 and 1000 rupee notes were withdrawn.

REVIEW OF LITERATURE

1. Mahesh et.al(2015) in their study titled "Challenges Ahead of India Post – A Review", shows that India Post is facing so many challenges from financial institutions like bank and insurance companies. Suggested that it should adopt the strategy of business process reengineering to improve its existing processes.

2. Senthilkumar and Kannaiah (2014) identified the customer's opinion and their attitude towards post office schemes and concluded that to achieve development; it requires the utilization of resources more effectively.

3. Anjum and Akbar(2015) The study explores the behavioral patterns of investors, who prefer for savings in post office savings schemes and concluded that even it has very huge profile in the minds of every Indians, still it require some sort of feeding.

4. Nalini (2013) opined: The government should take necessary steps to transform the Post Office into Post Bank to satisfy the customers with recent innovative product and services.

5. Charusheela and Akshata(2016)considers the customer as an asset and they are treated as profit center of the organization, the customers can be satisfied and retained by providing the quality services.

6. Umakanth and Soma(2014), commented that the Investors should careful while selecting the best investment avenue, a wrong decision might cause loss of capital

7. Kesavan (2015) attempted to understand changes in the banking sector over a period of time and observed that innovative and new services are being provided through the establishment of Payments Bank. It would be beneficial to the customers as well as to the banking system as a whole.

8. Mehra (2015) observed that establishment of Payments Bank represents an effort to redefine banking in India. It would enable poorer citizens who primarily transact in cash to take their first step into formal banking and accelerate India's journey to cash less economy.

9. Merchant (2015) observed that Payments Bank will pave the way for financial inclusion through a combination of physical branches and digital platforms. Payments Bank with low cost innovative and convenient service, adequate capital would immensely benefit the consumer. However, it would have a negative impact on small and medium sector banks in terms of their market share and incremental deposit growth. Large public sector banks would also suffer loss of market share in payments transactions and Government transfers.

STATEMENT GAP

My research is based on (Nalini (2013) opined: The government should take necessary steps to transform the Post Office into Post Bank to satisfy the customers with recent innovative product and services). Hence further my study was based upon various new services offered by Post offices ,by introducing IPPB.

STATEMENT OF THE PROBLEM

This research has taken up to study customer satisfaction in Thane district towards various financial and banking services. The India post is one of the most trusted government organizations from last 150 years. It is facing the acute competition from other competitors. To become the leader in the mailing and financial services the department of post needs to adopt certain important changes in its services and technology. The ease and convenience of the customer with timeliness in service delivery must be the utmost priority. The India post has a brand image but to make their services indispensable the service quality and other dimensions of satisfaction need to

be focused. The India post has to concentrate on balanced growth in all its services for retaining the existing customers and attracting new one.

OBJECTIVES OF THE STUDY

1. To understand function of Indian post payment bank.

2. To study various services offered by Indian post payment bank.

3. To know the concept and working of payment banks.

4. To analyses the present level of customer satisfaction towards services of Indian post payment bank

5. To analyses the issues faced by customer using IPPB.

6. To ascertain the strength, weakness, opportunity and threats of Indian post payment bank.

HYPOTHESES OF THE STUDY

1. **Ho-**customer responded are not satisfied with Indian post payment banks.

    H1-customer responded are satisfied with Indian post payment banks.

NEED OF INDIA POST PAYMENTS BANK

India post payments bank is established with a corpus of Rs. 800 crore contributed by the Government of India and is expected to be professionally run with a chief executive at the helm. It is to become operational with 650 branches and 5000 ATMs and has a potential to generate employment to 3500 banking professionals. Grameen daksevaks in rural post offices would be given handheld devices for digital connectivity. It is expected to use the already established network of post offices by India post or Department of Posts for extending services along with mobile banking, internet banking, etc. It is established with the objective of bringing large number of individuals and small businesses under the ambit of formal financial banking institutions by offering the following:

• Demand Deposits-Savings account of uptoRs. 1 lakh and Current Accounts with special focus on Micro Small and Medium Enterprises (MSMEs), small entrepreneurs, village panchayats, Self Help Groups (SHGs) etc

• Direct Benefits Transfer (DBT) of social security payments to beneficiaries

• Utility bill payments for electricity, water, telephone, gas etc

• Payments of various Central and State Government and Municipal dues and fees of various Universities / educational institutions

- Person to Person remittances both domestic and cross-border with special focus on migrant labourers, low income households

- Distribution of third party financial products such as insurance, mutual funds, pension and credit products By establishing Payments Bank, India post is expected to accelerate its financial inclusion efforts and actively contribute to extending the reach of banking institutions among vast majority of unbanked and under banked segments of population.

RESEARCH METHODOLOGY OF THE STUDY

The present study is mainly based on the primary data. However, the secondary data is also made use of, at places of the study wherever it became necessary. The primary data is collected through a structured schedule. The schedule is designed keeping in view the objectives of present research work and is pre-tested by means of pilot study. The relevant secondary data is been gathered from the reports, books, journals, periodicals, dailies, and magazines, and websites.

Sampling Design

As the universe of the study is entire Thane region, an attempt is made to stratify the region into strata. The stratification is done on the basis of geographical and administrative factors. In order to collect the primary data, for the purpose of the study, Multi-stage sampling technique is adopted. The sampling frame for the collection of questionnaire was classified under.

LIMITATION OF THE STUDY

The proposed study has the following limitations:

➤ The expectations of the customers in Thane District may vary from those of the rest of India.

➤ The secondary data information collected carries all the limitations inherent in such data.

➤ Only Indian post payment banks will be selected for assessing the service quality.

➤ Since all the questions are direct, there is chance for biased answer from the respondents.

➤ The numbers of respondents are restricted to 150.

DATA ANALYSIS

1. **Table 1 :** customer responded are satisfied/ not satisfied with Indian post payment banks.

customer responded

- satisfied
- non satisfied
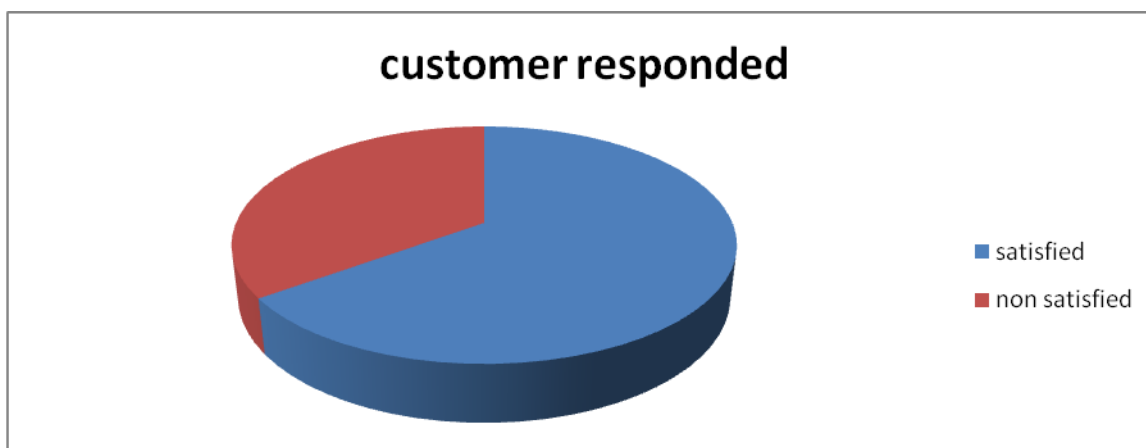
INTERPRETATION

Out of 150 responded 97 responded were highly satisfied with the services been delivered by IPPB. Rest 53 are dissatisfied with the services

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PROSPECTIVE CHALLENGES AND PROBLEMS IN OPERATION OF INDIA POST PAYMENTS BANK

➤ As India Post Payment Bank is not allowed to extend credit, it will not be able to earn income by way of Interest spread. It can earn fee income by way of investment of 75% of its demand and time liabilities in government securities and treasury bills, 25% as demand/time liabilities with other scheduled commercial banks. Hence, it might take a long time for it to breakeven.It will not be able to meet the credit requirements of rural population and they might be forced to turn towards money lenders. This defeats the entire purpose of financial inclusion.

➤ It is expected to provide services through the application of mobile technology and other forms of digital technology. However, though there is wide spread

proliferation of mobile services and mobile phone usage in rural areas, mobile banking has not caught on due to several reasons such as cash preference of customers, security concerns, illiteracy, lack of knowledge about technology products and services. Educating and convincing people to use mobile phones to access banking services could be an uphill task.

➢ Since IPPB intends to use existing infrastructure in terms of the already established network of post offices and postal employees in providing payment bank services, it faces the huge task of training staff in around 1,30,000 rural post offices so that they can adequately use digital technology and deliver quality of service. It might have to recruit new staff with adequate banking experience to handle Payments Bank activities.

➢ All the post offices are not completely computerized, though IT modernization project was in operation since 2012. Similarly Core Banking Solution connectivity is available in few post offices only. It is necessary to ensure that IT modernization project is successfully completed so as to automate the back end and front end operations of post offices and thereby reduce the cost of providing service. Project Arrow which aims to improve the working conditions in post offices is also in complete.

➢ Changing the orientation of postal departmental staff towards banking culture would be another challenge.

➢ Though the number of unbanked is quite high, there is Increase in competition from banking and institutions such as Scheduled Commercial Banks, Mobile Service providers. The number of mobile subscribers is on the rise and more so in rural areas where there is lack of traditional bank branches. Though mobile banking has not caught on, if payment and remittances are made available at low cost through mobile phones, mobile banking would see a substantial increase.

CONCLUSION

Payments Bank established by the Department of Posts has the potential to be the most accessible banking network in the country. With the postal delivery system combined with digital platform such as mobile, internet banking, prepaid instruments, debit cards, ATMs, point of sale devices, Payments bank is set to be the face of transformation of post offices and be major drivers in financial inclusion initiative of the Government of India. However, to realize its potential, it is necessary to undertake modernization of

post offices so as to provide uniform service. As post man is to be interface between the bank and the customer, he should be adequately trained to provide banking services. Products should be tailored to the requirements of customers and high level of awareness should be created about them. Once it succeeds in being an effective channel for providing savings, payments and remittance facilities, its activities can be extended to encompass extension of credit as well.

SUSTAINABILITY REPORTING: A RISK MITIGATING TOOL IN A VOLATILE BUSINESS ENVIRONMENT

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ABSTRACT:

Sustainability reporting is a process of publicly disclosing on organization's economic, environmental and financial performance. In the opinion of modern corporate world, financial reporting alone cannot satisfy the needs of shareholders, customers, communities and other stakeholders for information about overall organization's performance. Through sustainability reporting, corporate report on progress against performance goals not only for economic achievements but for environmental protection and social well-being. A sustainability report comprises information on how a company, proactively and beyond regulations, acts responsibly towards the environment around it and works towards equitable and fair business practices and brings to life goods and services with lower impacts on natural environment. Thus, sustainability reporting is an effective tool of environmental protection and mitigation of environmental risks.

Present business environment is highly volatile and full of risks of varied nature such as risk arising out of governance failure, political risks, market risks, returns risks, interest risks and many more.

Sustainability reporting process is important because through it corporate consider impact of their activities on various sustainability issues and enables them to be transparent about the risk and opportunities they face. Stakeholders also play an important role in identifying these risks and opportunities for organizations particularly those which are of non-financial nature. The present research paper is aimed at study the role of sustainability reporting in identifying risks and opportunities and mitigating the risks in present business environment.

INTRODUCTION:

Sustainability reporting is relatively a new concept. Initially financial accounting was a tool to help management control. Then, emerged the concept of management accounting emphasizing on generating information for management planning, control and decision making. However, in the recent past entire concept of carrying on a business has changed and instead of concentration on financial figures the business to take care of environment, society and its different stakeholders. Therefore emphasis is now placed on the ways in which companies match their resources to the need of the society which has given rise to the concept of corporate performance and measurement. This has given a way to a new integrated approach known as corporate sustainability reporting seeking to link strategic management, accounting and reporting.

The most commonly used definition of sustainable development is "development that meets the needs of the present without compromising the ability of future generations to meet their own needs. From a more focused business perspective, corporate sustainability can be defined as "a business approach that creates long-term shareholder value by embracing opportunities and managing risks derived from economic, environmental and social developments."

Sustainability reporting is a generic term for corporate extra-financial reporting. It refers to the account an organization gives to describe its performance on a number of sustainability dimensions such as economic, environmental, social and corporate governance performances. Reports can be either internal or external; within this document the term 'sustainability reporting' refers to external or public reporting. John Eklinton has coined the term 'Triple Bottom Line' (TBL) to describe social, environmental and financial accounting. A sustainability report comprises information on how a company, proactively and beyond regulations, acts responsibly toward environment around it and works towards equitable and fair business practices and brings to life products and services having lesser impact on natural environment. Sustainability reporting describes how a company has implemented a greener supply chain, engaged with local communities, helping tackle climate-change issues or innovating for the poor.

A sustainability report is a report published by an organization about the economic, environmental and social impacts caused by its day-to-day activities. It also presents the organization's values and governance model and demonstrates the link between its strategy and its commitments to a sustainable global economy.

Literature Review:

The majority of research studies provide evidence of a positive and significant association between sustainability disclosures and financial performance owing to various synergies and benefits. Baumunk (2009) mentioned that primary advantages of sustainability reporting are: 1) higher demand for firm" s offerings; and 2) increase in stock prices. Cormier and Magnan (2007) argued that there are some potential costs and threats associated with extensive disclosure of information like R&D, product & process innovation, approaches to risk management, eco-efficiency, training & development, etc. Competitors, regulators and pressure groups may use such information against the interests of firm resulting in loss of competitive advantage and decline in financial performance. The sustainability initiatives initially involve huge increase in costs and thus have negative effect on financial performance in short run. In the absence of adequate public disclosure by companies, the amount of risk perceived by investors rises significantly (de Klerk & de Villiers, 2012). This causes the market to under-value the shares or demand more returns from firms which do not disclose appropriately. Sustainability Reporting reduces information asymmetry and risk perceived by investors, increases market efficiency and reduces cost of capital to firm (Dhaliwal et al., 2011; Warren & Thomsen, 2012).

Objectives of the study:

1. To study the significance of sustainability reporting in present volatile business environment; and

2. To study the role of sustainability reporting in reducing the business risks.

Research Methodology:

1. **Research Design:** Conceptual research

2. **Collection of Data:** The present study is based on collection of secondary data.

Why Sustainability Reporting?

The deregulation and liberalization of financial markets has contributed to growing international competition amongst financial institutions. In addition, economic volatility and increasing social, environmental and governance legislation means that financial institutions need to take a dynamic attitude to change. Sustainability reporting

is an important mechanism for improving corporate sustainability performance. It can generate business value through measurement and management of sustainability risks and opportunities. In addition, reporting this information responds to the growing expectations of the organization's stakeholders. Sustainability reporting enables organizations to measure, understand and communicate their economic, environmental, social and governance performance and thereafter set goals and manages changes more effectively. It is the key platform for communicating sustainability performance and impacts may be positive or negative.

Sustainability reporting results in certain benefits which could be understood properly by dividing them in following two categories-

1. **Internal benefits:**

- Increased understanding of risk and opportunities.

- Emphasizing the link between financial and non-financial performance.

- Influencing long-term management strategy and policy, and business plan.

- Streamlining processes, reducing costs and improving efficiency.

- Benchmarking and assessing sustainability performance with respect to laws, norms, codes, performance standards and voluntary initiatives.

- Avoiding being implicated in publicized environmental, social and governance failures.

- Comparing performance internally and across organizations and sectors.

2. **External benefits:**

- Mitigating or reversing negative environmental, social and governance impacts.

- Improving reputation and brand loyalty.

- Enabling external stakeholders to understand the organization's true value, and tangible and intangible assets.

- Demonstrating how the organization influences, and in turn influenced by, expectations about sustainable development.

Building and maintain trust in business and governments is pre-requisite to achieving a sustainable economy and world. Decisions taken every day by business organizations and governments influence directly to their stakeholders like financial institutions, labor organizations, civil society and citizens and the level of trust they have with them. These decisions are rarely based on financial information alone but on an assessment of

risk and opportunities using information on wide variety of immediate and future issues.

The importance of sustainability reporting process is that it ensures organizations take into consideration their impacts on these sustainability issues, make them transparent about the risks and opportunities they face. Stakeholders also play a very important role in identifying these risks and opportunities for organizations, especially those that are non-financial. This increased transparency leads to better decision making, which helps build and maintain trust in business and governments.

Key Drivers of Sustainability Reporting:

1. **Regulations:** Governments, at most levels, have stepped up the pressure on corporations to measure the impact of their operations on the environment. Legislation is becoming more innovative and is covering an ever increasing and wide range of activities. The most notable shift has been from voluntary to mandatory sustainability, monitoring and reporting.

2. **Customers:** Public opinion and consumer preferences are a more abstract but powerful factor that exert considerable influence on companies, especially, those that are consumer oriented. Customers significantly influence a company's reputation through their purchasing choices and brands.

3. **Loyalty:** This factor has led the firms to provide much more information about the products they produce, the suppliers who produce them, and the product environmental impact starting from creating to disposal.

4. **NGO's and the Media:** Public reaction comes not just from customers but from advocates and media, who shape public opinion. Advocacy organizations, if ignored or slighted, can damage brand value.

5. **Employees:** Those who work for company bring particular pressure to bear on how their employers behave; too, are concerned citizens beyond their corporate roles.

6. **Peer pressure from other companies:** Each company is part of an industry, with the peer pressure and alliances that go along with it. Matching industry standards for sustainability reporting can be a factor; especially for those who operate in the same supply chain and have environmental or social standards they expect of their partners.

   There is a growing trend for large companies to request sustainability information from their suppliers as part of their evaluation criteria. The US retailer Walmart announced an initiative for a worldwide product index in July 2009. This initiative

would create a database across leading retailers to facilitate comparisons of sustainability performance of leading products.

7. **Companies themselves:** Corporations, as public citizens, feel their own pressure to create a credible sustainability policy, with performance measures to back it up, with an eye on the bottom line as well. Increasingly, stakeholders are demanding explicit sustainability reporting strategies and a proof of the results. So, too, are CEOs, who consider sound social and environmental policies a critical element of corporate success. Companies report that integrated reporting drives them to re-examine processes with an eye toward resource allocation, waste elimination and efficiency improvements. Balancing financial growth, corporate responsibility, shareholders returns and stakeholders demands also leads to an evaluation of the trade-off between short-term gains and long-term profits.

8. **Investors:** increasingly, investors want to know that companies they have targeted have responsible, sustainable, long-term business approaches. Institutional investors and stock exchange CEOs, for example, have moved to request increased sustainability reporting from listed companies, and environmental, social and corporate governance indices have been established such as Dow Jones Sustainability Index.

Sustainability Reporting – A Risk Mitigating Tool:

The link between sustainability and value creation is becoming clearer. Now more and business enterprises are realizing that management of environment, social and governance (ESG) related issues have a positive impact on their core business, with improvements to cost of capital, profitability and supply chain risks issues. Kristen Sullivan has observed "The key to producing bottom-line-improvement is to align ESG efforts with corporate finance and risk management strategies. That kind of integrated approach often has a positive effect on corporate performance.

ESG framework of sustainability reporting is now being seen as an effective tool of risk management. "Companies that integrate ESG initiatives into risk mitigation and improved communication and collaboration with their stakeholders attract more funding and enjoy a lower cost of equity capital than their so-called "less responsible" counterparts as per a recent academic research.

Bottom-line effects have caught the attention of CFOs as they feel that their role relating to ESG strategies is going to increase in near future as several global trends related to sustainability are affecting corporate financial performance. For example,

investors concerned with short-term ESG risks are seeking more information about the threats and tend to reward companies that make available related information. In the mean time, global supply and demand constraints are pushing up prices for energy, agricultural products and raw materials, which in-turn, creating production and supply chain risks. In the opinion of Ms. Sullivan such type of risks can be managed by integrating ESG framework into Enterprise Risk Management (ERM) processes.

Leveraging Sustainability Reporting to Improve Performance and Risk Management:

The strategy of improving corporate performance and mitigation of risks by using sustainability reporting can be divided into three areas of planning i.e. Integration, Innovation and Valuation.

1. **Integration:** Sustainability reporting must be integrated properly with financial reporting to reduce bottom-line risk, especially in a global market place which is increasingly volatile, resource-constrained, and buffeted by extreme weather and socially engaged. One plan of attack is to control raw material and supply chain risk by integrating sustainability reporting with conventional financial reporting. Integrating information together can increase transparency, improve understanding of sustainability reporting concerns and help drive targeted mitigation strategies. Improve transparency can also help build trust with customers, investors and employees by creating a 'halo' effect that makes it easier for an organization to earn forgiveness when things go wrong, while getting more credit for things done right. Integration strategies may vary company to company depending on the period of their existence and efforts put. It is found normally that companies with newly formed ESG programs tend to be more reactive and internally focused, their risk focus tends to be on regulatory requirements, their sustainability report are typically developed for internal use and management often gives ad hoc responses to the more vocal stakeholders. Contrary to this companies with deeper experience in addressing environmental and social issues, often take a more aggressive approach by making ESG more central to ongoing governance efforts.

2. **Innovations:** companies can also leverage ESG issues to develop new product and service innovations to help drive generate more revenue and reduce operational cost. Methew Wheeland has found that "the initiative of one company enabled it to recycle 82 million plastic bottles to manufacture high-performance clothing and footwear, reduce waste by 19 percent in business line, increase the use of

environmentally preferred materials by 20 percent and achieve a 95 percent reduction in volatile compounds" Integration of ESG and business strategies proves much beneficial for revenue generation. Findings of survey conducted by Deloitte Consulting LLP show that out of 250 respondent executives 62 percent acknowledged that revenue generation is 'very important' or 'important' driver of integration. In the opinion of the 64 percent of the same respondents improving shareholders' value is either 'very important' or 'important' driver of integration. The survey of CFOs, Sustainability: CFOs are Coming to the Table, revealed that 32 percent of senior executives expect more than 5 percent of future annual revenue growth to generate from products and services that reduce environmental and social impacts.

3. **Valuation:** It has been found that in some cases fully integrated ESG programs proved helpful in improving shareholders' value by shifting the expected share price at higher level and thereby creating a valuation premium. Then ESG programs are aligned with business and risk planning; companies often seek to quantify the value of adding sustainability initiatives, and follow-up by issuing integrated reports. Internally, companies often use the quantitative data to set key performance indicators, improve performance and support operating and capital budgeting decisions. ESG related intangible assets like product innovations, Research & Development, talent, risk management and reputation have also become important to building future value. Mr. Park has observed that "Today's market valuations are driven by company's ability to build intangible assets. ESG affects how effectively a company can create intangible value, especially related to brand and reputation. According to Ocean Tomo study presented during the webcast, intangible assets made up 81 percent of the market value of the S&P 500 in 2009 compared with just 17 percent in 1975".

Conclusion: The sustainability reporting results in a number of benefits such as revenue growth, risk management, access to capital, and cost savings and efficiency which have not been sufficiently explored amongst the majority of financial institutions in developing and emerging economies. It needs to be integrated properly with financial reporting to reduce bottom-line risk, particularly, in a global market place which is increasingly volatile, resource-constrained, and buffeted by extreme weather and socially engaged, to develop new product and service innovations to help drive generate more revenue and reduce operational cost and to

improving shareholders' value by shifting the expected share price at higher level and thereby creating a valuation premium.

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CHANGING TRENDS IN MEDIA AND ENTERTAINMENT INDUSTRY IN INDIA

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Abstract

The Indian Media and Entertainment (M&E) industry is a sunrise sector for the economy and is making high growth strides. Proving its resilience to the world, the Indian M&E industry is on the cusp of a strong phase of growth, backed by rising consumer demand and improving advertising revenues. The industry has been largely driven by increasing digitisation and higher internet usage over the last decade. Internet has almost become a mainstream media for entertainment for most of the people.

The Indian advertising industry is projected to be the second fastest growing advertising market in Asia after China. At present, advertising revenue accounts for around 0.38 per cent of India's gross domestic product.

This paper thus seeks to highlight some of the challenges, examine the emerging trends and provide insight into the policy guidelines and discuss the patterns of growth in this industry so that the potential investors have clarity on the investment prospects on one of India's largest industry.

Introduction:

The growth in the digital media industry has been tremendous in the past few decades. Studies continue to predict a double digit growth to the tune of 15 % per annum. One of the major factors contributing to this immense growth is the sustained growth in India's GDP and increased purchasing power of the people over the last several years which had led to the Media and Entertainment (M&E) industry being ruled by consumer choices of content and accessibility user experience being paramount. In India, however, unlike its global counterparts, traditional media has not been disrupted by

technology although key issues including piracy continue to haunt this robust industry. Till date the Indian piracy laws are not stringent and fail to match pace with the technological advances leading to severe loss of revenue due to pirated products being readily available. For instance, recently one of the most awaited movies "Udta Punjab" was hosted over 700 websites just prior to its official release. Another recent incident was when the pirated portion of "Bahubali" was leaked just a day before its release, despite all the precautions taken by the filmmakers. Based on available statistics, the losses due to piracy are estimated to the tune of USD 50 billion in 2016- 17. This trend is indeed worrisome and unfortunately, the situation is not matched by corrective measures in the regulatory environment. Any avenues sought to address piracy in India are individually taken by the producers or makers of the films. Such an alarming situation coupled with the complete lack of an organised machinery to regulate this industry and the lack of a process on content regulation only makes one realise that this lucrative industry requires several issues to be addressed. In addition to foregoing the additional aspects of inadequate policy and guidelines on cross media ownership and the cumbersome tax structure are additional factors that hinder foreign investment in this industry.

India's television market is expected to grow at CAGR of 15.5 per cent to reach US$ 15.2 billion in 2019.

Minister for Information & Broadcasting, Shri M Venkaiah Naidu has said the Government's initiatives like Make in India, Skill India and Digital India campaigns were clearly positive signals for new transformation including GST which would prove to be a game changer for Indian Media and Entertainment sector, especially the Broadcasting sector. The Minister stated this while inaugurating the Two Day seminar organized by Telecom Authority of India on the occasion of completing two decades.

the broadcasting sector in the country was at the threshold of entering into new era of digital broadcasting, which would open lots of opportunities to use latest technological innovations to not only enhance reach but also enhance the quality of the reach. The revival of radio, the digitisation of cable and the free to air DTH audience growth point to the latent demand for broadcasting in the Indian market at a time when broadcasting in advanced markets in the west is losing out significant space to digital on-demand media platforms. The push towards Digital Terrestrial Television (DTT) thus comes at a critical juncture as Doordarshan, the public broadcaster in India looks to expand its DTT footprint from the current 16 cities to another 44. The Minister acknowledged and

appreciated TRAI's recent recommendation on time bound implementation of DTT in India.

India's Entertainment Boom

The Boston Consulting Group (BCG) and the Confederation of Indian Industry (CII) pegged the India's M&E sector at USD $18 billion (2015 estimates) and is expected to achieve the USD $100 billion mark by 2025. India is definitely on the right path. Each of the verticals of the M&E Industry has seen many major players investing and taking a chunk of the sector in their name. Newspapers are now looking at digitalisation, cinema viewing experience has also changed amazingly, and though there are states like Tamil Nadu that have a cap on the ticket prices, this has not stopped investors in setting up multiplexes with greater viewing pleasures. Leading international names including Inox, Village Roadshow have already entered or seeking to enter this space. However, what hinders the opportunities of growth in this sector is the fact that the Indian M&E industry is still fragmented with its various verticals being at different phases of development. The advent of DTH operators such as TataSky, Dishtv steered the market into a new era of customised television networks with every consumer being able to choose the number and category of channels to be viewed. The plethora of channels focus on different subjects from mere home entertainment to infotainment to music to news with focus on content based products. The television sets too have undergone drastic technological revolution bringing into being a new generation of home theatre systems with sound and picture systems like 3D to provide "real" experiences. The upcoming challenge to the television industry is in the form of online or web-based digital entertainment channels targeted mainly at the younger generation. In India, the music industry is inseparably tied to the film industry, the development and profits from these industries are dependent on the film industry. In the last five years, we have seen the separation of these two industries to some extent, due to increased internet usage. Rising stars, who are traditionally not been given a chance to showcase their talents in Bollywood have taken to the new route of internet based channels and YouTube and of course reality television to seek fame and fortune. The Indian film industry is the largest in the world in terms of volume of films being produced and released. Indian films are being showcased in international film festivals like Cannes, thereby bringing in more revenue and widening the audience base. Indian

stars are increasingly becoming popular in Hollywood which has made the world sit up and take notice of the Indian film industry. The past decade was perhaps the spell of doom for single screen theatres and rise of the multiplex culture. The price of tickets has risen and so has the viewer base.
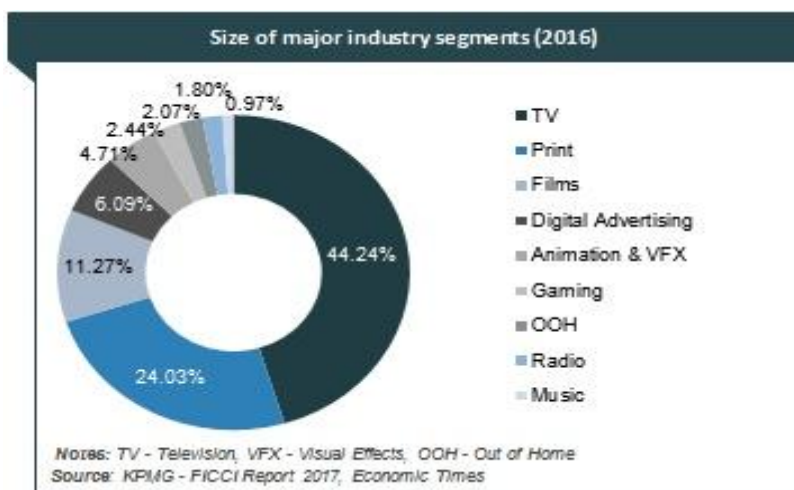
Market Dynamics:

The Indian media & entertainment sector is expected to grow at a Compound Annual Growth Rate (CAGR) of 13.9 per cent, to reach US$ 37.55 billion by 2021 from US$ 19.59 billion in 2016, outshining the global average of 4.2 per cent.

Over FY 2016-21, radio will likely grow at a CAGR of 16.1 per cent, while digital advertising will grow at 30.8 per cent. The largest segment, India's television industry, is expected to grow at a CAGR of 14.7 per cent, while print media is expected to grow at a CAGR of 7.3 per cent.

India is one of the highest spending and fastest growing advertising market globally. The country's expenditure on advertising is expected to grow at 12 per cent to Rs 61,100 crore (US$ 9.47 billion) in the year 2017. Mobile advertisement spending in India is estimated to grow to Rs 10,000 crore (US$ 1.55 billion) by the end of 2018, according to a joint report titled 'Mobile Ecosystem and Sizing Report' by Mobile Marketing Association (MMA) and GroupM.

Media and Entertainment Industry

- The entertainment industry continues to be dominated by the television segment, with the segment accounting for 44.24 per cent of revenue share in 2016, which is expected to grow further to 48.18 per cent by 2021.

- Television, print and films together accounted for 79.54 per cent of marketshare in 2016, in value terms.

- Print media would be the 2nd largest sector in the overall entertainment industry in India, following which sectors of Out of Home (OOH) and Radio are expected to contribute almost 2 per cent each to the entire industry by 2021.

- Indian print media industry generated revenues worth US$ 4.51 billion in FY2017(till December 2016).

Size of major industry segments (2016)

TV 44.24%, Print 24.03%, Films 11.27%, Digital Advertising 6.09%, Animation & VFX 4.71%, Gaming 2.44%, OOH 2.07%, Radio 1.80%, Music 0.97%

Notes: TV - Television, VFX - Visual Effects, OOH - Out of Home
Source: KPMG - FICCI Report 2017, Economic Times

Media and Entertainment Industry

- Regional entertainment channels comprises mostly of regional GECs (General Entertainment Channels), regional movies and regional music.

- GECs accounted for 29.6 per cent of the total television viewership share in 2015 followed by viewership of regional movies with 6.6 per cent.

- In print media, the rise in literacy rates, significant population growth, the rise in incomes in smaller towns and the entry of big players in regional markets is likely to drive future expansion of circulation and readership across India.

- Viewership in South India is dominant for regional entertainment as Tamil and Telugu channels together account for more than half of total viewership. It is comparatively less for Oriya and Bhojpuri, which is equivalent to only 2 per cent each

Viewership in regional channels in 2016

Tamil 25.7%, Telugu 24.4%, Kannada 11.6%, Malayalam 9.2%, Bengali 5.0%, Marathi 5.0%, Oriya 2.3%, Bhojpuri 2.1%, Gujarati 0.4%, Others 13.0%

Source: KPMG – FICCI Report 2016 and 2017, Economic Times
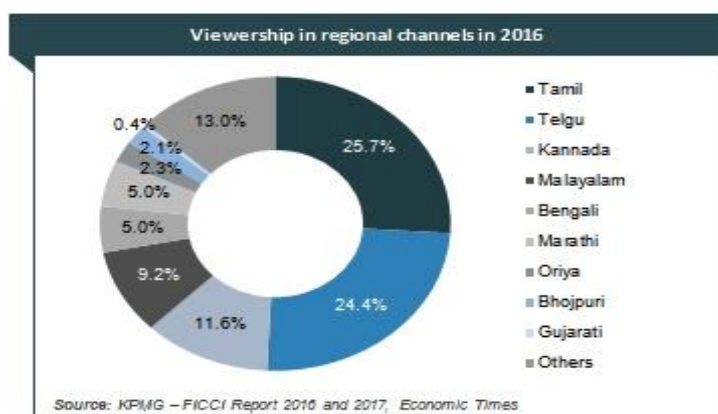
Major Laws and Regulations

The laws and regulations that are applicable to this industry are nearly hundred in numbers. Some of them archaic and some have undergone changes in recent times, the prominent and noteworthy changes being to the intellectual property laws. However,

these numerous laws require one medium regulator that allows the industry to flourish in the right direction.

The Constitution of India (the "Constitution") guarantees fundamental freedom exclusively available to its citizens of which the freedom of speech and expression1 is one. This right comes with certain reasonable restrictions on its exercise in the interest of safeguarding the sovereignty, security and integrity of India including decency or morality. This freedom is not expressly available to the Press though the Indian Supreme Court through a series of landmark cases provided that freedom of press is provided for in the guarantee of the freedom of expression under the Constitution and that the freedom of expression includes the liberty to publish and circulate the publications including the right to answer criticism levelled against published views.

It is at this point the enactment of the Indian Penal Code in 1860, with its offences of defamation and libel is a definite mention. However, it was the enactment of the Press and Registration of Books Act that provided a specific law dealing with media, where publications and books required to be registered and processes followed by publications. However, all enactments in the British raj ranging from the Dramatic Performances Act to the Vernacular Press Act were all aimed to curtail the freedom of press. Censorship slowly crept in during the emergency rule in free India in the seventies. The Press Council of India Act, 1978 (the "Press Council Act") was enacted by the Indian Parliament to enable the establishment of a press council (the "Press Council") by the central government to preserve the freedom of press and to maintain and improve standards of newspapers and news agencies in India3. It was the Press Council that urged for freedom of press and the need for an autonomous body. This body was conceptualised and in 1990s with the inception of the Prasar Bharati, the governance body was introduced. The Prasar Bharati (Broadcasting Corporation of India) Act, 1990 (the "PB Act") has enabled the establishment of the broadcasting corporation of India (known as the Prasar Bharati). However, despite this an autonomous body to regulate content could not be demarcated even though many bills were introduced on this concept. Prasar Bharati, mainly looks into content and broadcasting through the state corporations. With respect to print media-- Press and Registration of Books Act, 1867 was enacted to create a system for keeping a record of books and newspapers published in India. As far as films are concerned the main acts that governs its making and distributions are t h e Cinematograph Act 1952 and the

Cinematograph (Certification) Rules. These are supplemented with guidelines and policies on import of films, shooting of films and certification of films.

On the legislation that governs broadcasting the Telecom Regulatory Authority of India Act (the "TRAI Act") enabled the establishment of an independent regulatory body, the Telecom Regulatory Authority of India (the "TRAI"). In the year 2000, amendments in the Act lead to terms such as "broadcasting" and "cable services" to be included in the definition of the term "telecommunications", gave authority to TRAI to regulate these services. The Cable Television Network (Regulation) Act, 1994 regulates registration and functioning of cable network providers and also provides the Advertising code to regulate the contents of advertisements, the violation of which is penalized, while Telecommunications (Broadcasting and Cable Services) Interconnection Regulations provides for fixation of tariffs and fees for television channels and cable network operator. The 2012 guidelines specify about the digitization of cable networks. However, by and large the Acts and policies are formulated to provide direction or broadcasting of content.

Recent development/Investments

The Foreign Direct Investment (FDI) inflows in the Information and Broadcasting (I&B) sector (including Print Media) in the period April 2000 – June 2017 stood at US$ 6.58 billion, as per data released by Department of Industrial Policy and Promotion (DIPP).

- Growing internet penetration and data consumption is likely to increase digital advertisement spends in India at a compounded rate of 30.8 per cent between 2016 and 2021.

- Google's video platform, YouTube, plans to increase its user base in India to 800 million, as rising internet penetration in the rural areas will enable the consumers to access videos on their smartphones.

- PVR Cinemas plans to add around 75 screens across India during FY 2017-18, thereby raising its capacity to 650 screens and has a target to achieve 1,000 screens in India by 2020.

- Hot star, a digital streaming platform owned by Star India Ltd, has entered into a partnership with Zapr Media Labs, a media tech company based in Bengaluru, to perform analysis on mobile audience that can be leveraged by brands to create personalised communication.

- Dentsu Aegis Network (DAN), a global digital marketing company based in United Kingdom, has acquired SVG Media Pvt Ltd, an Indian marketing services group, in an all-cash deal which is estimated to be in the range of US$ 100-120 million.

- GroupM, the US-based advertising media company, has acquired a majority stake in MediaCom India, a joint venture between GroupM India and Madison Media group's principal shareholder Sam Balsara, for an undisclosed amount.

- Bigtree Entertainment Pvt. Ltd, which owns Bookmyshow, has acquired a 75 per cent stake in Townscript, an online event registration and ticketing platform based in Pune.

- PE major Warburg Pincus has purchased 14 per cent stake in India's largest multiplex chain PVR Ltd for Rs 820 crore (US$ 123 million).

- ITW Consulting, a global sports consulting and management company, has forayed into the Indian market by launching its entertainment, media and communication arm, ITW Playworx, which will be based in Mumbai with offices across Delhi, Bengaluru, Chennai and Kolkata.

- Reliance Capital, part of Anil Ambani-led Reliance Group, has announced the sale of its radio and television broadcasting businesses under Reliance Broadcast Network to the Zee group for Rs 1,900 crore (US$ 285 million).

Government Initiatives

Mr M Venkaiah Naidu, Minister for Information and Broadcasting, Government of India, has stated that the Indian Media and Entertainment industry, mainly the broadcasting sector, is on the peak of a strong growth phase led by the recent government initiatives like Make in India, Skill India, Digital India and Goods and Services Tax (GST). The Digital India campaign along with the Make in India campaign would strengthen the industries such as video streaming, online music services and gaming in India taking advantage of the increased internet penetration.

The Government of India has supported Media and Entertainment industry's growth by taking various initiatives such as digitising the cable distribution sector to attract greater institutional funding, increasing FDI limit from 74 per cent to 100 per cent in cable and DTH satellite platforms, and granting industry status to the film industry for easy access to institutional finance. the transition to Digital Broadcasting had posed several challenges and the role of TRAI for last two decades of regulatory services to the nation, was extremely crucial in this regard for overcoming the hurdles that may put the

transition to newer technologies on a slow path while keeping consumer protection in mind.

Road Ahead

The Indian media, entertainment industry is forecasted to grow at a compound annual growth rate (CAGR) of 13.9 per cent between 2016-21, to reach US$ 37.55 billion by 2021. The Indian Media and Entertainment industry is on an impressive growth path. The industry is expected to grow at a much faster rate than the global average rate.# TV advertising sector is expected to grow at a CAGR of 11.1 per cent during 2016-21, as against the global average of 2.8 per cent. Cinema in India is estimated to grow at 10.4 per cent compared to global average of 4.4 per cent. Internet video sector is expected to grow at a CAGR of 22.4 per cent while the global average is estimated to be 11.6 per cent. TV subscription will grow at CAGR of 11.6 per cent as against the global average of 1.3 per cent.

Growth is expected in retail advertisement, on the back of factors such as several players entering the food and beverages segment, e-commerce gaining more popularity in the country, and domestic companies testing out the waters. The rural region is also a potentially profitable target.

Exchange Rate Used: INR 1 = US$ 0.015 as on October 20, 2017

Conclusion

The Union Budget 2016-17 has proposed basic custom duty exemption on newsprint. The customs duty on raw materials for manufacture of paper and newsprint has been reduced to 0 % from the earlier rate of 5%. Audio-visual coproduction deals such as the one signed between India and Canada will help producers from the participating countries to pool in their resources and collaborate on their skills while also increasing the audience base in both countries. Furthermore, the Centre has given new grants for licences to 45 new news and entertainment channels in India.

The Indian media industry is therefore likely to hit trillionth mark in 2020 as per industry predictors. To keep on this growth trajectory, it is important that the funnelling of investment has to be done from the grass root level and even to the smallest segments. The industry needs to develop more of quality than quantity. Furthermore, the Intellectual property regulations have to be strengthened in order to protect the content creators from exploitation. Guidelines of censorship, for films and literature, have to be revisited and amended according to the need of the time. The regulatory bodies also need to tackle with the threat of digital piracy. A major chunk of internet

users in India have access to unlicensed content which is available for free. The content, when charged, is being avoided by the users. This also leads to the problem of monetization of the industry. Users are unwilling to pay for what they use. A change towards the pay-and-use system, therefore, requires a drastic behavioural change within the people who like everything free. Once these two problems are tackled, we shall probably be in an even better and sustainable position in the development and growth of this industry.

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REVIEW AND ROLE OF QUALITY AWARDS TOWARDS THE PATH OF TQM

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Abstract

Objectives*: The aim is to review the National Quality Awards in India, and to examine whether the adopting of Quality Award winning (or receiving certificates for achievement of quality) manufacturing organizations' data, is relevant/significant for TQM study.*

Research Approach*: Based on references to the quality awards information and research papers.*

Significance*: Can be useful in empirical context.*

Findings/Conclusion*: Quality Awards winning organizations' data can be relevant to be used as a template.*

Keywords*: Quality Awards, TQM, Manufacturing Organizations, India*

INTRODUCTION

The history of National Quality Awards (NQA) can be traced back to 1951, when the Deming Prize was set up by Union of Japanese Scientists and Engineers (JUSE). This was in honour of Dr. Deming who developed the spirit of Quality in the Japanese industry after WWII. This gradually led to the dominance of the Japanese industrial products over those in the USA. This led to the setting up of the Malcolm Baldrige National Quality Award (MBNQA) for the US industry, in 1987. Likewise in Europe, the European National Quality Foundation (EFQM) set up the European Quality Award.

Gradually within a few years many more countries had started their own Quality Awards, either by the governments, or by professional bodies. Today there are more than hundred quality awards, worldwide.

Indian Context: In India, we have four National Quality Awards. The Rajiv Gandhi National Quality Award (RGNQA) as set up by the Bureau of Indian Standards, in

1991, in honour of our late Prime Minister Mr Rajiv Gandhi. In the same year, the Institute of Directors put forth the Golden Peacock National Quality Award (GPNQA). Thereafter, in 1994, the CII (Confederation of Indian Industries) and The EXIM Bank took the lead for quality award now referred to as CII-EXIM Bank Award for Business Excellence. Lastly, in 1996, The Indian Merchants Chamber, set up the Ramkrishna Bajaj National Quality Award (RBNQA).

Each award has different categories in which these are given to the organizations. All the four cover the manufacturing sector as well as the service sector.

For example, the RGNQA is presented to five broad categories : Large Scale Manufacturing, Small Scale Manufacturing, Large Scale Service Sector, Small Scale Service Sector, and Best Overall. Additioanlly, 14 Commendation Certificates showing excellence in various fields are given : Bio-Tech, Chemicals, Electronics, Food & Drugs, Metallurgy, Textiles, Jewellery, Education, Finance, Healthcare, and IT.

In case of IMC-RBNQA –the 7 categories are: Manufacturing Organization, Service Organization, Small Business, Overseas Organization, Education, Healthcare, and NGOs. In addition, IMC RBNQA Performance Excellence Trophy, IMC RBNQA Certificate of Merit, and IMC RBNQA Commendation Certificate are also presented. All these NQAs consist of the assessment for maximum score of total 1,000 points

Table 1 : Comparison : A comparison of the broad criteria covered by them:

Criteria (in %)	CII-EXIM	GPNQA	IMC-RBNQA	RGNQA
Leadership /Organizatonal Leadership	10	12	12	10
People / HRM / Workforce	10	10	8.5	5
Policy & Strategy / Strategic Planning	10	8	8.5	10
Partnership & Resources	10		9	10
Information Management		8		
Processes / Process Management / Operations Process	10	12	8.5	15
People Results / Employee Satisfaction	10	10		5
Customer Results / Satisfaction	15	15	8.5	20

| Society Results / Impact on Society – Environment | 10 | 10 | | 10 |
| Key Performance / Business Results | 15 | 15 | 45 (Overall)* | 15 |

* The 450 Points of Results are sub-divided as: Product and Process Outcomes (120), Customer Focussed Outcomes (90), Workforce Focussed Outcomes (80), Leadership and Governance Outcomes (80), and Financial & Market Outcomes (80).

Thus, it can be seen that all the four awards above, have almost 40 – 50 % focus on Results. But in quality awards of certain countries, the focus is lesser only on results. For instance, in SwQA of Sweden, there is relatively more emphasis on the impact of organization on Society. Likewise, the TNQA of Taiwan, emphasizes more on the research and development activities. The NIQA of Israel, the development of processes and good quality systems gets more emphasis.(Chuan T.K. and Soon L.C., 2000)

The criteria used for assessment for the Large organizations and the Small Scale may differ. For eg. In The RGNQA: There are 9 parameters for the Large Scale organizations, and 6 parameters for the Small Scale organizations. Also, over a period of time, the weights for the criteria change.

The process of assessment, the methodology followed, and the gradation done on the basis of results - differs.

Table 2 : Comparison : of The Methodology and the Categorization of Results:

	CII-EXIM NQA	GPNQA	IMC RBNQA
Methodology Used	The RADAR principle: Results Approach Deployment Assessment & Review	Guideline: Results Approach Deployment	ADLI for Process: Approach Deployment Learning Integration LeTCI for Results: Levels Trend Comparison

			Integration
Interpretation of the Score Points in the Results	**5 Stages** Anecdotal 0% Basic 25% Competitive 50% Advanced 75% World Class 100%	**3 Maturity Stages:** Start-up On the Way Mature	**6 Stages :** 0 – 5 % 10 – 25 % A# 30 – 45% B 50 – 65 % C 70 – 85% D 90 – 100%

 # A – Organization has a basic Quality Management System in place

   B – Management for Quality is reflected

   C – Quality of Management seen across the Organization eg. Internal Benchmarking

   D – Cross-Industry Benchmarking, leading to Innovation

What constitutes Large and Small also differs. As in CII_EXIM award Annual Sales / Turnover less than Rs. 100 crores is Small and Medium Business, whereas IMC RBNQA considers organizations having less than 200 employees as Small.

Purpose of Quality Awards:

In general, these quality awards serve the following purposes – (i) to promote quality awareness (ii) to help improve the practices and performances and capabilities of any organization (iii) to serve as a working tool for understanding and managing performance, and learnings (iv) to support / encourage those who maintain quality and motivate others to follow (v) provide a mechanism for self-assessment (vi) enable sharing of information about successfully deployed quality practices to other organizations.

The awards' criteria depict a framework, to enable to benchmark the organization's initiative towards improvement in quality. The giving of these awards and acknowledging the quality can also serve towards improvement in goods and services.

Total Quality Management (TQM): In the industry, Quality concept began with Inspection, moved through the stages of Sampling, SQC and then evolved into Total Quality Management (TQM). Many experts have contributed towards the field of quality – Joseph M. Juran, Edward Deming, Philip Crosby, Kaoru Ishikawa, Genichi Taguchi to name a few.

The Indian Statistical Institute – Hyderabad defines TQM as "TQM is an integrated organizational approach in delighting customers, both internal and external, by meeting their expectations on a continuous basis, through everyone involved with the organization, working on continuous improvement in all products, services, and processes along with proper problem solving methodology.

TQM is an integration of all functions within an organization in order to achieve continuous improvement of the quality of goods and services. (Beheshti, Lollar 2003).

Till the liberalization in early 1990s in India, quality was not considered as vital. But since then, quality started gaining importance, and quickly became one tool to remain competitive. Total Quality Management (TQM) has been used as one of the competitive tools thereafter.

Objective : To find whether the TQM practices and performance of Quality Award winning Manufacturing organizations can be used as a reference/template for TQM study.

Constructs of TQM: Various studies by different practitioners have narrowed down on a few constructs / dimensions as to what constitutes TQM. Top Management Commitment, Customer Focus, Design Quality Management, Benchmarking, SPC Usage, Supplier Quality Management, Employee Training and Employee Involvement, Internal Quality Information Usage, Employee Empowerment, Strategic Planning, Benchmarking, Continuous Improvement, Service Design, and Social Responsibility (Ahire Golhar 1996; Abas Z. and Yaacob Z, 2006)

Factors most referred in the study of various Quality Awards: While formulating a model for TQM Implementation to enhance Competitiveness in the Indian Manufacturing Firms, Singla N. et al (2013) compared twenty-one National Quality Awards, and it emerged that the following Factors have been the most referred ones: Top Management Support, Customer Orientation, Employee Involvement and Empowerment, Process Flow Management, Internal Quality Results, Strategic Quality Planning, Rewards and Recognition, External Quality Results, and Information - Evaluation & Analysis.

Increased Interest: As mentioned by Rajashekharaiah J. (2014) there is an increase in the number of quality awards worldwide, the companies showing interest in the awards have gone up, and the Quality Awards are acting s catalysts for promoting / spreading TQM. There are also some repeat winners of MBNQA in the US.

Since 1996, over 650 organizations have expressed their intentions to apply for the IMC RNBNQA alone, and over 500 of these have gone through the evaluation process. In the Indian context also, there are manufacturing organizations which are repeat winners of the same award, and also competed and won other awards, and / or the Commendation Certificate / Merit certificates etc. Eg. Bharat Electronics Ltd., RIL, Marico Ltd., Ultratech Cement, Elin Appliances Pvt. Ltd. - a small scale organization.

Importance of Quality Award: The winning of a Quality Award (or certificates) results in giving recognition, which increases customer satisfaction. This gives a competitive advantage, and may serve as a template for other organizations planning for TQM.

Conclusion & Relevance: It can be considered that the quality - strategies, practices and performance measures; and also other general methodologies adopted by those organizations winning the Quality Awards, or becoming eligible for and receiving the Certificate of Merit / Commendation Certificate, or Commendation for Strong Commitment to Excel etc.are successfully implementing TQM in the proper direction.

However, there are a few points to be borne in mind: one single quality award framework may not exactly suit all the organizations equally well. The organizations are in different industry sectors – each having its own peculiarities. The public/government owned organizations and the ones in private sector may have a few differences.

Limitation and Scope for further research: This paper can be improved with support of empirical data related to the TQM practices, and Performance of the Indian Manufacturing organizations , which have won the quality awards, or received the Certificate of Merit / Commendation Certificate, or Commendation for Strong Commitment to Excel etc.

The research could relate to the empirical study of TQM practices and Performance of the organizations, covering the Indian Manufacturing sector, which have won the quality awards, or other certificates v/s those which have not.

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GLOBALISATION CHANGING ITS COURSE

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Abstract

Globalisation has proceeded at faster pace since 1980s because many countries began to change their rigid political structure, which was not helping them to cut through the poverty and unemployment like China, USSR, South Africa, India, Indonesia etc and hence all of them had to embrace economic reform directed towards market, which was expected to yield good results by virtue of trade and investment increasing at speedy rate and boosting economic growth. The net work of MNC has fast expanded and there are only virtual boundaries. The tax structure in each country has been made as pliable as possible and companies have become profitable. New financial instruments have given each person a chance to earn to mitigate the distress.

Finally the globalisation of its nature was so excruciating, could not be sustained for long and had to fall flat and halting the progress. Renewed efforts are made to lift the economics from bottom, but finally these are the developed countries which are taking lead.

Introduction

People across the globe have seen distress in front of them i.e fall in income and unemployment of youngsters. The progress has halted. In developed countries, people are saying that the globalisation was not a good thing and hence the change in governments is voiced in US and UK. People have one concern i.e rise in income and comforts. Developing countries have enjoyed the fruits of globalisation; because good capital could flow in, result into fast economic development. The development can't be by choice, if the technology is not changing. Technology change comes with a different force. All over the world, human race has the tendency to increase their knowledge and hence outcome in the form of innovation is inevitable.

Emergence of new ideas and innovations

Once innovation comes out, it has to be adopted, which has impact on the nations differently. Some nations are going slow on acquisition of knowledge education and training, whereas some are quick to transform and adaptation is easy. After World War, all the economies were shattered, but their reconstruction was made possible with innovation, research and scientific temperament. There was rapid progress in electronics, biotechnology, automobiles, engineering, civil aviation, defence, oceanography and many more.

These innovations are done by human sitting in laboratories and continuous thinking. Till 1970s, only few countries in the west were prospering because of their human potential, but since their level of knowledge was outpacing their requirement at home.

The knowledge is to be used in creating products and services, and to keep their cost under control economies of scale must have to be maintained because cost per unit can be reduced by increasing the volume. Therefore, flow of manufactured products continued to increase in 1970s as the advanced economies took hold of the industrialisation to generate employment for the people. Since progress is a continuous process, and innovation goes down deeper to increase the speed and reduce the cost of benefits, computers, electronics, satellite, communications, IT, biotechnology, civil aviation, defence, submarine, and many more continued to come in the field of applications, whose fruits are easily accessible. The developing countries also keep working for the development of their people and reach at one stage, when they issue to embrace openness. The rise of ASEAN, China, India, Mexico, Brazil, Argentina, Russia etc could be seen in that perspective.

Global exports and trade agreements
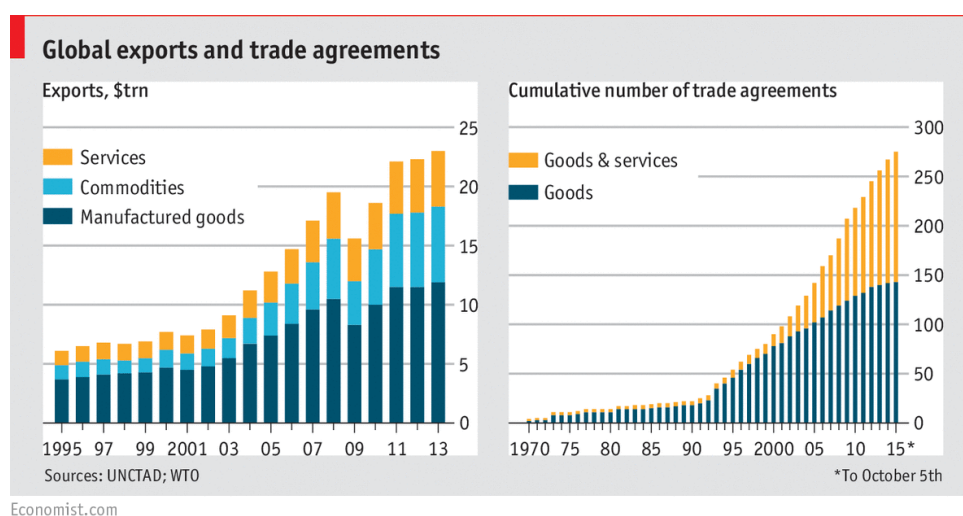
Global Advantage

There is some advantage either of natural resources, labour, technology, which creates temptation of connecting with the other pole to share the benefits to the advantage of both ends. Basically these are the theories of international trade propounded by the economists. The adventure of satellite and airwaves along with the knowledge of communication has raised the plank of IT to very high level. Similarly in realm of medical, the applications of biotechnology have spread to length and breadth of the globe, which has made life speedier and long. Civil aviation has made travelling fast which was not imaginative before. Now some developing countries are good in manufacturing at lower end and some are good in innovations and hence manufacturing. But in terms of standard of living Japan is better than South Korea and it is better than China, but India is the last among them. How this difference does come? It is because people are reoriented to wave of technology as fast as they can. Since Japan itself is innovator, its technology is either copied or adopted by Korea and hence advancement was faster there.

Globalisation and countries

China deployed its labour force in manufacturing based on technology; its progress is of different denomination. India could lead in amass investment and had educated manpower and hence has reaped the benefit of IT and investment based production. But so far as good manufacturing compared with China is concerned India is critically behind. The technology which flows across the boundaries has bought the countries together, but variations in productivity has caused aspersion on globalisation because somewhere prosperity has been downed. US feels more distressed then China. UK feels that it is losing because its integration with EU. India is embarrassed because the progress has come to halt as US has shut door for taking IT services. China is littled because of loss in exports. Finally advanced countries, who were talking in favour of globalisation are in the state of dilemma, whether to go in this direction or different direction, but practically no change is discernible. Since political leaders do not realise the force of innovation and flow into the argument of workers, who seemed to have lost jobs in the process of globalisation, they act in panic but virtually, change is not in their hands. They should look at the human progress, which is natural and unstoppable. Now all over the globe, Bitcoins, advancement in medicine, biotechnology, robotics, artificial intelligence and much more are becoming known and adopted. If such is the

case how artificial barriers in trade could be imposed to benefit of workers in own country.

Economic development and technology

It is not possible and till date despite the fall in trade, loss of jobs, except for small anger, nothing drastic could be amended in the policy. There is a case for coping with the technology which does not connect with state of unemployment or economic development. Who knew that rickshaw puller would earn their livelihood by sweating. The advent of e-rickshaw has generated avenues for rickshaw pullers and passengers movement with the same price. Therefore, it is understood that discoveries, technology, innovation and thoughts, which is an ongoing process will keep punctuating the flow of progress and the readiness to adopt the technology is extremely important. There is one lesson for all the economies in case they have concern for their people to maintain conservative standard of living and it is illustrated as under. US which was advancing at fast speed, has very quickly started jumping to attain high level of capitalism and hence gave up mediocre business to China, Mexico and other developing countries and hence fallen on the support on financial adventurism. The urge to acquire capital increased manifold and it inclined US to borrow being currency has floated its people to higher level. The comforts continued to be enjoyed till there was burst due price going through roof and hence put down the economy to low ground. But instead of understanding the flow in economic prosperity believed to be taking place for long time it started questioning globalisation and hating China and Mexico snatching the work from workers of US is insane thinking. The economy based on manufacturing is now changing gears to services where scope of employment is better than the normal manufacturing. All manufacturing is shifted to technology based, because of the leverage of cost and mobility. The nations are expected to give more weight age to human resources instead of toeing with the idea of physical creation of goods. Earlier the communication was through cables and hence entire system was of physical nature. But now the entire communication is through air waves, therefore it demands sophisticated technology and services to connect.

In medical field, most of the surgeries are now carried with sophisticated aids and hence reduced the need of physical equipments produced by manual workers and now replaced with service workers.

There are numerous instances that manual work which used to engage obsessive manual workers have become sleep, but dispersed the workers to different locations to

carry on with the same task. Consider the case of simple milk plant, which is much more efficient and sterilised than many workers selling the milk and milk products more harmful then the milk plant produced.

So many milkman selling the milk and milk products are now compared with the milk plant serviced by workers and plant looked after by the workers stationed at few places. Milk and milk plants delivered mechanically from the delivered mechanically from the plant use van and reach at booths. How much workers are engaged and the quantity demanded has increased the employment in dairy and in the value chain.

This takes us to the needs of education, training and skill development to take the benefit of technology to increase the employment. Therefore globalisation can never fail instead reorientation of human resources towards technology is called for and there should not be any shying away.

Similarly as traditional methods of manufacturing are posing threat to climate and also labour demanding higher wages, apart from high level discussion on climate change threatening lives and agricultural damage, nations have shown concern about the remedy. Remedy lies in switching to renewable sources of energy to control the rise in temperature and also the countries who have achieved high productivity of labour are making plans to use them sparingly and hence instead of acute manufacturing are being altered to services where different types of jobs are emerging.

Since each big country has its own market and total transition to new environment is not feasible manufacturing in traditional ways shall continue but there must be a consciousness than pollution and hazardous occupation are not good ways to keep growing. India still has high number of poor who are unable to make their livelihood because of the traditional style in rural and semi-urban areas cannot afford to keep their children studying for long particularly when they feel good jobs may not be available given the quality of education not at all satisfactory. Therefore globalisation appears to be fearful to those who have not taken development seriously particularly focus on education, health and hygiene remained low. India particularly is shying away from signing Free Trade Agreement, because every time it has no confidence on creating a favourable trade environment. The labour reforms, downsizing the subsidies and creating tough regulatory bodies to oversee all the human development aspects assume high importance. So long as political leaders and sub standard bureaucrats are given the free hand, the sufferings of the people shall continue to become acute and whenever emergency action is taken, it would be a lip service and not a real time situation.

Conclusion

It is difficult to forget the globalisation. Some lessons are being learnt and since the pace of innovation can't be stopped even if the globalisation is challenged. Innovation will reactivate the globalisation. The generational change in the style is inevitable and soon the gradual shift would show that things are active and growth is lumping back. At lease employment generation shall be growing at steady pace. In most of the country's inflation has jumped back.

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A STUDY ON ISSUES AND CHALLENGES OF WOMEN AUTHORIZATION IN INDIA

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Abstract:

This paper attempts to consider the status of Women Empowerment in India and places of interest the Issues and Challenges of Women Empowerment. Today the empowerment of women has revolved into one of the most important concerns of 21ˢᵗ century. Exceptvirtually women empowerment is still afalse impression of reality. We observe in our day to day life how women become victimized by various social evils. Women Empowerment is the vital instrument to enlarge women's capability to have property and to make strategic life choices. Empowerment of women is basically the process of upliftment of financial, social and political position of women, the habituallydeprived ones, in the society. It is the developmentof guarding them at the surface ofall formsof combating. The study is based on just from inferior sources. The study reveals that women of India are quite disempowered and they enjoy to some rank lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an inspection that right to use to Education, Employment and Change in Social configuration are only the enabling factors to WomenEmpowerment

Introduction:

Women empowerment refers to increasing the sacred, biased, social, educational, gender or economic strength of individuals and communities of women. Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban / rural) educational status social status (caste and class) and age. Policies on Women's empowerment exist at the national, state and local (Panchayats) levels in many sectors, including health, education, economic opportunities, genderbased violence and political participation. However there are significant gap between policy advancements and actual practice at the communitylevel.

Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. Women empowerment involves the building up of a society, a political environment, wherein women can breathe without the fear of oppression, exploitation, apprehension, discrimination and the general feeling of persecution which goes with being a woman in a traditionally male dominatedstructure.

Women constitute almost 50% of the world's population but India has shown disproportionate sex ratio whereby female's population has been comparatively lower than males. As far as their social status is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life. But gender disabilities and discriminations are found in India even today. The paradoxical situation has such that she was sometimes concerned as Goddess and at other times merely asslave.

Review of Literature:

H. Subramanian (2011) compares women education in India at present and Past. Author highlighted that there has a good progress in overall enrolment of girl students in schools. The term empowersmeans to give lawful power or authority to act. It is the process of acquiring some activities ofwomen.

M.   Bhavani Sankara Rao (2011) has highlighted that health of women members of SHG have certainly taken a turn to better. It clearly shows that heath of women members discuss among themselves about health related problems of other members and their children and make them aware of various Government provisions specially meant forthem.

Doepke M. Tertilt M. (2011) Does Female Empowerment Promote Economic Development? This study is an empirical analysis suggesting that money in the hands of mothers benefits children. This study developed a series of non-cooperative family bargaining models to understand what kind of frictions can give rise to the observed empirical relationship.

Duflo E. (2011) Women's Empowerment and Economic Development, National Bureau of Economic Research Cambridge The study argues that the inter relationships of the Empowerment and Development are probably too weak to be self-sustaining and

that continuous policy commitment to equally for its own sake may be needed to bring about equality between men and women.

Sethuraman K. (2008) The Role of Women's Empowerment and Domestic Violence in child Growth and under nutrition in a Tribal and Rural Community in South India. This research paper explores the relationship between Women's Empowerment and Domestic Violence, maternal nutritional status and the nutritional status and growth over six months in children aged 6 to 24 months in a rural and tribal community. This longitudinal observational study undertaken in rural Karnataka. India included tribal and ruralsubjects.

Venkata Ravi and Venkatraman (2005) focused on the effects of SHG on women participation and exercising control over decision making both in family matters and in group activities.

Objectives of theStudy

1. To know the need of WomenEmpowerment.
2. To assess the Awareness of Women Empowerment inIndia.
3. To analyze the Factors influencing the Economic Empowerment ofWomen.
4. To study the Government Schemes For WomenEmpowerment.
5. To identify the Hindrances in the Path of WomenEmpowerment.
6. To offer useful Suggestions in the light ofFindings.

ResearchMethodology

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyze the empowerment of in India. The data used in it is purely from secondary sources according to the need of this study.

Present Situation ofWomen

New Delhi: Being equal to their male counterparts is still a far cry for Indian women. Not only are they marginal as public figures average Indian womencan hardly call the shots at home or outside. In 2012, women occupied only 8 out of 74 ministerial positions in the union council of ministers. There were only 2 women judges out of 26 judges in the Supreme Court and there were only 54 women judges out of 634 judges in various highcourts.

Shocking Facts:

According to 2013, UNDP report on Human Development Indicators, all south Asian Countries except Afghanistan, were ranked better for women than India It predicts: an Indian girl child aged 1-5 years is 75% more likely to die than the boy child. A womenis raped once in every 20 min and 10% of all crimes are reported. Women form 48% of India's Population, only 29% of the National workforce,only 26% women have access to formal credit.

Why Need of WomenEmpowerment?

Reflecting into the "Vedas Purana" of Indian culture, women are being worshiped such as LAXMI MAA, goddess of wealth; SARSWATI MAA, for wisdom; DURGA MAA for power. The status of women in India particularly in rural areas needs to address the issue of empowering women. About 66% of the female population in rural area is unutilized. This is mainly due to existing social customs. In agriculture and Animal care the women contribute 90% of the total workforce. Women constitute almost half of the population, perform nearly 2/3 of its work hours, receive $1/10^{th}$of the world's income and own less than 1/ 100th the world property. Among the world's 900 million illiterate people, women outnumber men two to one. 70% of people living in poverty are women. Lower sex ratio i.e. 933, The existing studies show that the women are relatively less healthy than men though belong to same class. They constitute less than $1/7^{th}$of the administrators and mangers in developing countries. Only 10% seats in World Parliament and 6% in National Cabinet are held by women.

Government Schemes for WomenEmpowerment

The Government programmes for women development began as early as 1954 in India but the actual participation began only in 1974. At present, the Government of India has over 34 schemes for women operated by different department and ministries. Some of these are as follows;

1. Rastria Mahila Kosh(RMK)1992-1993
2. Mahila SamridhiYojana (MSY)October,1993.
3. Indira Mahila Yojana (IMY) 1995.
4. Women Entrepreneur Development programme given top priority in1997-98.
5. Mahila Samakhyabeing implemented in about 9000villages.
6. Swayasjdha.

7. SwaShaktiGroup.

8. Support to Training and Employment Programme for Women(STEP).

9. Swalamban.

10. Crèches/ Day care centre for the children of working and ailingmother.

11. Hostels for workingwomen.

12. Swadhar.

13. National Mission for Empowerment ofWomen.

14. Integrated Child Development Services (ICDS)(1975),

15. Rajiv Gandhi Scheme for Empowerment of Adolescence Girls (RGSEAG)(2010).

16. The Rajiv Gandhi National Crèche Scheme for Children of WorkingMothers.

17. Integrated Child Protection scheme (ICPS) (2009-2010).

18. Dhanalakahmi (2008).

19. Short StayHomes.

20. Ujjawala(2007).

21. Scheme for Gender Budgeting (XIPlan).

22. Integrated Rural Development Programme(IRDP).

23. Training of Rural Youth for Self Employment(TRYSEM).

24. Prime Minister's RojgarYojana(PMRY).

25. Women's Development Corporation Scheme (WDCS).

26. Working Women'sForum.

27. Indira MahilaKendra.

28. Mahila SamitiYojana.

29. Khadi and Village Industries Commission.

30. Indira PriyadarahiniYojana.

31. SBI's SreeShakiScheme.

32. SIDBI's Mahila UdyamNidhi Mahila VikasNidhi.

33. NGO's CreditSchemes.

34. National Banks for Agriculture and Rural Development'sSchemes

The efforts of government and its different agencies are ably supplemented by nongovernmental organizations that are playing an equally important role in facilitating women empowerment. Despite concerted efforts of governments and NGOs there are certain gaps. Of course we have come a long way in empowering women yet the future journey is difficult and demanding.

Status of WomenEmpowerment

The status of Women Empowerment cannot be visualized with single dimension rather multidimensional assessment in terms of various components of women's life and their status would bring a clear conception. So, this paper tries to give a basic idea about the condition and status of women in termsofemployment, education, health and social status. Before going to elaborate separately let us have a quick view of the overall status of women in terms of gender gap index prepared by World Economic Forum in 2012.

Reasons for the Empowerment of Women

Today we have noticed different Acts and Schemes of the central Government as well as state Government to empower the women of India. But in India women are discriminated and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, and also reproductive healthcare. Women are found to be economically very poor all over the India. A few women are engaged in services and other activities. So, they need economic power to stand on their own legs on per with men. Other hand, it has been observed that women are found to be less literatethan men.

According to 2001 census, rate of literacy among men in India is found to be 76% whereas it is only 54% among women. Thus, increasing education among women is of very important in empowering them. It has also noticed that some of women are too weak to work. They consume less food but work more. Therefore, from the health point of view, women folk who are to be weaker are to be made stronger. Another problem is that workplace harassment of women. There are so many cases of rape, kidnapping of girl, dowry harassment, and so on. For these reasons, they require empowerment of all kinds in order to protect themselves and to secure their purity and dignity. To sum up, women empowerment cannot be possible unless women come with and help to self-empower themselves. There is a need to formulate reducing feminized poverty, promoting education of women, and prevention and elimination of violence against women.

Challenges

There are several constraints that check the process of women empowerment in India. Social norms and family structure in developing countries like India, manifests

and perpetuate the subordinate status of women. One of the norms is the continuing preference for a son over the birth of a girl child which in present in almost all societies and communities. The society is more biased in favor of male child in respect ofeducation, nutrition and other opportunities. The root cause of this type of attitude lies in the belief that male child inherits the clan in India with an exception of Meghalaya. Women often internalize the traditional concept of their role as natural thus inflicting an injustice upon them. Poverty is the reality of life for the vast majority women in India. It is the anotherfactor that poses challenge in realizing women'sempowerment.

There are several challenges that are plaguing the issues of women's right in India. Targeting these issues will directly benefit the empowerment of women in India Education: While the country has grown from leaps and bounds since independence where education is concerned. The gap between women and men is severe. While 82.14% of adult men are educated, only 65.46% of adult women are known to be literate in India. The gender bias is in higher education, specialized professional trainings which hit women very hard in employment and attaining top leadership in anyfield. Poverty: Poverty is considered the greatest threat to peace in the world, and eradication ofpoverty should be a national goal as important as the eradication of illiteracy. Due to this, women are exploited as domestichelps.

- Health and Safety: The health and safety concerns of women are paramount for the wellbeing of a country and is an important factor in gauging the empowerment of women in a country. However there are alarming concerns where maternal healthcare isconcerned.

- Professional Inequality: This inequality is practiced in employment sand promotions. Women face countless handicaps in male customized and dominated environs in Government Offices and Private enterprises.

- Morality and Inequality: Due to gender bias in health and nutrition there is unusually high morality rate in women reducing their population further especially in Asia, Africa and china.

- Household Inequality: Household relations show gender bias in infinitesimally small but significant manners all across the globe, more so, in India e.g. sharing burden of housework, childcare and menial works by so called division ofwork.

Findings of TheStudy

1. Globalization, Liberalization and other Socio - Economic forces have given some respite to a large proportion of the population. However, there are still quite a few areas where womenempowerment in India is largelylacking.

2. There needs to be a sea – change in the mind setof the people in the country. Not just the women themselves, but the men have to wake up to wake up to a world that is moving towards equality and equity. It is better that this is embraced earlier than later for our owngood.

3. There are several Government programmes and NGOs in the Country, there is still a wide gap that exists between those under protection and thosenot.

4. Poverty and illiteracy add to these complications, The Empowerment of Women begins with a guarantee of their health and safety.

5. Empowerment of Women could only be achieved if their economic and social status is improved. This could be possible only by adopting definite social and economic policies with a view of total development of women and to make them realize that they have the potential to be strong humanbeings.

6. In order to create a sustainable world, we must begin to EmpowerWomen.

Suggestions

1. The first and foremost priority should be given to the education of women, which is the grassroots problem. Hence, education for women has to be paid specialattention.

2. Awareness programmes need to be organized for creating awareness among women especially belonging to weaker sections about theirrights.

3. Women should be allowed to work and should be provided enough safety and support to work. They should be providedwithproperwagesandworkat parwithmensothat theirstatuscanbeelevatedinthe society.

4. Strict implementation of Programmes and Acts should be there to curb the mal-practices prevalent in the society.

Conclusion

Thus, the attainment in the field of income / employment and in educational front, the scenario of women empowerment seems to be comparatively poor. The need of the hour is to identify those loopholes or limitations which are observing the realization of empowerment of women and this initiative must be started from the

women folk itself as well as more importantly policy initiative taken by the state and society. Let us take the oath that we want an egalitarian society where everybody whether men or women get the equal opportunity to express and uplift one's well-being and well-beingof the society aswhole.

Women's empowerment is not a Northern concept women all over the world, including countries in South, have been challenging and changing gender inequalities since the beginning of the history. These
Struggles have also been supported by many men who have been outraged at injustice against women. Women represent half the world's population and gender inequality exists in every nation on the planet. Until women are given the same opportunities that men are, entire societies will be destined to perform below their true potentials. The greatest need of the hour is change of social attitude towomen.

"When women move forward the family moves, the village moves and the nation moves". It is essential as their thought and their value systems lead the development of a good family, good society and ultimately a good nation. The best way of empowerment is perhaps through inducting women in the mainstream of development. Women empowerment will be real and effective only when they are endowed income and property so that they may stand on their feet and build up their identity in thesociety.

The Empowerment of Women has become one of the most important concerns of 21st century not only at national level but also at the international level. Government initiatives alone would not be sufficient to achieve this goal. Society must take initiative to create a climate in which there is no gender discrimination and women have full opportunities of self-decision making and participating in social, political and economic life of the country with a sense ofequality.

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COMPETENCY MAPPING TO SUPPORT GENDER DIVERSITY

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ABSTRACT

With the change in economy and globalization, it has become necessary for organizations to look for innovative approaches in managing the work force. One of the most opted HR practice is competency mapping for training and development of employees. Competencies are abilities, behaviors, knowledge, and skills that impact the success of employees and organizations. Some common competencies are analytical thinking, communication, flexibility, integrity, and teamwork. This article has tried to present the measures to be taken during competency mapping, to support gender diversity.

KEYWORDS: Competencies, Competency Mapping, Competency Mapping Model.

INTRODUCTION

A well organized firm should have well structured and defined roles and list of competencies required to perform each role effectively. Competencies are underlying characteristics of an individual, required for performing a given task, activity or role successfully. Competency can take any form like, Knowledge or Attitude or Skill.

Competency mapping analyzes individual's SWOT for better understanding and this helps to place the individual at the right post. Companies are interested in knowing the present skill level of their employees so that training can be given to improve their performance. The competency approach focuses on linking business strategies to individual performance efforts[1]. One of the most commonly used HR practice is competency mapping for development of the employees. Competency mapping is also a strategic HR framework for monitoring the performance. Competency mapping practices normally remain the same for both genders of employees. This study seeks to

analyze the need of special competency mapping model for women workforce, analyzing relationship between competencies and biographical characteristics of women.

PROBLEM STATEMENT

For millenniums, the society had been woven together by diversity. The Vedas extolled and spoke about the role and contribution of women inside the house and outside the house, equally. In sharp contrast to this, the current times throw up reports like the India Development Report by World bank, which says that India has one of the lowest female participation in the workforce, ranking 120th among 131 countries.

This has forced the researcher to think about the compulsions or disruptions that completely altered this balance? Could it be socio-cultural compulsions triggered by frequent plundering and invasions, colonization, or socio-cultural compulsions emanating out of domestic (child care, elderly care) and workforce (job satisfaction, stagnancy) factors.

Organizations contain employees from both genders. It is a general tendency in India, to visualize that men perform better than women. Also in many organizations, it is still considered that women are suitable only for certain category of jobs compared to men. Women also do possess a lot of specialized skills, talents as equivalent to men. They do compete with men in terms of intellectual abilities, though they lack in certain physical abilities. A thorough understanding of their competencies is very essential for the successful functioning of the organization. This will also help in striking an appropriate match between job description and job specification.

The competency of workforce largely varies based on gender. There is variance in competency of women workforce, when compared to men, as they shoulder the responsibility of home as well as well as workplace. At this stage, we need to plan for corrective measures, while designing competency mapping model. Normally in organizations, same competency mapping standards are followed for both genders of workforce. A serious thought process in this regard is necessary, as we realize how the participation of Indian women workforce is dropping when compared to other countries.

Another Assocham-Thought Arbitrage Research study says that the female labour force participation in India has dropped by 10 percent in the last decade and stands lowest out of the BRICS countries, with the following rates China – 64%, Brazil – 59%, Russia – 57%, South Africa – 45% and India – 27%.

Corporate organizations have started realizing the need and importance of women workforce and has been proved by neuroscientists that women have higher hand when it comes to the levels of oxytocin (cuddle hormone) that makes them feel connected to people[3]. This is could be the reason why women tend to care more about coworkers as individuals, not just a support to get their work done and relate to them better than their male counterparts. This coupled with another scientific fact that women are better equipped to express emotions verbally.

THEORETICAL BACKGROUND

Competency mapping is one of the most accurate means in identifying the job and behavioral competencies of an individual in an organization[2]. Companies are interested in knowing the present skill level of their employees so that training can be given to improve their performance. The competence approach focuses on linking business strategies to individual performance efforts. It also encourages employees to develop competencies which can be used in diverse work situations rather than being boxed into the job. Development of employees focuses on enhancing their competencies rather than preparing them for moving to jobs. In this way they can develop capabilities useful throughout the organization as it changes and evolves.

Competency models thus not only help the organizations in providing a "Blue print" for the entire gamut of behavior that produce excellent performance but can also provide an important and useful tool to guide individual development. Research indicates that the closer of the employer job competency expectations i.e, the required competency level to the actual job competency level of the employees brings the better chance for productivity improvement, waste elimination, multi skill development and the higher employees will rate overall job satisfaction [4]. In order to ascertain accurate and current job competency expectations i.e, the required competency to work in a particular industry, professionals, supervisors and production heads are asked to rate the importance of the specific job competencies for the workforce. The managers are asked to list the required competency to perform a job and they were also asked to fix the required level of competencies in the specific competency. Thus Competency models are prepared.

MAIN OBJECTIVES

1. To map the competencies for the women workforce in India.

2. Match job requirements to predominant competencies that women workforce display equivalent or higher proficiency.

STEPS INVOLVED IN COMPETENCY MAPPING

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

- Identify the department for mapping.

- Identify the Structure of the organization and select the grades & levels.

- Job Description from individuals and departments.

- Conducting Semi-Structured interviews.

- Collecting interview data's.

- Classify the required Skill list.

- Identify the skill levels.

- Evaluate identified competencies and skill levels with immediate superiors and other heads of concerned departments.

- Preparation of Competency calendar.

- Mapping of Competencies.

- Development of competency model.

COMPETENCY MAPPING MODEL

Performance of an individual is highly based on individual's Personal Character and Behavior.

Workforce should possess a set of competencies, which are divided into 5 categories [6].

Five Competency Categories :

1. Analytical

2. Technical

3. Leadership

4. Interpersonal

5. Business

These above stated competencies play major role in achieving desired outcomes. The analytical competency helps to foresee future challenges. Technical competency helps in developing individual capabilities. Leadership competency aids in achieving organizational objectives by driving the team. Interpersonal competency helps in improving efficiency. The business competency helps in evaluating need assessment and organization growth.

Before performing competency mapping, the HR personnel should identify the job profiles which need competencies like patience, interpersonal skills, emotional skills and multitasking skills. It has been proved many times, that these above stated competencies are best found in women workforce and they are right suited for those profiles.

CONCLUSION

Certain job categories may find a better/ideal suit from women employees. If organizations are able to identify critical competencies for the roles, that women display natural or higher proficiency at, there could be an opportunity to harness unutilized talent. There is a strong and positive relationship between possession of competencies and successful job performance. competencies and competency models are a viable tool that can be utilized to prepare the current and future workforce and retain skilled incumbent workers to meet the job requirements and other needs of employers. Corporate should formulate strategies to encourage and accommodate female participation through flexible work hours, virtual office reporting, part time employment, leave structures and effective compensation and benefits to create a balanced, effective workforce without compromising on its Talent objectives, which would help in improving female participation in the workforce.

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CHALLENGES ASSOCIATED WITH COMPETENCY MAPPING

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ABSTRACT

In today's scenario, one of challenging responsibility of HR personnel is assessment of individuals for their ability for different functional tasks and development of their potential to be effective and outshine in the assigned tasks. Competency Mapping enables an organization to identify the key competencies for a particular job and identify right individual with requried competencies. This paper tries to present an overview of how organizations implement competency mapping to enhance employee's performance and the challenges associated with competency mapping.

KEYWORDS: *Competencies, Competency Mapping, Competency Mapping Model.*

INTRODUCTION

HR people have a bundle of responsibility like recruitment, training and development, succession planning, performance appraisal and job evaluation. But in today's scenario the most important of all these is assessment of competencies of an individual. Competency Mapping enables an organization to identify the key competencies for a particular job and reduces the fissure between the job requirements and the individual competencies.

Competency mapping is a process an individual uses to identify and describe competencies that are the most critical to success in a work situation or work role. The performance of companies depends mostly on the quality of their human resource.

The first competency maps were invented by Joseph Navk in the 1960s. Competency mapping analyzes individual's SWOT for better understanding and this helps to place the individual at the right post. Companies are interested in knowing the present skill level of their employees so that training can be given to improve their performance.

The competency approach focuses on linking business strategies to individual performance efforts. One of the most commonly used HR practice is competency mapping for development of the employees.

Competency mapping is about identifying ideal behavior in employees and personal skills which distinguish exceptional performance from average performance. It aids in setting standards of behavior, and concrete and objective information usable in all employment decisions.

This paper tries to present an overview of how organizations implement competency mapping to enhance employee's performance. How the competency mapping helps the employees to improve their performances in the organization. It also highlights the challenges associated with competency mapping.

CONCEPTUAL FRAMEWORK

Competencies are generic knowledge, motives, trait, social role or a skill of a person linked to superior performance on the job. [Hayes 1979]

Competencies are personal characteristics that contribute to effective managerial performance. [Albanese, 1989]

Competency = Knowledge + Skills + Abilities.

Fig:1 Competency

Competency mapping **i**s a process through which one assesses and determines one's strengths as an individual worker and in some cases, as part of an organization. It generally examines two areas: emotional intelligence or emotional quotient (EQ), and strengths of the individual in areas like team structure, leadership, and decision-making. Competency mapping is also used to analyze the combination of strengths in different workers to produce the most effective teams and the highest quality work.

A **competency model** is a set of key competencies, ideally seven to 10, carefully selected in alignment with an organization's business goals. High-performance

models include four types of competencies: core competencies, leadership competencies, functional competencies, and career competencies.

A **competency proficiency scale** is a defined rating or measurement that assigns an expected level of competence on a given competency. Leading practice scales have behavioral indicators as their building blocks with related behaviors organized under each competency. Scale ratings range from three to seven mastery levels, with five levels being the most common.

Competency Management is the set of management practices that identify and optimize the skills and competencies required to deliver on an organization's business strategy. Competency management provides the foundation to manage strategic talent management practices such as workforce planning, acquiring top talent, and developing employees to optimize their strengths. Competencies are the foundation and starting point of high-performance talent management.
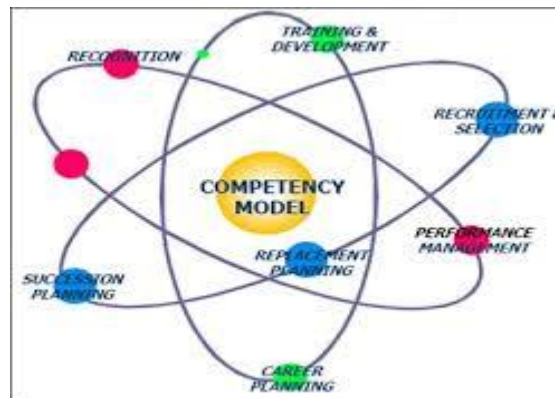
Fig 2: Benefits of Competency Model

BENEFITS OF COMPETENCY MAPPING

For the Organisation

- Establish expectations for performance excellence
- Improved job satisfaction and better employee retention
- Increase the effectiveness of training and professional development programs by linking them to success criteria
- Provide a common understanding of scope and requirements of a specific role
- Provide a common, organization wide standards for career levels that enable employees to move across business boundaries

For Employees

- Identify the behavioral standards of performance excellence

- Provide a more specific and objective assessment of their strengths and the tools required to enhance their skills.

- *Motivate employees to maintain and enhance their skills and competencies regularly*

CHALLENGES IN COMPETENCY MAPPING

Absence Of Skill Map

Requires building of a framework to identify core-competencies for different job levels. Effective competency mapping calls for insight analysis into the requisite competencies for success in the individual's career field and in key positions of interest. HR team need to be proficient with psychometric skills, to identify the core competencies required for different job profiles.

Lack Of Talent Benchmarking Structure

Need for a standardized benchmaking for various job assessments to predict "High-Performers".

HR personnel should have knowledge of Mettl's assessments, which provides essentials insights into employee's behavioural and technical aspects, which further become the base for proposing a standardized benchmark structure. This helps in predicting high performers across various job roles.

Unstructured T&D Programme

Require finding insights into employee's behavioural aspects to form an effective training plan to improve their workforce efficiency.

A central element to increasing employee capability is learning and development that yields a highly capable and agile workforce that can flex with changing business goals. Development solutions must align with organizational business goals, drive experience-building opportunities and be linked to other talent processes

Fear of Losing High Performers

Skilled talent is at a premium, while retaining top talent continues to be a losing game for most.

HR team need to be proactive in identifying their High Performers early, to utilize them to their full potential. The effectiveness of this exercise gets reflected in their mid-yearly performance appraisals and team performance assessments. According to *Brandon Hall Group's Employment Value Proposition Study*, 72 percent of

organizations said the most important factor in an individual's decision to stay with (or join) an organization is the opportunity for leadership and technical skill building [8].

Competency Management is treated as an HR process, rather than a business imperative

On average, 88 percent of organizations identified better leader and employee performance as important or critical to the business. When asked about the single most important call to action to improve performance, interviewees said, "Tell employees what is expected of them to excel." Performance excellence, then, means clear communication of the competencies for which an employee is accountable. But in 2015 State of Leadership Development Study, 31 percent of organizations said they had not defined their critical leader competencies, much less any of the others (core, functional, or career). Until competency management is revered as the business imperative it is, performance will continue to languish.

Alignment of competency development with business goals is weak.

Many organizations have only somewhat effectively, or not at all, identified critical talent segments and key job roles. Hence, it goes without saying that most have yet to define critical job responsibilities and success criteria. In the absence of these competency procedures, it is no surprise that 72 percent of organizations indicate that employee and leader skill building is only somewhat, or not at all, focused on developing competencies requisite for achieving business goals.

Competency models are exclusive of technical competencies

Too often organizations exclude technical skills from the functional portion of their competency model. Technical skills are prevalent among many critical job roles including engineers, IT specialists, medical professionals, and others. However, in many organizations, their competency models are, unfortunately, void of technical competencies.

Competencies are too often paper-based

In Brandon Hall Group's 2015 State of Performance Management Study, 30 percent of organizations said their primary tool for managing performance is paper-based spreadsheets [9]. Without an automated competency model, leadership is challenged to accurately assess employee performance and focus on developing strengths and closing skill gaps. Automating competency management, among other things, provides a means to create a standard approach to competency management across the enterprise and provide for integration of competencies among all talent processes.

Competency mapping involves devoting immense amount of time and money to enhance the performance. Because of the high expense incurred, numerous companies do not adopt this development plan.

CONCLUSION

In spite of several challenges associated with competency mapping, organizations are implementing competency mapping to identify the key areas of thrust and to take necessary actions for future implementation of the activities. Organizations perform the task of Competency Mapping to determine the areas which are crucial for its proper working and success.

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GLASS CEILING FACTORS INFLUENCING CAREER DEVELOPMENT OF WOMEN FACULTY AT MANAGEMENT INSTITUTES

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Abstract

Glass Ceiling is invisible barrier which keeps away individual from rising beyond certain level in hierarchy. This term is mainly applied to working women failing to rise up in career ladder. There are terms like gender pay gap, glass escalator, sticky floor, frozen middle, second shift, mommy track and concrete floor associated with it. The psychological, social-related and organization barriers come into force in glass ceiling. The glass ceiling is created by Individual Factors, Family Factors, Organizational Factors and Cultural Factors. More than 50% women faculty working at various levels in management institutes, A study is carried out about glass ceiling factors influencing the career development of these faculty members. The four factors has nearly 27% effect on career development of women faculty in management institute.

INTRODUCTION

A **glass ceiling** is a term used for an invisible barrier that keeps away an object rising beyond a certain level in a hierarchy. This term first introduced by feminists in reference to barriers in the careers of high-achieving women. The glass ceiling Is "the unseen, yet unbreakable barrier that keeps minorities and women from rising to the upper rungs of the corporate ladder, regardless of their qualifications or achievements.".[1]

Glass ceiling term was first used by Marilyn Loden, during his a 1978 speech. The concept was later popularized at the National Press Club in July 1979 at a Conference of the Women's Institute for Freedom of the Press led by Katherine Lawrence of Hewlett-Packard.

The glass ceiling often used to describe invisible barriers ("glass") through which women can see elite positions but cannot reach them ("ceiling"). These barriers prevent large numbers of women from obtaining and securing the most powerful, prestigious

and highest-grossing jobs in the workforce. Moreover, this effect prevents women from filling high-ranking positions and puts them at a disadvantage as potential candidates for advancement.

With the other terms surrounding the workplace, there are similar terms for restrictions and barriers concerning women and their roles within organizations and how they coincide with their maternal duties. These "Invisible Barriers" function describe the additional circumstances that women undergo, usually when trying to advance within areas of their careers and often while trying to advance within their lives outside their work spaces.[2]

With the following characteristics we can conclude that a glass ceiling exists are

1. "A gender or racial difference that is not explained by other job-relevant characteristics of the employee."

2. "A gender or racial difference that is greater at higher levels of an outcome than at lower levels of an outcome."

3. "A gender or racial inequality in the chances of advancement into higher levels, not merely the proportions of each gender or race currently at those higher levels."

4. "A gender or racial inequality that increases over the course of a career."

There are many terms associated with glass ceiling, which defines the scope of glass ceiling.

Gender pay gap:

The gender pay gap is the difference between male and female earnings. The general observation is women gets 17% lower pay than etheir male counterparts.

Glass escalator :

This can be defined as how more men are joining fields that were previously occupied mainly by women, such as nursing and teaching, and within these job fields, the men are riding right past women and going straight to the top, similarly to if they were on an escalator and a woman was taking stairs.[3]

Sticky floor :

Sticky floors can be described as the pattern that women are, compared to men, less likely to start to climb the job ladder. Thereby, this phenomenon is related to gender differentials at the bottom of the wage distribution.

The frozen middle :

The frozen middle describes the phenomenon of women's progress up the corporate ladder slowing, if not halting, in the ranks of middle management. [4]

Glass Ceiling Index :

It combines data on higher education, labour-force participation, pay, child-care costs, maternity and paternity rights, business-school applications and representation in senior jobs.

Second Shift :

The second shift focuses on the idea that women theoretically work a second shift in the manner of having a greater workload, not just doing a greater share of domestic work. All of the task that are engaged in outside the workplace are mainly tied to motherhood.

Mommy Track :

"Mommy Track" is a term used to describe women who simply disregard their career and professional duties in order to satisfy the needs of their families. Women are often subject to long work hours that creates an imbalance within the work-family schedule.[51] There is research suggesting that women were able to function on a part-time professional schedule compared to others who worked full-time while still engaged in external family activities. The research also suggests, flexible work arrangements allow for the achievement of a healthy work and family balance. A difference has also been discovered in the cost and amount of effort in childbearing amongst women in higher skilled positions and roles, as opposed to women in lower-skilled jobs. This difference leads to women delaying and postponing goals and career aspirations over a number of years.[5]

Concrete floor :

The term *concrete floor* has been used to refer to the minimum number or the proportion of women necessary for a cabinet or board of directors to be perceived as legitimate.

GLASS CEILING BARRIERS

Though Barriers cannot be seen but actually these can be imagined and experienced by the recipient Prejudices, glass ceiling effect or gender diversity are such barriers which are unseen and yet cast spell a lot on working woman so that organizations having intention to retain them, ultimately are in vain.. There are some barriers e.g. *psychological barriers, societal-related barriers, organizational barriers* against which women are still fighting to strengthen their presence in the higher level of management   of organizations.[6]

Psychological barriers

Women are bound to abide by some so called social rules which are deeply enrooted in their mind. Some women accept these rules as the rules of thumb and flow their lives as it goes. This type of mindset gradually demotivate them and they loss their confidence and enthusiasm. And also there is class of women who try to overcome these rules and reshape their mind as career oriented.

It has been found in psychological studies that certain personality traits like emotional, social, soft heartedness, warmth found in women which are not suitable for managerial roles. They are also risk averse. Whereas, in this era of globalization and increased competition, organizations demand aggressiveness, competitiveness and risk taking ability to develop and sustain.

Societal-related barriers

The old tradition of "woman at home" concept is not still broken in Indian Society. Women are always in dilemma to make progress in their career. This has impact on mostly married women. The social system marriage enforces prime responsibility to women for family caring and domestic work. Now situation is changing with global economy and women employment is increased a lot.

In spite of changing situation, women employees still have to face problems as they have to play dual roles like an employee of an organization and household worker. Due to the improvement of thought and need for financial security, husband also wants a working wife. Some women are compelled to take a career break or flexible working hours to look after their young children and these are the barriers in acquiring managerial positions in their organizations. [7]

Organizational barriers

Male employees cannot accept women for their upward mobility in the organization and try to create barriers in any form. Restraining women from strategic decision making process male counterparts try to heckle intentionally and creates a barrier for promotion.

RESEARCH METHODOLOGY

The study is based on the primary data collected by researcher from questionnaire filled in from women faculty members of management institute in and around Pune city. The relevant information is also obtained from secondary source in form of various research papers, websites and eBooks.

WOMEN EMPLOYMENT IN MANAGEMENT INSTITUTES

Over the period large number of women employment in Management Institute happens and organization prefer more women employees at faculty position. This is because of the financial crunch in managing management institutions. Less admission, delayed scholarship receipts from Government, high cost of operation and legal compliance are the factors deciding the employment in management institutes. The male candidates expect more and women employees are ready to compromise on salary. The statistics from the study shows women percentage at various levels of faculty positions in management institutes.

Faculty Position	% Posts as per AICTE	% Women Faculty at Position
DIRECTOR	6%	1%
PROFESSOR	6%	1%
ASSOCIATE PROFESSOR	25%	15%
ASSISTANT PROFESSOR	63%	36%
TOTAL	100%	53%

Table\ 1 : Women percentage in Faculty Cadre

Though as per norms, there is 30% reservation for women, the data shows that 53% positions were occupied by women. Women prefer to stay at Assistant Professor level because of the various factors.

GLASS CEILING FACTORS AND CAREER DEVELOPMENT.

From the survey four factors viz. Individual Factors, Family Factors, Cultural Factors and Organization Factors found to be important for Career Development. These factors act as Psychological, Social and Organizational Barriers. The relationship between the Glass Ceiling and Career Development can be established as

Career Development (CD)   =   function of (Barriers in Glass Ceiling)

=   function of (Individual, Family, Cultural, Organization)

CD =f(I,F,C,O)

For the study these factor were categorized into independent variable, moderating variable and dependent variables.

(I) Individual Factors - individual barriers that coming from themselves influencing the outcome.

(F) Family Factors - Family Constraints affecting the outcome

(O) Organizational Factors - organizational barriers that coming from organizational structure and practices influencing the employee development.

(C) Cultural Factors - This refers to the extent to which the beliefs, traditions, influence the employee development.

POPULATION, SAMPLE SIZE AND QUESTIONNAIRE

The population of the study was the female faculty employees who exceed their thirty age's limit and who employed in management institutes in and around Pune City. There are total 76 Management Institutes with average 8 female faculty so population is around 610. Sample size is 80. The clustered and simple random sampling techniques were used to select the sample of the study.

The questionnaire consists of personal profile. The respondent's, biographical information was collected to establish a profile of the sample group in relation to gender, marital status, age, educational qualifications, position, average in- come and length of service. It consists of consists of 25 questions based on the four factors of Glass Ceiling (I,F,C,O) to measure the Glass Ceiling and Career Development with five point scale ranging. The questions were designed on Likert scale with Strongly Disagree forming the one end of the continuum and Strongly Agree the other end.

HYPOTHESIS

Considering four factors which influenced the career development following Hypothesis were stated.

Hypothesis H1: There is significant impact of Individual Factors (I) on Career Development.

Hypothesis H2: There is significance impact of Family Factors (F)on Career Development

Hypothesis H3: There is significance impact of Organizational Factors (O) on Career Development

Hypothesis   H4: There is significance impact of Cultural Factors (C) on Career Development

DATA ANALYSIS

Measure the effect of Glass Ceiling on Career Development

The results of Multiple Regression Analysis of independent variable (Glass Ceiling) against the dependent variable (Career Development)

R	R Square	Adjusted R Square	Std. Error of the Estimate
.523(a)	.274	.249	.38149

Predictors: (Constant), Cultural Factor, Organizational Factor, Individual Factor, Family Factor

Dependent Variable: Career Development

	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	Std.	Beta	B	Std.
(Constant)		.222		23.505	.000
Individual Factor	-.278	.073	-.360	-3.824	.000
Family Factor	.053	.067	.075	.798	.426
Organizational Factor	-.093	.046	-.166	-2.024	.045
Cultural Factor	-.155	.066	-.222	-2.358	.020

Table 2 - Results of Multiple Regression Analysis.

Multiple Correlation Coefficient R is .523 of the independent variable with the dependent variable. after all the R Square .274 is the explained variance in Career Development by the combination of these variables. The results indicate that 27.4 % of the variance of Career Development has been significantly explained by Glass Ceiling.

From coefficients Individual, Organizational, and Cultural Factors show significant correlation with Career Development. The Family Factor P value indicate .426 that is more than the value of .05, hence it is not significantly predictive of Career Development.

TESTING OF HYPOTHESES

Researcher used multiple regression analysis to test the alternative hypotheses and null hypoth-eses of the study and to achieve main objective of the study. The results of the analysis are il- lustrated by the 4.28 tab. Here P value was used to check the significance. If the P value is equal or less than 0.05 then the null hypothesis is rejected.

Hypothesis 1 - H1: *There is significant impact of Individual Factors (I) on Career Development*

Significant Value P is 0.000, $P < 0.05$, indicating that significant impact of Individual Factor (I) on Career Development. Thus analysis reveals enough statistical evidence to accept the alternative hypothesis that "There is significant impact of Individual Factor (I) on Career Development."

Hypothesis - H2: *There is significance impact of Family Factors (F)on Career Development.*

Significant Value P is 0.426 depicts, $P > 0.05$, indicating that non-significant impact of Family Factor on Career Development. Thus analysis fails to reject the null hypothesis of "There is no significant impact of Family Factor (F) on Career Development".

Hypothesis - H3: *There is significance impact of Organizational Factor (O) on Career Development.*

Significant value P is 0.045 depicts, $P < 0.05$, indicating that significant impact of Organizational Factors on Career Development. Thus analysis reveals enough statistical evidence to accept the alternative hypothesis that "There is significant impact of Organizational Factors (O) on Career Development".

Hypothesis - H4: *There is significance impact of Cultural Factors (C) on Career Development.*

Significant Value P is 0.20 depicts, $P < 0.05$, indicating that significant impact of Cultural Factor on Career Development. Thus analysis reveals enough statistical evidence to accept the alternative hypothesis that "There is significant impact of Cultural Factor (C) on Career Development.

CONCLUSION

The effect of glass ceiling can be experienced on Individual Factors, Family Factors, Organizational Factors and Cultural Factors. These factors plays significant roll on Career Development of women faculty members at management institutes. The study reveals that that the Glass Ceiling has 27.4 % influences on the career development among the women faculty.

According to the analyzed data of the study it has confirmed that there is a moderate negative correlation between Glass Ceiling factors and Career Development. Through multiple regression it is reveal that Individual, Organizational and Cultural factors are significantly affect for the Career Development. Family Factors has less significance in Career Development.

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JUST_IN_TIME_GRADUATES, AND SHIFTING ACADEMIC MODEL

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Abstract

Knowledge Communities for JIT G_ Just_In_Time_Graduates should represent a shift away from the older just-in-case strategy, in which universities carried large number of graduates in a specialization in case higher demand had to be met.

So, it is that in Europe there are unemployed people with higher education and in the same time unoccupied jobs because they are not specialists in the field.

JITS_ Just In Time Graduates should be, it is my vision will see what future will say about it, an adapted model borrowed from industry for fit and accelerate collaboration and learning between "University as Provider" and "Entrepreneur+Society as Consumer", the model providing more real-time feedback loops between triangle University-Society-Entrepreneur as the old one. and so the actors triangle can better see what the requests are and what they are interested for.

So, graduates provided by universities (number and specialization) will be only results of analysis and refine based on real-time feedback produced by triangle academia-business-society. For this, a very good and flexible curriculum and forward thinking educational legislation must be applied.

Accelerate learning and changing within the HE system due to using with velocity new and fit ideas leads to a system more and more effective in terms of addressing the challenges and opportunities.

Keywords

JIT G_ Just In Time Graduates, University as Provider, Entrepreneur-Society as Consumer, adapted model, real-time feedback produced by triangle academia-business-society.

JEL Classification: M39

Introduction

The speed of transmission and expansion of information, due to the digitization of all fields of our lives, is unlike any happenings humanity has lived before.

The borders between scientifically fields have been blurred and the pace of technological development, all the while, continues unabated. Even the borders between academic entities seem to disappear.

Merely all are changing: both job creation and their ravage, both our way to learn and to teach, both our way to work and live now, when all together seems to become again nomads looking for good resources, earnings, jobs, universities.

This work focus on keeping up with changes.

Discussion here above is about opportunities to break down old assumptions and bring forward the appropriate ideas that smooth the path for positive breach in our way to teach and adapt curriculum to the changes. In the same time, it is about networking between researchers and nonacademic stakeholders within strategic research coordinates as transglobal Knowledges Communities KC using, as working infrastructure (e) Platform, with large accesibility, due to digitization, for all KC members (students, researcher). Through the platform, members will be able to access both the courses and the research base, even the lab is situated at a great distance. In the same time, due to using some adapted instruments will be known in real time what are the requests, and what must be changed,

JIT G_ Just In Time Graduates should be a tool, borrow from industry for fitting and accelerating collaboration and learning through things like providing more "real-time feedback loops", where participants can see what they are interested for, not only results their current actions are producing for analysis and refine based on real-time feedback. but also concern.

In this short study, making not excess statistics, work, analyzes are based and justified by reports and observations by statistics published on specialized websites such as http://ec.europa.eu/eurostat/data/database, specialized literature and my vision.

1. High Education - Having a look through Europe HE

Nowadays there are too many licensed unemployed all over the world and, in the same time, lack of specialists appropriate to the needs of companies.

Looks like, sometimes, universities produces "stocks"!

Many graduates have to work in different areas of their studies, under their level of training! This means time spending, spending of material and financial resources and increasing the lack of confidence of potential candidates in university programs. It is imposed curriculum overtake job market, to keep pace with changes.

Traditionally, European High Education systems focused on accessibility, but now are realizing that we have to compete for top talent on a global level (Riding, 2003).

A pivot table, based on the above *Figure no 1* indicates for what scientifically field and for what European country students from abroad most focus on .

Figure no. 1

EU	Romania
Iceland, 39,8 %, Humanity and Arts	7,7%
Luxembourg, 60, 8%, Social Sciences and Law	18,2%
Sweden,19,7%, Science, Mathematics and Computing	2,9%
Finland, 31% Engineering, Manufacturing and construction	12,3%
Romania, 13,4%, Agriculture and Veterinary	**13,4%**
Romania, 42,5%, Health and Welfare, Medicine	**42,5%**
Poland, 9,7% Services	2,9%

Source: D.E.Zeca, based on http://ec.europa.eu/eurostat/statistics-explained/images/e/e3/Share_of_tertiary_education_students_from_abroad_by_field%2C_2014_%28%25_of_all_tertiary_education_students_from_abroad%29.png

Globalization and the Common Economic Space led to facilitate such a nomadism of professionals across country borders.

Since the Erasmus Program[11] establishment, more than one million people have taken advantage of the opportunities it offers, with some twenty-five hundred universities [2]. .

Among other concerns, the Europeans felt they needed to reduce the confusion over different types of degrees and the unwillingness of universities to accept each other's degrees and to improve the attractiveness of their universities [2].

The Europeans also moved to teach some programs in English, which is fast becoming the international language of business. [2]

Thirty percent of universities in continental Europe now offer programs in English, because such programs, taught in English are allowing students broad access to a greater workplace and the global network of HE.

But problem still exists: recent statistics provided by http://ec.europa.eu/eurostat/statistics-explained/index.php/ Employment rates, relates

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[11] Financial programme that supports and promotes collaboration between universities to encourage mobility of students and faculty members.

about the employment rate for generalist graduates was considerably lower, at 62.5 %, or some 18.3 percentage points below the corresponding figure for tertiary graduates *Figure no 2.*

Figure no 2   Europe 2016, Employment rates
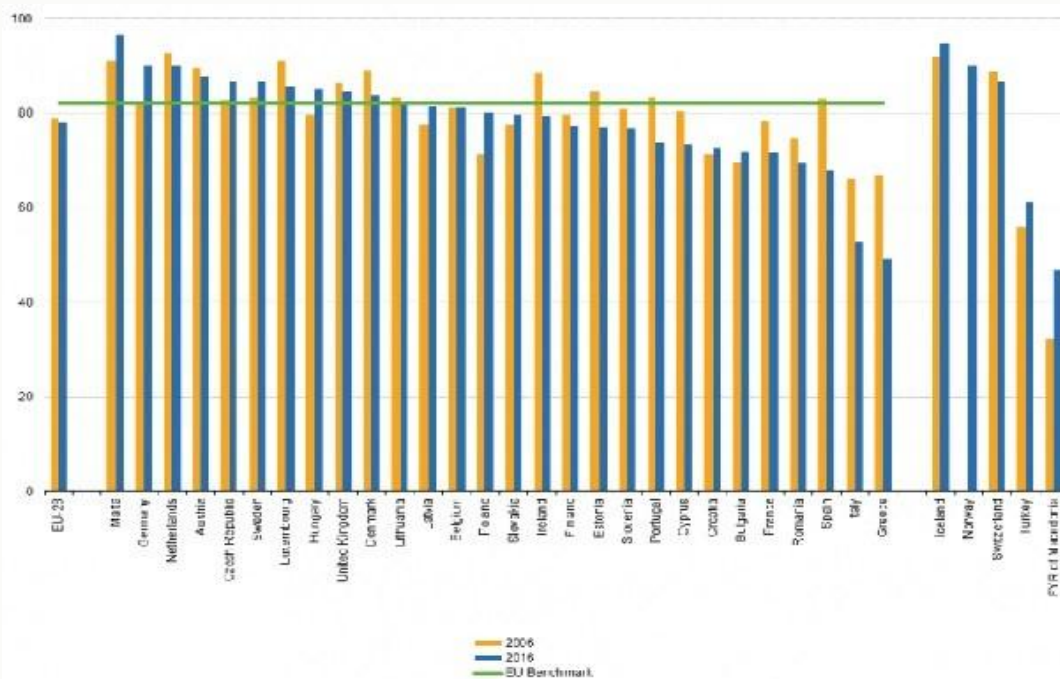
Note: graduates with an upper secondary and post secondary non-tertiary education or a tertiary education (ISCED 2011 levels 3-8); having graduated within one to three previous years; breaks in series: 2006 data not available for Norway.

Source: http://ec.europa.eu/eurostat/statistics

Skills mismatch: tertiary graduates may take jobs for which they are over-qualified

2. Why Shifting Academic Model?

Accelerating learning and changing ideas within the global Academic System, the system becomes more and more effective in terms of addressing the challenges and opportunities.

Options can fit a range of teaching and researching goals, maximizing university exposure and helping to minimize risk.

The JITG method requires Universities, bunched into Knowledge Communities (KC), to forecast demand accurately.

Specificity of Just_in_Time_Graduates should be defined as:

o Universities keep going to maintain own brand within KC;

o Universities will have and manage own budget; but will exist floating capital within KC;

o Universities continue to keep its inventory and research infrastructure;

o   Universities, within KC, are seen as an transglobal institution with students in many countries.

What is new?

o   Secializations and number of graduated are requested by transglobal employers;

o   Curriculum is a transglobal one. Students will study, by modules, during 3 or 5 years in universities belonging KC. Will be blended virtual courses and lab (on Platform) with short period of study in campus;

o   KNOWELEDGE COMMUNITIES, using JiT_G model will educate students, do research, generate revenue in multiple countries using, as a very powerfull tool a virtual/digital PLATFORM working in Clouds.

Figure no. 3 JiT_G model, desired outcomes
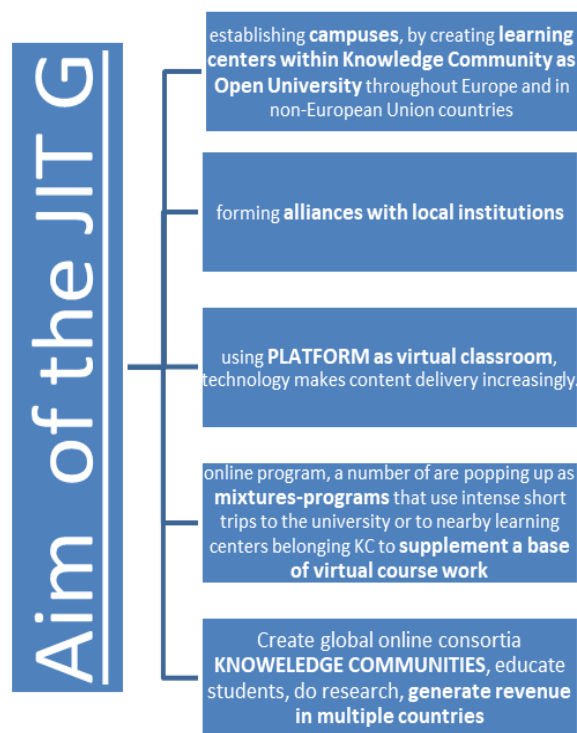
Source : D.E.Zeca

3 . Perpetual inventory

KC for JiT_G is another way of logically grouping scholars, through join or partnership but is not like collate many research schemes and many programs and curriculum! KC for JiT_G sets its own strategy, objectives, plan and structure

Figure no. 2 KC for JiT_G Perpetual inventory
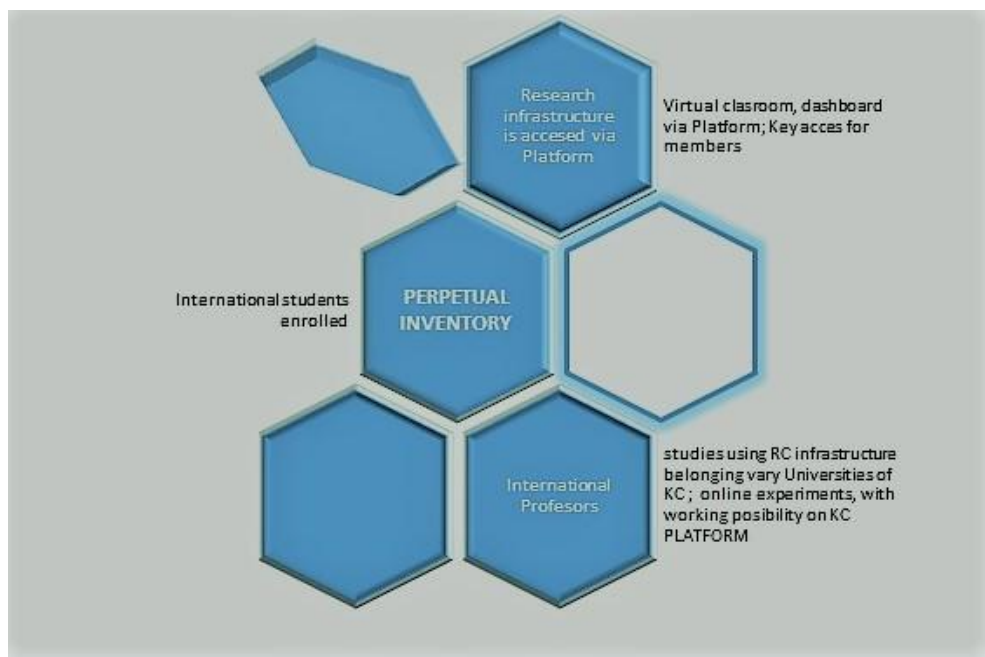
Source: D.E. Zeca

The above creations seem to be unfinished.

So it is, because, for sure, this model is under construction and it will be rafinated in line with the needs of the present generation and the future, will be modeled according to demographic trends, economic, cultural, social and political interests.

3. Conclusions

KC for JiT_G is trying to give the most unimpeded possible sort of exchange ideas and information around the world and is very beneficial both for individuals, students, professors, employers and for economies.

Refacing learning and managing the passing to a global world of work, teach and learn require open minds, willing, great effort and not to be neglected, new financing tools. Knowledge Communities for JiT_G should empower a better future for High Educational systems both from the Central + the South -East part of Europe, being here a very good human infrastructure and from Asia

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GREEN INNOVATORS – INSPIRING CHANGE WITH ECO-FRIENDLY BUSINESS IDEAS

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Abstract

"Environmental, economic and social indicators tell us that our current model of progress is unsustainable. Ours is a world of looming challenges and increasingly limited resources. Sustainable development offers the best chance to adjust our course" rightly quoted by Ban-ki-Moon, UN Secretary General during the earth summit. The world has been awaiting a dramatic revolution, where people and countries begin to change the way of living and doing business to become more eco-friendly but revolution doesn't always happen with a bang, it may equally happen in small steps. Yes, small ideas can bring a big impact. This article discusses five such green innovators with business ideas that reduces dependence on non-renewable sources or non-bio-degradable sources and if backed by adequate funds, science and research, it has power to make lives sustainable and help companies to reap monetary gains as well.

Key words: *eco-friendly, green innovators, sustainable*

Introduction

In this era of climate change and rapidly declining natural resources, large enterprises are resorting to go eco-friendly by increasing their energy efficiencies, reducing plastic contents in their packaging and processing their waste to generate energy. In the same context, small entrepreneurs seem to have big ideas as they show how green solutions if incorporated into daily living , can lead to a big change to combat the battle for sustainable future. Here are five such innovative ventures which have a noble vision to heal the mother earth yet bringing in the commercially viable business solutions which can alter the picture of future.

1. Biotec Bags - Bio-degradable plastics

In a world threatened by plastic pollution, a revolutionary compostable plastic bag in form of newspaper bags, laundry bags, bin liners, bio-hazard bags and garbage bags designed to degrade through micro-organism action. With the vision and mission of striving to reserve nature for our children, and slay the plastic monster inherited from

our parents, Biotec bags, Chennai, manufactures bio-degradable plastic bags with the ingredients of its enzyme compound being non-toxic and food grade in nature. Set up in 2010, with an investment of Rs. 1 crore, by T.S. Shankker with his two friends, Biotec bags cost Rs.200 per Kg., are coatd with enzyme that makes the bag decay about 90 % in 180 days. They manufacture carry bags, bin liners, waste bags for hospital industry, hotel and catering industry special bags and rolls, covers, thin films, packing rolls, and many more products. The technology uses bio-degradable polymers, which are designed to degrade through microbial action. BIOTEC BAGS® with enzyme compounded polyethylene constitutes of enzymes, sodium salts and oxidation agents with LDPE / HDPE AND LLDPE is a highly cost effective and eco friendly non hazardous technology.

2. Sea6 Energy – Bio-fuels

Sea6 Energy is a Bangalore based bio-fuel company set up in 2009 by IIT Madras students Nelson Vadassery and Sri Sailaja Nori with Soumya Balendiran. The company focuses on 'macro-algal' source as sea-weed, particularly red sea weed for deriving ethanol fuel that can replace conventional non-renewable energy sources like coal and petroleum derived from fossil-fuels. The company was founded in July 2010 with funding from a few IIT Madras alumni, Suryanarayan, the Indian Department of Biotechnology, and other investors. The company began operation in Chennai, using laboratories and equipment provided by IIT Madras. Traditionally, algal-based biofuels have been derived from microalgae that grow in fresh water sources. Shrikumar Suryanarayan and the 4 co-founders sought to research the viability of macroalgae (seaweed) as a fuel source. To do this, they needed a way to efficiently farm the seaweed, which led to the creation of a farming system built from a marine plastics polymer. Sea6 Energy successfully applied for a patent for their aquatic farming structure in 2012 (one of their two patents that has been published). Sea6 Energy has successfully converted red seaweed into ethanol and natural gas in their labs. They believe that seaweed can replace fossil fuels and other types of green fuels in a way that is both sustainable and good for the environment.

3. Chalk and Chuckles – Toys without plastics

Knowing more and more about kind of toxics going into kids' toys, founder Pallavi and Prachi Agarwal began to look for alternatives. Feeling the need for education based toys in market, they set up Chalk and Chuckles in 2009 to make interactive toys for children of all age groups. The key USP of toys is that they do not use plastic, all their

toys are made up of cardboard. All ink used in the games is extracted from soyabean-based sources and all paints being water soluble without using turpentine to thin them. FSC certified cardboard is obtained from forests that are sustainable. It is provided by a local supplier who sources it from Germany and Netherlands. Though Chalk and Chuckles toys are priced 20% above the market rate of competitors because of higher cost of production, they have a niche market of aware parents growing concern about child safety as well as environmental consciousness among customers. All products are handcrafted in low formaldehyde MDF (Class1). They are printed with soy-based ink; and use phthalate-free lamination on recycled paper. All coatings and paints used are non-toxic and lead-free. All the games are tested to British and European safety standards. And, of course, no batteries, no chargers to make sure that your most precious possession plays and remains safe. All toys are tested to strict international standards: U.S. Consumer Product Safety Commission (CPSC), American Society for Testing and Materials (ASTM), European Union (EN71). With a noble vision in mind, Chalk and Chuckles has a long way to go!

4. Mitticool – clay cooling products

Making use of age old clay cooling technology, and with a vision of Launched in 2002 , Mitticool fridge a clay refrigerator by Mansukhbhai Prajapati, a traditional clay craftsman from Gujrat. It runs without electricity, keeps perishables fresh for seven days, water cold, milk and curd fresh for 24 hours. Since then he has developed has developed an entire range of earthen products for daily use in the kitchen. These products include water filters, refrigerators, hot plates, cooker and other such items of daily use. After the Gujarat earthquake of 2001, it was 2002 when he actually started his work. Almost the same time, Mansukhbhai came into the contact of Gujarat Grass-roots Innovation Augmentation Network (GIAN), Ahmedabad. After a painstaking journey of three years during which he tested all sorts of soils and fridge designs, he finally came out with Mitticool fridge in 2005. A civil engineer saw the fridge and looking at its applications gave him the order of 100 pieces and an advance of Rs. 2 lakh. Mitti Cool has come a long way with its earthen cooking products made up of pure Indian Clay and is among the leading manufacturer of earthen cookware products as well as exporter of earthen cooking products across the country. Cooking in steel and aluminum items is quite harmful for humans as it enhances the deposition of metal in the body. As this ratio of accumulated metal increases beyond the limit, it starts affecting muscles, liver, kidneys, bones and other essential parts of the body. Earthen

cookware products are the best alternative which can save you from such loss. Mitti cool has a wide range of cooking products like clay cookers, handi, tawa, kadai, clay refrigerator and many more products. Thus apart from being ecofriendly, this venture also promises healthy lifestyle.

5. Green Oil Energy Sciences – Helping heal the earth

Green Oil Energy Sciences was started by Anupam Jalote with his wife in 2010. Initially to produce organic manure and to produce fuel from renewable source by processing from waste, Green oil is an innovation based waste to energy company that specialises in renewable energy and enriched organic manure from dry as well as wet organic waste. They have evolved our own poly-phasic, poly-feed anaerobic digestion technology. The company sources its waste material to be processed from Jaipur.

Almost any type of organic matter can be converted into clean, natural gas – the real challenge lies in being able to do so profitably. Green Oil's specialty is to assess all organic waste available nearby and to design an anaerobic digestion system tailor made for your waste and operational conditions. The overall design is such that the payback period of your investment is between 3 to 4 years. Additionally, they understand that most often such plants are in rural areas, where the cost of skilled manpower and engineers can be high. Therefore company's process design uses intelligent control systems so that locally available semi-skilled manpower and a couple of supervisors can operate the complete plant – no need for onsite specialists. Company's centralised command and control capabilities take care of the all the rest. Green Oil further augment the organic manure produced as a by-product so that it becomes part replacement for chemical fertilisers used by farmers. Rotten fruits and vegetables, animal dung and other organic farm waste is used by the plant to produce electricity. A Zurich based company LGT Venture Philanthropy, has bought 30% stake in Green Oil for $600,000, which promises a progressive way ahead for Green Oil Energy Sciences.

Conclusion

Much has been heard about climate change and its potentially devastating impact on human and planet in the not-so-distant future. Those companies, organizations and countries which are at the frontiers of the green technology, will be the big gainers and survivors in the near future. Young innovators who are living the problem and are ready to create a solution that can be monetized, and the well established business houses that

are cash rich are looking for innovating product and services which will reduce dependence on non-renewable energy and water in long run.

This is just the beginning, as even a handful of successful green innovators who can develop commercially viable innovations, can set off a virtuous cycle and will become role model for other entrepreneurs. They will surely motivate financial institutions, banks and venture capitalists to pour in funding for promoting new green ideas. While individual innovations may not have power to alter the big picture, but environmentalists agree that these are certainly inspiring tiny steps in right direction towards a big change!

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A STUDY OF CHALLENGES FACED BY DAIRY INDUSTRY IN EFFECTIVE MANAGEMENT OF SUPPLY CHAIN

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Abstract-

India is the highest milk producer in the entire globe. Dairy industry is playing one of the most imperative role in world over as modern India's most successful developmental programme. In today's age of competition, it is needful to providing the right product at right time and it is possible by supply chain management. From the arrangement of inventory conversion of products and the point of sales, Supply Chain Management deals with the proper control of it. Supply chain and challenges before dairy industry is one of the most important part s of the dairy industry. The major objective of supply chain can be alienated into effective performance, time and cost related. In this article researcher's objective is to study the effectiveness of supply chain management in dairy industry and the challenges before dairy industry with reference to Satara district.

Keywords- Supply chain management, dairy industry, challenges, growth1.0

INTRODUCTION

In today's competitive age supply chain management has significant importance. Companies are eager to meet ever-rising customers' expectations at a reasonable cost. Supply chain management is the process of planning, implementing and controlling efficient and cost effective flow of raw materials, in process inventory, finished goods and related information from point of origin to point of consumption for the purpose of confirming to customers requirement. Hence, supply chain includes core business process in the organizations value chain that take a product or service from concept to development and then to market.

Supply chain management in dairy industry integrates various links involved in the customer order fulfillment, viz. supplier transporter, manufacturer, wholesaler, retailer and consumer and transforms the business process that bring products and

services to the market place. The development of supply chain in dairy industry requires the knowledge and expertise about the functioning of the complete chain including strategic aspects i.e. framing strategies pertaining to chain design, chain formulation, chain organization, chain management and partnership and the functioning aspects i.e. chain marketing, chain logistic, quality assurance, material flow, information flow, value addition, technology and interaction. Managing supply chains requires an integrated approach in which chain partners jointly plan and control the flow of goods, information technology and capital from farm to fork and vice-versa. Supply chain management is concerned with the efficient integration of the entities involved so that merchandise is produced and distributed in the right quantity to the right location and right time. Supply chain management is the latest technology to reduce cost and increase customer's satisfaction.

In recent days successful industy depend on the expertise of supply chain management to hold into their goods and services flowing to the market place quickly, powerfully and as cost active as possible to meet their various challanges. All types of industries, right from manufacturers, wholesalers and government agencies use SCM principles to plan, assemble, store, transport and track products from the commencement to the completion of the supply chain.

Figure No.1 Supply chain management for dairy industry

A supply chain consists of all stages involved directly or indirectly in fulfilling in customer request. The supply chain not only includes the manufacturers and suppliers but also retailers and customers themselves with in each organization.Government has also taken several steps to strengthen the dairy sector by

undertaken five years plan, setting –up NDDB, operation flood programme and promoting co-operative culture to ensure productivity and profitability. Government also made provision of feed and fodder to cattle, provision of vetnary services, for better productivity of milk and also gives infrastructure facilities for the growth of dairy industry.

LITERATURE REVIEW

Habtamu Regassa Lemma et.al (2015) examined the determining factor of supply chain management of milk and dairy industries.. The study generated 15 variables and presented a wide-ranging model for examining supply chain coordination, and realized that its specific profitability and effectiveness heavily influenced by supply chain coordination and its business partners. Supply chain co-ordination fulfills customers'requirement. Coordination is the only way to run the business effectively

Prabina Kumar Padhi (2014) presented growth and development of dairy sector in India with special reference to the dairy industry in Odisha. The cooperative dairy societies have been built up to support the members. Development of this sector can be measured by increased in milk production with its various sources. It enhances per capita consumption of milk & milk products. If government can take necessary action about supply of milk and milk products for consumers at reasonable prices, with proper channels of milk marketing, this sector will increase the national income as well as the growth of the economy.

Promod Kumar Mishra &Prof.B. Raja Shekhar (2011) have discussed about the various risks and uncertainties from the dairy industry perception and their influence on various steps of the supply chain., a proper risks rectified mechanism could minimize the impact of risks .The high risk areas are the important ones and need to be addressed soon while medium and low risk areas are not to be unnoticed at the same time. Suitable policies can lessen these risks and uncertainties

Gregory T. Gundlach et.al. (2006) studied varying nature and landscape surrounding the connected disciplines of supply chain management, marketing channels of distribution, logistics and purchasing. This examination highpoints the considerable evolution and significant advances happening within and between these connected disciplines. And found that this new landscape provides both chances and challenges for future scholarship and practice in these correlated disciplines.

STATEMENT OF THE PROBLEM

A basic priority for the dairy industry is to ensure that products distributed to the consumers are safe and suitable for the consumption. There are many challenges before dairy Industry. Milk borne injuries can be extremely fatal leading to unnecessary litigations and finally tarnish the image of the company in the long run. Since bacteria can grow in milk very rapidly and make it perished, it results in incurring heavy losses and brings among all food items, which needs immediate attention. An efficient and effective chain management operation could provide for hygienic measures throughout the supply chain by adhering to the proper food value requirements.

OBJECTIVES OF THE STUDY

1) To study the present supply chain management and their effectiveness in dairy industry.

2) To study the challenges before dairy industry

HYPOTHESIS OF THE STUDY

1. There is no impact of various challenges on growth of the business. .

RESEARCH METHODOLOGY:

The study is descriptive in nature. The entire study is based on primary source of data. The secondary data has been obtained from books, journals, websites etc.

COLLECTION OF PRIMARY DATA

The primary data was collected by keeping some objectives in researchers mind. This data is first hand used data. Researcher collected the primary data using the well-structured Questionnaire. Researcher has developed the questionnaire which is the tool of data collection, which satisfied objectives and hypothesis of the study. Researcher has drafted the Questionnaire for taking the responses' from selected sample.

SAMPLING AND SAMPLE SIZE DETERMINATION OF THE STUDY

The survey was conducted total 18dairy industry from Satara district. The response rate was likely impacted by the fact that the study focused on collaborative relationships. In this article researcher is focus on the responses taken from 18dairy milk processing and manufacturing units of satara district.

STATISTICAL TOOLS AND TECHNIQUES USED IN THE STUDY

Chi-Square Test has been used for the testing the null hypothesis.. For data analysis purpose researcher used statistical software like as SPSS 20.0 version (Statistical Software for Social Science) and MS- Excel. Using statistical software researcher

computed descriptive statistics for supply chain management in dairy industry. Using MS- Excel researcher draws the graphical representation of her study to better know the trend of his supply chain management in dairy industry.

DATA ANALYSIS AND INTERPRETATIONS

Statistical Hypothesis to check relationship between challenges and business growth

Ho: no significant difference between the following challenges on growth of the business.

Against

H1: significant difference between the following challenges on growth of the business.

1= strongly agree, 2= Moderately agree, 3= Neutral, 4= Moderately disagree, 5= strongly disagree

Table No.5. 1 Observed frequency table of challenges in business

Type of challenges	1	2	3	4	5	Total
Availability of raw materials	14	3	1	0	0	18
Quality	10	5	2	1	0	18
Cost	9	3	2	3	1	18
Marketing	13	5	0	0	0	18
Competition	8	5	2	2	1	18
Malpractice	12	5	1	0	0	18
Networking of collection of milk	4	6	5	2	1	18
Total	70	32	13	8	3	126

Table No.5. 2 Expected frequency table of challenges in business

Type of challenges	1	2	3	4	5	Total
Availability of raw materials	10	4.57	1.86	1.14	0.43	18
Quality	10	4.57	1.86	1.14	0.43	18
Cost	10	4.57	1.86	1.14	0.43	18
Marketing	10	4.57	1.86	1.14	0.43	18
Competition	10	4.57	1.86	1.14	0.43	18
Malpractice	10	4.57	1.86	1.14	0.43	18
Networking of collection of milk	10	4.57	1.86	1.14	0.43	18
Total	70	32	13	8	3	126

Table No. 3 P value table of challenges in business

Type of challenges	P-values
Availability of raw materials	0.3916907485
Quality	0.9737345712
Cost	0.3508161993
Marketing	0.3583952102
Competition	0.7622354146
Malpractice	0.6613244218
Networking of Collection of milk	**0.0292757882**

DECISION CRITERIA

The chi-square test was used for testing the null hypothesis, which states that there was no significant difference between the results of expected and observed values. If p-value was less than or equal to the level of significance i.e. alpha was less than or equal to 0.05 then researcher may reject the null hypothesis i.e. Ho. Otherwise researcher may accept the alternative hypothesis H1.

INTERPRETATION:

In above table of p-value researcher noticed that the all of the p-value was greater than smallest level of significance i.e. 0.05 so that researcher may accept the null hypothesis Ho and may reject the alternative hypothesis H1.

Researcher found that, no significant difference between the challenges like as Availability of raw materials, Quality, Cost, Marketing, Competition, Malpractice and Networking of Collection of milk and growing the business. If any organization face these challenges positively and strongly then they can grow their business in future.
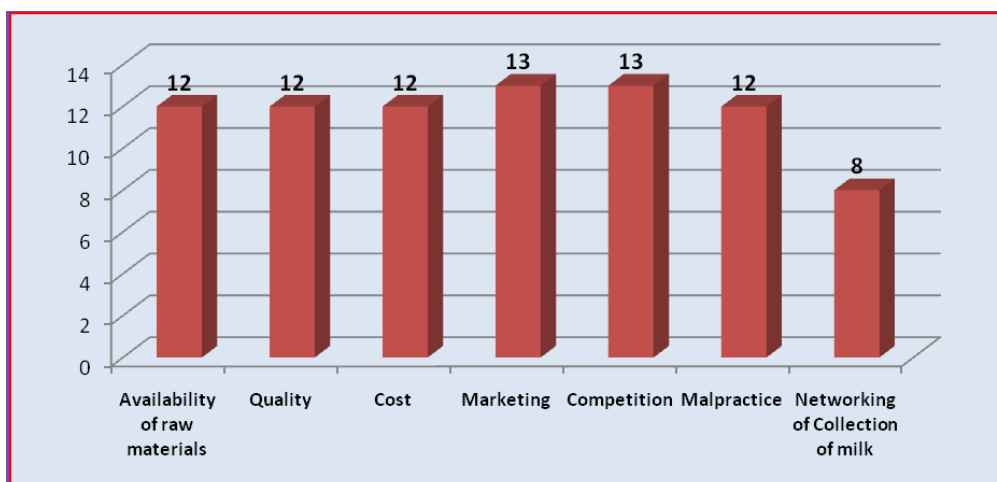
Figure No.2 Figure for type of challenges in business

INTERPRETATIONS:

Researcher observed that 13 respondent each responded that mainly marketing & competition were the main challenges of their business. And 12 respondents each responded that the Availability of raw materials, Quality ,Cost, Malpracticeare the challenges of their business respectively. 8 respondents responded that the Networking of collection milk are the main challenges of their business.

CONCLUSION OF THE STUDY

India is concerned with agriculture, and animal husbandry is the most important part of agriculture.Time and quality management is most important part of supply chain management as well as dairy industry. Efficient supply chain management ensures competitive advantage in the business world. Because of growing competition globalization has increased in supply, processing and distribution network. Availability of raw materials, Quality, Cost, Marketing, Competition, Malpractice and Networking of Collection of milk these are the various challenges before dairy industry. Between that the main challenges are marketing and competition. If any organization face these challenges positively and strongly then they can grow their business in future.

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THE INDIAN WAY TO BUSINESS AND MANAGEMENT

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Abstract:

Is there an Indian way to Management or business in general? Unlike the Japanese who can lay claims to many management practices, Indian Management as a thought process and concept is in a nascent phase. However, the growing Indian economy is proving many western management practices unfit for a large and diverse country like India and thus managers and leaders have now started to stop looking for western management ideas and are now rather looking and developing India centric solutions

India is now poised over a unique opportunity for Indian Business leaders to revolutionize and approach business without any preconceived notions and let them learn from experience. In the process what is being developed is a body of knowledge that is challenging many established western concepts.

More and more Indian management gurus are now exploring and creating newer concepts. However, there has not been much effort to document, explore or teach these to the emerging b-school graduates in India.

There is a tendency to prefer western concepts over emerging ideas as that was the norm. In the process we ended up creating world class institutions like the IIMs and IITs but sadly lacked in developing management gurus or thought. Even the well-known Indian origin thinkers have got recognition of their work on foreign shores.

While the world hails China and India as the next emerging markets, it would be a pity if we fail to capitalize on our business learnings and acumen; and it would be at our own peril to follow western business theory and concepts that have already proved to be a failure in many countries around the world.

HOME IS WHERE THE BUSINESS IS

Most of the business leaders were part of Indian family business, which later became corporate entities. These were sons of the soil and usually had no formal education in business. They were initiated into business merely by being from the family of the

founder. Much of the business grooming and learning was part of their apprenticeship with the elderly family patriarch.

As these business scaled up they had to embrace the scientific, management approach and thus came about this odd blend of native wisdom served on a westernized platter. Home is also where legacy issues also take predominance in management.

INDIAN ETHOS AND VALUES

The Oxford dictionary defines ethos as "the characteristic, spirit and beliefs of community / people" which distinguishes one culture from another. Ethos shapes people into groups that have a distinct set of beliefs that determine and develop their personality both individually and socially.

Much of the Indian Ethos is derived from their faith and religious texts like the Vedas, the Ramayana. Making money was never considered good. Doing karma and fulfilling ones' dharma were the expected norm.

The dominance of western management concepts is prevalent not just in the academic curriculum but also relied and used extensively by the alumni emerging from these institutes.In spite of the changing times We "think in English and act in Indian," is how R. Gopalakrishnan, the executive director of Tata Sons, puts it.

In their book The India Way: How India's Top Business Leaders Are Revolutionizing Management, (2010), Cappelli, Peter, et al . Harvard Business Press; the authors argue 3Ps: people, pragmatism, and purpose as key ingredient of "The India way". Their research led them to the four distinctive Indian business Capabilities

- Holistic engagement with employees
- Improvisation and adaptability (Jugad)
- Creative value proposition
- Broad mission and purpose

Management can be related to Hindu mythology as the connectivity between "Belief" and "Business". According to Devdutt Pattanaik, mythology is as much objective and pragmatic as the principles in management. He should know as he is the author of "A very Indian approach to management" a rare take on management using Indian mythology.

As Indian spiritual movements like Art of Living, Osho, ISKON, Patanjali's Yoga etc. acquired global acceptance so did Indian management concept and ideas. Like

transcendental meditation the time is ripe for transcendental management with roots in Indian culture and ethos.

When individual beliefs come into conflict with corporate beliefs, problems surface in organizations. Conversely, when institutional beliefs and individual beliefs are congruent, harmony is the resultant corporate climate.

Since the construct for "Indian culture" is an elusive one the author has used Hofstede's six dimensions of culture (1970) to bring home the Indian Management culture.

Hofstede's Six Dimensions of Culture and Indian business management

1. **Power Distance Index (PDI)** - India has a very high PDI leading to hierarchical and centralized organizational structures. Being a highly hierarchical society, most employees and employers identify their roles and work in fraternity; appreciating and respecting each other. The boss is the boss. Relationships are placed before business and thus the relationship phase of the business cycle could be considered to be the most important. It is usually necessary to liaise as near to the top as possible. Dealing with middle management who may have very little impact on the final decision is a waste of time.

    One of the biggest ails of the start-up scene in India is the unwillingness of entrepreneurs to let go of their entrepreneurial babies. This often leads to legacy issues and of a lack of professionals in small and medium enterprises.

Fig: 1 Hofstede's Six Dimensions of Culture

2. **Individualism versus Collectivism (IDV)**

    Group ties are very strong hence we are collectivists by nature but in our social and religious communities at work a lot of segregation is visible. Leader Member Exchanges are related to the leaders' overall relation with the group as a whole.

Viewed through the framework we can say Indian culture is collectivist and spiritual socially but at work we practice the same principles and hence are not good at team work as there is a preference for similar people. This policy of not supporting workforce diversity reduces the scope for organizational competencies and openness to new ideas or technology.

3. **Masculinity Versus Femininity** In a masculine culture the focus is on creating wealth and in feminine cultures the focus is on creating relationships. Indian companies have through their competencies proved that wealth follows relationship. Many Indian adverts focus on creating a relationship with the customer before selling the product. Yet it is only recently that women are part of top management teams. Yet the acceptance of a female boss is predominantly due to the post and not due to her gender.

4. **Uncertainty Avoidance Index** India was basically a high uncertainty avoider but the thrust to the global markets have taught it that it is better to be embrace change and conquer it than to fight it or avoid it. People have a deductive way of thinking. It is very easy for most to put two and two to make five. Gossip or grapevine communication is widely prevalent in organizations. Management communications are rarely taken to be true. Thus people have to be convinced of the benefits before they adopt an idea.

5. **Short term Vs Long term**

An often used term in India is Jugad. It refers to a quick fix for the problem at hand. They say if you can do business in India, you can do business anywhere. Given the complexities in India Jugad is often required to be in business. Jugad solutions being quick fixes are also short term based and not sustainable in nature.

6. **Indulgence Vs restraint**

Ours is a culture of restraint. Spending is looked down upon and restrain is practiced as that is the need of a multicultural society. However the downside to this trend is that most families do not encourage children to go for start-ups and any relative who has failed in his or her start up venture is often touted as a deterrent.

The cultural context of management techniques is key to the success of its implementation. Virmani and Guptan (1991) have well documented the observed contradictions and dualism between professed policies and actual practices in Indian Management.

Various metaphors and concepts have been used to denote Indian Culture and Indian business Management.

a) **Rainbow** –There is diversity in the underlying unity.

b) **Sangam**– The sangam is the confluence of the independent flow of many streams of consciousness.

c) **Mixture** – Unlike a composite culture the "Mixture" using varying influences has enriched the components that coexist as part of the mixture.

d) **Blend**–The dynamism of Indian management lends itself to form new blends of management in different areas.

e) **Street market to stock market**- our philosophies and ideas provide the full spectrum of solutions be it the street vendor (entrepreneur) or the stock market (corporate organization)

f) **"Holi"**- A holistic life through Dharma, Karma, Artha and Moksha that combines per capita income to per capita happiness and well-being.

g) **Democratic Kutumb** the live and let live concept allows for differing views to co-exist.

h) **Materialism with spiritualism**- both are welcomed but together.

i) **Glo-cal** Even when flying high keep your feet firmly on the ground. Britannia is one such company which has thought global but always kept the Indian customer at the heart of their strategy.

j) **Yogalogy-** a harmonic mix of stress management, work life balance and technology leading to self-development and organizational sustainability. After all Udyog comprises the word Yog.

k) **Corporate muni –** like the chief technology officers in future there are now Munis or Gurus who steer the corporate on the path of sustainability and joy for all.

The four phases in which Indian management thought process has grown

1. Management by Indians relying on western concepts

2. Indian ethos being lent to western concepts

3. Indian ideas of management emerging

4. "WE" or the west adopting the Indian ideas.

Indian management thinkers

- Prof. S. K Chakraborthy started the initiative of demonstrating the relevance of Indian concepts in organizational context.

- Prof. Shrinivas Kalburgi (200) wrote on "Pilgrimage to Indian Ethos Management.

- Prof. J.P Sinha pioneered the concept of " Integrative Indigenization".

- C.K Prahlad who pioneers the concept of the Bottom of the pyramid (BoP) became well know for organizational core competencies as well.

- Ratan Tata though a businessman has taught that leadership is not about being a hero but about guiding other leaders in the pipeline. He has been an avid supporter of start-ups and has mentored many entrepreneurs with his understated leadership practices. He is best know for the "Nano" car concept.

- Ram Charan, a bestselling author of over 25 books and advisor to many top corporations and leaders has proved to be an authority on many issues plaguing corporate from leadership, customer and business understanding to governance issues.

- Prof. Vijay Govindrajan is an innovation evangelist to many organizations. His work of Reverse Innovation has won him international accolade.

- Prof. Jagdish Seth whose bulk buying theory is so much is prevalence today.

- Prof. Rakesh Khurana has been instrumental in bringing out the shortcoming of large corporations in their hiring mechanisms and exclusivity.

- Pankaj Ghemawat's work on Global connectedness revolutionized the way organizations must think of business development. His book World 3.0 was a bestseller in management for its relevance to business.

- Subir Chaudhary is referred to as " The Quality Prophet" for his works The Power of Six Sigma: An Inspiring Tale of How Six Sigma is Transforming the Way We Work (2001), and, most recently, of The Power of LEO: The Revolutionary Process for Achieving Extraordinary Business Results (2011).

- Nirmalya Kumar is the author of six books including Private Label Strategy and India Inside, among other articles etc..

- Anil K Gupta is the author of Global Strategies for Emerging Asia (2012). A person who is well respected and recognized in corporate circles.

- Ashish Nanda of IIM Ahmadabad has written many award winning Indian Case studies.

- Ravi Venkatesan of Social Venture Partners India because of his powerful ideas and its practicality in the Indian context to address the social problems through venture

philanthropy. He has also published the much-acclaimed book "Conquering the Chaos: Win in India, Win everywhere" published by Harvard Business Review.

- Devdutt Patnaik mythologist and leadership consultant to many organizations has brought back the link between belief and business.

- Nitin Nohria is one of the few outsiders to be a Dean at Harvard and inspire lmany with his work.

- Tarun Khanna has authored many books; his most notable book was 'Billions of Entrepreneurs: How China and India are Reshaping Their Futures and Yours'

- Mohanbir Shawney has authored many business books and is advisor to many organizations.

- Amartya Sen the Nobel Laureate and economist has done path breaking work in economics and is well acknowledged as an authority in the subject.

- Prof. Bala Balchandran, this statistician and engineer has impressed many with his business acumen in his areas of interest.

- Prof. Diapak C Jain has headed many prestigious Chairs and founded his own organization.

- Krishna G Palepu, Corporate governance and disclosure, emerging markets and the strategies to change the market has been the fundamental topics for his research.

The list of Indian business gurus seems endless. The changing economic scenario is likely to bring more such gurus to the fore front. It is time we acknowledge their contribution. Only then can be begin to develop the Indian way to Business and Management.

A STUDY OF WOMEN ENTREPRENEURSHIP AND WORK LIFE BALANCE

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Abstract

Some women are encouraged to establish entrepreneurial business by factors which are similar to male counterparts unlike majority of men, many women opts entrepreneurship to manage both the domestic and business chores simultaneously along with earning capability with family commitment. Despite of the increasing number of women obligations little attention has been paid towards the actual expectations and true picture of entrepreneurship along with the extent to which entrepreneurship offers an improved work life balance. So the present paper endeavors on the journey of 80 women entrepreneurs as to how they maintain a balance between the household and entrepreneurial work through the questionnaire and offers the reality of their experiences.

Keywords- *Women Entrepreneurship, Work Life balance, Role Conflicts*

Introduction

The last two decades have witnessed phenomenal changes as regards to the status and work of women in India. Women's Entrepreneurship development has emerged particularly in the wake of increasing globalization, with the support of progressive social economic and political cross currents, technological advancement and the media. In the 1950s, only those women who had no male feeders within their family became themselves income generators. In the 1960s, women began to start small business enterprises at home. Those were activities for self occupation rather than for achieving financial autonomy. In the 1970s, livelihood and their career choices became equally important for many women. In Entrepreneurial roles, the women increasingly wanted their enterprise to grow and succeed. Women often joined their father's or husband's business as contributing partners on an equal footing in 1980s. They made their personal choices, stood up for their convictions and had the courage to make new

beginnings. The women in 1990s increasingly learnt to live alone, travel alone and if required to feed their children alone. In the 21st century even more opportunities arise for women and they increasingly venture to build enterprises.

Despite being fact that the role of women has undergone a paradigm shift in the past years in terms of better access to higher education, employment, political empowerment and economic independence. Although women have succeeded in overcoming all these hurdles that hampers their growth prospects but their role and position in terms of parenting and homemaking remains unchanged **(Winn 2004).**

The time and energy required for playing domestic roles often creates conflicts between the women domestic and entrepreneurial role. Many studies have revealed that family life had a dramatic impact on the progress of female entrepreneurs irrespective of their job profile in the corporate or non corporate sector. The female chooses entrepreneurial carrier with wide range of expectations. The present paper aims to understand and identify the factors that create conflict between the work life balances and to present a more realistic picture of the same.

Conceptual Framework of Work Life balance

"You will never feel truly satisfied by work until you are satisfied by life!"

-Heather Schuck

(Founder and CEO of Glamajama)

Work life balance is a term used to describe the balance between the domestic responsibilities and entrepreneurial role. It was coined to denote the unhealthy lifestyle that people are living and way they were choosing their work over their personal life thus ignoring other relevant areas of life such as friends, families and hobbies etc. In other words it is all about efficiently managing the juggling act between the job and other responsibilities that are important to us.

Clark (2000) has defined balance as "satisfaction and good functioning at work and home with a minimum of role conflict." Further visualizing that although it is difficult to alter several aspects of work and home, but an individual can make some efforts to manage the balance and minimizes the gap between them in order to create a desired balance.

WORK LIFE TRIANGLE
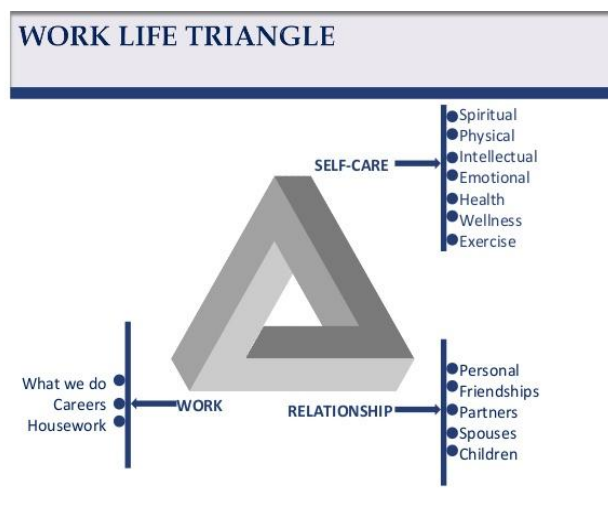
Women Entrepreneur and Work Life Balance

The personal and professional life of women can be simply termed as the two sides of the same coin. In our Indian traditional culture women by birth play variety of roles such as being a sister, daughter etc, while after being grown up when she is married it is the traditional fact being followed in India that a women not only marries from a man but his entire family and she is expected to handle all the domestic/household chores in an efficient manner apart from their professional responsibilities even if she is into some business or job profile. But as we all know that "Life is not a grand harmony; conflicts do arise. The role conflict arises since they have to perform numerous tasks in at least three capacities i.e. being an employee or owner, a wife and a mother.

Besides managing their job work/business work they have to look after the domestic responsibilities too e.g. looking after the husband, parents and children too. Especially married women had to play a much responsive role in by devoting equal time in order to satisfy all the parties. If they are unable to discharge their duties in an efficient manner their family will be unhappy.

Such a disparity between an individual and her surrounding environment will results in stress when there is alleged failure to face the constraints or demand encountered which will further cause imbalance, violent behaviour and coping mechanism. Thus coping mechanism is the ultimate resort to remove the stress which can often be termed as work life balance in other context.

REVIEW OF LITERATURE

In the year **1991, Rita Sood** shared her view in the book**. "Changing Status and Adjustment of Women":** The author has described about the women belonging to

lower middle income and lower income families that normally takes up job essentially due to economic compulsions. Some of the women employees also shared their views that they work for their soul satisfaction rather than due to economic necessity.

In the year **1992, Simon** shared her views in the paper**. "Parental Role Strains, Salience of Parental Identity and Gender differences in Psychological Distress":** This study stated that parents role stress has a significant impact on the men and women's level of psychological suffering. The main disagreement was that the quality of parent child relationship has a greater impact on women's sorrows than on men's because family role identified for women are stronger as compared to men and they are considered more socialized than men to feel the responsibility of their family relationship.

In the year **1995, Anup. K. Singh and Punam Sahgal** shared their views in their paper**. "Men and Women in transition Patterns of Stress, Strain and Social Relations":** This study reveals that men experienced greater role attrition than women, single carrier have higher well being and working women display higher petulance, uneasiness and depression.

In the year **1996, Eknath, Suryaprabha, Kopay** shared their views through their paper**. "Married working Asian Indian women stress involved in caring for children working outside the home":** The study highlighted that medium to high levels of stress have been observed in cases of women with younger children and those women whose husbands did not help them with household responsibilities.

In the year **2004**, **Masako SETO et al** shared their views in the paper**. "Effects of work related factors and work-family conflict on depression among Japanese working women living with young children":** The study focused on studying the impacts of business related factors and work family differences based on depressive symptoms among working women living with young children in a Japanese City.

In the year **2005**, **Louise Heslop** shared views in the paper**. "How Single and Married Women organize to get the food on the table every day: Strategies, Orientations, Outcomes and the Role of Convenience foods":** The study have examined that the work and family disputes results. for example, part impedance, anxiety, strain and life fulfillment are identified with a few procedures and introduction.

In the year **2006**, **Lan Day** shared views in the paper**. "Wearing out the work ethic: Population ageing fertility and work life balance**":** The study have shown that

arrangements focused on increasing parental leave and youngster consideration procurement advances leading adaptability in occupation.

In the year **2010, Krishna Reddy and Vranda** expressed their view in the paper **"Work Life Balance among married women employees"** The analysis in the paper discussed about the issue of Family Life and Work family struggle that are more likely to have apply negative impact in the family area, bringing about lower life fulfillment and more high-up clash inside the family.

In the year **2010, Niharika and Supriya** expressed their opinions in the paper **"Gender differences in perception of work life balances"** The analysis in the paper stated that the work based variables and family related components that are considered to add to work life equalization. Work based variables are flexible time, alternative to work low maintenance and flexibility to telecommute and the family related variables are tyke care office and adaptability to deal with crises at home.

In the year **2013, Mani.V shared** her view in **"Work Life Balance and Women Professionals"** According to the researcher**,** the paper highlighted the main point considering the work life parity of Ladies Experts in India. For Example situational clash, absence of acknowledgement, authoritative governmental issues, sex Separation, elderly and youngerly consideration issues, Nature of well being, issues in time management and lack of adjustment in social well being.

In the year **2013, G.Shiva** shared his view in **"Study on Work Family Balance and Challenges faced by working women"** According to the researcher**,** "Ladies experts in high position in their office come back from office in right time, cook, clean and take care of their family issues. This makes them more push and prompts some wellbeing issues. The main source of anxiety emerges in light of correspondence with prevalence.

Research Question

- What factors are responsible for the conflicts between the domestic and entrepreneurial role?
- How the perception/attitude of family members does affects the working of the women entrepreneur?

Need of the Study

Since women career expectations are crashed by the social expectation as our society bared women with several demands and they are expected to play variety of conflicting roles. At the same time the stress of both the domestic and entrepreneurial

responsibilities generate work family conflicts **(Greenhaus and Beutell, 1985)**. To maintain the balance between the work and family life is very essential for their career and sustainability in the market. Several researches reveal the fact that work life conflicts and imbalance are some of the causes of poor health and impaired well being. Hence the present study seeks to identify the dual conflicting domestic and entrepreneurial role and assess the need for maintaining work life balance.

Research Objectives

1. To understand the perception/attitude of family members towards the work of women entrepreneur.

2. To evaluate the dual conflicting responsibilities between the domestic and entrepreneurial role.

3. To give suitable suggestions to minimize the dual role conflicts and managing the balance between the work and family life efficiently.

Research Methodology

The concerned study is based on the field work survey method. For the purpose of the study a sample of 80 women entrepreneurs will be selected from the DIC of Baran district of Rajasthan as sample respondents being engaged in the business of beauty parlor, fancy store, readymade clothes, food processing etc. The primary data are collected through the structured questionnaire whereas the secondary data are collected from the several research reports, journals, websites and DIC has been found of great relevance in selecting the women entrepreneurs. The sampling method for the collection of data is the simple random method.

Analysis and Interpretation

Table1-Role conflicts

S.No	Role Conflicts	Strongly agree	Agree	Partially agree	Disagree	Strongly disagree	Total
1	Feels that you have less time to attend the wedding	40 (50.0)	30 (37.5)	5 (6.25)	3 (3.75)	2 (2.5)	80
2	Your husband and family members have to put up with inconveniences because of your enterprise	10 (12.5)	10 (12.5)	29 (36.25)	23 (28.75)	8 (10.0)	80
3	You cannot be a	38	7	25	6	4	80

	good spouse while running business	(47.5)	(8.75)	(31.25)	(7.5)	(5.0)	
4	Your children are deprived of motherly attention	5 (6.25)	30 (37.5)	2 (2.5)	36 (45.0)	7 (8.75)	80
5	You are not able to spend enough time with your family	19 (23.75)	22 (27.5)	28 (35.0)	20 (25.0)	9 (11.25)	80
6	You forgo your hobbies and entertainment	15 (18.75)	9 (11.25	23 (28.75)	29 (36.25)	4 (5.0)	80
7	Children's education suffers because of your lack of time to attend to their studies	20 (25.0)	39 (48.75)	13 (16.25)	7 (8.75)	1 (1.25)	80
8	You feel you are overloaded with domestic and enterprise workload	7 (8.75)	11 (13.75)	12 (15.0)	44 (55.0)	6 (7.5)	80
9	You feel that you are hampered from giving your best to the enterprise	25 (31.25)	15 (18.75)	13 (16.25)	20 (25.0)	7 (8.75)	80
10	You feel that you will not be able bear children because of managing business	10 (12.5)	10 (12.5)	25 (31.25)	33 (41.25)	2 (2.5)	80
11	You have not been able to have close ties with friends and relatives	6 (7.5)	17 (21.25)	23 (28.75)	30 (37.5)	4 (5.0)	80
12	You feel that you could have earn more profits in business	8 (10.0)	13 (16.25)	19 (23.75)	37 (46.25)	3 (3.75)	80
13	You would like to lead a more cultural and traditional life	5 (6.25)	8 (10.0)	11 (13.75)	34 (42.5)	22 (27.5)	80

Table-2: Sharing of domestic responsibilities

S.NO	Sharing of Responsibilities	Large	Some Extent	Nil	Total
1.	Extended by family	40 (50.0)	22 (30.0)	18 (22.5)	80
2.	Husband	20 (25.0)	43 (53.75)	17 (21.25)	80
3.	Domestic maid, full time	18 (22.5)	45 (56.25)	17 (21.25)	80
4.	Children	27 (33.75)	40 (50.0)	13 (16.25)	80
5.	Domestic maid, part time	31 (38.75)	44 (55.0)	5 (6.25)	80

Source- Primary Data

Table 3 -Usual Working Hours

S.NO	Working Hours	No of Working Hours	Percent
1	9 Am to 5 Pm	22	27.5
2	9 Am to 12 Noon	18	22.5
3	2 PM to 6 PM and 6 PM to 10 PM	8	10.0
4	10 AM to 1 PM and 4 PM to 8 PM	7	8.75
5	Any time that is convenient to you	15	18.75
6	Whenever required	10	12.5
	Total	**80**	

Source- Primary Data
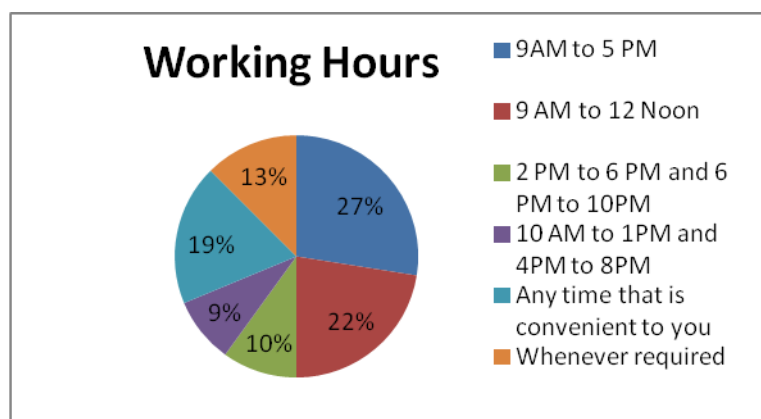
Most of the respondents work till 9AM to 5PM

Table 4-Establishment of Enterprise

S.NO	Start Working	No of respondents	Percent
1	Before marriage	4	5.0
2	After marriage	13	16.25
3	After the birth of first child	45	56.25
4	After the birth of all child	15	18.75
5	Any other	3	3.75
	Total	80	

Source- Primary Data
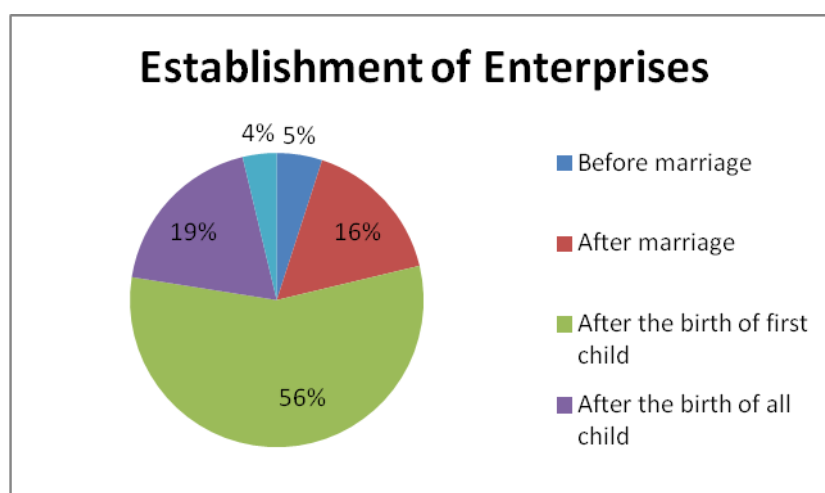
Most of the sample respondents start their business after marriage i.e. after the birth of their first child

Table-5 Child care arrangement

S.NO	Response	No of respondents	Percent
1	Relative living with respondent or separately	5	6.25
2	Maid servant	9	11.25
3	Relatives or maid servant jointly	7	8.75
4	They are left alone with no management	22	27.5
5	You stay with children to look after them	37	46.25
	Total	80	

Source- Primary Data
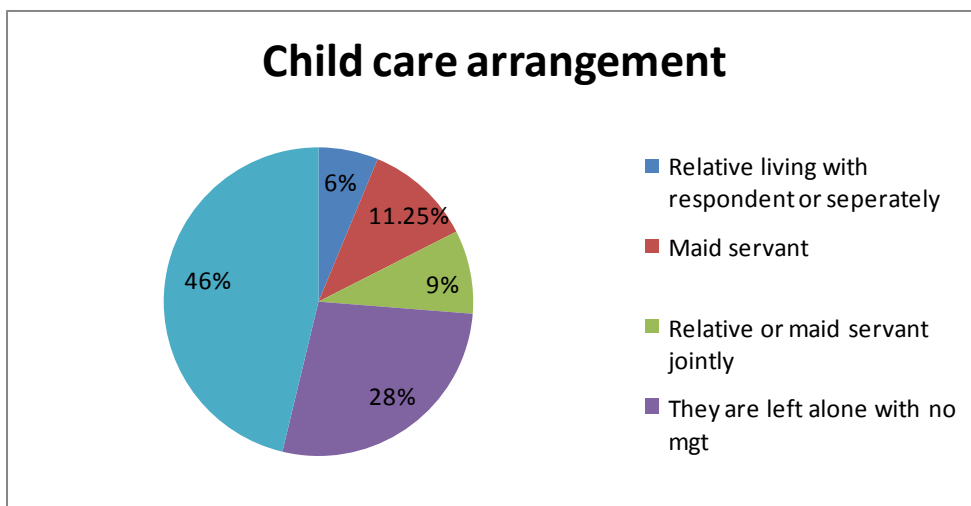
Most of the respondent takes care of their children by themselves.

Table 6-Satisfactory level regarding Arrangement of child care by the women entrepreneurs

S.NO	Response	No of Respondents	Percent
1	Full satisfactorily	37	46.25
2	Satisfactory	24	30.0
3	Partially satisfactory	6	7.5
4	Dissatisfactory	5	6.25
5	Totally dissatisfactory	8	10
	Total	80	

Source- Primary Data
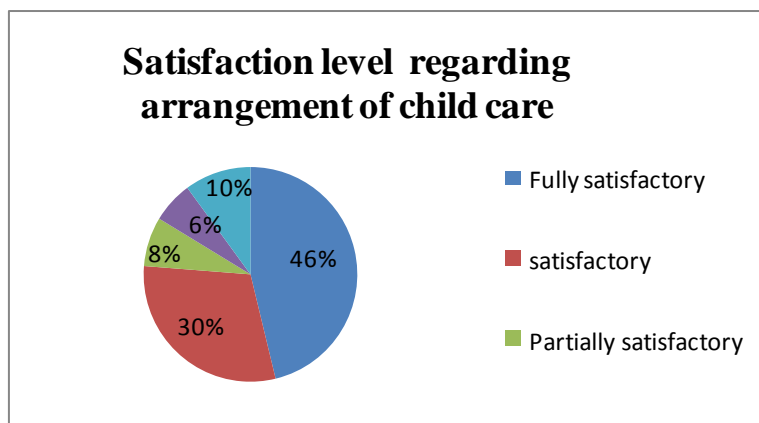
Majority of the sample respondents are fully satisfied regarding the child care arrangement made by them.

Table 7-Leisure time to spend with friends

S.NO	Response	No of respondent	Percent
1	Yes	28	35.0
2	No	52	65.0
	Total	80	

Source- Primary Data
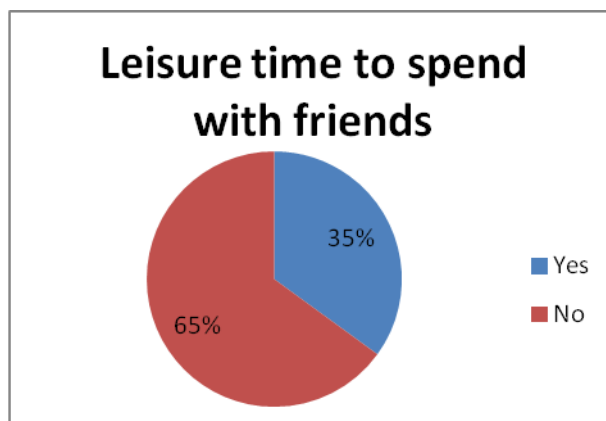
Most of the respondents do not get leisure time to spend with their friends.

Table 8-Time to spend with husband and children

S.NO	Response	No of Respondent	Percent
1	Yes	47	58.75
2	No	33	41.25
	Total	80	

Source- Primary Data
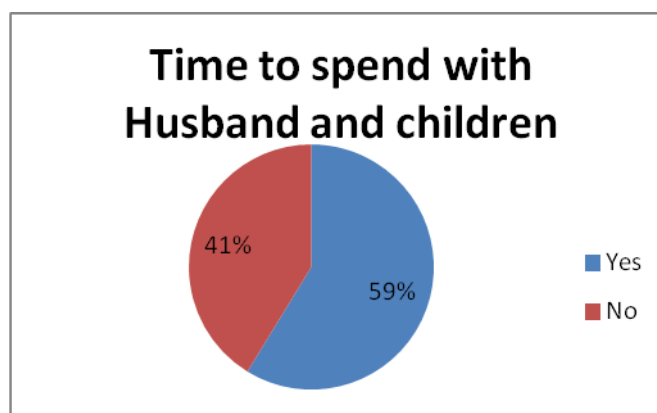
Most of the respondents get enough time to spend with their husband and children while working.

Table 9-Women Entrepreneur paid helper at their home

S.NO	Type of Time	No of Respondents	Percent
1	Part time	31	38.75
2	Whole time	49	61.25
	Total	80	

Source- Primary Data
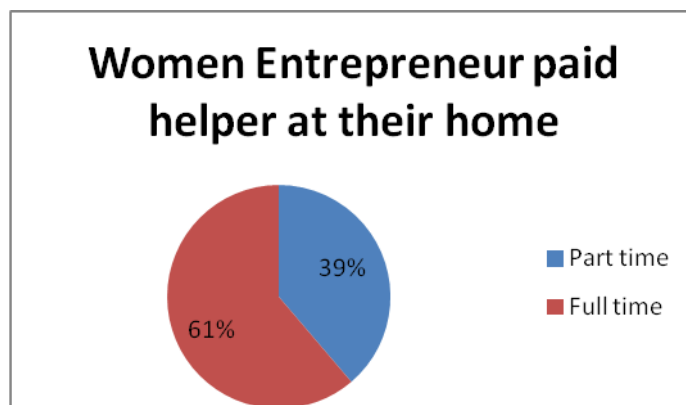
Most of the respondents have full time paid servant/helper at their home.

Table 10- Work affect on the relationship with their husband and children

S.NO	Response	No of Respondents	Percent
1	Yes	18	22.5
2	No	62	77.5
	Total	80	

Source- Primary Data
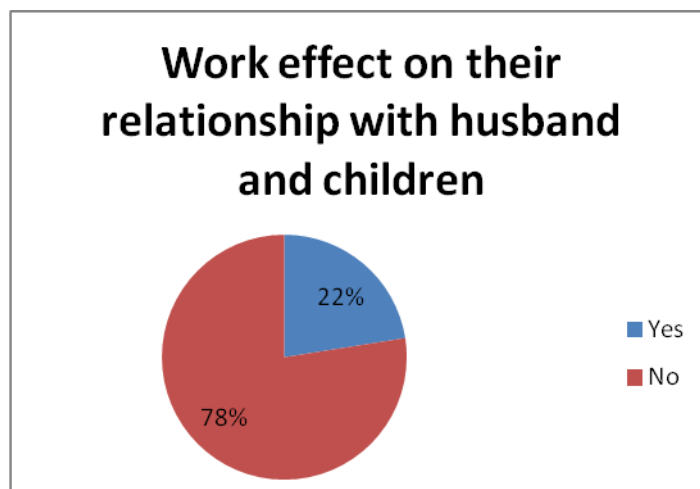
Majority of the respondents do not feel that their work have any effect on their relationship with their husband and children.

Table 11-Spouse attitude on outside work by the respondent

S.NO	Prejudice	No of respondents	Percent
1	Great prejudice	3	3.75
2	Prejudice	7	8.75
3	Neither prejudice not favorable attitude	33	46.25
4	Favorable	37	41.25
		80	

Source- Primary Data
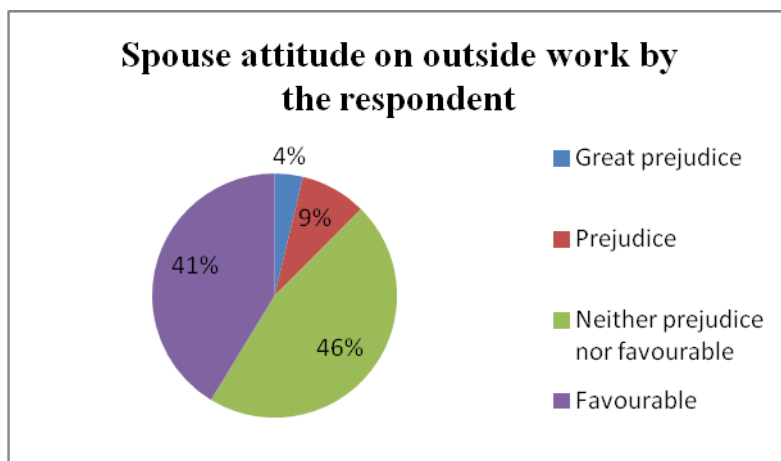
Most of the respondents spouse had neither favorable nor prejudice perception/attitude towards the work of their wives.

Table 12-Other family members Attitude on outside work by the Respondent

S.NO	Family members	No of respondents	Percent
1	Yes	14	17.5
2	No	66	82.5
	Total	80	

Source- Primary Data
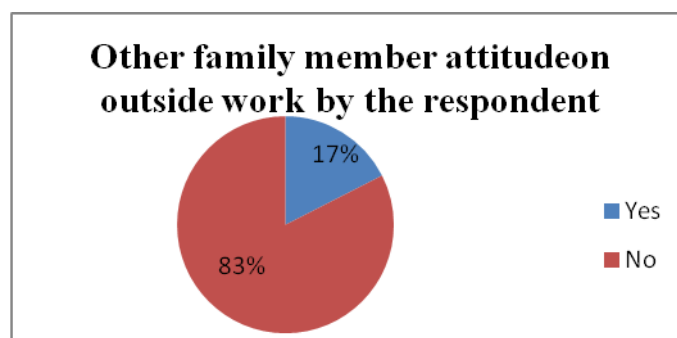
Majority of the family members did not like the outside working of the women entrepreneurs.

Table 13-Frequency to meet family and friends

S.NO	Time	No of respondents	Percent
1	Once in a week	30	37.5
2	Once in a month	18	22.5
3	Once in two month	4	5.0
4	Once in six month	8	10.0
5	Once in a year	7	8.75
6	There is no regularity	13	16.25
	Total	80	

Source- Primary Data

Frequency to meet family and friends
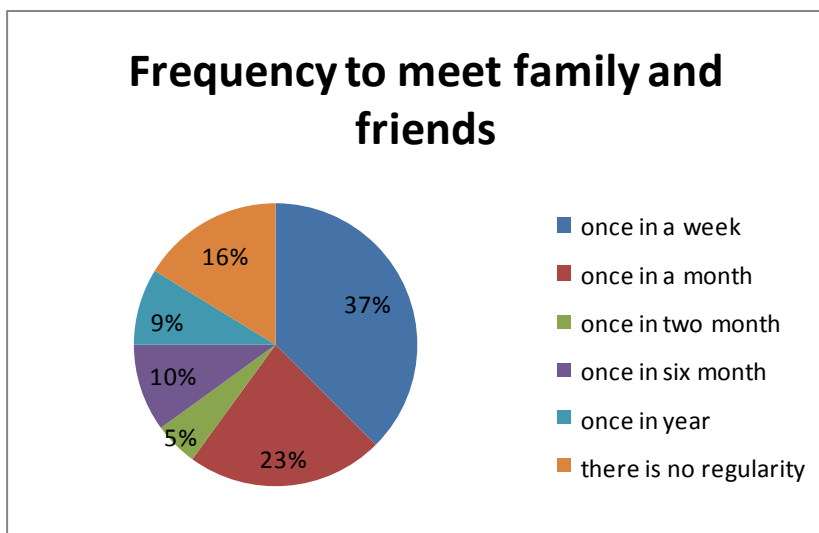
Majority of the friends often meet their relatives and friends may be because they resides nearby.

Table 14-Respondent's opinion on Sharing of Domestic Work by their Husband

S.NO	Response	No of respondents	Percent
1	Strongly agree	14	17.5
2	Agree	53	66.25
3	Partially agree	7	8.75
4	Disagree	4	5.0
5	Strongly disagree	2	2.5
	Total	80	

Source- Primary Data

Respondent opinion on sharing of domestic work by their husband
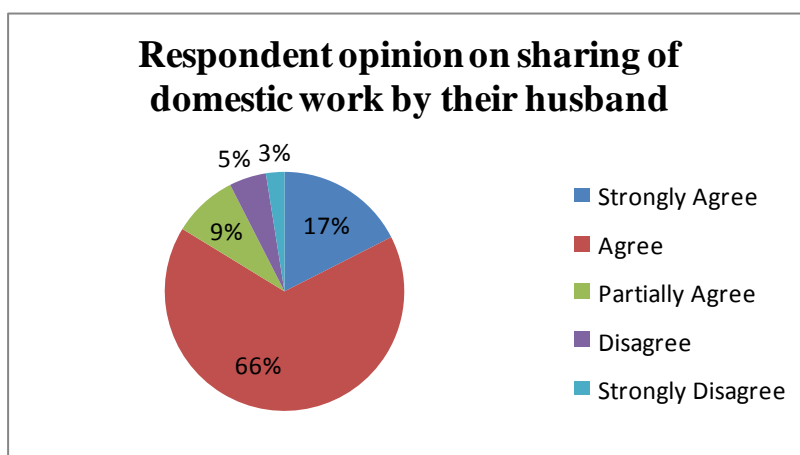
Respondents believe that a working wife can reasonably claim the help of the husband in performing the household chores and handling children.

Table 15-Respondent's Work hours

S.NO	Response	No of respondents	Percent
1	Suit the whole family	19	23.75

2	Suit the children but do not suit the husband	34	42.5
3	Suit your husband but not the children	23	28.75
4	Suit others but not suit yourself	3	3.75
5	Suits none in the family	1	1.25
	Total	80	

Source- Primary Data
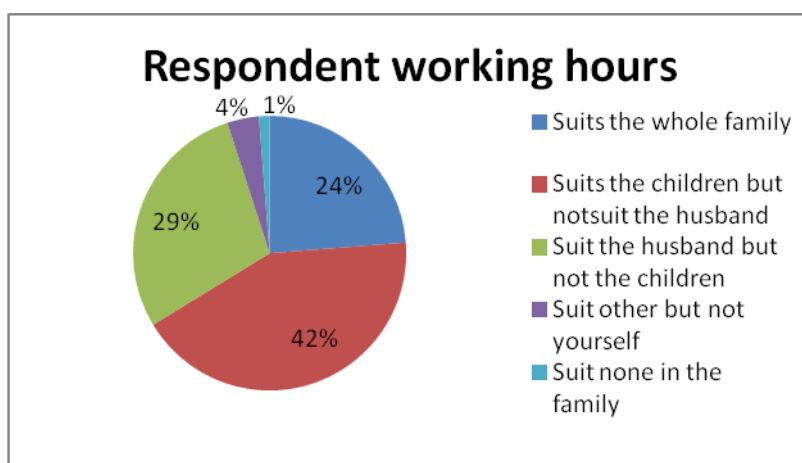
Respondent feels that their work timing mostly suit their children but not their husband.

Table 16-Respondent's Opinion on Working Wives generally proved to be a good homemaker

S.NO	Response	No of respondents	Percent
1	Strongly agree	22	27.5
2	Agree	31	38.75
3	Partially agree	17	21.25
4	Disagree	7	8.75
5	Strongly disagree	3	3.75
	Total	80	

Source- Primary Data
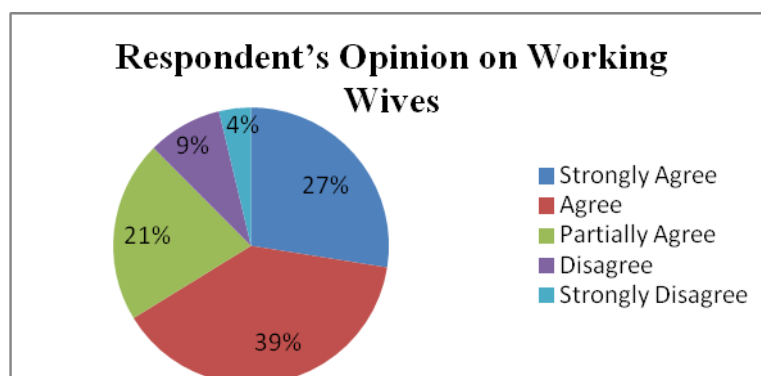
Most of the respondents agree that working women can also be a good homemaker.

Table 17-Highest Satisfaction Factor by Women Entrepreneurs

S.NO	Response	No of respondents	Percent
1	Career	11	13.75
2	Home	37	46.25
3	Career, Occupation and Home	19	23.75
4	Leisure/religious activities	8	10.0
5	Any other	5	6.25
	Total	80	

Source- Primary Data
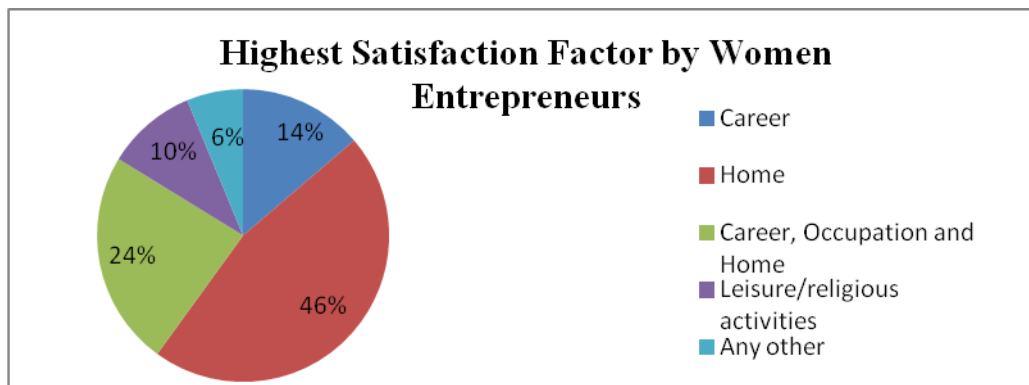
Women feels more satisfied at their home than any other place.

Table 18-Women Entrepreneur's Husband expect them to run the house very efficiently along with her job

S.NO	Response	No of respondents	Percent
1	To a great extent	11	26.25
2	To a considerable extent	39	48.75
3	To some extent	23	28.75
4	Not at all	7	8.75
	Total	80	

Source- Primary Data
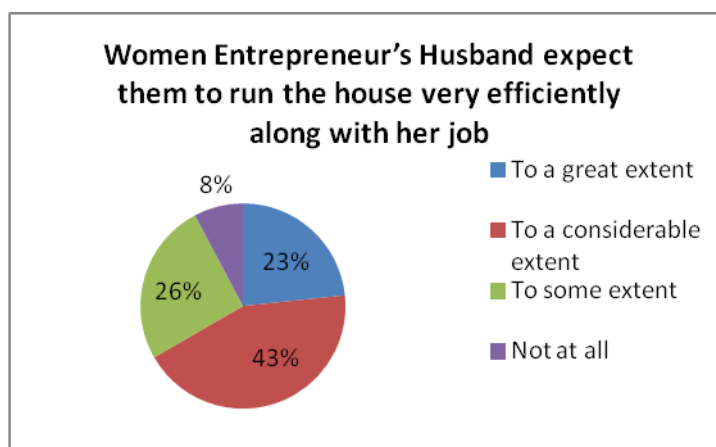
Respondents spouse expects their wife to manage the household chores also efficiently.

Table 19-Discouragement of Husband to stop Business

S.NO	Response	No of respondents	Percent
1	Often	18	22.5
2	Occasionally	26	32.5
3	Rarely	20	25.0
4	Never	16	20.0
	Total	80	

Source- Primary Data
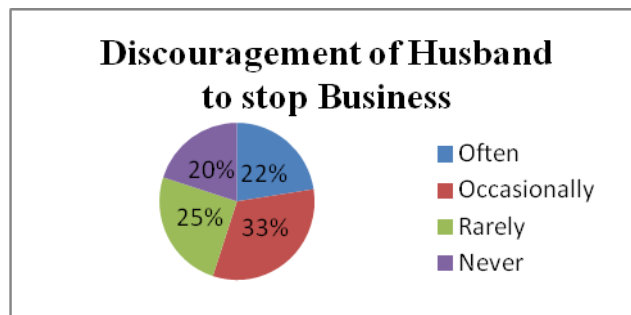
Respondents' reveals that their husband occasionally asks their wives to stop business.

Table 20-Equal partnership among Spouses

S.NO	Response	No of respondents	Percent
1	Strongly agree	6	7.5
2	Agree	36	45.0
3	Partially agree	32	40.0
4	Disagree	4	5.0
5	Strongly disagree	2	2.5
	Total	80	

Source- Primary Data
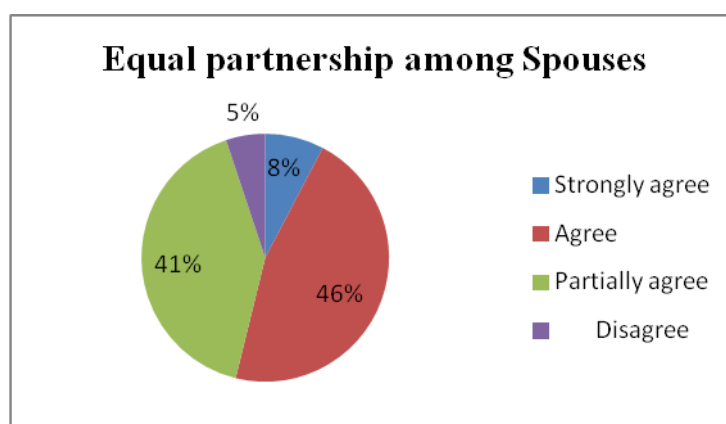
Respondent feels that in the family both the spouse should have an equal voice.

Table 21-Type of Relationship they have with their Husband

S.NO	Type of Relationship	No of respondents	Percent
1	Husband's absolute superiority	9	11.25
2	Husband superiority	60	75.0
3	Co partnership	10	12.5
4	Wife superiority	1	1.25
	Total	80	

Source- Primary Data
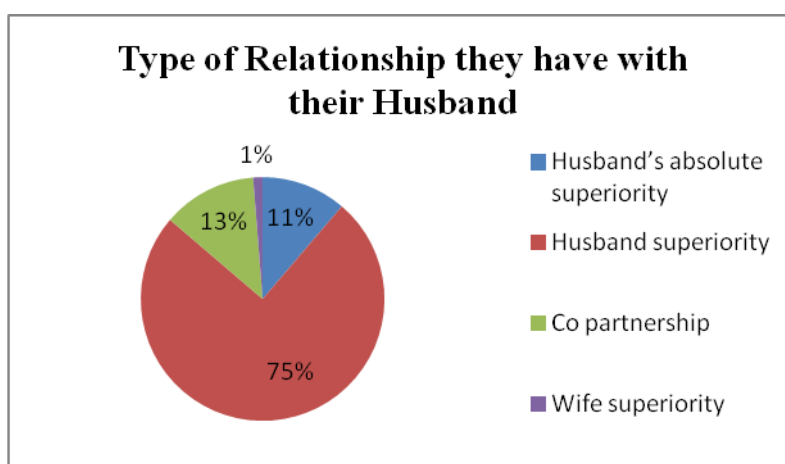
Most of the respondent feels husband superiority in their relationship.

Recommendations

The following suggestions are being provided in order to avoid the dual role conflicts and maintaining the work life balance-

- The family members of the women entrepreneurs should encourage them by sharing the household responsibilities, moral support, making suitable adjustment etc for smooth running of their firms. Required assistance and help should be provided to them whenever required in both monetary and emotional terms.

- For maintaining work balance it is very essential that the efforts should be done by both the partners so that they get enough time to spend with each other as well as with their family. So in order to avoid role conflicts co-partnership is very essential.

- The women entrepreneurs are required to set their priority in terms of their work and domestic chores which in turn will save their lot of time and will avoid the situation of chaos and they can focus on other relevant areas.

- The professional life of the women entrepreneurs should not affect their personal life so they should devote their timings accordingly like business work should not be done after working hours and vice versa.

- They should often take break from their work and plans a small vacation or trip in order to avoid the job stress. This will keep them fresh and active also they will get some leisure time to spend with their family and friends.

- The personal satisfaction is one of the important ingredient for maintaining a stable and balanced life. If the person is not satisfied in her personal or professional life then he/she cannot maintain work life balance.

Conclusion

Imperative lessons have been drawn from these entrepreneurial women for those who wish to set to up their own business. There is no denying from the fact that aspects of the entrepreneurial experiences prove to be extremely worthwhile given their propensity to fulfill the majority of caring and household roles and connected duties. It is necessary that the women entrepreneur should understand the advantages and disadvantages of setting and controlling their own venture. Various aspects such as guilt of not spending enough time with family and relatives, Child care arrangement and the ordinary challenge of becoming the entrepreneur and homemaker may prevent women to enter into entrepreneurship business.

Accumulating ground level business women who have to an extent manage to strike a workable balance between the household and business work and discuss about the pros and cons of doing entrepreneurial work. If such women are lost to the system then the new and innovative thinking which women add to this global environment will be lost and the economy will suffer heavy consequences for this.

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ORGANISATIONAL CHANGE WITH IMPACT OF EDUCATIONAL PATTERN CHANGES

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ABSTRACT

"If you want something new, you have to stop doing something old" ─ *Peter F. Drucker*

Change is the word organisation must bring change to sustain and compete. This research paper mainly focuses on the changes in organisation with "Impact of changes in Educational pattern ".

According to Webster "change means to replace with another ","to make different in some particular". The changes in attitude, values and interest of employees are major elements of organisational change

This paper attempts to examine the impact of educational pattern and changes in the organisational. When there is an organisational change, management, perspectives, a process emerges for how to scale change management activities and how to use the complete sets of tools available for project leader and business manager. Research dealing with monitoring affective and behavioural reaction to change is also reviewed. In closing general observation and suggestion for future research are offered and organisational change literatures continuous to be responsive to the dynamic of contemporary workplace demand.

INTRODUCTION

Organisational changes are used for the growth and development through developing techniques model and proceedings of achieving the objectives of the organisation. Internal changes is design ,reward system ,performance appraisal and authority are made at the organisational reward the goal of organisational change is to mould and modify the behavioural pattern .The changes in goal setting ,job design ,wage structure and motivation techniques influence the behaviour pattern of employee .the change management requires proper planning ,programming ,proceeding, procedure devising and integration. . The attitude, process, behaviour, job design, organisational design and

communicational system are programmed as per the need of changes .The goal of change is to know the reality of the objectives of organisation.

Change management requires both Individual perspective and organisational perspectives. Individual change management means understanding how one person successfully makes a change. Organizational change management understands what tools we have to help individuals make changes successfully

Change management take place with the change in environment and technology the change are practised as per the need of the situation different approaches are used to implement organisational changes.

Three stages of change:

1. Unfreezing

2. Changing

3. Refreezing

Unfreezing means that old ideas and practices need to be cast aside so that new ones can be learned.

Changing is the step in which the new ideas and practices are learned

Refreezing means that what has been learned is integrated into actual practice.

Types of Approaches:

1. Structural- the structural designs such as chart, authority, responsibility, procedures and policies. Organisational strategies, programmes, procedure, budgeting, rules and regulation are designed, redesigned and restructured according to changes. Structure is change as per the need of the organisation.

2. Technological- techniques are changed as per the need of work flow, physical layouts; work methods and procedures .the tools and techniques are modified under organisational changes.

3. Task- job performed by individuals ,motivational process ,job structure and job design are restructured as per changes

4. People- change are made for the development of the organisation .people's development is reckoned with mental development. The intellect and action are directed towards development.

India has one of the largest **Higher Education systems** in the WORLD. India is fast becoming a major economic power in the world today. And if its growth trend continues for some more years, it would soon be playing a major role in the world economy along with China. There is a large number of Indian as well as foreign

students who apply every year to Indian universities and colleges. For all those who wish to study in India, it is very important to get prior and correct information about the courses that you would like to undertake, the university you want to apply to and how to go about the application procedure. Central Government is responsible for major policy relating to higher education in the country. It provides grants to UGC and establishes central universities in the country. The Central Government is also responsible for declaration of Education Institutions as 'Deemed to be University' on the recommendation of the UGC.

State Governments are responsible for establishment of State Universities and colleges, and provide plan grants for their development and non-plan grants for their maintenance.

The coordination and cooperation between the Union and the States is brought about in the field of education through the Central Advisory Board of Education (CABE).

Special Constitutional responsibility of the Central Government: Education is on the 'Concurrent list' subject to Entry 66 in the Union List of the Constitution. This gives exclusive Legislative Power to the Central Govt. for co-ordination and determination of standards in Institutions of higher education or research and scientific and technical institutions.

University Grants Commission (UGC) is responsible for coordination, determination and maintenance of standards, release of grants.

Professional councils are responsible for recognition of courses, promotion of professional institutions and providing grants to undergraduate programmes and various awards. The statutory professional councils are:

- All India Council of Technical Education (AICTE)
- Medical Council of India (MCI)
- Indian Council for Agricultural Research (ICAR)
- National Council for Teacher Education (NCTE)
- Dental Council of India (DCI)
- Pharmacy Council of India (PCI)
- Indian Nursing Council (INC)
- Bar Council of India (BCI)
- Central Council of Homeopathy (CCH)
- Central Council for Indian Medicine (CCIM)

- Council of Architecture
- Distance Education Council
- Rehabilitation Council

Objectives

To promote educational advancement in the organization .To creates healthy competition between internal and external source of organization. To provide employees with promotion opportunity through educational change and training programs . To do comparison between educational pattern with organizational change .

Structure of higher education in India

The **technical education system** in the country can be broadly classified into three categories – Central Government funded institutions, State Government/State-funded institutions & Self-financed institutions. The 65 Centrally funded institution of technical and science education are as under:

- IITs – 15
- IIMs – 7
- IISc, Bangalore – 1
- IISERs – 5
- NITs – 20
- IIITs – 4
- NITTTRs – 4
- Others (SPA, ISMU, NERIST, SLIET, NITIE & NIFFT, CIT) – 9
- Total – 65

Languages in INDIA language being the most important medium of communication and education, their development occupies and important place in the National Policy on Education and Programme of Action. Therefore, promotion and development of Hindi and other 22 languages listed in the schedule VIII of the Constitution including Sanskrit and Urdu on the one hand and English as well as the foreign languages on the other hand have received due attention. In fulfilling the constitutional responsibility, the Department of Higher Education is assisted by autonomous organization and subordinate offices.

Modern India, as per the 1961 Census, has more than 1652 mother tongues, genetically belonging to five different language families.

The 1991 Census had 10,400 raw returns of mother tongues and they were rationalized into 1576 mother tongues.

They are further rationalized into 216 mother tongues, and grouped under 114 languages: Austro-Asiatic (14 languages, with a total population of 1.13%), Dravidian (17 languages, with a total population of 22.53%), Indo-European (Indo-Aryan, 19 languages, with a total population of 75.28%, and Germanic, 1 language, with a total population of 0.02%), Semito-Harmitic (1 language, with a total population of 0.01%), and Tibeto-Burman (62 languages with a total population of 0.97%).It may be noted that mother tongues having a population of less than 10000 on all India basis or not possible to identify on the basis of available linguistic information have gone under 'others.

RESEARCH METHODOLOGY

The research is an analytical study based on both Primary and secondary data for collection of the primary data a detailed Questionnaire, Google forms (Smart Tool) and Secondary Data Online material &Books is used with the sample size of 23 Respondents comprising of employees in various organisation.

RESEARCH ANALYSIS

1. What is your basic qualification?

2. Has there been a change in course or degree in between ?
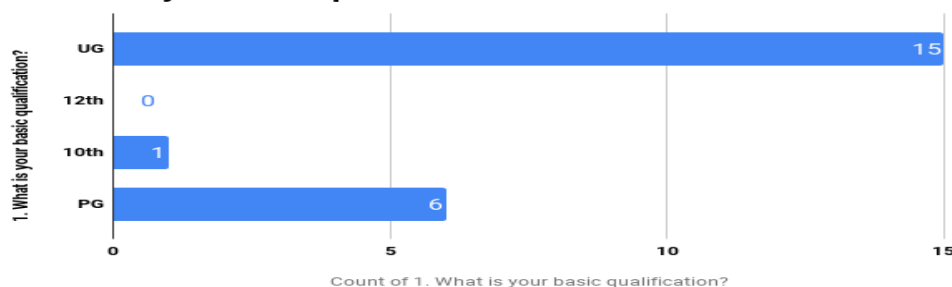
Count of 2. Has there been a change in course or degree in between ?
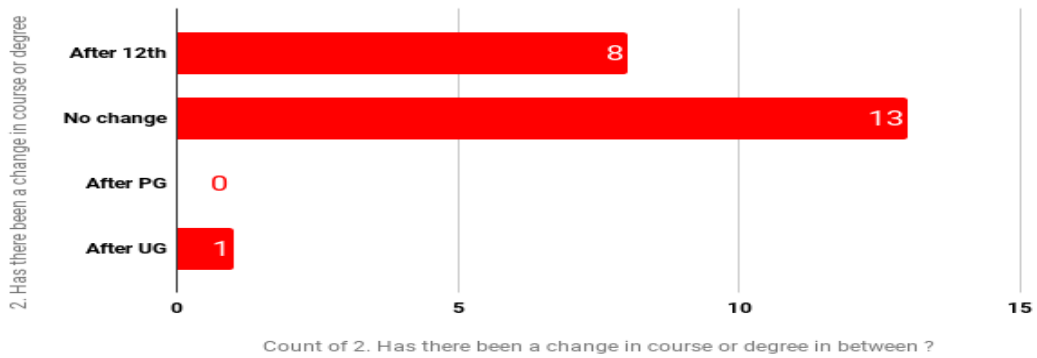
3. Did you get the job on the basis of degree or professional degree ?
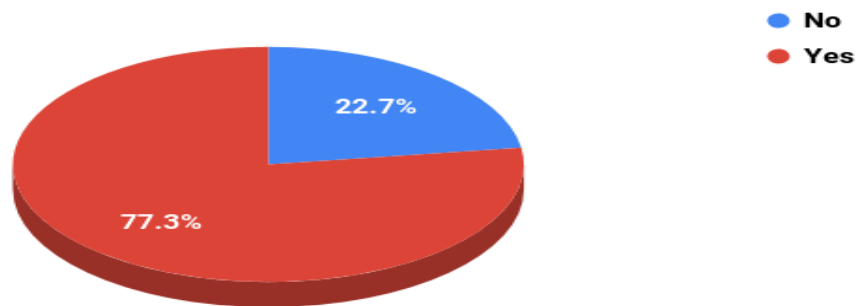
4. Did the professional degree fetch you higher salary than your counterpart ?
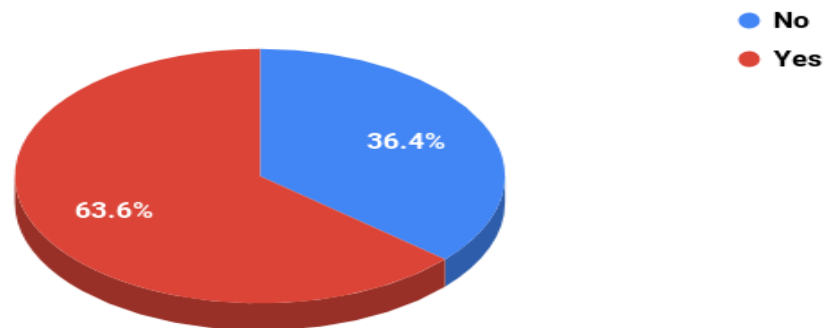
5. How many organisations you approached that had preferred Traditional Degree?

5. How many organisations you approached that had preferred
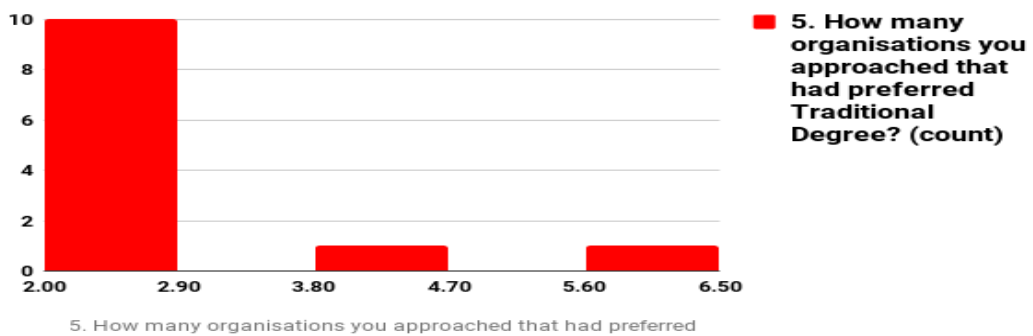
6. How many organisations you approached that had preferred Advance degree ?

Count of 6. How many organisations you approached that had preferred Advance
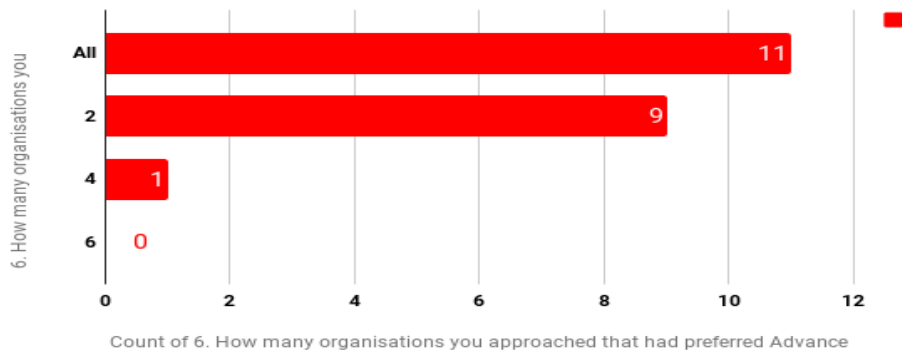
7. Do you have change leader in your organisation?

● No
● Yes

8. If Yes, Who will be the change Leader ?
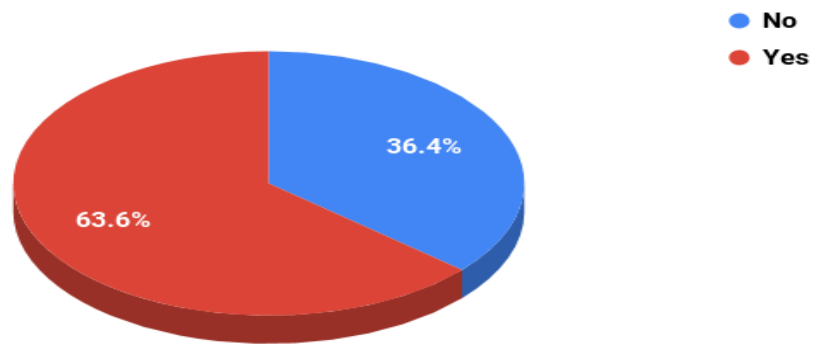
Count of 8. If Yes, Who will be the change Leader ?

9. A change Leader handles which one of the following ?
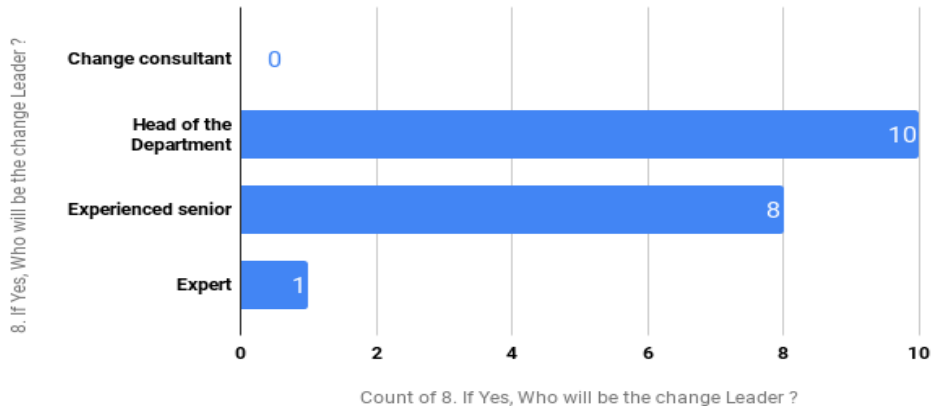
Count of 9. A change Leader handles which one of the following ?
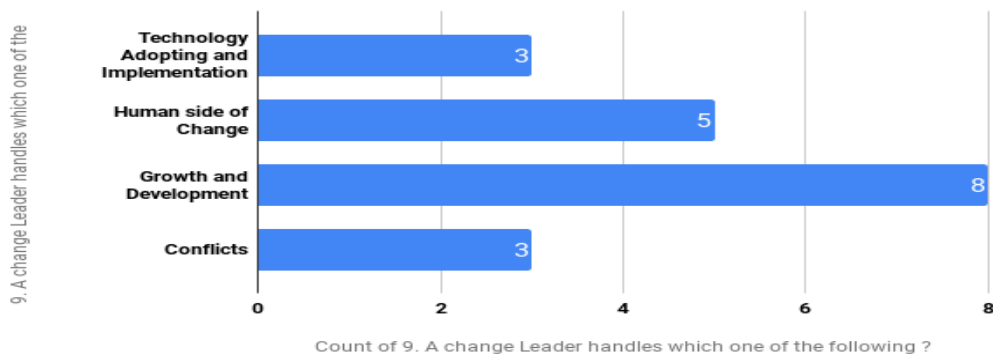
10. What is the Source of a change Leader ?
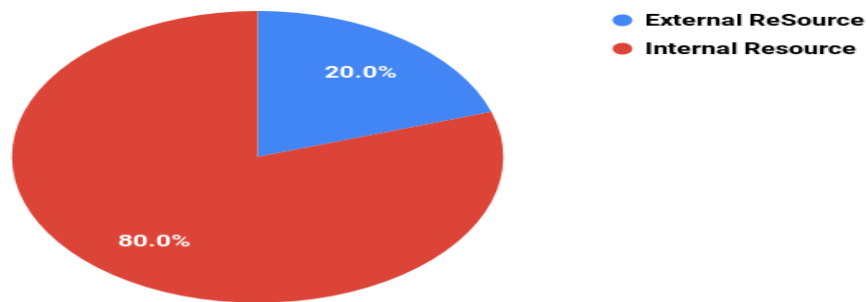
CONCULSION

The Change Leader encourages Change which help them to have growth and development in there company. The People / Employee involve in the organization makes it happen. The Management Policy helps in implementation to the change in the organization .The Degree of applicability depends on how the policy is flexible to adopted and accept by the employees and people. Societies at large make change feasible. Men, States, Institutions & Govt. are pillars of Change their role to manage the change.

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MEASUREMENT OF PSYCHOLOGICAL STRESS LEVEL OF EMPLOYEE'S AT WORKPLACE

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ABSTRACT:-

"Working hard for something we don't care about is called **STRESS***. Working hard for something we love is called* **PASSION***."*

"Always treat your employees exactly as you want them to treat your best customer." – **Stephen R. Covey**

Stress at the workplace is nothing new, but it has become such a huge problem today and specially into corporates or at workplaces.

Stress in the workplace can affect every aspect of an organisation, from absenteeism rates to interpersonal relationships. It's vital to recognize the signs of stress as early as possible so that actions can be taken before serious stress-related illness occur. The challenge that we face when spotting stress is that everyone experiences it in different ways, which contributes to stress manifesting in very different ways.

There are many factors at work that can indicate a potential problem.

For an individual in the workplace, there will be changes; these changes can be physical, emotional, behavioral, or a combination of all three

The research focuses on measuring the psychological stress level of employees at workplace.

INTRODUCTION :-

The word **stress** is defined by the Oxford Dictionary as "a state of affair involving demand on physical or mental energy". A condition or circumstances (not always adverse) which can disturb the normal physical and mental health of an individual.

At one point or the other everybody suffers from stress. relationship demands, physical as well as mental health problems, pressure at workplace, meeting deadlines, growing-up tensions-all of the conditions and situations are valid causes of stress. People have their own methods of stress management.

Learning to understand and master stress management techniques can help prevent the counter the counter-effects of this urban malaise.

RESEARCH METHODOLOGY :-

Primary Data – Questionnaire and survey method used

Sapling Size: 100 employees from various organisations working at different levels (CSA, HR & Admin, Accounts Manager, Operations Manager, sales Manager etc.)

Geographical Scope: Pune

Sampling Technique: Random Sampling

Tools Used: Questionnaire, Google forms (Smart Tool), Ratios, Charts and graphs

Secondary Data –Online material from Financial express, Economic times, Blogs &Books

OBJECTIVES:-

- To measure the stress level of employee at workplace including stress at:- Interview, Job offer, Job profile, Bosses / Managers, Subordinates etc.
- To make a critical analysis.
- To make Comparative study of stress under employees
- To study the employees perspective about stress at various situations
- To know the role of organisations in managing stress
- To check the use and acceptance of stress management techniques

SECONDARY REPORT ANALYSIS
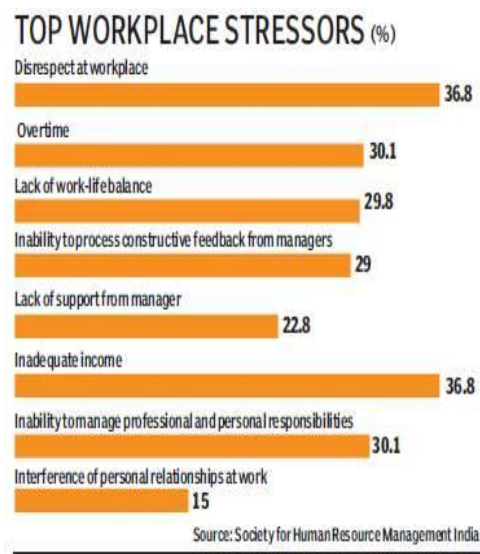
Source: - Financial express March 19, 2017

Figure -1

According to an article published in financial express "**Stress at workplace: Here's why cases are spiking and how corporates are battling the menace"**

Shows the list of various causes of stress at workplace. In the above figure it shows that maximum stress at workplace is caused by Disrespect at workplace and the inability to manage professional and personal responsibilities. Whereas the other causes are due to overtime, lack of work life balance, inadequate income etc.

SURVEY AND ANALYSIS:-

A set of 20 Questions were asked to the respondents out of which question 1 – 10 are scale rating questions where the respondents have given their responses by rating from 1-5 (scale -1 being the lowest and 5 being the highest).

Question 11 – 20 were objective type questions.

The responses of the respondents are given below
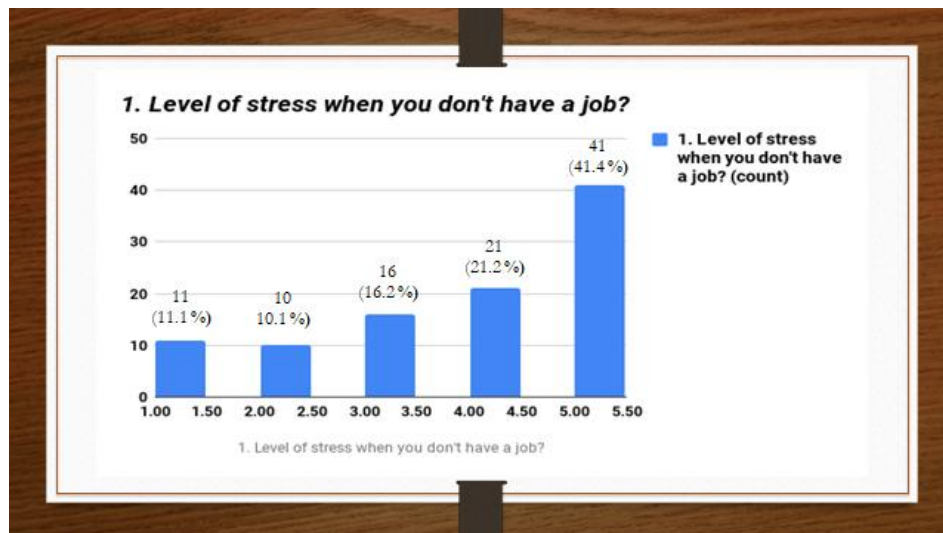
Figure – 2
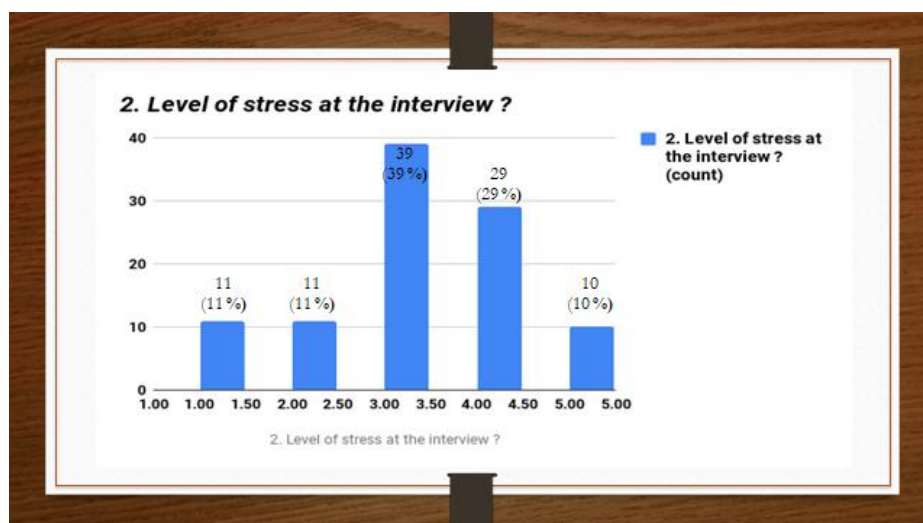
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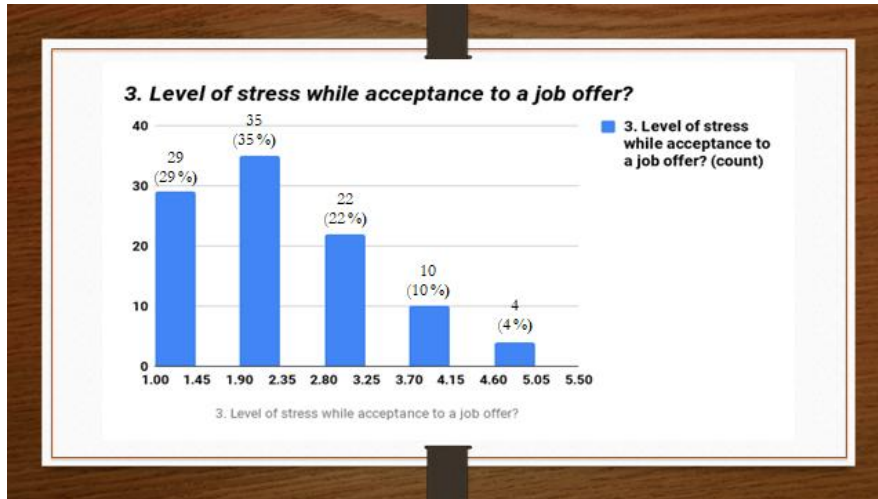
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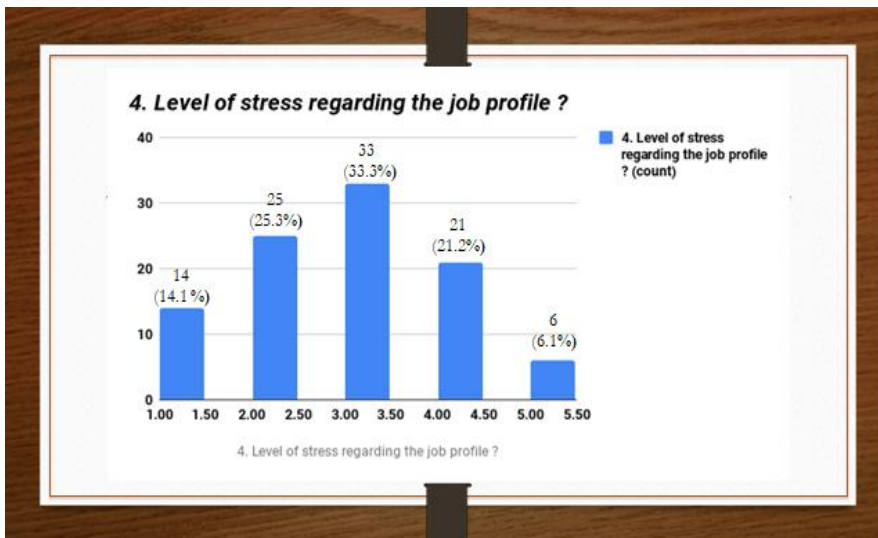
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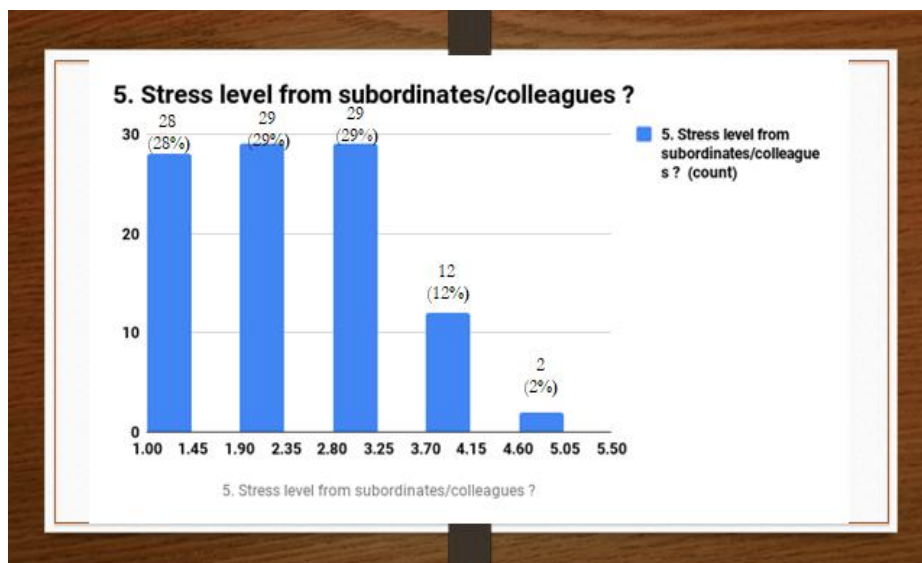
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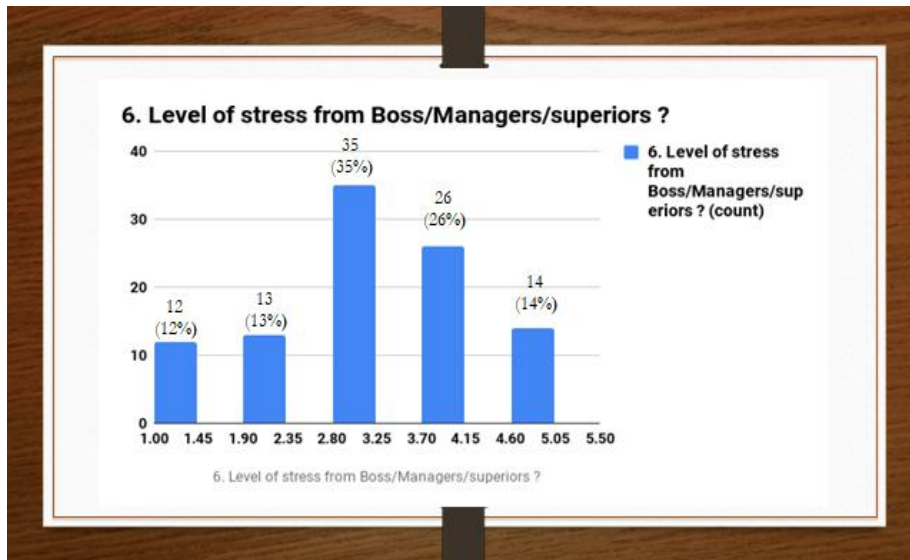
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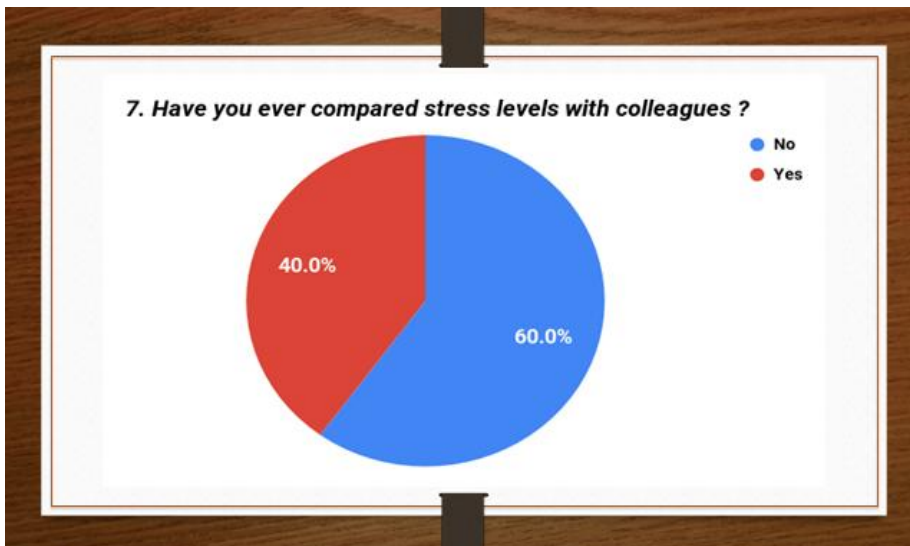
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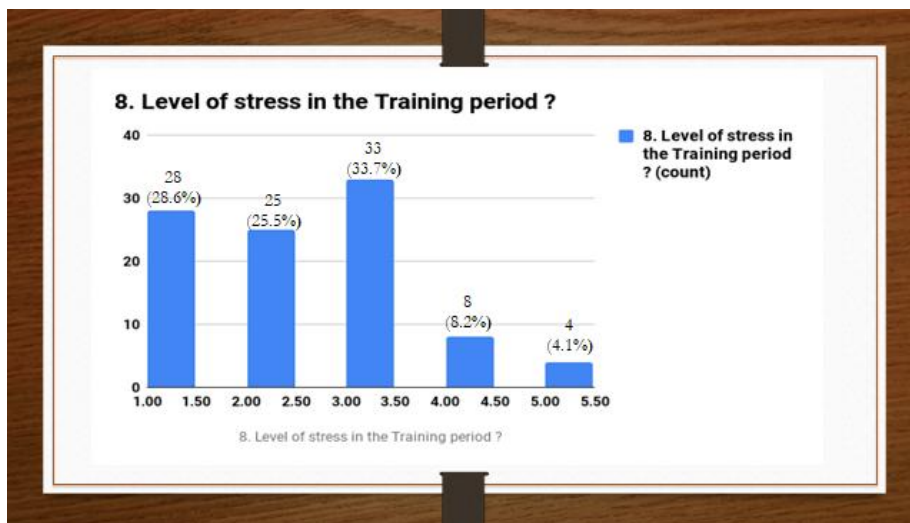
Figure – 9

Figure - 10

Figure - 11

Figure - 12

12. Does the work environment allow emotional support at the time of stress ?

99 responses
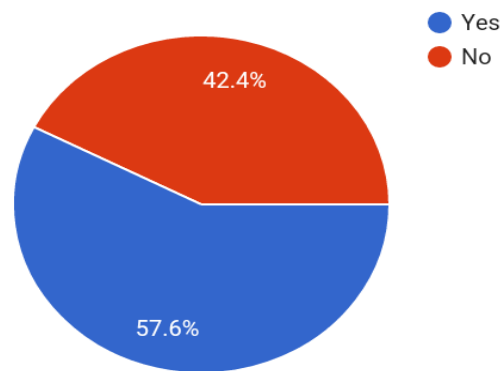
Figure - 13

13. Does the number of interviews faced adds up to the confidence ?

100 responses
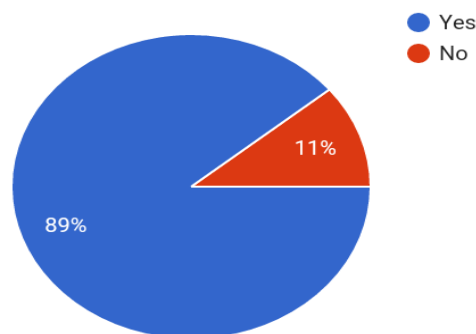
Figure – 14

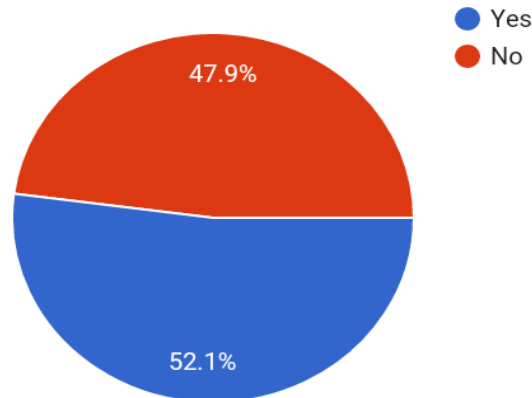## 14.If ever tried any stress management techniques ?

96 responses

Figure - 15

15. Are stress management techniques organised by the company ?

99 responses
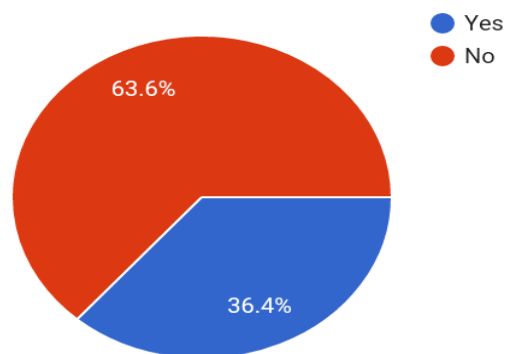
Figure – 16

16. Are the stress management techniques helpful ?

98 responses
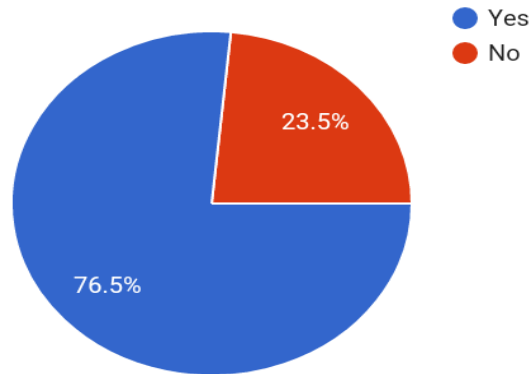
Figure – 17

17. Would like to take another session of stress management ?

98 responses
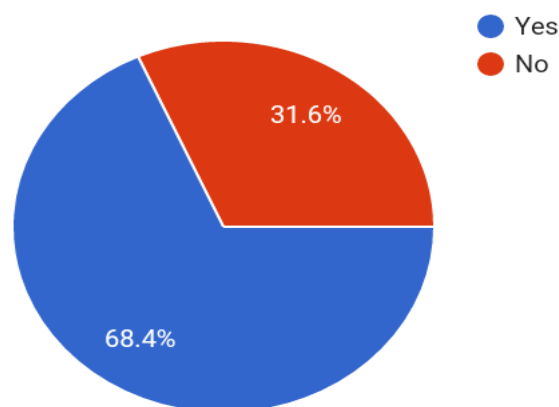
Figure – 18

18. Will you next time try a job where stress management is an integral part of system ?
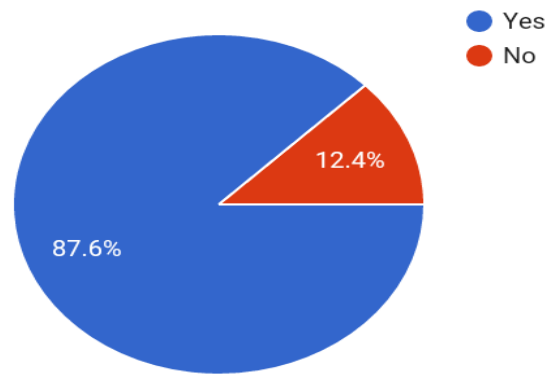
97 responses

Figure – 19

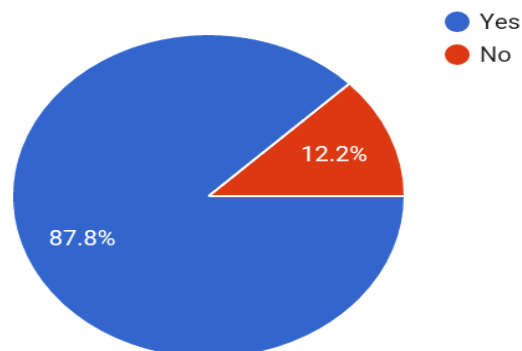## 19. If you were to suggest any improvement in the workplace, will you do it ?

98 responses

Figure – 20

20. What is your opinion, is behavior modified throughout the career and stress relieved ?
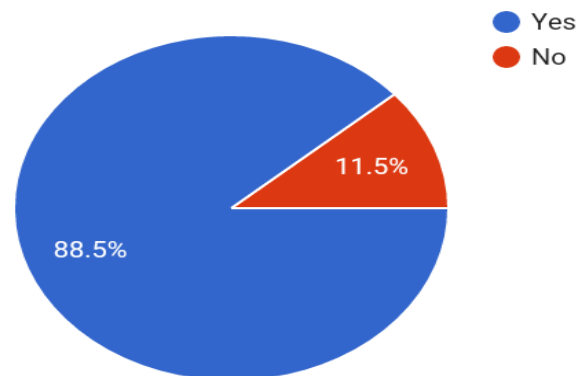
96 responses

Figure – 21

CONCLUSION

"Your work is going to fill a large part of your life, and the only way to be truly satisfied is to do what you believe is great work. And the only way to do great work is to love what you do" – **Steve Jobs**

- Maximum people have stress when they are job less
- 60% of people never compared their stress with their subordinates
- Appointment after the probation period (68%)
- 43% were of the opinion that work place doesn't provides emotional support
- Number of interviews faced adds up to the confidence
- Most of the people never tried any stress management technique
- 63.6% of the companies never organized any stress management technique
- 87.6% of respondent's wanted a job where stress management is an integral part
- 87.8% suggested to make improvements at workplace if given opportunity

SUGGESTIONS:-

1. Stress management sessions to be conducted by every organization.

2. Emotional support should be provided at workplace to reduce stress.

3. More organizational communication with employees should be encouraged.

4. There should be a support system from managers, subordinates and other seniors at workplace.

5. Strengthening the Interpersonal relationship at work place will be helpful.

6. Integrate health and wellness initiatives into an employees work schedule.

7. Stress management techniques to be adopted by every firm at least once in a month.

8. Game/sports, picnics, and other fun activities should be organized.

9. Stress management to be made an integral part of every organization.

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