ORGANIZATIONAL CULTURE IN INSURANCE SECTOR: AN EMPIRICAL STUDY

Dr. Deepika Chaplot

ABSTRACT

The insurance industry is part of immune and repair systems of an economy. Successful operation of the industry sets impetus for another industry as well as the development of an economy. This article examines cultural ethos using OCTAPACE profile, which shows how much each ethos is valued and believed by the employees of selected public and private sector life insurance companies. A sample of 60 employees of selected public and private sector insurance companies including managerial staff has chosen for the data collection through the OCTAPACE questionnaire. This instrument containing 40 items gives the profile of the organization's ethos in eight values. These values are Openness, Confrontation, Trust, Authenticity, Pro-action, Autonomy, Collaboration, and Experimentation. From the study researcher analyze that public insurance sector has better organizational culture than private insurance organization.

KEYWORDS

Organisational Culture, OCTAPACE Culture, Insurance etc.

INTRODUCTION

The financial service industry has made significant improvements and change after liberalization and globalization. Among all, the insurance sector is likewise one of the important sectors in India. The Private and Public Players in the insurance industry in India as insurance companies are mushrooming right after liberalization.

There is competition amongst the public and private companies to implement new creations and innovative product or service qualities to attract customers. Therefore, it is intended, through this study, to make a comparative analysis in between private and public companies to comprehend the organizational culture and perception of employees about the organizational culture in the insurance sector.

The success and effectiveness of any country rely upon to the large extent upon the capability, competence, and efficiency of developed human capital. The concept of culture can also be important when attempting to manage an organization-wide change. Practitioners are coming to realize that, although the best-laid plans, an organizational change must comprise not only changing structures and processes but in addition changing the corporate culture as well.

“Organizational culture is very important when it comes to organizational excellence and of course the function of leadership is the creation and management of culture”.

As the definition is given by Krohber and Parsons (1958) "An organizational culture as the transmitted and created content and patterns of values, ideas along with other symbolic meaningful systems which shape human behavior.

Bares and Posterwood (1979) describe organizational cultural being a pattern of behavior handed down to members of a group by the previous generation.

For that reason, the meanings of organizational culture as considered by the different scholars recommend, “organizational culture is a pattern of basic assumptions, invented, discovered, or developed by a given group wherein the members learn to cope with its problems of external adaptation and internal integration”. It has worked well enough or sufficient for validity and consequently needs to be taught to new members. In fine, the Culture can be expressed better by OCTAPACE.

- O: Openness (communication channel open in nature, free authority),
- C: Co-operation (cooperation between employer and employees),
- T: Trust (mutual trust among shareholders, management, & employees),
- P: Pro-activeness (Thinking ahead of times),
- A: Authenticity (exchange of ideas, thoughts, information),
- C: Collaboration (team collaborations).

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Ethos can be defined as underlying spirit or character of an entity or group and is made up of its beliefs, customs, and practices. At the base of ethos are core values. The eight important values relevant to institution building are openness, confrontation, trust, authenticity, proaction, autonomy, collaboration, and experimentation. In addition to being an acronym for these values, OCTAPACE is a meaningful term, indicating eight (octa) steps (pace) to create functional ethos.

From the above explanation, it can be conclude that the organizational culture as an outcome of perception, is the result of interaction amongst the individuals and the environment, therefore it is influenced by the nature of people involved as well as the setting.

LITERATURE REVIEW

In the study of Solkhe (2013), organization culture by using the tool of OCTAPACE profile found that the public sector has high value and belief of eight dimensions in comparison to private sector organizations. The revelation of his study figured out that all significant intra-correlation in between eight ethos are positive. The highest positive correlation was found between Confrontation and Trust, indicating Confrontation among employees foster Trust in the organization. Autonomy was the only variable having a negative correlation with Confrontation, Trust, and Authenticity.

Indian insurance industry has come a long way since the days of private dominance and Government monopoly in more than a century. The establishment of Insurance Regulatory and Development Authority in 1999 and subsequent entry of foreign and private players has changed the entire insurance scenery of the country. Professionalism and of course the technologies brought in by the foreign players have forced the hither to sluggish and complacent players to devise their strategies from company-business-oriented to customer-satisfaction-oriented (Hole and Misal, 2013) and that are progressive by nature. However, unfortunately, almost all of the strategies are far more of survival than growth oriented. However, company’s say that utmost care is being taken to maximize customer satisfaction yet the ground reality is something very different. Customer centric products and strategies are required because insurance provides social security to both the employees and for clients (Davar and Singh, 2014).

OBJECTIVE OF STUDY

To examine the variations in employees perception regarding the organizational culture in their respective companies.

To make a comparative analysis of organizational culture in the public and private corporate sector.

RESEARCH METHODOLOGY

The present research has been conducted in eight insurance organization, an equal number of public and private sector organizations. These organizations, which would presumably cause the evolution of different types of culture, are operating in the insurance sectors.

The employees of public and private insurance sector were contacted at their convenience they were given the OCTAPACE questionnaire for measuring organizational culture. All 60 employees were contacted 30 each from the public and private insurance sector. Organizational culture analyze through OCTAPACE Profile by the instrument of Udai Pareek (1975) from the book.

Data collected from both methods primary as well as secondary.

The eight insurance companies taken for the study, out of them 4 are from public sector and 4 are from private sector are selected for the purpose of getting the required information.
Hypothesis

$H_0$: There is no difference between organizational culture of public and private sector general insurance companies.

$H_1$: There is a difference between organizational culture of public and private sector general insurance companies.

The mean scores with the interpretation are presented here in the following table:

Table-2: Mean Score on Dimensions of Organizational Culture of Public and Private Insurance Sector Employees

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Public Sector</th>
<th>Private Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>Interpretation</td>
</tr>
<tr>
<td>Openness</td>
<td>12.80 Low</td>
<td></td>
</tr>
<tr>
<td>Confrontation</td>
<td>14.93 Medium</td>
<td></td>
</tr>
<tr>
<td>Trust</td>
<td>15.10 Medium</td>
<td></td>
</tr>
<tr>
<td>Authenticity</td>
<td>15.33 High</td>
<td></td>
</tr>
<tr>
<td>Proaction</td>
<td>09.53 Low</td>
<td></td>
</tr>
<tr>
<td>Autonomy</td>
<td>11.23 Medium</td>
<td></td>
</tr>
<tr>
<td>Collaboration</td>
<td>15.43 Medium</td>
<td></td>
</tr>
<tr>
<td>Experimentation</td>
<td>11.10 Medium</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>105.47 Medium</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Table-2 shows that employees of public insurance sector have somewhat better organizational culture than private insurance sector, though both of them have a medium level of organizational culture.

Employees of public insurance sector responded that their organization has high level of authenticity, medium level of confrontation, trust, autonomy collaboration and experimentation and low level of openness and pro-action. While employees of private insurance sector opined that, they have the high level of openness, medium level of confrontation, trust, authenticity, autonomy collaboration and experimentation and low level of pro-action.

Total Organizational Culture

The culture of any organization helps in boosting the morale of employees. It creates a healthy environment for work; it is a direct indicator of organizational development. Similarly, the role played by employees of an organization is quite diverse. It is foreknown fact that in role ambiguous situation the psyche of individual disturbs which affects the development of the organization.

Table-3 showing t-test values to evaluate the significant difference between the mean score of public and private insurance sector employees over total organizational culture.
Table-3: Mean S.D. t-score and significance level on Total Organizational Culture of Public and Private Insurance Sector Employees

<table>
<thead>
<tr>
<th>Total Organizational Culture</th>
<th>Public Sector</th>
<th>Private Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>105.47</td>
<td>99.50</td>
</tr>
<tr>
<td>S.D.</td>
<td>10.05</td>
<td>06.52</td>
</tr>
<tr>
<td>N</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>Mean Difference</td>
<td>05.97</td>
<td></td>
</tr>
<tr>
<td>d.f.</td>
<td>58</td>
<td></td>
</tr>
<tr>
<td>t-score</td>
<td>02.73</td>
<td></td>
</tr>
<tr>
<td>Significance</td>
<td>0.01</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Above table shows that in all public insurance sector organizations have significantly better organizational culture in comparison to private insurance sector organizations. Organizational culture is a relatively uniform perception of the organization, it has common characteristics, it is descriptive, it can distinguish one organization from another and it integrates individual, group and organization system variables.

Public insurance sector organizations possess the high level of authenticity, medium level of confrontation, trust, autonomy collaboration and experimentation and low level of openness and pro-action. While private insurance sector organizations have the high level of openness, medium level of confrontation, trust, authenticity, autonomy collaboration and experimentation and low level of pro-action. Thus, the hypothesis, "There is no difference between the organizational culture of public and private sector insurance organizations" is rejected. As it was found that public insurance sector has better organizational culture than private insurance organization.

**DISCUSSION ON FINDINGS**

- Private insurance sector organizations have more openness in comparison to public insurance sector organizations.
- Public insurance sector organizations have a significantly high confrontation in comparison to private insurance sector organizations.
- Public insurance sector organizations have significantly high trust in comparison to private insurance sector organizations.
- Public insurance sector organizations have significantly high authenticity in comparison to private insurance sector organizations.
- Public and private insurance sector organizations have no significant difference between pro-action and both of the organizations are lacking pro-activity.
- Private insurance sector organizations have significantly high autonomy in comparison to public insurance sector organizations.
- Public insurance sector organizations have significantly high collaboration in comparison to private insurance sector organizations.
- Private insurance sector organizations have significantly high experimentation in comparison to public insurance sector organizations.
- Public insurance sector organizations have a significantly better organizational culture in comparison to private insurance sector organizations.

Results conclude that public insurance sector somewhat better organizational culture than private insurance sector even both of them has the medium level of organizational culture. Employees of public insurance sector responded that their organization has high level of authenticity, medium level of confrontation, trust, autonomy collaboration and experimentation and low level of openness and pro-action. While employees of private insurance sector opined that, they have a high level of openness, medium level of confrontation, trust, authenticity, autonomy collaboration and experimentation and low level of pro-action.

Thus the hypothesis, "There is no difference between the organizational culture of public and private sector insurance organizations is rejected."

**CONCLUSION**

The present study covers the culture of organizations in the insurance sector. The main objective of the study was to evaluate and compare the cultural ethos between public and private sector insurance organizations. Insurance sector organizations are characterized by complex work profile, high attrition and stressful work-life among employees. Results have been drawn from a
sample set of 60 employees of various departments of an insurance sector organization. It is inferred from the results that the entire cultural ethos is valued above average. The finding revealed that there is a significant difference between public and private sector insurance organizations towards the organizational culture.

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STRESSED LIFE & MEDITATION

Dr. Rajkumar M. Kolhe²

**ABSTRACT**

Meditation is not only for Buddhist monks. These days men and women from all occupations are using meditation to de-stress and enhance their lives. People living in the 21st century have careers, bills to pay and relationships to nurture, it makes sense that meditation practices would need to be adapted.

"Learn to enjoy the way as much as you would enjoy when you reach the destination"

**MEDITATION AT A GLANCE**

Meditation, essentially involves withdrawing from the distractions of the external world to explore the inner world of the mind, bodily sensations and feelings. When a person meditates, alpha waves are created in the brain, which promotes a sense of calm by relaxing the entire nervous system.

Meditation is very much a mind focusing technique, teaching us to become more mindful. It is not only about breathing or sitting in the full lotus posture, but also doing things and actually noticing that you are doing them. Most of the time we are on autopilot – doing things out of habit or routine. Often, when you do one task, you are already thinking about doing the next one.

Being mindful brings you into the present, so you can be aware of what is happening moment by moment. It is a means of developing our ability to disengage from any mental clutter, thus clearing the mind. Having a calm mind allows you to respond rather than react to situations, which improves decision-making.

**WHY TO MEDITATE?**

We all know meditation, where you allow the body to relax, is good for us. Scientists at Harvard Medical School who spent the past thirty years studying the effects of meditation, found: ‘Meditation helps decrease metabolism, lowers blood pressure and the heart-rate, and slows breathing and brain waves. Just about any condition that is either caused or made worse by stress can be helped by meditation.’

However, that is not all. Meditation has been found to drastically reduce stress and anxiety, enhance the immune system, boost concentration and memory, open up your senses, improve awareness and alertness, which in turn leads to a greater work / life balance and a happier more healthy mood overall.

Meditation teacher and former Tibetan Buddhist Nun; Arian Young says when we meditate; we are giving ourselves permission to slow down. ‘Just as a musician tunes their instrument to enhance performance, meditation helps us fine tune our nervous system and brain so our mind and body will perform at its best.’

‘When we enter that relaxed state, our body’s sophisticated healing ability enables deep rest, renewal and recovery. The very act of meditation is an invitation to come home to yourself, and give yourself the loving attention you deserve and require to tap into your full potential.’

Meditation is not difficult, and does not require any lifestyle changes, large time commitments or the ability to adopt awkward postures. When learnt properly, meditation travels conveniently into any lifestyle - anywhere, anytime. If time is your biggest draw card, Young suggests taking ‘micro breaks’.

This is where you meditate for 30 seconds to one minute, to help refresh and refocus. Anyone can squeeze in a shorter session; in the shower, before a meeting, in the elevator, sitting on the toilet, preparing a meal – anytime you find yourself waiting.

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No matter where we are, life surrounds us with small pleasures of wonder, intrigue and delight. However, most of us are too busy to appreciate the generous forces of life that surround us in every moment. Try pausing shortly to feel the love in your heart for someone or appreciate the detail in the design of your shoes.

**WHAT MEDITATION OFFERS?**

Meditation offers a time-tested antidote to many emotional disorders – even depression and stress-related illnesses. Although it may not solve some issues of your daily life, it will help you develop inner resilience, strength, balance and find creative solutions. To understand how meditation can help you, think of yourself as a complex computer. You are inherently programmed to experience joy, equanimity, harmony, and inner peace, but along the way, you have installed bad programs that are infested with malware, such as anxiety, dissatisfaction and fear. However, you have the opportunity to disinfect your system. By setting aside your daily activities, sitting still, and attuning yourself for at least fifteen minutes each day, you are establishing a new type of habitual responses to experience better mind-states and emotions.

Of course, it can be distasteful to treat ourselves as computers; consequently, you can picture your life as ocean, with its high and low tide, its storm and its calmness. When meditating, you dive deep beneath the surface to reach a quieter place where everything is more consistent and calmer.

Whatever your preferred metaphor is, the important thing to know is that meditation offers a way of transforming suffering and stress into ease and equanimity.

Traditionally, Western society emphasizes on external achievements, and the Eastern society values inner developments. The great technological and scientific advances sprang up from the West, while roshis and yogis in the ashrams and monasteries of Asia were improving the finer arts of meditation. Now the global currents are intermingling and have joined to form a unique blend of global culture. Now we can apply the inner "sophistication" formulated in the East to equalize the excesses of the fast technological innovations developed in the West! Like expert programmers, the great meditation gurus throughout history established the capacity to program their hearts and minds to experience a truly refined state of being.

While Western people were charting the sky and starting the Industrial Revolution, Eastern people were chalking up a few extraordinary achievements of their own:

- Deep penetrating insights into how our minds and the process that generates and perpetuates stress and suffering.
- Deep states of ecstatic immersion in which the person is completely united with the Divine.
- Unfaltering inner peace that external factors cannot disturb.
- The power to discriminate between reality and our state of mind.
- The cultivation of beneficial, positive, life-affirming mind-states, for example patience, joy, kindness, equanimity, loves, and – particularly – compassion for the suffering felt by others.
- Control involuntary bodily functions, such as heart rate, metabolism and body temperature.
- Mobilize and channel vital energies through the important centers of our bodies for the sake of personal transformation and healing.
- People have been using meditations to free themselves from physical, mental illnesses, and suffering, by temporarily moving to a realm of exalted reality and having a deeper insight on our nature of existences. Thankfully, their refined methods of meditation that had been perfected for millennia are already available since the middle of 20th century in the Western society.

We can now easily reap its wonderful benefits:

**PHYSICAL BENEFITS**

- Decreased heart rate during quiet meditation.
- Slower heart rate during a deeper state of meditation.
- Reduction of blood pressure on people with moderate hypertension.
- Faster recovery from stress.
- Higher in alpha rhythms (high-amplitude, lower frequency brain waves that show a state of relaxation).
- Better synchronization (simultaneous process) of the left and right hemispheres of our brain (which equals to higher creativity).
- Lower cholesterol levels.
- Lower consumption of oxygen and energy.
- Slower, deeper breathing.
• Muscle relaxation.
• Less pain.

**PSYCHOLOGICAL BENEFITS**

• Peace of mind and comfort.
• Less emotional responses; fewer dramatic mood swings and intense negative emotions.
• Enhanced empathy.
• Increased self-actualization and creativity.
• Heightened sensitivity and perceptual clarity.
• Reductions in both chronic and acute anxiety.
• A good complement to common methods of psychotherapy and other methods in treating addiction.

**ILL-EFFECTS OF MEDITATION**

• Theory is that techniques help relieve stress and live for the moment
• But 60% of us have apparently suffered at least one negative side effect

**CONCLUSION**

There must be an awareness of what emotions are being breached in the practitioner, as well as knowing who can sit with trauma and emerge stronger on the other side and who might very well need a prescription or serious counseling. If the guide does not recognize these individual and specific nuances, trauma is a possible outcome in the student.

There has never been a singular path to self-realization. Recognizing this before teaching mindfulness is of utmost importance, just as walking the path yourself is crucial in unlocking the puzzling domain of our minds. Once that door is opened, you never know what might emerge.

Being mindful is not a matter of thinking more clearly about experience; it is the act of experiencing more clearly, including the arising of thoughts themselves. Mindfulness is a vivid awareness of whatever is appearing in one’s mind or body—thoughts, sensations, moods—without grasping at the pleasant or recoiling from the unpleasant.

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ROADBLOCKS OF FUTURE INIDA'S DIGITAL DEVELOPMENT

Dr. N. Muthu

ABSTRACT

Going digital India is a slogan and it becomes a mantra for every one life because it affects the way we live in a past-paced changing society. This paper aims and highlights the major opportunities for us to take up challenge and understand the impediments of India's ambitious programme such as digital India and other initiatives undertaken by government of India. There are positive signals will shows the clinching evidence of the growth path and major roadblocks, which chunk the speed of countries development.

KEYWORDS

Digital India, Roadblocks, Growth Impetus, Opportunities etc.

“Saving our planet, lifting people out of poverty, advancing economic growth... these are one and the same fight. We must connect the dots between climate change, water scarcity, energy shortages, global health, food security, and women’s empowerment. Solutions to one problem must be solutions for all”

Ban Kee Moon

INTRODUCTION

The Global Competitiveness Report (2016-17) ranks India 39th among 138 nations- a 16 place jump from year-ago levels. The report assesses the competitiveness of a nation based on its macroeconomic environment, strategies employed to promote growth such as institutions and policies, and the ability of enterprises to create and sustain value. The nature of the economy and growth measures influence enterprise competency to compete and, in turn, enhance national productivity and prosperity. The survey conducted in 27 states with a sample size of more than 10 lakh shows that only 16 per cent rural households are digitally literate, putting a dampener on the Prime Minister's pet project of digitising the whole of the country.

The International Monetary Fund (IMF) has projected that India's GDP will grow by 7.4 percent for 2016-17 making it the world’s fastest growing large economy. India also compares favourably with other emerging markets in growth potential. The country offers an attractive long-term future powered largely by a consuming class that is expected to more than triple to 89 million households by 2025.

Noting that India is also a young country, with a relatively low dependency ratio and a growing workforce, Fischer said that by United Nations (UN), estimates India is set to overtake China during the next decade as the world's most populous nation.

The joint report by Assocham and Deloitte outlines the issues pertaining to taxation and other regulatory guidelines have proved to be roadblocks in advancing with the Digital India programme, while contracting challenges also played a spoilsport. The estimated impact of Digital India by 2019 would be cross cutting, ranging from broadband connectivity in all Panchayats, Wi-fi in schools and universities and Public Wi-Fi hotspots. The programme will generate huge number of IT, Telecom, and Electronics jobs, both directly and indirectly. Success of this programme will make India Digitally empowered and the leader in usage of IT in delivery of services related to various domains such as, Digital Marketing, health, education, agriculture, banking, etc.

Digital India is a campaign launched by the Government of India to ensure that Government services are made available to citizens electronically by improving online infrastructure and by increasing Internet connectivity or by making the country digitally empowered in the field of technology. Prime Minister Narendra Modi launched it on 2 July 2015. The initiative includes plans to connect rural areas with high-speed internet networks. Digital India consists of three core components. These include a). The creation of digital infrastructure b). Delivery of services digitally and c). Digital literacy. The project focuses on being transformative that helps realize the popular equation i.e. IT+IT= IT, which means India Today + Information Technology = India Tomorrow.

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EXPECTED EFFECT OF DIGITAL INDIA (2019)

Sustainable development is the pathway to the future we want for all. It offers a framework to generate economic growth, achieve social justice, exercise environmental stewardship, and strengthen governance. The following impact is expected benefit our country such as:

- 400,000 Community Internet Access Point.
- Digital Inclusion: 1.7 Cr qualified for IT, Telecommunications, and Electronic devices Jobs.
- Digitally motivated people – public reasoning, internet access.
- E-Governance & eServices: Across government.
- High-speed internet in 2.5 lakh villages, universal phone connection.
- India to be innovator in IT use in solutions – health, knowledge, financial.
- Job creation: Immediate 1.7 Cr. and Oblique at least 8.5 Cr.
- Wi-fi in 2.5 lakh educational institutions, all universities; Community wi-fi locations for people.

Figure-1: Digitalisation of Future India

THE GROWTH PARADIGM EXPECTED

“Exploration is the engine that drives innovation. Innovation drives economic growth. So let's all go exploring”

Edith Wider

- Steel production is likely to reach 300 million tonnes (MT) in 2030 compared to 60 MT today; production of cement will reach 900 MT compared to 190 MT in 2008-09, paper production will reach 28 MT and aluminium 6.5 MT in 2030.
- The 8 per cent growth paradigm means that production in all sectors namely steel, cement, paper, fertilizer, urea and aluminium, will grow four-five fold.
- The mining sector will also grow to meet the mineral demand of these sectors. The estimated coal requirement in 2030 will be anywhere between 1.5–2.0 billion tonnes; limestone 700-800 MT; iron ore 400 MT and bauxite 35 MT.
• The power from utilities will rise to about 3,200 terawatt-hours (TWh) compared to 750 TWh today. Please bear in mind that the projected growth in 2030 in these sectors in India is of the same magnitude as what China produces today.

FUTURE OF DIGITAL INDIA

According Cisco Global IP forecast predicts digital India will make greater India in the global by interlinking all the developmental process, which is expected to reach in the coming years. From the following exhibit, it is evident that the following action plan will yield fruitful results, which are awaited.

Figure-2: Future India by Cisco Projection 2030

Sources: Smart City in Indian Content, 2013, CII and Cisco, VNI Global IP Traffic Forecast, 2013-2018

MAJOR ROADBLOCKS OF DIGITAL INDIA INITIATIVE

According to a joint report by Assocham and Deloitte, reveals that we need to focus thrust areas like:

• Digital Divide,
• Idle Government RFPs,
• Poor connectivity,
• Proper Policy Making (Eg FDI policies), and
• Regulatory roadblock.

In addition, we need to understand the following facts before taking some hard decisions are made:

• India’s workforce of 500 million is mostly unskilled by government estimates, 80 per cent has no marketable skills. Alarmingly, less than 10 million are vocationally trained as against 150 million needed by 2022 to transition India as a leading manufacturer.

• India would need highly talented science and engineering graduates and substantial investment in R&D. India is self-sufficient in the former; it is the latter where the country is deficient. India’s R&D spending of $66 billion in 2015 (0.9 per cent of GDP) pales in comparison to China’s ($410 billion or 2.1 per cent of GDP).

• India is a country where 94% of the population is supposed to be in the unorganised sector, which draws its payments in cash. As per reports, only 10% of the population has ever used non-cash means of payments. Though India is the fastest growing smart phone market in the world, only 74% of its people have an active mobile subscription. Thus, the growth impediments of digital India are listed hereunder:
• Data Security,
• Digital Infrastructure,
• Digital Literacy,
• Less Participation By Private Sector,
• Less Satellite Communication,
• Slow Pace,
• Tax Complexity, and
• Unclear E-Commerce Policies.

OPPORTUNITIES GALORE ON THE GROWTH PATH

• A total of 799 respondents were from APJ area including 78 in India. "India is at the cusp of a major revolution, as we see digital technologies being at the center of business strategy for leading businesses.

• According to ASSOCHAM-Deloitte joint study, India needs over 80 lakhs hotspots as against the availability of about 31,000 hotspots with a view to reach the global level of one Wi-Fi hotspot penetration for every 150 people.

• According to Goldman Sachs predicts that India - comprising 15% of the world population, with a growth rate of 7 to 8%, could be the second largest economy by 2030. India’s new leadership considers the digital economy as a major growth enabler.

• According to the World Bank’s Doing Business 2016 report, India has raised their rank by 12 places from rank 142 (in 2015) to rank 130 (in 2016), showcasing tremendous improvement rarely seen in an economy as large as India’s and within such a short timeframe.

• Another study by ASSOCHAM and research firm Deloitte outlines that there are currently over 31,000 public Wi-Fi hotspots installed in India. However, for India to match the current global average of one public Wi-Fi hotspot per 150 people, an additional 80 lakhs hotspots need to be deployed, noted the study titled ‘Digital India: Unlocking the Trillion Dollar opportunity.

• By the year 2019, 2.5 lakh villages will have broadband connection along with the added feature of phone connectivity.

• India ranks first on the list for the BIS. With a score of 79 (out of 100), the impact driven from digital initiatives in India is higher than the global BIS average score of 53 and Asia Pacific and Japan (APJ) score of 56.

• Smart phones penetration is rising in the country with 700 million users expected by 2020; we will have 331 million internet users by 2020. With Aadhaar UID, 1 billion users can authenticate 100 transactions per day in real time. India Stack is a complete set of APIs for developers, which include Aadhaar for authentication, e-KYC, and e-sign amongst others. All these will propel technological disruption, digital connectivity, growth of tech start-ups in order to achieve the said vision of ‘Digital India’.

• The Department of Electronics & Information Technology of India published Internet of Things policy estimating IoT industry in India grow up to INR 940 billion, by 2020.

• The findings were based on the Digital Transformation Business Impact Scorecard (BIS), a global ranking of countries and industries across 14 key performance indicators (KPIs) critical for digital transformation success.

• The impact the employment scenario immensely by increasing skills and job prospects. It is estimated that by 2019, about 1.7 crore young Indians will have proper training in IT, Telecom and electronics. This directly leads to 1.7 crore jobs for Indian Youth in about four years from now.

• The imports of the country will turn zero as India will have a staggering 400, 000 Public Internet Access Points. Not only that, over 2.5 lakh educational institutions including schools and universities will have Wi-Fi facility.

• The research study the Institute for the Future (IFTF) reveals that alongside 20 technology, academic and business experts from across the globe, looks at how emerging technologies such as artificial intelligence, robotics, virtual reality, augmented reality and cloud computing, will transform our lives and how we work over the next decade. "Digital disruption and the acceleration of emerging technologies such as artificial intelligence, augmented reality, virtual reality,
robotics, the Internet of Things (IoT) and cloud computing will shape our reality and the future of business for our customers.

- The survey covered 1,770 senior business and IT executives from large enterprises, across 21 countries and 10 industry sectors.

- The government wants to go much further. It is striving to develop the manufacturing industry in order to create 300 million jobs by 2025. The government plans to achieve this by increasing manufacturing’s contribution to the economy to 25% of GDP by 2022, up from 15% today. However, meeting this target will be no easy task. We need to develop the following

Figure-3: Skills Required for the People

Sources: Future Skill Requirements of the Manufacturing Sector 2020, February 2013, Forfos Report Page No. 5

Other Factors Affecting India’s Growth are:

- Capital flows and Stock Exchange Market,
- Demographics and poverty rates,
- Energy and oil,
- Global currency trends of economically powerful countries,
- Political changes, and
- The RBI ranks.

Currently the major factors impacting India’s economic performance in 2017: While the announcement of India’s FY 2017-18 budget on 1 February will give us more clarity on the specific policy measures that will impact growth, FSG has identified six factors that will be critical in determining the outlook for the Indian economy going forward:

- Currency demonetization and recovery from the cash crunch,
- Oil price shocks,
- State elections,
- The implementation of the Goods and Services Tax (GST),
- The performance of the rupee,
- Trump’s trade policies.

The most important things that are making India a growing economic super power are:

- Good Foreign policies from 2014 Narendra Modi Tenure
- Make in India Concept
- No effect or direct relations from brexit, greece during 2015–2017
- Good skilled Labour and less paying(all outsourcing like IT,BPO)
More resources like coal, minerals
- Gold imports are decreasing every year and after demonetization the gold imports are “legally” decreased
- FDI’s increased and less taxes on them
- Best policies for foreign investors through FDI (approving permissions within 15–20 days).

All these are the factor, which leads to grow Indian economy faster and faster.

Closing Thought

“Working together, we will continue to lay the foundation for a new generation of inclusive economic growth, expand economic opportunity for middle-class families, and ensure that innovative businesses have the support they need to thrive and grow in the years to come”

Maggie Hassan

The foundation for a Digital India will be intelligent networks, which will unleash huge opportunities, changing the way we live, work, play, and learn. It is believed that the youth engagement can help turn the world we want into the world we deserve. India will continue to have one of the youngest populations in the world until 2030 and the future, where young people are skilled, educated and able to realize their dreams.

Figure-4

INDIA’S FUTURE

- “We no longer discuss the future of India. We say the future is India” said the Indian Commerce and Industry Minister at the conference organized by the US-India Business Council in 2004. He predicted that India would certainly have achieved 100% literacy, become a developed country, enjoy the same fundamentals as the United States by 2030.
- INDIA IS DEVELOPING IN ALL THE FIELDS LIKE TECHNOLOGY, SPACE RESEARCH, MEDICAL, SPORTS, EDUCATION, ETC

ECONOMIC DISRUPTION

In its update to the World Economic Outlook released in October, IMF said India is likely to grow 6.6% in 2016-17, against its earlier estimate of 7.6%.

Sources: Authors Compilation
Among 193 countries surveyed by the UN’s E-government development index in 2016, India ranks 107th. Plagued by a lack of requisite infrastructure, poor execution, and ineffective supplementary programmes such as the National Digital Literacy Mission, Digital India hopes to achieve ambitious targets in an effort to further India’s attempts to catch up with the developed world. Experts believe while technology will be the main enabler of access to quality education, healthcare and financial services in a sustainable manner, it will be imperative in empowering societies, especially in non-urban and rural India. As Aurora noted, a strong public private partnerships will be critical for bridging the digital divide, and taking technology to non-urban areas, where providing access to citizen-centric digital services are positively affecting livelihoods. The dream of how will India become a:

**ECONOMIC SUPERPOWER**

**=**

**GOOD GOVERNANCE**

**+**

**EFFECTIVE ADMINISTRATION**

With a large population of young people, which is not only the labour force but also a potential consumer group, India has the possibility of seeing explosive economic growth in the future,” Anbound Consultancy, Global Times tabloid. Thus, India will emerge as super power in near future. With such reforms and rapid growth, India Would soon proves its metal to the world. Let us explore the engine of digital innovation and which will facilitate our country steps forward.

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IMPACT OF YOUTUBE ADVERTISEMENTS ON NETIZENS:
AN EMPIRICAL STUDY

Dr. R. Varadarajan¹ Dr. K. Thulasi Krishna² N. Vamsi³

ABSTRACT
Advertisements play an important role in creating awareness among people about products or services. Until the advent of World Wide Web, media such as television, radio, and newspapers were used for advertising. The internet has brought in a paradigm shift in the way companies reach prospective customers to inform them about their products and services. Advertisement of products/services is ubiquitous on the internet now. Off late, YouTube has become a popular platform for advertisements and hence we very often come across advertisements while watching YouTube. These have different names depending on when they appear 1) pre-roll advertisements appear before the content that we wish to watch, and 2) mid-roll advertisements appear between the content we are watching on YouTube. This study looks into the effectiveness of these advertisements and the attitude of YouTube watchers towards these advertisements. A structured questionnaire mailed to 98 respondents (18-42 years) has been used to collect data for the study. The result of the study indicates that many people like YouTube advertisements because they can gather information about various products and make an informed buying decision.

KEYWORDS
YouTube advertisements, Netizens, Digital Media, Pre-roll, Mid-roll, Skip etc.

INTRODUCTION
Product manufacturers, service providers, retailers and intermediaries have successfully and effectively use advertisement to woo prospective customers for a long time now and hence there is no gainsaying the effectiveness of advertisements. However, there is a lot of dispute about the media through which the advertisements are shown to the customers. Changing tastes of consumers and changes in their lifestyles have made newspaper, Television, and radio comparatively less sought after medium for advertising. Since wireless internet has become common and affordable, time spent on internet is steadily increasing to the extent that about 66% of the time is spent on networking sites. Time spent on YouTube is 34%.

Graph-1

YouTube allows users to upload, view and share videos, which have a wide variety of, content like music clips, educational videos, TV clips, video clips which come with advertisement for products and services. These video advertisements can be pre-roll ads that are played before the content the user has selected. Some of these advertisements have a skip option after 5 seconds and so that the viewer can go to the content selected. They also have mid-roll ads that appear during the content the viewer has selected and it is usually for 15-20 seconds in length.

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Online Advertisers have identified that mid-roll advertisements are the best when compared to pre-roll and post-roll advertisements as the viewers are forced to watch them. Post-roll ads are placed at the end of the video. Post-roll advertisements have least viewership because once the video is over the viewer would either see the next video or close the video. YouTube advertisement cost is variable and the advertisers have several options to suit their budget. Companies only have to pay when a viewer watches the advertisements. If the advertisement is skipped within 30 seconds or less, the advertiser is not charged. This study has been conducted to understand the viewer behaviour towards YouTube advertisements and their effectiveness. The study helps us to know how people respond to YouTube advertisements, do they skip the advertisement after 5 seconds, or they watch the entire advertisement when there is a skip option. In addition, their response when there is no skip option available: do they watch the advertisement forcefully or they switch to some other work for that duration.

REVIEW OF LITERATURE

Supriya Verma (2016) made a study to understand the effect and behaviour of people toward YouTube advertisements. The study concludes that there is a significant impact of online advertisements on their buying behaviour. Milad Dehghani et al (2016) in their research article “Evaluating the influence of YouTube advertising for attraction of young customers” found that entertainment, informativeness and customization are the strongest positive drivers, while irritation is negatively related to YouTube advertising. Tejo Sandi Saputra and Ira Fachira (2014) in his study on “Users’ Attitude towards Skippable Ads on YouTube Trueview In-Stream: An Empirical Study among College Students in Bandung” focused on analysing how young people respond to the YouTube TrueView in-stream as well as the factors that influence.

STATEMENT OF PROBLEM

While digital marketing, specifically advertisements on websites, YouTube, are becoming popular and increasing by the day. It is well known that most of us skip these advertisements if given the option. Given this predicament, the effectiveness of you tube advertisements are questionable.

NEED FOR STUDY

Companies spend huge amount of money on advertisements in various media including YouTube. Given the fact that viewers skip advertisements on YouTube, companies need to evaluate the effectiveness of YouTube advertisements. This study will provide an insight into how and when consumers skip YouTube advertisements.

OBJECTIVES OF STUDY

Following are the objectives of the study:

- To study the impact of the YouTube Advertisements on buying behavior towards electronic goods such as mobile phones, laptops etc.; and
- To identify the limitations of advertisements on YouTube.

LIMITATIONS

- The data has been collected over a short period and includes a small sample hence it cannot be extended to the entire video watching population.
- The research is done with simple text analysis only; further analysis using statistical techniques such as ANOVA might provide better insights.

Data Collection and Tools of Analysis

- Survey approach is adopted to elicit responses from internet users and people who shop online.
- The questionnaire consists of questions relating to user attitude towards you tube advertisements.
- The data were analyzed using statistical technique ‘Text – Analytics’.

Sampling Methodology

- Based on the pilot study it was found that about 20% of YouTube watchers skipped the advertisements (standard deviation = 10.0742). A pilot study on comments made by YouTube watchers revealed that about 18% of the YouTube watchers skipped the ads. The difference of 2 is the sampling error. This data was used to arrive at the sample size for the full study.
Sample size for current study as per calculation 98:

\[ N = \left( \frac{Z_{\alpha/2} \cdot \sigma}{E} \right)^2 = 98 \]

Here
\[ z=1.96, \]
\[ \sigma=10.0742 \]
\[ E = 2(\text{mean from pilot study} - \text{Sample average rating from previous studies}) \]
Here \( N=97.47 \)

Hence, the sample size for the current study is 98 members who were chosen as per convenience sampling method.

**Period of the Study**

The study was conducted during January - February in the year 2017.

**Data Sources**

The data for the present study has been gathered from both primary and secondary sources. The primary data has been collected through structured questionnaire. Secondary data was collected from the websites, journals, and books on advertisements.

**DATA ANALYSIS**

**Periodicity of watching YouTube Videos**

The responses over periodicity of watching YouTube videos were collected and included in the following table.

**Table-1: Frequency of Watching YouTube**

<table>
<thead>
<tr>
<th></th>
<th>Every Day</th>
<th>Once a Month</th>
<th>Once a Week</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Females</td>
<td>11</td>
<td>2</td>
<td>10</td>
<td>23</td>
</tr>
<tr>
<td>Males</td>
<td>33</td>
<td>4</td>
<td>38</td>
<td>75</td>
</tr>
<tr>
<td>Grand Total</td>
<td>44</td>
<td>6</td>
<td>48</td>
<td>98</td>
</tr>
</tbody>
</table>

**Sources:** Primary Data

There seems to be a gender bias with respect to how often people watch YouTube videos. Men watch YouTube more often than they watch women and hence advertisements on YouTube will have greater reach among men than women.

**Frequency of Add Encounter Advertisements while Watching Videos on YouTube**

The respondents were asked to express their opinion on how frequently they encounter advertisements while watching videos on YouTube.

**Table-2: Frequency of Add Encounter**

<table>
<thead>
<tr>
<th></th>
<th>May be</th>
<th>No</th>
<th>Yes</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Females</td>
<td>6</td>
<td>4</td>
<td>13</td>
<td>23</td>
</tr>
<tr>
<td>Males</td>
<td>4</td>
<td>9</td>
<td>62</td>
<td>75</td>
</tr>
<tr>
<td>Grand Total</td>
<td>10</td>
<td>13</td>
<td>75</td>
<td>98</td>
</tr>
</tbody>
</table>

**Sources:** Primary Data

More than 75% of the respondents say they encounter advertisements while watching YouTube videos, which indicates that advertisements are ubiquitous on YouTube.

**Type of Video Watched**

The respondents were asked to express their opinion on their preference to type of video they would like to watch on YouTube and such responses were presented in the form of a word cloud.
From the data cloud, the order of preference for various types of videos is:

Funny>Videos>News>Movies>Entertainments>Songs>Films

**Opting to Skipping the Advertisement**

The respondents were asked to express their opinion on the probability of skipping the advertisement and their responses are included in the following table.

**Table-3: Skipping the Advertisement**

<table>
<thead>
<tr>
<th>Source</th>
<th>May be</th>
<th>No</th>
<th>Yes</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Females</td>
<td>9</td>
<td>3</td>
<td>11</td>
<td>23</td>
</tr>
<tr>
<td>Males</td>
<td>23</td>
<td>14</td>
<td>38</td>
<td>75</td>
</tr>
<tr>
<td>Grand Total</td>
<td>32</td>
<td>17</td>
<td>49</td>
<td>98</td>
</tr>
</tbody>
</table>

**Sources:** Primary Data
The number of respondents who said that they skip the advertisements while watching YouTube accounted for 49 and those who stated that they might skip the advertisement accounted for 32. Only a small minority of a little over 17% of the respondents seem to be watching the advertisements without skipping. There does not seem to be a huge difference between men and women with reference to skipping the advertisements. All the same, it can be concluded based on the above that viewers do not favour advertisements on YouTube and hence such advertisement may not produce results expected by the advertisers.

Adverse Impact of Advertisement on Watching Experience of YouTube Video

The responses over the adverse impact of advertisement on watching experience of YouTube video were elicited and included in the following table.

<table>
<thead>
<tr>
<th>Table-4: Adverse Impact on Watching Experience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maybe</td>
</tr>
<tr>
<td>Females</td>
</tr>
<tr>
<td>Males</td>
</tr>
<tr>
<td>Grand Total</td>
</tr>
</tbody>
</table>

Sources: Primary Data

50% of the respondents felt that Advertisements have an adverse effect on viewing experience and 28% of respondents opined that there is no any adverse effect. This further corroborates our conclusion that viewers may not favour YouTube advertisements.

Comments on Videos

The respondents were asked to express their interest on writing comments on the videos they watch on YouTube and their responses are included in the following table.

<table>
<thead>
<tr>
<th>Table-5: Comments about Videos</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maybe</td>
</tr>
<tr>
<td>Females</td>
</tr>
<tr>
<td>Males</td>
</tr>
<tr>
<td>Grand Total</td>
</tr>
</tbody>
</table>

Sources: Primary Data

55% of respondents said that they did not leave any comments about videos while 31% of respondents stated that they would leave comments on the videos.

Type of Advertisements Skipped

The responses on the type of advertisement the respondents skip are presented in the following table.

<table>
<thead>
<tr>
<th>Table-6: Frequency of Type of Advertisements Skipped</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entertainments</td>
</tr>
<tr>
<td>Females</td>
</tr>
<tr>
<td>Males</td>
</tr>
<tr>
<td>Grand Total</td>
</tr>
</tbody>
</table>

Sources: Primary Data

36% of Respondents said that they skip the mobile ads and 31% of respondents said that they skip advertisements on entertainment. 22% of respondents expressed that they skip Movie ads.

Frequency of Un-Skippable Adds on YouTube Videos

The responses on the frequency of un-skippable advertisements on YouTube are presented in the following table.
Table-7: Frequency of Un-Skippable Ads

<table>
<thead>
<tr>
<th></th>
<th>Frequently</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Very Frequently</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Females</td>
<td>4</td>
<td>3</td>
<td>12</td>
<td>4</td>
<td>23</td>
</tr>
<tr>
<td>Males</td>
<td>31</td>
<td>5</td>
<td>29</td>
<td>10</td>
<td>75</td>
</tr>
<tr>
<td>Grand Total</td>
<td>35</td>
<td>8</td>
<td>41</td>
<td>14</td>
<td>98</td>
</tr>
</tbody>
</table>

Sources: Primary Data

42% of respondents said that they came across un-skippable ads on YouTube videos some time while 36% of respondents opined that frequently the come across such videos. A very small number of respondents (0.08%) said that they rarely come across such videos.

Feeling on Encountering Advertisement while Watching YouTube

The respondents were asked to express their feeling on encountering advertisement while watching YouTube videos and the responses obtained were presented in the following word cloud.

The order of various types’ feelings expressed by respondents about encountering advertisements while watching videos is as follows: Good>ha>Ads>Skip>Videos>irritating>bad>time.

Sources: Primary Data

Chart-3: Word Cloud 2

Sources: Primary Data

Chart-4

Sources: Primary Data
Views on Usefulness of YouTube Advertisement

The respondents’ views on usefulness of YouTube ads are presented in the following data cloud:

The respondents ordered the usefulness of advertisements on YouTube in the following order. Most of the respondents feel that they are useful.

Useful > products > YouTube > good > Know > New > Watch

Chart-5: Word Cloud 3

Sources: Primary Data

Type of Information Gathered from YouTube Advertisements

The opinion of the respondents on the type of information gathered from ads is presented in the following data cloud:

Sources: Primary Data
The order of type of information obtained by the respondents from YouTube videos is:

New > products > Brands > information > Latest > product

Type of Products Advertised on YouTube Ads

The following data cloud describes the respondents’ opinion on the type of products advertised on YouTube Ads.
The respondents said that they most often they come across advertisements of Mobiles on YouTube ads. The order in which advertisements related to various products is as follows:

Mobiles > Products > Beauty > Dove > Patanjali > Mobile

Opinion on Length of YouTube Advertisements

The following table includes the responses over the length of YouTube ads.

Sources: Primary Data
Table-8: Attitude Towards length of Advertisements

<table>
<thead>
<tr>
<th></th>
<th>May be</th>
<th>No</th>
<th>Yes</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Females</td>
<td>7</td>
<td>9</td>
<td>7</td>
<td>23</td>
</tr>
<tr>
<td>Males</td>
<td>26</td>
<td>20</td>
<td>29</td>
<td>75</td>
</tr>
<tr>
<td>Grand Total</td>
<td>33</td>
<td>29</td>
<td>36</td>
<td>98</td>
</tr>
</tbody>
</table>

Sources: Primary Data

37% of respondents felt that YouTube Advertisements are long while 34% of respondents said that they might be long. The rest of the respondents stated that the ads are not lengthy.

Effect of YouTube Advertisements on Buying Decision

The following table describes the opinion of the respondents on the effect of YouTube ads on their buying decision.

Table-9: Effect of YouTube Ads Buying Decision

<table>
<thead>
<tr>
<th></th>
<th>Maybe</th>
<th>No</th>
<th>Yes</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Females</td>
<td>4</td>
<td>9</td>
<td>10</td>
<td>23</td>
</tr>
<tr>
<td>Males</td>
<td>14</td>
<td>23</td>
<td>38</td>
<td>75</td>
</tr>
<tr>
<td>Grand Total</td>
<td>18</td>
<td>32</td>
<td>48</td>
<td>98</td>
</tr>
</tbody>
</table>

Sources: Primary Data

On being asked to respond on the effect of YouTube ads on the buying decision, 49% of respondents felt that they affect their buying decision and 33% said they did not affect their buying decision. Around 18% said that the ads might have influenced their buying decision.

Opinion on Watching the Un-skippable Ads on YouTube

The responses over watching the un-skippable ads on YouTube were elicited and created the following data cloud.

The feeling expressed by the respondents about un-skippable advertisements can be ordered as follows:

Bad>Good>Irritating>Nice>awesome>time>waste>videos

Chart-11: Word Cloud 6

Sources: Primary Data
SUGGESTIONS

Following suggestions are offered based on the observations made in the study:

- The study on the one hand evinces that YouTube advertisement provide product/services related information to viewers, on the other it evinces that viewers are not happy with these advertisements hampering their viewing experience. In view of this, it is suggested that the advertisements should be made more interesting and should be placed at intervals when a viewer would desire a break from the content he/she is watching. This aspect of viewer behavior needs to be investigated and the ads should be placed appropriately.
- There is a need to understand the length of advertisement that an average viewer is willing accepts and the advertisements should be appropriately designed.
- Respondents feel that un-skippable advertisements are bad as evidenced from the word cloud of the responses. Therefore, an option may be included to skip after few seconds.

CONCLUSION

From the study, it can be concluded that many people like YouTube advertisements because they can gather information about various products and make an informed buying decision. However, the advertisements must be short, crisp, and should have skipping functions.

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ANALYSIS OF BRAND POSITIONING WITH SPECIAL REFERENCE TO CONSUMERS (PATIENTS) OF MICRO LABS PRIVATE LIMITED PRODUCTS

Dr. Hemanth Kumar S. 7 Rajesh M. 8

ABSTRACT

The Indian pharmaceutical Industry has progressively advanced pointedly. The Indian pharmacy is in a position to send out notable volume of pharmaceutical items to different destinations. The need for the study is that pharmaceutical branding deserves serious attention from scholars and practitioners. This paper attempts to determine the possible impact made by brand positioning in the minds of the consumers (patients). The study is both exploratory and descriptive in nature.

The study concluded that brand medicine belonging to trustworthy company and promoted by trustworthy company attains high score, which is an indicator of preference for well-known company. It is evident from the study that attributes and dimensions of brand positioning have a significant impact on the prescribing decision of doctors and purchase decision of buyers. Hence, there is a huge opportunity for the company to focus on brand positioning and targeting the right customers and end consumers.

KEYWORDS

Created Market, Brand Character, Brand Positioning etc.

INTRODUCTION

The Indian pharmaceutical industry has gradually progressed significantly since the season of autonomy when multinational organizations ruled the business. Transformation of Indian pharmaceutical industry can be characterized into the accompanying four periods (Pre-1970s, 1970 – 1995, 1995-2005, POST-2005). The Indian pharmacy is in a position to send out notable volume of pharmaceutical items to different destinations, including the created markets of USA, EU and Japan. The yearly turnover of the Indian pharmaceutical sector is more than 11 billion USD. The Indian pharmaceutical sector has advanced as a conspicuous supplier for medicinal services items taking into account more than 95% pharmaceutical needs of the nation with a populace of 1.1 billion (FICCI Report 2005). The industry is evaluated to be worth 4.5 billion USD, developing at around 8 to 9 % every year. The pharmaceutical business, with its rich investigative gifts and research capacities, bolstered by Intellectual Property Protection administration is well set to tackle the universal business sector.

In created markets, the patent administration has laid emphasis on lessening social insurance costs leading to minimal effort bland medications. The patent administration has influenced working environment. The first and most huge change was the January 1, 2005 sanctioning of an alteration to India's patent law that reestablished item licenses surprisingly since 1972. Under this new law, India will be compelled to perceive new licenses as well as any licenses recorded after January 1, 1995. These exchanges give Indian organizations access to outside business sectors and encourage the procedure of looking for administrative endorsement for new items, which can be very overwhelming for an organization that exclusive has operations on Indian soil.

The Indian organizations are setting up their own particular R&D setups and are additionally working together with the exploration research facilities like CDRI, IICT, and so on. The Act has kept up a sensible harmony between stringent Intellectual Property Protection law, India will be compelled to perceive new licenses as well as any licenses recorded after January 1, 1995. These exc

The economic contribution of Indian pharmaceutical sector reported an intensified yearly development rate (CAGR) of 16% over most recent 10 years to achieve a size of around Rs. 355 billion as of logbook 2004. In the course of the most recent 35 years, the set up pharmaceutical brands in India have shown solid life span. This is reflected by the way that all the 20 brands in the nation have been in the business sector for no less than quite a while from now. Additionally, among the main 300 pharmaceutical brands around 80% were propelled before 1995 and 33% preceding 1980. This suggests vast extents of the present smash hit pharmaceutical brands depend on old atoms.

Brand positioning plays a vital role in keeping a brand on track towards its destination. A brand gets to be situated when purchasers and clients in the commercial center perceive it.

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8Assistant Professor, ASC Degree College, Karnataka, India, mail2rajeshm03@gmail.com
Positioning is a systematic process or set of strategic steps adopted by marketers to conspicuously attract attention, catch and seize the eyes, and implant the brand in the minds of buyers and users. This process in itself is a concoction (Edema, 2012) or a mix of flavorings to woo customers. Brand positioning depicts how a brand is not quite the same as its rivals and where, or how, it sits in a specific business sector. It requires mental creative abilities, origination, ambiguous visual intuition and, speculative arranging.

A product is said to be branded when it has been extracted from generic group and processed into its specific form. The branding process consists of selecting one name, (either in one word or combination of two or more words - Pepsi, Panadol Extra, Guinness Extra Smooth etc. - to describe its specificity to the market it is meant to serve) color, size, package, style, among others. This process is carried out bearing in mind some basic principles, including the ability to recall or remember, pronounce with ease, recognize or identify, and differentiate – with the sole aim of customizing (Edema, 2013) or getting the user/customer friendly, loyal and committed to the brand.

The brand character is the visual and verbal enunciation of a brand, which can likewise be called corporate personality on the other hand visual personality. A brand character is a project that coordinates each visual and verbal component of an organization’s visual computerization, including typography, shading, symbolism, and its application to print, computerized media, natural design, and some other traditional on the other hand unusual media.

The importance of the study is that pharmaceutical marking is a vital approach to make mindfulness among potential advantages of medications and drugs. The advertising procedure and brand give the general population prepared information of what the item is about and makes a state of recognizing the brand among numerous other comparable items in business sector. Making brands will empower pharmaceutical organizations to differentiate themselves. A solid brand will profit by high buyer dedication, permitting it to keep up solid deals after the patent has terminated.

The need for the study is that pharmaceutical branding deserves serious attention from Scholars and practitioners. Literature lacks empirical studies based on positioning strategy and success of the firm in Indian scenario. Branding strategies are studied in detail for the pharmaceutical companies. Numerous formulations added makes difficult for physician to remember the brand name and prescribe. Keeping in mind the end goal to stay aggressive in the business, given the progressions and difficulties, pharmaceutical organizations should recognize new upper hand to succeed. To understand the positioning of MICRO LABS PRIVATE LIMITED the study has been incorporated. The partial part of dissertation is being discussed in this study.

LITERATURE REVIEW

(Kumar, 2013) found that Pharmaceutical Companies are embracing different situating techniques. Pharmaceutical organizations are mostly concentrating on condition situating as a brand situating typology. The changing situation as for pharmaceutical organizations is infrequently examined with suggestions to its end customer that is its patients. The above comprehension will help advertisers to outline the promoting action in such an example, to the point that suits the prerequisite of the today's patients. The discoveries of the paper will help the business to contribute towards better wellbeing and enhance the situating system.

(Mohanty, 2012) examined in her research paper “Indian Shampoo Brand Positioning: Multi-Dimensional Scaling Approach” that a critical spot in the design world. Both men and women have begun giving significance on individual excellence prepping. The paper is an endeavor to discover the proper number of measurements the buyer is by all accounts utilizing, when they consider utilizing cleanser brands. Multi-Dimensional scaling strategy alongside spatial guide has been utilized to inspire the measurements even more obviously. The outcome was accomplishing upper hand has been the key vital point in the business. Indian cleanser business sector is not an exemption to it. Once the objective business sector is recognized by the cleanser mark, the test is to make a picture in the brains of their focused on client fragment.

(Srivastava, 2013) observed in research paper “Brand Positioning of Automotive Lubricant in Indian Market” the effect of brand situating on the purchaser buy choice of grease buyers. The properties of brand situating are free variables though the characteristics of shopper buy choice are needy variables. After that, the specialist has found the relationship between the qualities of brand situating and purchaser purchasing conduct by utilizing different relapse investigation. It was found that different dimensional scaling has been utilized to distinguish the essential measurements of brand situating in light of customer discernment. Diverse brand has been mapped on perceptual mapping to decide the focuses of equality and purposes of contrasts.

(Q & Dandan, 2013) in their research paper “The Effect of Brand Position on Consumer Choices of Luxury Brands: A Cross-Cultural Study between British and Chinese Consumers” studied elements like brands, values, buyer extravagance shopping conduct, extravagance brand administration, and extravagance brand separations. It expects to address the impact of extravagance brand situating on buyer decisions. Study narrowed on shopper decision choice as well as a clarification of the brand novel identity. This examination takes a subjective contextual analysis for gathering auxiliary information by method for past examination information. The examined results illustrate that there would be a distinction in the impact of brand.
(Sundus Zahid, 2014) Examined the impact of rebranding and reposition on brand dependability that effects brand value if there should be an occurrence of Mobilink Pakistan. The analysts has chosen rebranding and repositioning as free variables, brand devotion as intervening variable and brand value as needy variable for twin urban communities of Pakistan "Islamabad and Rawalpindi". Information has been gathered through surveys and examined using SPSS. The outcome demonstrates that brand steadfastness does not intervene the connection if there should arise an occurrence of analyst's study.

(Muruganantham & S.Kaliyamoorthy, 2009) Recognized, India is a creating nation that is overflowed with various brands. To make the promotion more alluring and keep away from the media mess, organizations use famous people to underwrite their items. This exploration paper considered the impact of VIP supports on the brand situating of select female individual consideration items through TV ads. The Indian situation was appropriate to concentrate on the impact of big name supports on brands and a definitive choice of purchasers to purchase specific brands.

**PROBLEM STATEMENT**

When it comes to positioning of either the pharmaceutical product or brand in the minds of consumers, there is a need to understand the brand positioning of the products among consumers and customers. The usage of pharmaceutical products is depending on the prescription of the medicine. Therefore, this paper attempts to discern the possible impact made by brand positioning in the minds of the consumers (patients).

**SCOPE**

The study revolves around understanding the impact of brand positioning to the consumers (patients) of MICRO Labs Pvt Ltd. The study can be extended to doctors of MICRO Labs Pvt Ltd.

**OBJECTIVES**

- To understand the brand positioning of micro labs products.
- To analyze the various attributes of branding and its impact on demographic variables.
- To understand the impact of advertisement and promotions on branding of pharmaceutical products.

**Hypothesis for One-Way Annova Testing**

H₀: There is no significant difference in the mean score between patients choosing substitute product and awareness of the products across gender.

H₁: There is significant difference in the mean score between patients choosing substitute product and awareness of the products across gender.

H₀: There is no significant difference in mean score between advertisement and its influence on patient’s future purchase across gender.

H₁: There is significant difference in mean score between advertisement and its influence on patient’s future purchase across gender.

H₀: There is no significant difference in mean score among patients remembering micro labs products name across gender.

H₁: There is significant difference in mean score among patients remembering micro labs products name across gender.

H₀: There is no significant difference in mean score among patient’s awareness regarding micro labs medicine across different age groups.

H₁: There is significant difference in mean score among patient’s awareness regarding micro labs medicine across different age groups.

H₀: There is no significant difference in mean score of patient’s awareness on Micro labs being Indian company across different age groups.

H₁: There is significant difference in mean score of patient’s awareness on Micro labs being Indian company across different age groups.

H₀: There is no significant difference in mean score in patients recommending micro lab medicine to family members or friends across education groups.

H₁: There is significant difference in mean score in patients recommending micro lab medicine to family members or friends across education groups.

H₀: There is no significant difference in mean score of patients feeling micro lab enjoying superior brand image among competitors across different age groups.

H₁: There is significant difference in mean score of patients feeling micro lab enjoying superior brand image among competitors across different age groups.
H₀: There is no significant difference in mean score of patients only trusting doctor prescribed medicine across different occupation.

H₁: There is significant difference in mean score of patients only trusting doctor prescribed medicine across different occupation.

H₀: There is no significant difference in mean score of patients feeling micro lab enjoying superior brand image among competitors across different occupation.

H₁: There is significant difference in mean score of patients feeling micro lab enjoying superior brand image among competitors across different occupation.

Hypothesis for Chi-Square Testing

H₀: Influence of advertising has no impact on marketing strategies of pharmaceutical sector.

H₁: Influence of advertising has an impact on marketing strategies of pharmaceutical sector.

H₀: Education and brand awareness are independent of each other.

H₁: Education and brand awareness are not independent of each other.

H₀: There is no relationship between shift brand and choosing substitute products of micro labs as the awareness is high.

H₁: There is no relationship between shift brand and choosing substitute products of micro labs as the awareness is high.

H₀: There is no relationship between patient’s purchase through advertisement and recommendation from friends and family.

H₁: There is no relationship between patient’s purchase through advertisement and recommendation from friends and family.

H₀: Education and brand awareness are independent of each other.

H₁: Education and brand awareness are not independent of each other.

H₀: Influence of advertising has no impact on marketing strategies of pharmaceutical sector.

H₁: Influence of advertising has an impact on marketing strategies of pharmaceutical sector.

RESEARCH METHODOLOGY

The study is both exploratory and descriptive in nature and depends on both primary and secondary information. Secondary data information was gathered from the accessible sources like diaries, articles, journals and site. A sample test of 70 respondents was conducted. Tools for data collection involved survey through questionnaires. Response was collected through hard copy and through Google forms.

Details of the Population: The study was conducted on the consumers of Micro labs Limited.

Sample Size: The total sample taken was 100, out of which 30 were incomplete, 70 were completed, and hence the number of respondents considered in the study was overall 70 in number.

Sampling method: Convenience sampling method: Convenience sampling is a very generic term that covers wide variety of Adhoc techniques for selecting respondents. Convenience Sampling implies that the testing units are Accessible, Convenient, simple to gauge and understandable. Considering the accessibility factor, Bengaluru zone was chosen for the study.

Data Analysis

- Collection of Primary data was done through survey.
- SPSS software is been used for analysis.
- Relevant statistical tool is been used to analyze the data like frequency tables, One way anova, chi square, reliability test and factor analysis.

DATA ANALYSIS & INTERPRETATION

Table-1: Reliability Test

<table>
<thead>
<tr>
<th>Cronbach’s Alpha</th>
<th>Cronbach’s Alpha Based on Standardized Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>.684</td>
<td>.674</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

We can see that Cronbach's alpha from the table is 0.684, which indicates a high level of internal consistency for our scale with this specific sample.

Table-2: KMO and Bartlett’s Test

<table>
<thead>
<tr>
<th>Kaiser-Meyer-Olkin Measure of Sampling Adequacy</th>
<th>.547</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bartlett's Test of Sphericity</td>
<td>Approx. Chi-Square</td>
</tr>
<tr>
<td>df</td>
<td>.153</td>
</tr>
<tr>
<td>Sig</td>
<td>.000</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
There is no significant difference in mean score of patients feel micro labs products to their family members or friends across education groups.

There is no significant difference in mean score of patient's awareness regarding companies will influence patient's future purchasing pattern across gender.

Bartlett's Test of Sphericity

Since, the approximate of Chi-square is 322.305 with 153 degrees of freedom, which is significant at 0.05 Level of significance. The KMO statistic of 0.547 is also large (greater than 0.50). Hence, Factor Analysis is considered as an appropriate technique for further analysis of the data.

Table-3: Factor Analysis (Communalities)

<table>
<thead>
<tr>
<th></th>
<th>Initial</th>
<th>Extraction</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am willing to pay more for branded medicines.</td>
<td>1.000</td>
<td>.648</td>
</tr>
<tr>
<td>I only trust doctor prescribed medicine.</td>
<td>1.000</td>
<td>.669</td>
</tr>
<tr>
<td>I am willing to buy same Medicine with different company.</td>
<td>1.000</td>
<td>.720</td>
</tr>
<tr>
<td>Micro labs private limited is an Indian company does you agree with the statement.</td>
<td>1.000</td>
<td>.583</td>
</tr>
<tr>
<td>If there is a substitute product to be purchased I go for micro labs as the awareness of the products is high.</td>
<td>1.000</td>
<td>.650</td>
</tr>
<tr>
<td>I am aware that micro labs have more than 500 medicine products.</td>
<td>1.000</td>
<td>.804</td>
</tr>
<tr>
<td>I would recommend micro labs products to my family members or friends.</td>
<td>1.000</td>
<td>.784</td>
</tr>
<tr>
<td>I believe advertisement by the drug companies will influence my future purchasing pattern</td>
<td>1.000</td>
<td>.712</td>
</tr>
<tr>
<td>I agree that the marketing strategy of the pharmaceutical sector should be different from the marketing strategy in other industrial segments.</td>
<td>1.000</td>
<td>.799</td>
</tr>
<tr>
<td>Does the Pharmaceutical companies offer gifts to the doctors to influence their prescriptions in favor of their company medicines do you agree?</td>
<td>1.000</td>
<td>.657</td>
</tr>
<tr>
<td>I believe that micro labs products are easier to remember a brand medicine name.</td>
<td>1.000</td>
<td>.764</td>
</tr>
<tr>
<td>I am aware that Micro labs product have wide variety of products for all category.</td>
<td>1.000</td>
<td>.552</td>
</tr>
<tr>
<td>I feel that Micro labs products are quality products.</td>
<td>1.000</td>
<td>.705</td>
</tr>
<tr>
<td>I feel micro labs products are reasonable priced compared to competitors.</td>
<td>1.000</td>
<td>.746</td>
</tr>
<tr>
<td>Micro labs have better identity compared to other Indian pharmaceutical company do you agree?</td>
<td>1.000</td>
<td>.627</td>
</tr>
<tr>
<td>I feel micro labs products enjoy superior brand image compared to competitors.</td>
<td>1.000</td>
<td>.694</td>
</tr>
<tr>
<td>A medicine named caripill only medicine to treat dengue was first found and manufactured by micro labs do you agree with statement?</td>
<td>1.000</td>
<td>.783</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Table-4: One-Way Anova Analysis

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>F Value</th>
<th>Sig.</th>
<th>Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is no significant difference in the mean score of if there is a substitute product to be purchased patients goes for micro labs as the awareness of products is high across gender.</td>
<td>9.034</td>
<td>.004</td>
<td>H0 is rejected</td>
</tr>
<tr>
<td>There is no significant difference in mean score of advertisement by the drug companies will influence patient’s future purchasing pattern across gender.</td>
<td>2.754</td>
<td>.038</td>
<td>H0 is rejected</td>
</tr>
<tr>
<td>There is no significant difference in mean score of patients believe that micro labs products are easier to remember a brand medicine name across gender.</td>
<td>2.413</td>
<td>.034</td>
<td>H0 is rejected</td>
</tr>
<tr>
<td>There is no significant difference in mean score of patient’s level of awareness regarding micro labs having more than 500 medicine products across different age groups.</td>
<td>1.573</td>
<td>204</td>
<td>H0 is accepted</td>
</tr>
<tr>
<td>There is no significant difference in mean score of patient’s awareness regarding Micro labs private limited is an Indian company across different age groups.</td>
<td>0.899</td>
<td>.447</td>
<td>H0 is accepted</td>
</tr>
<tr>
<td>There is no significant difference in mean score of whether patients would recommend micro labs products to their family members or friends across education groups.</td>
<td>4.982</td>
<td>.010</td>
<td>H0 is rejected</td>
</tr>
<tr>
<td>There is no significant difference in mean score of patients feel micro labs products enjoy superior brand image compared to competitors across different age groups.</td>
<td>2.520</td>
<td>.048</td>
<td>H0 is accepted</td>
</tr>
<tr>
<td>There is no significant difference in mean score of patients only trust doctor prescribed medicine across different occupation.</td>
<td>1.399</td>
<td>.251</td>
<td>H0 is accepted</td>
</tr>
<tr>
<td>There is no significant difference in mean score of patients feel micro labs products enjoy superior brand image compared to competitors across different occupation.</td>
<td>2.600</td>
<td>.049</td>
<td>H0 is rejected</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
**Table-5: Chi Square Analysis**

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Sig.</th>
<th>Sig. Observed</th>
<th>Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Influence of advertising has no impact on marketing strategies of pharmaceutical sector.</td>
<td>0.05%</td>
<td>.003</td>
<td>H0 is rejected.</td>
</tr>
<tr>
<td>Education and brand awareness are independent of each other.</td>
<td>0.05%</td>
<td>.079</td>
<td>H0 is accepted.</td>
</tr>
<tr>
<td>There is no relationship between willingness to shift brand and patients going for a substitute product of micro labs products as the awareness is high.</td>
<td>0.05%</td>
<td>.008</td>
<td>H0 is rejected.</td>
</tr>
<tr>
<td>There is no relationship between patient’s purchase of micro labs through advertisement as awareness and recommendation of micro labs products from friends and family.</td>
<td>0.05%</td>
<td>.038</td>
<td>H0 is accepted.</td>
</tr>
</tbody>
</table>

**Sources: Authors Compilation**

**FINDINGS**

The study conducted on brand positioning of micro labs indicates that if there is a substitute product to be purchased patients prefer micro labs as the awareness of the products is high across gender. Further, it was also seen that, the patients who were willing to shift brand, chose micro labs products as substitutes as the awareness is high. However, study reveals patient’s awareness regarding Micro labs private limited is an Indian company is unaware among different age groups. In addition, it was found that awareness of micro labs having more than 500 products is not visible or found in different age group.

The study conducted on impact of advertisement and promotion on branding of pharma products indicated that, through advertisement the companies influence patient’s future purchasing pattern across gender. Further it was found that, there is a significant relationship between patients thinking towards advertisement by the drug companies will influence their future purchasing pattern and marketing strategy of the pharmaceutical sector should be different from the marketing strategy in other industrial segments. However, it is inferred that there is a significant relationship between patient’s purchase of micro labs through advertisement as awareness and recommendation of micro labs products from friends and family.

The study conducted on attributes and its impact on demographic variables indicate that patients feel micro labs products does not enjoy superior brand image compared to competitors across different education groups, however the study among different occupation revealed that a superior brand image is enjoyed. Further, it was found that patients do not only trust doctor prescribed medicine but they would go alternate medicine if available across different occupation. However, it was found that there is a no significance relationship between education and brand awareness. In addition, the patients believe that micro labs products are easier to remember a brand medicine name across gender.

The study further reveals Patient’s would recommend micro labs products to family and friends across different education groups.

**SUGGESTION**

- Pricing of the medicines should be affordable and reasonable compared to the competitors.
- Doctors faith and trust regarding micro labs products should be achieved because majority of the patients buy medicines only which are prescribed by the doctors.
- It is suggested that the micro labs products are to be made available at all the times in all the pharmacists, as people are willing to buy substitute if micro labs products are available.
- People are unaware that micro labs products are available in all category so it is recommended that necessary steps like advertisements, promotions should be done so that people are made aware about the various products that micro labs have.
- Brand image should be improved as patients feel that other brands have superior brand image.
- It is found that the awareness is low regarding the brand and if proper advertisements are made then their future-purchasing pattern will influence both male and female.
- Across various age groups, people are unaware of various micro labs products. Hence, it is recommended that all the age groups should be targeted and awareness should be increased.
- People are willing to shift brand when alternate brand is readily available so hence the company should make sure their products are at the patient’s fingertip always.
- Company should focus on improving awareness regarding micro labs in all aspects like (age, gender, education background, income) people are ready to shift to micro labs products.
CONCLUSION

Particularly in pharmaceutical industry, there are numerous intermediaries in companies and end consumer. Based on in-depth survey with consumers conducted, it showed that consumers are rarely able to correctly link a pharmaceutical product with pharmaceutical company. Even though their involvement is high with the product, (for example their close family member or they themselves are consuming product) it is not reflected in terms of awareness. One of the factors that consumers may use to judge a company is perceived expertise and overall success. The theoretical framework proposed that positioning with respect to reputation leads to success. The study concluded branded medicine of good quality, produce assured results and reliable are highly rated by prescriber. When it comes to patient’s compliance color of the medicine, size of the medicine, taste of the medicine are important factors. The study concluded that brand medicine belonging to trustworthy company and promoted by trustworthy company attains high score, which is an indicator of preference for well-known company.

It is evident from the study that attributes and dimensions of brand positioning have a significant impact on the prescribing decision of doctors and purchase decision of buyers. Hence, there is a huge opportunity for the company to focus on brand positioning and targeting the right customers and end consumers.

REFERENCES


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HISTORY OF POLIGARS IN SOUTH INDIA WITH SPECIAL REFERENCE TO “VANNURAMMA A WOMAN POLIGAR” IN RAYALASEEMA REGION

N. Siva Parvathi9 Balagonda Gangadhar10

It is well known fact in the Modern India that the hundred years of Colonial Rule resulted in resentment of many sections in the Indian Community. This lead to the form of new sections in addition to already existed sections in the society. Of course the Colonial Masters for their own convenience also made it. One among them was the existence of Poligars system in the society.

The British called the local chiefs as ‘Poligars’. The system of Paligars is generally traced to the days of the Vijayanagar rulers. In certain cases, these Paligars performed not only policing but also protecting the villages either assigned to them or owned by them. However, some of the Paligars created a state of lawlessness and indulged in internecine strife. During this period, they came to possess the right of collecting the land revenue. They not only defrauded the State but also mulcted the ryots over and above their legitimate assessments.

The Mayana Nawabs of Cuddapah made some progress in the expulsion of the Paligars. However, neither they nor the Marathas and Mysore rulers succeeded in reducing them to obedience or in securing the regular payment of their tribute. Thomas Munro, the famous first collector of the region, regarded these chiefs as the major centres of resistance to British rule, and he justified their removal on the grounds of their historical political authority.

In Munro's time, eighty Poligari families of different statuses held 2,000 villages. The highest and perhaps oldest of such local magnates are found in modern Bellary district. The accounts of Poligars gathered by Mackenzie during the early nineteenth century. Poligars were found not only in the Ceded Districts of Rayalaseema but also they were witnessed in the neighboring districts as well such that Nellore District (the Turavaru Palegars, the Tediboyana Palegars, the Palegars of Chittedu, the Udathavar Palegars, the Gangulavari Cheruvapulli Palegars) and Prakasam District (Chundi, Kavali, Muthyalapadu, Kandukur) of Coastal Andhra Region. The Poligars maintained the royal courts, forts, army or warriors, collected taxes and enjoyed powers and privileges. Among all the Poligars in the Rayalaseema region and Prakasam and Nellore districts, Vannuramma a female and courageous woman Poligar stood for her political power, diplomacy, negotiation skills and bravery.

Figure-1

Sources: Authors Compilation

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10 Associate Professor, SKR & SKR Government College for Women, (Autonomous), Andhra Pradesh, India, gangadharbalagonda@gmail.com
The system of Poligars was unique in the Rayalaseema region of India. The factor for the rise of Poligars was the vacuum created due to the downfall of Vijayanagara Empire. The roots of this system became strong during the rule of nawabs. The subsidiary kings were completely engaged in protecting their regions after the downfall of Vijayanagara Empire. Some of them declared Independent Kingdoms. The Post-Vijayanagara Empire led to chaos, robberies and violence in the region. The Poligars evolved as powerful and independent rulers out of the then prevailing political-socio-economic conditions. Earlier they were village representatives or heads. Few of them adopted forest villages and were paying the tax to the Vijayanagara rulers. Except few, most of the Poligars were already enjoying privileges and powers during the Vijayanagara rule. Taking the advantage of the downfall of the Vijayanagara Empire, they became Independent rulers. The simple reasons for this was that they do not want bend their head in front of others. The Mughals and nawabs tried to control the Poligars in the Rayalaseema region. The Poligars spread everywhere in the region such as forests, villages and towns. Some of them were paying taxes to the nawabs and others rejected to pay the taxes. The nawabs were not successful in bringing the arrogant Poligars under control. Moreover, some of the Poligars used to rob the other villages. Only few Poligars tried for the development of their areas. In some other cases, the nawabs encouraged Poligars according to their selfish needs and gains. Sometimes the nawabs took Poligars’ help to protect the routes in their kingdoms and borders with other kingdoms. Later the same Poligars revolted against the nawabs and declared independent. For instance the ancestors of Vannuramma, Poligatte (antonym of Poligar or Lady Poligar).

The fortress of Vannuramma located first at Mudireddypalli in the Proddatur Taluq of Kadapa District. Latter on she built various forts Chakralapadu, Ambavaram, Onipenta, Tippireddypalli etc., She was the wife of Kumaranarasarimma Naidu who held the village of Thippireddypally, about a mile west of Mudireddypally. At his death, she established herself in the heart of the Nallamallies some 15 miles north of Thippireddypally and build fort and village called Chakralapadu. There is a forest guesthouse at Balappa Bhavi where she took shelter during the foreign attacks.

Vannuramma uphold her powers and complete authority on Sakerlapadu Durgam, situated at southeast side of the Ahobilam region of the Nallamalla forest borders. She ruled Sakerlapadu Durgam from 1775 until 1796. She maintained 1600 powerful warriors along with her adopted son, Balanarasimhanayudu. She was a nightmare to the enemies. She troubled a lot the neighboring sarkars, villages and rich man. She was very brave, bold and fearless. Her power and authority was hereditary. She came to power when her clan was weakened and above to collapse. She did not build even the Sakerlapadu Durgam. The descendants of Veerneni Vithalapathinayya who was the first Poligar in her dynasty constructed it. At the time of Mughals rule, Duvvuru Seema was meant for robbors. These robbers controlled the route between Duvvuru and Puraumailla and the Narukudu Kanuma (Inmukanuma) and Yeddadugu Kanuma. The people and traders were threatened by their atrocities. In fact, the Mughals donated some lands (fields), forest area to Veerneni Vithalapathinayyu, and requested him to protect the people of these areas from the robbers. It was an agreement between the Mughals and Veerneni Vithalapathinayudu. Veerneni Vithalapathinayuyu belonged to Patrakulam (Patra Caste). As a part of these developments, gradually Veerneni Vithalapathinayudu and his descendants built Ekarlapalem, Buddayapalli & Sakerlapadu villages. He successfully protected people from the robbers and their atrocities. They started cultivation and enjoyed the yield. In course of time, Matirajju (the Kings of Matli Dynasty) of Chittvel (situated at the east side of Kadapa) extended their political power until Badvel, Puraumailla and they were looking forward. Knowing this threat, the descendents (sons) of Veerneni Vithalapathinayyyu namely Peddangappa Naidu and Chinna Nagappa Naidu approached the Mughal rulers and informed the threat from Matli Kings. After a discussion, the Mughal rulers issued a farmana in the name of Tanisha and donated few more villages to them so that they can resist the Matli kings. Both the Naidu not only received Tippireddypally, Mudireddipalli, Adireddipalli, and Kancherlamattam but also got powers to collect taxes (Gonelasunam) from traders of Yeddadugu, Ennumukanuma areas. However, during the time of Pedanarasimhanaiidu and Dorabalanarasimhiahnaidu there was a shift drastically in their strategies. On one side, they showed their obedience to the Mughals and paid tax as well but on the other side they strengthened their forces and started robbery in the neighboring villages. It went to an extent they even built a fort at Sakerlapadu. It became a headache to then the nawab of Kadapa, Alimkhan. The expansion desire of Matli Venkatarama Raju and Alimkhan’s concern over the robbery of Naidu brothers led to a military alliance between them. The combined forces of the Matli and Kadapa Nawab attacked the Sakerlapadu fort. Both the Naidu brothers fled away from the Sakerlapadu fort and took shelter in Tippireddipalli. Later Sardar Manganna was appointed as the representative of Matli King in Sakerlapadu Fort. The Sardar Manganna consolidated the fort. Then he planned to attack Tippireddipalli Fort. Even though both the Naidu brothers resisted the attack but elder brother Pedanarasimhanaiidu died due to severe injuries and the younger brother Dorabalanarasimhiahnaidu fled away from the fort and died later. With this, the Matli Kings had strong hold on Sakerlapadu, Tippireddipalli and other forts, villages and forest areas. Vannuramma, a ferocious woman from Patrakulam wanted to revive the glory of her ancestors. She took help from her adopted son, Balanarasimhanaiidu and Balavenkatadrinaiidu from Muddireddipalli Fort. She accumulated force (300 warriors) and war materials. In 1780 A.D. she had given a shocking attack to Anatareddi Venkatreddlu who were the then Chief of the Sakerlapadu Fort. Later Vannuramma not only consolidated Sakerlapadu Fort but also occupied neighboring villages. In course of time, she became so powerful that she maintained 1600 warriors and Cavalry and renovated the Sakerlapadu Fort. She dug a secret way with the help of her faith followers from the fort until Gopi Devi surroundings during the emergency time to escape from the foes.
Now her focus was to expand her authority and power in the neighboring forts. She planned to annex Komaarlaraccha Fort. She realized that it was difficult for her to occupy the fort. Then she took the assistance of her spies. As per the information provided by her spies, she had a conspiracy. She attacked the fort via Komaarlaraccha Fort’s secret route that to by taking the advantage of Komaarlaracchha tradition i.e. not getting up by any reason at the time eating food during special occasions. Her victory on Komaarlaracchha Fort paved an easy to way to capture the surroundings areas including Ekarlapalem. She made Ekarlapaem as her guesthouse. In 1781 A.D., Vannuramma assassinated Kondalarayudu and annexed Tippireddipalli Fort with the help of her adopted son, Balanarasimhanaidu. She appointed Balanarasimhanaidu and Balavenkatadrinaidu as caretaker of Tippireddipalli Fort. In the meanwhile, the Mysore Nawabs captured Kadapa. So the Mysore rulers sent huge army to Tippireddipalli Fort.

Under the leadership of Allibegu and Hussainbegu. Unable to defend them both the caretakers ran away from the fort. Vannuramma realized the difficulty in facing the combined forces and had a master plan i.e. attacking and looting the Duvvuru paraganas. Therefore, that she could bring down the Mysore rulers for negotiations. Finally with the intervention and recommendation of Sardar Meerjangani Begu the Kadapa Subedar, Kandeekhan, issued a Farman. This Farman, under few conditions, gave powers to Vannuramma on Tippireddipalli Fort. Vannuramma was cautious and careful till 1790 A.D. due to the presence of Mysore control over Kadapa. Due to the decline of Mysore dominance in Kadapa, Vannuramma again started robbery and annexation. She occupied Mudireddipalli Fort. She looted Duvvuru, Vanipenta, Nandyalampeta areas. She also built Ambavaram Fort. As a part of expansion, she killed Tatireddi at Anantarajucheruvu and Shaik Haider at Tuvvapalli. The fearful and terrorizing raids of Vannuramma created alarm in hearts of Kadapa nawabs, sardars and other polingars. The Kadapa Nawab, Kadaravalli decided to take help from Appayyareddi and Venkatachalamareddi of Ganjikutna Fort. Vannuramma came to know this plot against her. She was very clever. She knew that Venkatachalamareddi was very powerful and a great warrior. She also realized that she could not fight and win over the Appayyareddi and Kadapa nawab forces. She invited Appayyareddi for a peaceful and diplomatic negotiation in a convincing manner. Even though Appayyareddi doubted her call for peaceful negotiations but his brother Venkatachalamareddi took initiative to talk to her. He went to Sakirlapadu Fort. There were negotiations and discussions and finally Vannuramma and Venkatachalamareddi had arrived to an understanding. According to that, Vannuramma had to give away her control over Mallepalle villages and she can retain her authority on other areas but she had to pay tax to the Kadapa nawab. Vannuramma accepted Venkatachalamareddi’s proposal. However, her faith-followers both Balanarasimhanaidu and Balavenkatadrinaidu rejected it and tried to kill Venkatachalamareddi. Somehow, Venkatachalamareddi escaped from the threat and immediately reached his Ganjikutna Fort. There was an intense argument between Vannuramma and her other two followers. In fact, she was shocked and disappointed about all these developments and went to Ambavaram Fort for mental peace.
Venkatachalamareddi did not reveal what happened against him in Sakirlapadu Fort to anyone including his brother and Kadapa nawab. Instead, he was impressed with the hospitality, respect and humbleness extended towards him by Vannuramma. He decided to do some favour to Vannuramma by talking to the Kadapa Nawab. He convinced Kadapa nawab to issue a Farman to Vannuramma and her adopted son that could provide few rights to them. Both Vannuramma and her adopted son Balanarasimhanaidu were invited to Appayyareddi Fort to receive the farmar. Vannuramma had a faith on Venkatachalamareddi and she respected his invitation to Appayyareddi Fort. Therefore, she decided to go to Appayyareddi Fort. The Kadapa nawab, Kadarvalli Khan had a plot in his mind and he betrayed both Vannuramma and Balanarasimhanaidu. Both were trailed in the court in front of people by the Kadapa nawab. Vannuramma hanged to death and Balanarasimhanaidu was given life-imprisonment. Unfortunately, Venkatachalamareddi was not known the ill intention and conspiracy of the Kadapa nawab against Vannuramma and her adopted son. Later, even though, Venkatachalamareddi tried a lot to stop the implementation of the Nawab’s verdict but it did not give any result. Thus, the glory of Vannuramma had ended in the year 1796 A.D. She was a great warrior, commander, leader and diplomat.

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ERGONOMICS IN WORKPLACE

Dr. Subhashree Panda\textsuperscript{11}

ABSTRACT

In today’s competitive global environment, worker productivity is an important element of a company’s success. In order to deal with these competitive trends, many businesses will need to change their internal operations such as teamwork, collaboration, expanded functionality, and productivity. However, worker productivity can be significantly affected by high levels of stress that experienced in the workplace. The present paper is an attempt to identify the ergonomic factors that lead to stress. Ergonomics is the science of fitting the work-place conditions and job demands to the capabilities of the working population. The goal of ergonomics is to make the work place more comfortable and to improve both health and productivity. To meet these goals, the capabilities and limitations of workers and their tools, equipment and furniture are considered in conjunction with how they relate to particular tasks.

KEYWORDS

Ergonomics, Stress, Physical Environment, Workplace etc.

INTRODUCTION

An individual’s capacity and motivation to work interacts with the character of the work and the individual’s environmental conditions. Our personal success at the end of the day is the product of those two factors. Throughout the course of history, modes of labor have changed drastically because of changes in environmental conditions and changes in the relationship between the means of production and individual needs. Worker productivity is an important element of a company’s success. In order to deal with these competitive trends, many businesses will need to change their internal operations. Many businesspersons had forgone the ergonomics elements and tend to face high turnover and poor performance. This is because worker’s productivity can be significantly affected by high levels of stress that experienced in the workplace (Amble, 2005). Additionally, stress is the negative emotional or uncomfortable physical responses that happen if the requirements of the task given cannot match the worker’s ability (Maxwell, 2004). Workers will experience stress if they perceives negatively towards their work environment (Piko, 2006). Overload stress can result in poor effects and able to affect a worker’s mental or physical health and even affect their work performance. In long run, it directly affects company’s performance (Boswell, 2006).

What is Ergonomics?

Ergonomics can be defined simply as the study of work. More specifically, ergonomics is the science of designing the job to fit the worker, rather than physically forcing the worker’s body to fit the job. Adapting tasks, workstations, tools, and equipment to fit the worker can help reduce physical stress on a worker’s body and eliminate many potentially serious, disabling work related musculoskeletal disorders (MSDs). Ergonomics draws on a number of scientific disciplines, including physiology, biomechanics, psychology, anthropometry, industrial hygiene, and kinesiology.

Ergonomics is concerned with “the problem and processes involved in designing things for effective human use, and creating environments that are suitable for human living and work. It recognizes that work methods, equipment, facilities, and tool design all influence the worker's motivation, fatigue, and likelihood of sustaining an occupational injury or illness, and productivity.” (Occupational Ergonomics Handbook, 1999, p. 1594). “Ergonomics applies information about human behaviour, abilities and limitations and other characteristics to the design of tools, machines, tasks, jobs and environments for productive, safe, comfortable and effective human use” (McCormick and Saunders 1993).

Poor ergonomics may lead to injuries/illnesses such as:

- Musculoskeletal disorders, or Cumulative Trauma Disorder;
- Spinal or lower back injuries;
- Soft tissue injuries;
- Tenosynovitis (e.g. carpal tunnel syndrome);
- Epicondylitis (tennis elbow);
- Headaches or eye strain.

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An ergonomic workplace can:

- Reduce occupational injury and illness;
- Reduce workers' compensation and sickness and accident costs;
- Reduce medical visits;
- Reduce absenteeism;
- Improve productivity;
- Improve quality and reduce scrap;
- Improve worker comfort on the job.

History and Etymology

The foundations of the science of ergonomics appear to have been laid within the context of the culture of Ancient Greece. A good deal of evidence indicates that Hellenic civilization in the 5th century BC used ergonomic principles in the design of their tools, jobs, and workplaces. One outstanding example of this can be found in the description Hippocrates gave of how a surgeon's workplace should be designed and how the tools he uses should be arranged (Marmaras, Poulakakis and Papakostopoulos, 1999). It is also true that archaeological records of the early Egyptians Dynasties made tools, household equipment, among others that illustrated ergonomic principles.

The term Ergonomics is derived from the Greek words Ergon [work] and Nomos [natural laws] and first entered the modern lexicon when Wojciech Jastrzębowski used the word in his 1857 article Rys ergonomji czyli nauki o pracy, opartej na prawdach poczerpniętych z Nauki Przyrody (The Outline of Ergonomics, i.e. Science of Work, Based on the Truths Taken from the Natural Science).

Later, in the 19th century, Frederick Winslow Taylor pioneered the "Scientific Management" method, which proposed a way to find the optimum method for carrying out a given task. Taylor found that he could, for example, triple the amount of coal that workers were shoveling by incrementally reducing the size and weight of coal shovels until the fastest shoveling rate was reached. Frank and Lillian Gilbreth expanded Taylor's methods in the early 1900s to develop "Time and Motion Studies". They aimed to improve efficiency by eliminating unnecessary steps and actions. By applying this approach, the Gilbreths reduced the number of motions in bricklaying from 18 to 4.5, allowing bricklayers to increase their productivity from 120 to 350 bricks per hour.

World War II marked the development of new and complex machines and weaponry, and these made new demands on operators' cognition. The decision-making, attention, situational awareness and hand-eye coordination of the machine's operator became key in the success or failure of a task. It was observed that fully functional aircraft, flown by the best-trained pilots, still crashed. In 1943, Alphonse Chapanis, a lieutenant in the U.S. Army, showed that this so-called "pilot error" could be greatly reduced when more logical and differentiable controls replaced confusing designs in airplane cockpits. The coining of the term Ergonomics, however, is now widely attributed to British psychologist Hywel Murrell.

Types of Ergonomics

There are several domains of specialization within the ergonomics discipline. The Internal Ergonomics Association divides the field into three domains: Physical, Cognitive, and Organizational.

Physical Ergonomics

Physical ergonomics deals with the human body’s responses to physical and physiological stress. It takes into account characteristics of the human such as anatomy, physiology, and biomechanics as they relate to physical activity. Physical ergonomics issues, primarily in the workplace, typically dominate the public view and understanding of ergonomics. It is certain that when ergonomic principles are ignored in the workplace, musculoskeletal disorders (MSD) are a potential outcome. However, the reduction of MSD-risk or decrease in worker's compensation cost is only one of the many goals of physical ergonomics.

Cognitive Ergonomics

Cognitive ergonomics is an emerging branch of ergonomics. It is a subset of the larger field of human factors. It focuses on the fit between human cognitive abilities and limitations and the machine, task, and environment. Cognitive ergonomics is concerned with mental processes, such as perception, memory, reasoning, and motor response, as they affect interactions among humans and other elements of a system.
Relevant topics in cognitive ergonomics include mental workload, decision-making, human-computer interaction, and work stress. Typical domains of application include process control rooms and command and control centers. Cognitive ergonomics is especially important for operators in modern industries. Human performance must be sustained in work environments where performance may be time constrained, multiple simultaneous goals may be in conflict, and events may be difficult to predict.

**Typical examples of cognitive ergonomics interventions include:**

- User centered design of a software interface.
- Design of a sign to convey the message so that people will understand and act in the intended manner.
- Design of an airplane cockpit or nuclear-power-plant control system so that operators will not make catastrophic errors.
- Design of information technology systems that support cognitive tasks.
- Work redesign to manage cognitive workload and increase human reliability.

With cognitive ergonomics, goals are largely centered on performance and human error. Safety and product quality are the main concerns because automation can result in increased operator decision making and monitoring requirements, which can increase the likelihood of errors and accidents.

**Organisational Ergonomics**

Organizational ergonomics is focused on the optimization of socio-technical systems, including their organizational structures, processes, and policies. This field is also known as macroergonomics. The area of macroergonomics proves that ergonomics is not just about how an individual interacts with an object. Even organizations need to be ergonomically designed. Organizational ergonomics is concerned with topics such as communication, work design, teamwork, crew resource management, tele working, shift work, safety culture, job satisfaction, and motivation. How groups of people interact with each other in a work environment is the core of macroergonomics.

The goal of macroergonomics is a fully harmonized work system that results in job satisfaction and employee commitment. Any change in one system will affect other elements. If not all elements are designed to fit together, this may lead to safety, productivity, efficiency, or quality problems. The goal is to achieve cost savings or cost avoidance by balancing all elements of the system.

**Typical examples of organizational ergonomics interventions include:**

- Involving workers in identification and resolution of ergonomic issues, also known as participatory ergonomics.
- Improving total system processes (manufacturing value streams and managerial processes).
- Successfully installing safety as an integral part of organizational culture.
- Analyzing other tasks to determine the effect if one change will affect other tasks.
- Determining how to motivate people to do inherently boring or unstimulating jobs.

**REVIEW OF LITERATURE ON ERGONOMICS**

Ergonomics is defined as the application of human biological sciences with the engineering sciences to achieve optimum mutual adjustment of people and their work, the benefits measured in terms of human efficiency and well-being. The scientific discipline of ergonomics can be divided into three main areas, which are physical, cognitive, and macro ergonomics. Based on the analysis by Karwowski and Rodrick (2001), physical ergonomics deals with physiologic and anthropometric aspects of task design. Cognitive ergonomics examines human mental processes such as apperception, coordination information processing, and reaction (Vicente, 1999). In organizational ergonomics, also known as “macro-ergonomics”, the application is put on processes of sociotechnical systems, methods, structures (Karwowski, 2005).

Rowan and Wright (1995) further describe ergonomics as the complex relationship between workers and their jobs that occur in all aspect of the workplace. According to Shikdar et al. (2002), manufacturing industry is an intricacy human machine workplace environment. Studies in ergonomics principle can produce data and guidelines for manufacturing industrial applications, such as the improvements of ergonomics work station designs, and better machines design (Karwowski, 1998). A study conducted by Eklund (1995) found that poor ergonomic workplace was associated with physical and emotional stress, as well as low productivity and poor quality of work. Morioka et al. (2005) had been conducted a study relate to the occupational health on manufacturing workers that exposed to neglect of ergonomics applications workstation such as exposed to cold environment will significantly result in the greater the change in blood pressure and may bring effect to worker’s health.
Research shows that poor ergonomics workstation environment is the main contributor to the work stress problems (Makbul and Idrus, 2009). During the last few years, ergonomic workplace design has become an essential issue in many companies. The implementing of ergonomic practices can be regarded as a means to maintain or enhance a company’s workforce and deal with the competitiveness environment (Duffy and Salvendy, 1999; Karwowski et al., 1994). Studies shown that by applying appropriate ergonomic principles during workplace design can reduce many unwanted costs and workplace hazardous (Das and Shikdar, 1999; Riley and Dhuyvetter, 2000). The negative forces and health issues are extremely harmful to the related worker.

Studies also show that there is a strong relationship between stress and performance. Mental and physical health effects can lead to stress would reduce an individual capacity to perform at work (Sharpley, et al., 1996). In addition, stress can seriously affect company performance, efficiency and competitiveness. In a study of stress and performance, it shows that stress disorders can cost organizations and reduce the productivity, worker absenteeism and disability. Therefore, it is essential for organizations to find ways to maximize job satisfaction among workers in order to reduce job stress (Blix, Curise and Mitchell, 1993).

According to James (1987), the most significant workplace stress factors are the amount of control over an individual’s own abilities. However, other factors such as the relationship between coworkers and supervisor; workplace environment, role conflict, work schedule may also lead to workplace stress. There are few criteria of work condition that almost cause stress for workers which includes time deadlines, work overload, poor relationship between supervisor, repetitive work, machine paced task, lack of control, rotating shift work, cognitive demand, role ambiguity and physical environment (House 1981; Sutton and Rafaeli, 1987).

In another study, there was evidence on the blue collar workers are exposed to heat, noise, air pollution, shift work, physical burden, task demand, organization structure, long working period, poor social interaction with the superiors, and poor workplace design. All these ergonomic factors indicated a positive relationship with workplace stress (McLean, 1974; Williams, 2003). The manufacturing workers need to carry out variety of functions like packing, processing, sorting, and operating the machines and so on (Young, 1992). Manufacturing workers reporting of stress when they are working to deadlines and having work overload (Jones et al. 1998).

Work overload are defined as one of the psychological stressors in ergonomics. For instance, the requirements for working fast and complex work, not enough time to perform the task, and having conflicting demands. A study conducted by Kawakami, Haratani, and Araki, (1992) reported the excessive workload, and lack of control over work pace were significantly associated with work stress symptoms among the electronic workers may bring negative impact to performance and quality of goods. On the other hand, Margolis et al. (1974), conducted a study on more than one thousand workers and found that overload correlated positively with variety indicators of stress responses, such as low self-esteem, low motivation, and absenteeism.

The Impact of Ergonomics on Workplace Design

The goal of Ergonomics is to provide maximum productivity with minimal cost; in this context, cost is expressed as the physiological or health cost to the worker. In a workplace setting, there are seldom a large number of tasks that exceed the capabilities of most of the work force. There may be jobs that will include a specific task that requires extended reaches or overhead work that cannot be sustained for long periods, by using Ergonomic principles to design these tasks; more people should be able to perform the job without the risk of injury.

Ergonomics primary focus is on the design of work activity that suits the person in that it takes account of their capabilities and limitations. Matching the requirements of a job with the capabilities of the worker is the approach to be adopted in order to reduce the risks of musculoskeletal injuries resulting from handling materials manually. Proactive Ergonomics emphasizes the prevention of work related musculoskeletal disorders through recognizing, anticipating and reducing risk factors in the planning stages of new systems of work or workplaces. In effect, to design operations that ensure proper selection and use of tools, job methods, workstation layouts and materials that impose no undue stress on the worker. Additional costs are incurred in redesigning or modifying work processes therefore, it is more cost effective to reduce risk factors at the design stage.

A proactive approach to Ergonomics will ensure that:

- Designers will receive training in ergonomics and have appropriate information and guidelines regarding risk reduction.
- Decision-makers planning new work processes should have knowledge of Ergonomics principles that contribute to the reduction or elimination of risk.
- Design strategies emphasise fitting job demands to the capabilities and limitations of workers. For example, for tasks requiring heavy materials handling, use of mechanical assist devices to reduce the need for manual handling would be designed into the process.
- Other aspects of design should be considered including load design, layout of the workplace to allow for ease of access when using mechanical aids and eliminating unnecessary lifting activities.
Ergonomic Principles in the Workplace Design

Applications of Workplace Ergonomic principles require removal of two types of barriers: knowledge-based, and organizational. Knowledge-based barriers stem from a lack of basic ergonomic principles and/or specific job-related ergonomic stressors. Organizational barriers stem from insufficient communication between those who design, purchase, install and use a workplace. They also can stem from competing interests for limited resources such as budgets, labor, and time (Occupational Ergonomics Handbook, 1999, p. 1588). Some ergonomics principles that should be applied to the workplace, whether in an industrial or an office environment, include the following:

- Aim at dynamic work, avoid static work (work where there is no movement). Static work or static loading of the muscles is inefficient and accelerates fatigue. Static work can occur when the workplace is too high or too low, when holding a weight in one's arms for an extended period, or when there is constant bending of the back to perform a task.
- Adjust work surface heights to the size (anthropometry) of the worker and the type of task performed (precision, light assembly, or heavy manual).
- Work within 30 per cent of one's maximum voluntary contraction (strength). Avoid overloading of the muscular system.
- Place primary controls, devices, and work pieces within the normal working area. Secondary controls should be placed within the maximum working area so as to reduce extended reaches and fatigue.
- Strive for best mechanical advantage of the skeletal system.
- Work with both hands. Do not use one hand (non-preferred hand) as a biological holding device.
- Hands should move in symmetrical and opposite directions.
- Use the feet as well as the hands.
- Design knowing the capacity of the managers. Do not overload the managers.
- Use gravity. Do not oppose it to dispose of unbreakable products.
- Avoid armature posture. Bend the handle of the tool not the wrist.
- Permit change of posture. Maintain a proper sitting posture.
- Counter-balance tools when possible to reduce the weight and forces.
- Accommodate the large individual and give him or her sufficient room.
- Use bins with lips for storage and manual retrieval of small parts instead of boxes. Incline containers to reduce awkward postures of the body.
- Train the individual to use the workplace, facility and equipment properly.

CONCLUSION

Ergonomists understand the huge potential of the human factors/ergonomics discipline for improving employee health, safety, and comfort as well as human and system productivity. The science of ergonomics is making tremendous advances and research contributions. Effective ergonomists may use different analysis tools or may focus on specialized areas of expertise, such as physical ergonomics, cognitive ergonomics, macro-ergonomics, or human factors. However, they reflect a common understanding and value of what ergonomics can do to help people and employers. The Active Ergonomics approach includes all work environments where social, interactive, and focused work is conducted. Active Ergonomics broadens the scope of influence of good ergonomics principles to the entire workplace—not just the primary workspace. It can help organizations create an overall environment that reduces health risks and increases the performance of people—wherever they may be working.

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Dr. Saurabh Gupta

ABSTRACT

Tourism as emerged as a new driver of development for many countries including India. This has made the tourism industry highly competitive. Hence increasing the competitiveness of tourism destination assumes high importance. Branding has emerged as an effective instrument for increase the competitiveness of a tourism destination. Tourism destination around the world are increasingly being branded and sold to the tourist. A tourist destination is a complex concept, which is based on myriad factors. Destination branding creates the awareness among the tourists. The purpose of this paper is to clarify the concept of destination branding, brand identity, brand Image, and further formulate a model for destination branding which leads to increase the destination competitiveness.

KEYWORDS

Destination Branding, Brand Identity, Brand Image, Destination Competitiveness etc.

INTRODUCTION

Tourism has emerged as a new driver of development for many countries including India. This has made the tourism industry highly competitive. Hence increasing the competitiveness of tourism destination assumes high importance. Tourism destination around the world are increasingly being branded and sold to the tourist. As for instance, the branding of Kerala as “God’s own Country” has giving it an edge over other destinations. Similarly, government of India also runs the “Incredible India” campaign to position India as a strong brand in the international tourism arena. A tourist destination is a complex concept, which is based on a myriad of different products, services and experiences; managed by different stakeholders (tourism industry sector, public sector, government, destination management organisation, locals) with a variety of ownership forms and often without an appropriate hierarchy with a set of rules for stakeholders to adhere too.

Leiper (1995) explains that destinations are “places towards which people travel and where they choose to stay for a while in order to experience certain features or characteristics - a perceived attraction of some sort”, but a destination can also be a perceptual concept, which can be interpreted subjectively by consumers, depending on their travel experience, cultural background, purpose of visit, and psychographic and demographic characteristics (Buhais, 2000). Before visiting, tourists develop an image about destinations as well as a set of expectations based on previous experience, word of mouth, press reports, advertising, and common beliefs (Chon, 1991 and Baloglu & Brinberg, 1997), which differentiate one destination from another, within the tourist imagery.

The complex process of brand destination formation appears to be correlated with the desirable image of the destination, the experience of the destination, and consequent differentiation between destinations. Ekinci & Hosany (2006) argue that destination personality moderate the relationship between destination image (cognitive) and the intention to recommend. Although there has been a proliferation of ‘branding’ and ‘destination image’ studies during the past three decades, ‘destination brand personality’ has been largely unexplored. The term ‘brand’ has been, over time, used for different meanings and in different contexts. Since ‘brand’ entered, marketing in the early 1920 it has been associated with several other terms to denominate different concepts. Similarly, while destination image is a multidimensional construct comprising of two primary dimensions: cognitive (beliefs and knowledge about the physical attributes of a destination) and affective (appraisal of the affective quality and feelings towards the attributes and the surroundings environments) (Baloglu & McClearnly, 1999), destination personality is viewed as a multidimensional construct and is defined as the “set of human characteristics associated with a tourism destination” (Hosany, Ekincy & Uysal, 2006).

This paper mainly focuses on to clarify the concept of destination branding, brand identity and brand Image. Further the aim of the paper is to conceptualise and develop a framework for branding tourism destinations that have been till now not been able to position themselves as a hot tourism spot. This assumes much significance in a country like India, which has a wealth of tourism destinations but has not been able to emerge as top 10 nations for tourism.

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The rest of the paper is organized as follow: section 2 has been devoted to the review of related literature. Section 3 deals with the conceptualizing of Destination as a Brand. Section 4 in detail discusses different models of destination branding which have been incorporated in tourism study. Section 5 develops a theoretical Framework to enhance the destination competitiveness using branding. Last section summarises and makes concluding remarks.

**LITERATURE REVIEW**

The competitiveness of tourism destinations and, generally, the overall competitiveness of the travel and tourism industry, became vital for their survival and growth in the international market, in the conditions of increasing leisure time and rising levels of disposable income (Echtner and Ritchie, 2003). The concept of destination competitiveness is based largely on so many factors that take place in micro and macro environment. A review of the literature of destination competitiveness indicates that considerable research has been done to examine the factors that affect destination competitiveness and to measure it.

The competitiveness of a tourism destination is a complex and relative concept, a part of this complexity being suggested by the definition given to the tourist destination seen as places or some form of actual or perceived boundary, such as physical boundaries of an island, political boundaries, or even market-created boundaries (Kotler et. al, 2006).

D’ Hauteserre’s (2000) definition, destination competitiveness is the ability of a destination to maintain its market position and improve upon it through time. The literature also includes definitions of destination competitiveness, which take it from sustainability or social perspective. For instance, Hassan (2000) defines destination competitiveness as the ability of a destination to create and integrate value-added products that sustain its resources while maintaining market position relative to its major competitors. As for social benefits, the ability of destinations to provide a high standard of living for its residents is called destination competitiveness (Crouch and Ritchie 1999).

Crouch and Ritchie (1999) explained the destination concept and attempted to define the factors that make a destination competitive by developing a conceptual model. According to Crouch and Ritchie (1999), a competitive destination should provide a high standard of living for the residents. In other words, competitiveness of a destination is directly dependent on the level of economic, social and environmental conditions offered to residents. Koizak and Rimington (1999) evaluated the quantitative and qualitative aspects of destination competitiveness. They classified quantitative factors as tourist numbers and tourism revenues while qualitative factors were considered as tourists’ likes and dislikes regarding the destination. According to this view, tourists make comparisons between quantitative and qualitative aspects of various destinations and make a choice between them.

Mihalic (2000) took environmental quality as a basis factor to determine destination competitiveness. According to Mihalic (2000), the environmental quality refers to the quality of the natural features of the destination that can be deteriorated by human activities. Accordingly, she claimed that maintaining a high level of beautiful scenery, natural hydrologic structures, clean water, fresh air and species diversity is important for the competitiveness of differing destinations and thus a primary concern for destination authorities. One of the tools that can be used to analyze and measure the competitiveness of a tourist destination can be the Porter’s five forces model, which takes into consideration the factor conditions, demand conditions, related industries, corporate strategy, structure and rivalry in the sector (Claver-Cortes, Molina-Azarin, and Pereira-Moliner, 2007). Seen from a macroeconomic perspective, tourism destination competitiveness has a support the three pillars of natural resources, climate and culture (Lumsdon, 1997).

Palmer and Bejon (in Wang ang Krakover, 2008) state that long-term competitiveness of a tourist destination is determined in great extent by the balance between cooperation and competition of business in tourism industry (1995). In addition, branding process for a tourism destination is crucial for long-term destination competitiveness (Boo, Busser and Baloglu, 2009).

Ejarque (2005) proposes the following set of elements to be considered in analyzing the tourist destinations: the geographical location, environmental and physical conditions, demographical situation, and existing tourist attractions, image perceived (Royo-Vela, 2009) and image associated with the tourist destination, tourism resources (natural, cultural, activities, infrastructure and services). After Ritchie and Crouch (2003) have used the concepts of comparative and competitive advantages for describing the model of destination competitiveness, Crouch (2006) developed a study evaluating the importance of attributes defining destination competitiveness using expert judgment. The importance of these attributes varies from one destination to another. This is why models like Porter (1990), Dwyer and Kim (2003), Hassan (2000) were adapted to certain particular destinations (in Gomezelj and Mihalic, 2008).

**Destination Branding: A Tool for Destination Competitiveness**

As defined by Anholt (2010) a destination brand refers to the qualities of a place as somewhere attractive to visit. Ultimately, a destination brand needs to communicate its ‘sense of place’ and create an emotional link with its audience. Destination branding has been defined in numerous ways. Some authors have approached it from the traditional brand management literature for...
product and service branding where brand is defined as a name logo, sign, symbol or any other combination of it so that an organizations’ offering are differentiated with each other as well as from competition. In case of service branding the experiential component related with brand becomes very prominent.

Ritchie and Ritchie (1998) has drawn a parallel between traditional branding and destination brand and defined it as “A name, symbol, logo, word mark or other graphic that both identifies and differentiates the place; furthermore, it conveys the promise of a memorable travel experience that is uniquely associated with the place; it also serves to consolidate and reinforce of pleasurable memories of the place experience”.

<table>
<thead>
<tr>
<th>Authors</th>
<th>Definition</th>
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<tbody>
<tr>
<td>Lee et al. (2006)</td>
<td>Destination branding is “selecting a consistent brand element mix to identify and distinguish a destination through positive image building”.</td>
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<tr>
<td>Ritchie and Ritchie (1998)</td>
<td>“A name, symbol, logo, word mark or other graphic that both identifies and differentiates the place; furthermore, it conveys the promise of a memorable travel experience that is uniquely associated with the place; it also serves to consolidate and reinforce of pleasurable memories of the place experience”.</td>
</tr>
<tr>
<td>Hanlan and Kelly (2005)</td>
<td>A brand promise and a travel experience live up to the promise are valuable elements of destination branding.</td>
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<tr>
<td>Seaton and Bennett (1996) &amp; Morgan and Pritchard (2002)</td>
<td>Brands have been connotations of clear image, promotional tools used by destination marketers to gain distinctiveness and competitive advantage.</td>
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<tr>
<td>Hankinson (2004)</td>
<td>Brands are seen as acting an expression of a relationship between the customer and product.</td>
</tr>
<tr>
<td>Morgan and Pritchard (2002) and Williams et al. (2004).</td>
<td>The destination brand creates the memorable and emotional bond between preferred travel markets and the destination.</td>
</tr>
<tr>
<td>Morgan et al. (2002)</td>
<td>Another feature related to destination branding is a long-term commitment that involves brand identity creation.</td>
</tr>
<tr>
<td>Williams et al. (2004)</td>
<td>Destination brands are seen to convey core values that are linked to the destination’s ‘sense of place’.</td>
</tr>
<tr>
<td>Niininen et al. (2007)</td>
<td>Branding (in the context of destination) is about giving more defined borders to ‘what was already there’.</td>
</tr>
<tr>
<td>Nadeau et al. (2008)</td>
<td>Images about a country in general and especially its people have a direct influence on the beliefs and evaluation of the destination.</td>
</tr>
<tr>
<td>Anholt (2005); Morgan et al. (2005); Koneznik and Go (2008)</td>
<td>Cultural and historical aspects of the place should not be overlooked in the destination branding process.</td>
</tr>
<tr>
<td>Ooi (2004)</td>
<td>The research on destination branding has mostly concentrated on communicating the brand message.</td>
</tr>
<tr>
<td>Harish (2010)</td>
<td>Destination branding is the process of developing a unique identity or personality for a tourist (or investment) destination, and communicating the same to visitors (or prospective investors) using a name, a tagline, a symbol, a design or a combination of these to create a positive image.</td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation

Destination branding requires a long-term commitment that involves brand identity creation (Morgan et al., 2002). In fact like an organizations’ corporate identity represents its notion of self (Maurya et al., 2013); a destinations’ identity has been referred to express the core values that are linked to the destination’s ‘sense of place’ (Williams et al., 2004). The core values emerge from cultural and historical aspects of the place. This happens over a period of time and interaction across all touch points of the destination with large number of stakeholders. Therefore, cultural and historical aspects of the place should not be overlooked in the destination branding process (Anholt, 2005; Morgan et al., 2005; Koneznik and Go, 2008).

Many of the studies (e.g. Blichfeldt, 2005; Gnoth, 2007; Wetzel, 2006) emphasized the values of the destination’s people in destination branding. Branding a destination means offering place values for tourist consumption. Cultural, social, natural and economic values are transformed into capital on which the promises of the brand must be based. As discussed previously, there is no obvious owner of the destination brand but there are number of stakeholders involved (Gnoth, 2007) the process of management of destination branding becomes challenging. In fact, destination branding is about giving more defined borders to ‘what was already there’ (Niininen et al., 2007).
Like a service brand, destination brand promise focuses on delivering a wonderful experience to the customer, which will lead to fulfilling the consumer expectation and generate more word of mouth. Hanlon and Kelly (2005) have taken similar approach in defining the destination brand. Lee et al. (2006) has added the need for consistency in brand element mix so that a target customer can identify and distinguish it. Basically Lee et al., has focused on creating a positive image so that it can gain distinctiveness and competitive advantage (Seaton and Bennett, 1996; Morgan and Pritchard, 2002). Going a step ahead authors talks about expression of a relationship between the customer and product (Hankinson, 2004) and memorable and emotional brand towards a destination (Morgan and Pritchard, 2002; Williams et al., 2004).

We see from the above discussion about the destination branding that authors have attempted to draw a parallel with traditional product (and service) branding literature and attributes of destination captured in the form of visual mix (e.g. name, logo, graphics etc.) so that it is distinguishable and the promise of expectations of a potential tourist i.e. memorable experience can be presented for attracting them. If a brand succeeds in fulfilling the promise then word of mouth generation and pleasant memory association and emotional attachment is reinforced. However, the product approach ignores the role of diverse set of the stakeholders engaged in the process, which actually contribute to the holistic experience. For example, there are many wonderful destinations in rural parts of India, where connectivity and infrastructure is not adequate. In such a case, the destination brand might have good promise for end user but it can’t attract them because before attracting the end users i.e. tourist a brand has to attract significant amount of attention of the various service providers who can invest in connectivity and infrastructure amenities. Even safety of the tourists is a big concern. Therefore, the multiplicity of stakeholders becomes evident and a brand needs to meet the expectation of diverse set of stakeholders.

Destination Brand Models in Tourism Studies

Destinations are amalgams of tourism products, offering an integrated experience to the consumers. This amalgam of tourism products and services offered by a destination is consumed by tourists under the brand name of the destination during their period of stay (Buhalís, 2000). Instead, Cai (2002) defines destination branding as “selecting a consistent element mix to identify and distinguish it through positive image building”. Further, he explains that the main aim to create value to the destination is building a brand image amounts to identifying the most relevant associations and strengthening their linkages to the brand.

Cai’s Model (2002): It considers destination branding as a recursive process that revolves around the central axis formed by brand element mix, brand identity – the core of the model - and brand image building. The process described in the model starts with carefully choosing one or more brand elements to serve as trademarkable devices. These factors distinctly identify the destination and begin the formation of strong and consistent brand associations that reflect the attributes, affective, and attitudes components of an image (3A of the model). This makes it possible to assess the gap between the perceived and the projected. The assessment then provides input in building the desired image that is consistent with brand identity and through marketing programs, marketing communications, and managing secondary associations (3Ms in the model). Moreover, Cai (2002) defines four components on the model’s outer circle specify the contextual preconditions (4Cs) in which destination branding takes place: existing induced image, destination size & composition, positioning & target market and existing organic image. Therefore, the model is recursive, centring on building destination identity through spreading activation, which results from dynamic linkages among brand element mix, image building, brand associations (3As), and marketing activities (3Ms). The model also specifies that spreading activation take place under the four conditions of existing organic image, existing induced image, destination size and composition, and positioning and target markets (4Cs).

Hankinson’s Model (2004): Also referred to as the ‘relational network brand’ - is represented by a brand core and four categories of brand relationships. These relationships are dynamic and evolve over time. Stakeholder partners may also change as the brand develops and repositions. The brand core represents a place’s identity, the blueprint for developing and communicating the place brand. It may be the vision of one or a number of organisations, and it could be defined by three elements (Hankinson, 2004). These are Brand personality, Brand’s positioning and Brand reality. In Hankinson’s model (2004), the ultimate success of a place branding strategy relies on the effective extension of the core brand through effective relationships with stakeholders, each of which extends and reinforces the reality of the core brand through consistent communication and delivery of services. The model groups these relationships into four macro-categories of stakeholders: primary services providers, the infrastructure services providers, the media and communications players and the consumers of the destination.

Proposing a Conceptual Framework and Discussion

In this section, we propose a framework for enhancing the competitiveness of tourism destination through branding. We know that the tourism destination competitiveness is the result of positioning the destination in the mind of tourists. However, positioning is preceded by the formation of brand image.
The model advocates the following steps for branding a tourism destination:

Creating Brand Identity: The first task is to create an identity of the destination to be branded. This brand identity is reflected in cognitive image and affective image. Cognitive image is the image, which resides in the mind of tourist. Both these images must reinforce each other. Increasing awareness should be accorded a top priority. Word of mouth and social media can be used to build the cognitive and affective image.

Creating Destination Image: Destination image is more cognitive and involves subjective knowledge of a destination and therefore its evaluation may vary from one person to another. Hence, the target group must be clearly specified. Image is an evaluative (e.g. ‘good/bad’, ‘true/false’) and multi-dimensional construct. Therefore, the attributes of image can be grouped according to various components. Although destination image is regarded as an attitudinal construct, it is not very clear how it differs from our attitude towards the destination. We argue that these two items are related but different constructs in terms of the image building process.

Positioning Destination as a Brand: Finally, last step is to position the destination brand so created among the target tourist group. For this purpose, all sorts of endeavors must be tried. However, it shall be conditioned by the macro as well as micro factors.

If the destination is positioned in such a manner to occupy the minds of tourist, it will enhance the competitiveness of that destination.

CONCLUSION

With tourism emerging as a new driver of development, increasing attention is being paid to develop tourism. India, which has immense potential for tourism development, is still lagging behind in attracting international tourist. One of the reasons for this may be attributed to the low competitiveness of India as a tourism destination. In this study, what we propose is that branding can emerge as a powerful tool in enhancing the competitiveness of the various tourism spots of the country. In today’s world brands are not mere assets having financial value but form the identity of organizations creating and owning them. With globalization, gaining momentum it is need of the hour that tourism destinations in India should be branded and sold to tourist. We propose a theoretical model that uses branding to make the destination more competitive.

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(sd/)
(Editor-In-Chief)
DEMONETISATION: A LANDMARK MOVE FOR DIGITAL PAYMENTS IN INDIA

Dr. Sunita Srivastava13 Smriti Mathur14

ABSTRACT

Demonetisation is an act of stripping a currency unit of its status as legal tender. It is a necessary step for change of national currency. A step taken by H’ble Prime Minister Narendra Modi on 8th November 2016 about demonetisation of ₹500 and ₹1000 bank notes aimed to curb black money and corruption issues in the country and to stop the counterfeiting of the current banknotes alleged to be used for funding terrorism. Because of this step, currency circulation valued ₹15.4 trillion (86.9%) was stripped from its legal status. Everyone was shocked and panic. This situation increased the importance of digital payment system in India from 94004.2 billion in November 2016 to 113745.2 billion in June 2017. This paper focusses on various modes of digital payment system in India, change in their values and volume since demonetisation. This study is based on the secondary data collected from RBI reports, various articles and research papers.

KEYWORDS

Demonetisation, Digital Payment, RBI etc.

INTRODUCTION

- Demonetisation is an act of stripping a currency unit of its status as legal tender. It is a necessary step for change of national currency.
- A step taken by H’ble Prime Minister Narendra Modi on 8th November 2016 about demonetisation of ₹500 and ₹1000 bank notes aimed to curb black money and corruption issues in the country and to stop the counterfeiting of the current banknotes alleged to be used for funding terrorism.
- These bank notes were termed as Specified Bank Notes and The Specified Bank Notes (Cessation of Liabilities) Ordinance 2016 has been promulgated by the President of India (GoI Ordinance No/ 10 of 2016 dated December 30, 2016).
- The legal status of ₹100, ₹50, ₹20, ₹10, ₹5, ₹2 and ₹1 notes and all coins will not be affected.
- Currency circulation valued ₹15.4 trillion (86.9%) was stripped from its legal status.
- Everyone was shocked and panic. This situation increased the importance of digital payment system in India from 94004.2 billion in November 2016 to 113745.2 billion in June 2017.
- Digital payment system includes Real Time Gross Settlement, National Electronic Fund Transfer, Cheque Truncation System, Immediate Payment System, National Automated Clearance System, Unified Payment Interface, Unstructured Supplementary Service Data, Point of Sale (Debit Cards, Credit Cards), PPI, and Mobile Banking.

OBJECTIVE OF STUDY

The objectives of the study are mentioned as under:

- To know about demonetisation in India.
- To know about various modes of digital payment system in India.
- To know about change in the value and volume of various digital modes after demonetisation.

RESEARCH METHODOLOGY

The present study is review of books, research papers and various Digital Payment Systems reports published online in RBI site and NPCI sites. In this research, prominence is given mainly to period after demonetisation i.e. Nove’16.

REVIEW OF LITERATURE

A Book by CA (Dr.) Khushboo Jain titled “The War on Cash Demonetisation” focussed on demonetisation of bank notes and roller coaster of 50 days post demonetisation. The book throws light on the government machinery, technology, and policy mechanisms. She gave a lucid explanation of such a complex topic in a short period.

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14Research Scholar, Department of Commerce, Lucknow University, Uttar Pradesh, India, smritimathur21@gmail.com
A Book by Dr. Ram Gopal Agarwal titled “Demonetisation” discussed about the sudden announcement of the demonetisation of high valued Indian currency notes of ₹500 and ₹1000 on 8th Nov’16 by the Prime Minister. He also argued about the informal sector, which economists and scholars said was worst affected by demonetisation, has proved to be far more resilient and this is something which needs to be examined carefully.

A paper by Dr. R. Sivarama Prasad and R.S.N. Sharma titled “Impact of recent demonetisation in India” focussed on the concept of demonetisation, impact of decision on Indian economy, analyse the disturbance to general public with the effect of demonetisation and performance of electronic payment system during the period post implementation of decision of demonetisation. He concluded that in India, less than half of total population is only using cards and other means of cashless transactions. At this present scenario, it is very difficult to follow 100% cashless transactions all over India. To achieve this drastic decisions and steps are to be taken and it takes much more time.

Demonetisation in India

- Whole country was shocked by the decision of PM Narendra Modi on 8th November, 2016 related to demonetisation of ₹500 and ₹1000 bank notes post-midnight. However, this decision of demonetisation is not new for Indian Economy. It was implemented twice in the past - 1946 and 1978.
- On 11th January 1946, The Government of India announced demonetisation of ₹500, ₹1000, and ₹10000 banknotes from 12th Jan, 1946. In addition, an ordinance entitled the Bank Notes (Declaration of Holdings) Ordinance has been promulgated on 12th January 1946.
  - The main agenda of demonetisation was to deal with black marketing and tax evasion in the country, soon after the war.
  - Out of ₹143.97 Cr. Of ₹500, ₹1000, and ₹10000 banknotes, only ₹134.9 Cr. Were exchanged. Reports said that demonetised notes were sold at 60% to 70% of their value. Gold prices shoot up from ₹73 to ₹96. Diamond demand increased, however, silver prices remained steady. Stock market witnessed a fall.
- On 16th January 1978, Finance Minister turned PM Morarji Desai took a decision to demonetise ₹1000, ₹5000 & ₹100000 bank notes from 17th January 1978 but without the support of the Governor of RBI, I. G. Patel.
  - The Government brought in the High Denomination Bank Notes (Demonetisation) Act, 1978 in order to implement this scheme. This act banned the transfer and receipt of high denomination bank notes.
  - Main agenda was to curb black money from Indian Economy but the impact was limited as not many people possessed currency of high denomination.
- A step taken by H’ble Prime Minister Narendra Modi on 8th November 2016 about demonetisation of ₹500 and ₹1000 bank notes aimed to curb black money and corruption issues in the country and to stop the counterfeiting of the current banknotes alleged to be used for funding terrorism.
  - Up to 97% of the demonetised bank notes have been deposited into banks, which have received a total of ₹14.97 trillion as of 30th December 2016 out of the ₹15.4 trillion that was demonetised.
  - Mahatma Gandhi New Series worth ₹9.2 trillion in the form of ₹500 and ₹2000 bank notes has been recruited as of 10th January 2017.

**Graph-1 (In Trillion)**

Sources: https://en.wikipedia.org/wiki/2016_Indian_banknote_demonetisation
Comparison between Three Demonetisation Periods

Table-1: Comparison between Three-Demonetisation Time

<table>
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<tr>
<td></td>
<td></td>
<td>₹500, ₹1000 &amp; ₹10000</td>
<td>₹1000, ₹5000 &amp; ₹10000</td>
<td>₹500 &amp; ₹1000</td>
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<td>2.</td>
<td>Denomination Date</td>
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<td>3.</td>
<td>Newspaper</td>
<td></td>
<td></td>
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<tr>
<td>4.</td>
<td>Objective</td>
<td>To curb black money and tax evasion in India.</td>
<td>To curb the black money and to recover from emergency period problems.</td>
<td>To curb the black money, corruption and the menace of fake currency plaguing the Indian society.</td>
</tr>
<tr>
<td>5.</td>
<td>Days for exchange</td>
<td>10 days + 2 weeks</td>
<td>3 days</td>
<td>50 days</td>
</tr>
<tr>
<td>6.</td>
<td>Exchanged percentage</td>
<td>93.7% (134.9 Cr. out of 143.97 Cr.)</td>
<td>15%</td>
<td>97% (14.97 trillion out of 15.4 trillion)</td>
</tr>
<tr>
<td>7.</td>
<td>Effect</td>
<td>Not much effected or Partially successful as higher denomination was not accessible to the common people. It mostly became a conversion scheme rather a demonetisation scheme.</td>
<td>Not effected as not many people had access to high denomination notes.</td>
<td>Effected as even a poor man had ₹500 and ₹1000 notes.</td>
</tr>
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</table>

Sources: Authors Compilation

Digital Payment after Demonetisation

India remains a largely cash based economy with cash accounting for more than 78% of all retail payments. Compared to some other countries, like China, Mexico and Brazil, India ranks very low relating to Non-cash transactions by non-banks per capita per annum as well as number of pay points (for digital payments) per million people. Demonetisation effected common man such as cash vendors, auto rickshaw wallahs, taxi drivers, daily wage earners and small traders directly as they are totally dependent on cash.

With demonetisation, 86% of currency and 12% of GDP has been frozen overnight. Total banknotes in circulation in March, 2016 was ₹16415 billion, out of which ₹500 and ₹1000 accounted for ₹7854 billion and ₹6326 billion respectively.
Table-2: Banknotes in Circulation – March, 2016

<table>
<thead>
<tr>
<th>Denomination (₹)</th>
<th>Volume (million pieces)</th>
<th>Value (₹ billion)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 and 5</td>
<td>11626</td>
<td>45</td>
</tr>
<tr>
<td>%</td>
<td>(12.9)</td>
<td>(0.3)</td>
</tr>
<tr>
<td>10</td>
<td>32015</td>
<td>320</td>
</tr>
<tr>
<td>%</td>
<td>(35.5)</td>
<td>(1.9)</td>
</tr>
<tr>
<td>20</td>
<td>4924</td>
<td>98</td>
</tr>
<tr>
<td>%</td>
<td>(5.4)</td>
<td>(0.6)</td>
</tr>
<tr>
<td>50</td>
<td>3890</td>
<td>194</td>
</tr>
<tr>
<td>%</td>
<td>(4.3)</td>
<td>(1.2)</td>
</tr>
<tr>
<td>100</td>
<td>15778</td>
<td>1578</td>
</tr>
<tr>
<td>%</td>
<td>(17.5)</td>
<td>(9.6)</td>
</tr>
<tr>
<td>500</td>
<td>15707</td>
<td>7854</td>
</tr>
<tr>
<td>%</td>
<td>(17.4)</td>
<td>(47.8)</td>
</tr>
<tr>
<td>1000</td>
<td>6326</td>
<td>6326</td>
</tr>
<tr>
<td>%</td>
<td>(7.0)</td>
<td>(38.6)</td>
</tr>
<tr>
<td>Total</td>
<td>90266</td>
<td>16415</td>
</tr>
</tbody>
</table>

Sources: https://www.rbi.org.in/scripts/AnnualReportPublications.aspx?id=1181

Chart-1: Banknotes in Circulation – March’16

Sources: Authors Compilation

Above table 2 and chart 1 indicates that circulation of ₹10 bank notes was maximum in volume with ₹32015 million and circulation of ₹50 was minimum with ₹3890 million. In value terms, circulation of ₹500 bank notes was maximum with ₹7854 billion followed by circulation of ₹1000 bank notes i.e. ₹6326 billion.

With reduction in cash availability, promotion of digital payment system has become one of the major objectives of demonetisation exercise. As the government stated that, they want each and every transaction in India to be online so it can be easily tracked and taxed.

Following table shows the change in trend of digital payment system since November 16 to June 17.
Various Modes of Digital Payment Systems

RTGS (Real Time Gross Settlement): can be defined as the continuous (real time) settlement of fund transfers individually on an order-by-order basis (without netting). Real Time refers to the processing of instructions at the time they are received rather than at some later time. Gross Settlement refers to settlement of funds transfer instructions individually. The minimum amount remitted through RTGS is ₹2 Lakh. There is no upper ceiling for RTGS transactions. The RTGS service window for customer’s transactions is available to banks from 9:00 hrs to 16:30 hrs on weekdays (Monday through Friday) and six settlements from 8:00 am to 1:00 pm on Saturdays. There is no limit neither minimum nor maximum with an exception of limit on transaction to ₹50000 for cash-based remittances within India and for remittances to Nepal under the Indo-Nepal Remittance Facility Scheme.

NEFT (National Electronic Fund Transfer): is a nationwide payment system facilitating one – to – one funds transfer. Under this scheme, individuals, firms, and corporates can electronically transfer funds from any bank branch to individual, firms, or corporates having an account with any other bank branch in the country participating in the scheme. NEFT operates in hourly batches – there are twelve settlements from 8:00 am to 7:00 pm on weekdays (Monday through Friday) and six settlements from 8:00 am to 1:00 pm on Saturday. There is no limit neither minimum nor maximum with an exception of limit on transaction to ₹50000 for cash-based remittances within India and for remittances to Nepal under the Indo-Nepal Remittance Facility Scheme.

Table 3: Electronic Payment Systems

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Mode</th>
<th>Nov’16</th>
<th>Dec’16</th>
<th>Jan’17</th>
<th>Feb’17</th>
<th>Mar’17</th>
<th>Apr’17</th>
<th>May’17</th>
<th>June’17</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>RTGS</td>
<td>Vol</td>
<td>7.9</td>
<td>8.8</td>
<td>9.3</td>
<td>9.1</td>
<td>12.5</td>
<td>9.5</td>
<td>10.4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Value</td>
<td>78479.2</td>
<td>84096.5</td>
<td>77486.1</td>
<td>74218.8</td>
<td>123375.8</td>
<td>88512.2</td>
<td>90170.5</td>
</tr>
<tr>
<td>2.</td>
<td>NEFT</td>
<td>Vol</td>
<td>123</td>
<td>166.3</td>
<td>164.2</td>
<td>148.2</td>
<td>186.7</td>
<td>143.2</td>
<td>155.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Value</td>
<td>8807.8</td>
<td>11537.6</td>
<td>11355.1</td>
<td>10877.9</td>
<td>16294.5</td>
<td>12156.2</td>
<td>12410.8</td>
</tr>
<tr>
<td>3.</td>
<td>CTS</td>
<td>Vol</td>
<td>87.1</td>
<td>130.0</td>
<td>118.5</td>
<td>100.4</td>
<td>119.2</td>
<td>95.3</td>
<td>97.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Value</td>
<td>5419.2</td>
<td>6811.9</td>
<td>6618.4</td>
<td>5993.9</td>
<td>8062.8</td>
<td>6990.6</td>
<td>6745.9</td>
</tr>
<tr>
<td>4.</td>
<td>IMPS</td>
<td>Vol</td>
<td>36.2</td>
<td>52.8</td>
<td>62.4</td>
<td>59.7</td>
<td>67.4</td>
<td>65.1</td>
<td>66.7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Value</td>
<td>324.8</td>
<td>431.9</td>
<td>491.2</td>
<td>482.2</td>
<td>564.7</td>
<td>562.1</td>
<td>585.6</td>
</tr>
<tr>
<td>5.</td>
<td>NACH</td>
<td>Vol</td>
<td>152.5</td>
<td>198.7</td>
<td>158.7</td>
<td>150.5</td>
<td>182.1</td>
<td>212.6</td>
<td>194.4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Value</td>
<td>6066.6</td>
<td>626.8</td>
<td>541.4</td>
<td>592.2</td>
<td>829.4</td>
<td>905.2</td>
<td>692.4</td>
</tr>
<tr>
<td>6.</td>
<td>UPI</td>
<td>Vol</td>
<td>0.3</td>
<td>2.0</td>
<td>4.2</td>
<td>4.2</td>
<td>6.2</td>
<td>6.9</td>
<td>9.2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Value</td>
<td>0.9</td>
<td>7.0</td>
<td>16.6</td>
<td>19.0</td>
<td>23.9</td>
<td>22.0</td>
<td>27.7</td>
</tr>
<tr>
<td>7.</td>
<td>USSD</td>
<td>Vol</td>
<td>7.0</td>
<td>102.2</td>
<td>314.3</td>
<td>224.8</td>
<td>211.2</td>
<td>188.9</td>
<td>192.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Value</td>
<td>7302.6</td>
<td>103718.4</td>
<td>381760.2</td>
<td>357055.2</td>
<td>337962.4</td>
<td>301650.5</td>
<td>316723.7</td>
</tr>
<tr>
<td>8.</td>
<td>Debit, Credit Card &amp; POS</td>
<td>Vol</td>
<td>205.5</td>
<td>311.0</td>
<td>265.5</td>
<td>212.3</td>
<td>229.7</td>
<td>231.1</td>
<td>233.4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Value</td>
<td>352.4</td>
<td>522.2</td>
<td>481.2</td>
<td>391.5</td>
<td>416.2</td>
<td>431.4</td>
<td>450.8</td>
</tr>
<tr>
<td>9.</td>
<td>PPI</td>
<td>Vol</td>
<td>59.0</td>
<td>87.8</td>
<td>87.3</td>
<td>78.4</td>
<td>90.0</td>
<td>89.2</td>
<td>91.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Value</td>
<td>13.2</td>
<td>21.3</td>
<td>21.0</td>
<td>18.7</td>
<td>21.5</td>
<td>22.3</td>
<td>25.3</td>
</tr>
<tr>
<td>10.</td>
<td>Mobile Banking</td>
<td>Vol</td>
<td>72.3</td>
<td>70.2</td>
<td>64.9</td>
<td>56.2</td>
<td>60.8</td>
<td>61.0</td>
<td>64.9</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Value</td>
<td>1244.9</td>
<td>1365.9</td>
<td>1206.7</td>
<td>1080.0</td>
<td>1499.9</td>
<td>1443.8</td>
<td>1940.7</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>Vol</td>
<td>671.5</td>
<td>957.5</td>
<td>870.4</td>
<td>763.0</td>
<td>893.9</td>
<td>853.1</td>
<td>858.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Value</td>
<td>94004.2</td>
<td>104055.3</td>
<td>97011.4</td>
<td>92594.5</td>
<td>149589.1</td>
<td>109602.2</td>
<td>111109.3</td>
</tr>
</tbody>
</table>

Sources: RBI Press Release

Note: In the table - RTGS – Real time gross settlement;
NEFT – National electronic funds transfer;
CTS – Cheque truncation system;
IMPS – Immediate payment service;
NACH – National automated clearinghouse;
UPI - Unified Payments Interface;
USSD - Unstructured Supplementary Service Data;
POS – Point of sale;
PPI – Prepaid payment instrument.
CTS (Cheque Truncation System): is an online image-based cheque clearing system where cheque images and magnetic ink character recognition (MICR) data are captured at the collecting bank branch and transmitted electronically. Cheque Truncation speeds up the process of collection of cheques resulting in better services to customers, reduces the scope of loss of instruments in transit, lowers the cost of collection of cheques, and removes reconciliation related and logistics related problems etc.

IMPS (Immediate Payment System): is an instant real-time inter-bank electronic funds transfer system in India. IMPS offer an inter-bank electronic fund transfer service through mobile phones. Unlike NEFT and RTGS, the service is available 24/7 throughout the year including bank holidays. It is managed by the National Payments Corporation of India (NPCI) and is built upon the existing National Financial Switch network. IMPS were publicly launched on November 22, 2010.

NACH (National Automated Clearing House): is a centralised system, launched with an aim to consolidate multiple ECS systems running across the country, provides a framework for the harmonization of standard, practices, and removes local barriers/inhibitors. NACH system will provide a national footprint and is expected to cover the entire core banking enabled bank branches spread across the geography of the country irrespective of the location of the bank branch. This was implements by National Payment Corporation of India (NPCI).

UPI (Unified Payment Interface): is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the “Peer to Peer” collect request, which can be scheduled and paid as per requirement and convenience. Main benefits provided to customers includes round the clock availability, single application for accessing different bank accounts, use of virtual ID, Single click authentication etc.

USSD (Unstructured Supplementary Service Data): is a protocol used by GSM cellular telephones to communicate with the service provider's computers. USSD can be used for WAP browsing, prepaid call back service, mobile-money services, location-based content services, menu-based information services, and as part of configuring the phone on the network.

Debit card, Credit card & POS (Point of Sale): Debit Cards a card allowing the holder to transfer money electronically from their bank account when making a purchase. A credit card is a payment card issued to users (cardholders) to enable the cardholder to pay a merchant for goods and services, based on the cardholder's promise to the card issuer to pay them for the amounts so paid plus other agreed charges. POS is the time and place where a retail transaction is completed. At the point of sale, the merchant would calculate the amount owed by the customer and indicate the amount, and may prepare an invoice for the customer (which may be a cash register printout), and indicate the options for the customer to make payment. It is also the point at which a customer makes a payment to the merchant in exchange for goods or after provision of a service. After receiving payment, the merchant may issue a receipt for the transaction, which is usually printed, but is increasingly being dispensed with or sent electronically.

PPI (Prepaid Payment Instrument): are methods that facilitate purchase of goods and services against the value stored on such instruments. The value stored on such instruments represents the value paid for by the holder, by cash, by debit to a bank account, or by credit card. The prepaid instruments can be issued as smart cards, magnetic stripe cards, internet accounts, online wallets, mobile accounts, mobile wallets, paper vouchers and any such instruments used to access the prepaid amount.

Mobile Banking: is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a smartphone or tablet. It uses software, usually called an app, provided by the financial institution for the purpose. Mobile banking is usually available on a 24-hour basis. Some financial institutions have restrictions on which accounts may be accessed through mobile banking, as well as a limit on the amount that can be transacted. Transactions through mobile banking may include obtaining account balances and lists of latest transactions, electronic bill payments, and funds transfers between a customer's or another's accounts. Some apps also enable copies of statements to be downloaded and sometimes printed at the customer's premises; and some banks charge a fee for mailing hardcopies of bank statements.

Interpretation

From the above table,

There was rise in digital payment system as a result of demonetisation. Main reason of this was fall in circulation of bank notes.
There was a rise of 42.59% in the volume of electronic payments from ₹671.5 million in November 2016 to ₹970,112 million till December 2016. In value terms, the rise was 10.69% from digital transactions valued at ₹94,004.2 billion in November 2016 to ₹104,055.3 billion in December 16. (Chart 2 and 3).

Increase in value in January 2017 as compared to November 2016 was recorded from ₹94,004.2 billion to ₹97,011.2 billion i.e. 3.19% only.

In February 2017, in volume terms, transaction through digital payments mode fell 22.33% from ₹870.4 million in January 2017 to ₹763.0 million in February 2017. In value terms, the decline was 4.55% from electronic transactions valued at ₹970,114 billion in January 2017 to ₹92,594.5 billion in February 2017.

Even the digital transactions in February 2017 slipped below that in November 2016 when demonetisation was announced. This decline shows that consumers begun to move back to their traditional payment method.

Digital transactions worth ₹1,495,891 billion was conducted in March 2017, the month in which the impact of demonetisation was strongest.

Usage of Debit cards, Credit cards & POS was maximum in December 2016 with the value of ₹522.2 billion. After March its value is fluctuating from ₹431.4 billion in April 2017 to ₹468.2 billion (Chart 5).

Usage of USD was maximum in January 2017 with the value of ₹381,760.2 billion. (Chart 4).
Usage of RTGS, NEFT and CTS was maximum in Mar’17 with value of ₹123375.8 billion, ₹16294.5 billion and ₹8062.8 billion respectively. After this, their values are fluctuating. (Chart 6)

**Chart-6: RTGS, NEFT & CTS (Value in Billion)**

Usage of NACH was maximum in Apr’17 with the value of ₹905.2 billion. (Chart 7)

**Chart-7: NACH (Values in Billion)**

Usage of PPIs such as mobile wallets and Mobile Banking peaked in May. The value of PPI transactions in May was ₹25.3 billion as compared with ₹21.3 billion in December. The value of Mobile Banking recorded in May was ₹1940.7 billion as compared with ₹1365.9 billion in December and ₹1206.7 billion in January. (Chart 8)

**Sources:** Authors Compilation
Usage of IMPS and UPI peaked in June. The value of IMPS transactions in June was ₹596.5 billion as compared with ₹431.9 billion in December. The value of UPI recorded in June was ₹30.7 billion as compared with ₹7.0 billion in December and ₹16.6 billion in January. (Chart 9)

**SUGGESTIONS**

As a result of shortage of cash post demonetisation, the use of digital payment system rose but is fluctuating. Many people still didn’t shift to cashless economy. Following are some of the suggestions for increasing the trend of digital payment system in India as a move towards cashless economy.

Targets should be setup for clear milestones along with follow up through a monitoring system.
The physical infrastructure, including originating and acceptance infrastructure, network connectivity, etc should be expanded and strengthen.

An incentive structure that makes digital payments more attractive option vis-à-vis cash should be formulated.

All disincentives currently associated with digital transactions should be removed.

Institutional, policy, regulatory changes that promote adoption of digital payment mode should be formulated.

More awareness programmes should be formulated where people can understand the positive and negative points of digital payment system.

A dispute settlement mechanism should be formulated.

Insurance policy should be provided to the users of digital payments so that they do not hesitate in adopting new techniques just because of their fear of losing money.

A strong cyber security policy for digital payments should be formulated.

CONCLUSION

Demonetisation is an act of stripping a currency unit of its status as legal tender. It is a necessary step for change of national currency. A step taken by H’ble Prime Minister Narendra Modi on 8th November 2016 about demonetisation of ₹500 and ₹1000 bank notes aimed to curb black money and corruption issues in the country and to stop the counterfeiting of the current banknotes alleged to be used for funding terrorism. These bank notes were termed as Specified Bank Notes and The Specified Bank Notes (Cessation of Liabilities) Ordinance 2016 has been promulgated by the President of India (Gol Ordinance No/ 10 of 2016 dated December 30, 2016). Due to shortage of cash in economy, importance of digital payment system increased from ₹94004.2 billion to ₹149589.1 billion in March. Still not the everyone is using digital payment method in especially in rural areas. Therefore, government should take more initiative to spread awareness about usage of digital payment systems and gain their trust on cashless economy

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A STUDY ON JOB SATISFACTION LEVEL OF FACULTY MEMBERS OF GOVERNMENT & PRIVATE COLLEGES OF NAGALAND IN RELATION TO GENERAL WORKING CONDITIONS OF THE COLLEGE

Ranjit Paul15 Dr. Horen Goowalla16

ABSTRACT

Education sector is one of the largest employing sectors of Indian economy. Higher education institutions play fundamental role in the progress of any country. It is the teaching community who plays a vital role in all-round development of the younger generation, the future of the nation. The study aims to focus the present level of job satisfaction among the private and government college faculty members of Nagaland in relation to general working conditions of the college. In this research, 75 governments and 75 privates, 150 in total working in different government and private colleges in Nagaland having more than 5 year services of faculty members were examined. The data received were analyzed and the findings of the study were generalized with the aid of chi-square test of independence of attributes. Conclusions were also provided. It has attempted to throw a light of faculty members of government and private colleges in Nagaland about their significance or insignificant relationship on various factors affecting job satisfaction level in respect of general working conditions of the college.

KEYWORDS

Job Satisfaction, Factors affecting Job Satisfaction, General Working Conditions, College etc.

INTRODUCTION

Job Satisfaction: An attempt has been made to investigate and analyze the factors affecting job satisfaction and dissatisfaction level amongst faculty members of government and private colleges in Nagaland in relation to general working conditions of the college. Job satisfaction is a multinational phenomenon, which lives with employees and influence whole organization. Job satisfaction is the level of contentment a person feels regarding his or her job. This feeling is mainly based on individual’s perception of satisfaction. Job satisfaction can be influenced by a person’s ability to complete required tasks, the level of communication in an organization, and the way management/authority treats employees. The spirit of job satisfaction has great impact on job performance of faculty members of the college. Job satisfaction is an important issue in the higher education because if the faculty members in colleges are satisfied enough to accomplish their goals effectively, then only they would be motivated to contribute effectively towards higher education. The positive attitude towards one’s job is job satisfaction while the negative attitude towards one’s job is job dissatisfaction. Job satisfaction falls into two levels:

Affective Job satisfaction: It is a person’s emotional feeling about the job as a whole.

Cognitive Job satisfaction: It is how satisfied employees feel concerning some aspects of their job, such as pay, hours, or benefits. Some important factors influencing job satisfaction may be classified in two categories.

Factors affecting Job Satisfaction: There are numerous factors that must be taken into consideration when determining how satisfied an employee with the job and it is not always easy to determine which factors are most important to each employee.

Those factors that are inside, or a part of the actual job or derive from performance of the job, i.e., achievement, recognition, growth, responsibility and the work itself are known as Motivator or Intrinsic job factors. Factors that are a part of the job environment or the context within which the work is performed i.e., interpersonal relations, supervision, and salary are termed as Hygiene or Extrinsic job factors. Some important factors influencing job satisfaction may be classified in two categories:

i) Individual Factors: Individuals have certain expectations from their jobs. If these expectations are met from the jobs, they feel satisfied. These expectations are on an individual’s level of education, age, sex, marital status and experience.

ii) Environmental Factors: Environmental factors determine job satisfaction, which is in the form of job content, occupational level, pay and promotion, work group and supervision.

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According to Rue and Byers (1994), job satisfaction is made up of five components:

- Attitude towards colleagues,
- General working conditions,
- Attitude towards the education system,
- Financial benefits,
- Attitude towards supervision.

The various sub-factors under general working conditions of the college determining the level of job satisfaction can be categorized as follows:

- Hours worked each week,
- Flexibility of college rules and procedures,
- Changes in the new curriculum and education reforms,
- The location of work,
- The condition of lecture venue,
- The condition of staff room, and
- The general policies of the college.

**BASIC ASSUMPTIONS OF THE STUDY**

The basic assumptions for this study include the following:

- There are certain factors that relate to the employment of faculty members that affect their job satisfaction.
- A sample of 75 faculty members of government colleges and 75 faculty members of private colleges from different districts of Nagaland is representative of the population of faculty members.
- Faculty members are more efficient and dynamic if they are satisfied with their jobs.
- It is also assumed that respondents were truthful and straightforward in expressing attitudes and feelings towards their jobs.
- If the factors that cause unhappiness can be improved or eradicated, the value of findings will be increased considerably.

**LIMITATIONS OF STUDY**

The limitations of the study are the following:

- Study is geographically restricted to Nagaland state only.
- In this study, only those teachers are considered who are presently working in the colleges having five or more than five years of experiences.
- Findings are based on sample survey through questionnaire method and hence, there is a scope for the respondents to be biased.
- The study is limited to 150 full-time faculty members of government colleges and private colleges from different districts of Nagaland during the period February-March of academic year 2017-18.

**OBJECTIVES OF STUDY**

The following are the objectives framed for the study:

- To study the difference between faculty members serving in government colleges and private colleges in Nagaland in relation to hours worked each week with regard to job satisfaction.
- To study the difference between faculty members serving in government colleges and private colleges in Nagaland in relation to flexibility of college rules and procedures with regard to job satisfaction.
- To study the difference between faculty members serving in government colleges and private colleges in Nagaland in relation to changes in the new curriculum and education reforms with regard to job satisfaction.
- To study the difference between faculty members serving in government colleges and private colleges in Nagaland in relation to the location of work with regard to job satisfaction.
- To study the difference between faculty members serving in government colleges and private colleges in Nagaland in relation to the condition of lecture venue with regard to job satisfaction.
To study the difference between faculty members serving in government colleges and private colleges in Nagaland in relation to the condition of staff room with regard to job satisfaction.

vii) To study the difference between faculty members serving in government colleges and private colleges in Nagaland in relation to the general policies of the college with regard to job satisfaction.

RESEARCH METHODOLOGY

Nature of Research: Inferential statistics has been used to measure the level of job satisfaction amongst the faculty members of government and private colleges in Nagaland. Inferential statistics are used to make inferences from data to conditions that are more general. Inferential statistics are function of the sample data that assists to draw an inference regarding hypothesis about a population parameter. They also help assess the strength of the relationship between independent (casual) variables and dependent (effect) variables.

Descriptive statistics uses the data to provide descriptions of the population either through numerical calculations or graphs or tables or percentages. Percentages are used to understand these figures because percentage can be easily interpreted. Most often-descriptive statistics are percentages.

Sources of Data: The study has been carried out by using both primary and secondary data. Primary data has been collected with detailed formulated structure questionnaire as well as interview. The interview schedule is one of the best methods, which will be applied to collect data from the respondents. The structure questionnaire has been prepared in such a way that it covers all the objectives of the study. A 3-point Likert-type scale was employed. The scale ranged from 1-3 representing (i) Satisfied (ii) Dissatisfied and (iii) Neutral. Secondary data has been collected from the existing literature such as research papers, website, books, journals, articles, and statistical report etc. The primary data for the study has been collected from the Asst. Professors of different colleges of Nagaland during the period 2016-2017.

Area of the Study: The target respondents are faculty members of different government and private colleges having minimum five years experience in teaching in Nagaland.

Statistical Tools: In carrying out this study, the data and information were collected from the questionnaires, which were edited, summarized, analyzed and interpreted with the aid of inferential statistics such as chi-square test of independence of attributes to draw inferences about significant or insignificant relationship for job satisfaction level amongst the faculty members of government and private colleges in Nagaland.

Research Design and Size of Sample: The study is based on primary data collected from 20 colleges out of total 63 colleges (i.e., 32 percent approximately). In this research, 75 governments and 75 privates, 150 in total working in different government and private colleges in Nagaland having more than 5 year services of faculty members were examined.

RESULTS AND DISCUSSION

Analysis with Chi-Square Test of Independence of Attributes: The chi-square (i.e., symbolically $\chi^2$) test is used when there are two categorical variables from a same population. It is used to determine whether there is a significant association between two variables. To identify if there is any significant differences in the level of job satisfaction of respondents of government and private colleges on each factor, a $\chi^2$ -test of independence of attributes is applied.

The test statistic is

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Where, $O =$ Observed frequency,

$E =$ Expected frequency

$$= \frac{(\text{Corresponding row total}) (\text{Corresponding column total})}{\text{(Grand total)}}$$

For the contingency table having $r$ rows and $c$ columns, the test statistic $\chi^2$ follows chi-square distribution with $(r-1) (c-1)$ degrees of freedom (d.f.) provided

i) Total sample size is large ( more than 50),

ii) Each cell in the contingency table has expected frequency of at least 5, and

iii) $\sum O = \sum E$
This is a right tailed test. The calculated value of $\chi^2$ is compared with the table value for a certain level of significance (generally 5%) at a certain d.f. If this calculated value falls within the acceptance region (determined for a certain level of significance) then the calculated value is insignificant and the test has provided no evidence against the null hypothesis. If calculated value falls outside the acceptance region, it will be significant and then reject the null hypothesis at the level of significance adopted. In short, if the calculated value of $\chi^2$ is greater than the tabulated value, the null hypothesis ($H_0$) is rejected, otherwise accepted.

**General Working Conditions**

Table-1: Summary of Test of Hypotheses with the help of Chi-Square

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Factors</th>
<th>Level of Significance</th>
<th>Degree of Freedom</th>
<th>Calculated value of $\chi^2$</th>
<th>Tabulated Value of $\chi^2$</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hours worked each week.</td>
<td>0.05</td>
<td>(2-1) (2-1)=1</td>
<td>0.233</td>
<td>3.841</td>
<td>Insignificant</td>
</tr>
<tr>
<td>2</td>
<td>Flexibility of college rules and procedures.</td>
<td>0.05</td>
<td>(2-1) (2-1)=1</td>
<td>11.7</td>
<td>3.841</td>
<td>Significant</td>
</tr>
<tr>
<td>3</td>
<td>Changes in the new curriculum &amp; education reforms.</td>
<td>0.05</td>
<td>(2-1) (2-1)=1</td>
<td>0.752</td>
<td>3.841</td>
<td>Insignificant</td>
</tr>
<tr>
<td>4</td>
<td>The location of work.</td>
<td>0.05</td>
<td>(2-1) (2-1)=1</td>
<td>2.93</td>
<td>3.841</td>
<td>Insignificant</td>
</tr>
<tr>
<td>5</td>
<td>The condition of lecture venue.</td>
<td>0.05</td>
<td>(2-1) (2-1)=1</td>
<td>4.63</td>
<td>3.841</td>
<td>Significant</td>
</tr>
<tr>
<td>6</td>
<td>The condition of staff room.</td>
<td>0.05</td>
<td>(2-1) (2-1)=1</td>
<td>8.72</td>
<td>3.841</td>
<td>Significant</td>
</tr>
<tr>
<td>7</td>
<td>The general policies of the college.</td>
<td>0.05</td>
<td>(2-1) (2-1)=1</td>
<td>23.16</td>
<td>3.841</td>
<td>Significant</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

**Hours Worked each Week**

$H_0$: There exists no significant difference between faculty members serving in government and private colleges in Nagaland in relation to hours worked each week.

Table-2: Observed Frequency

<table>
<thead>
<tr>
<th>Colleges Attributes</th>
<th>Government</th>
<th>Private</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfied</td>
<td>69</td>
<td>72</td>
<td>141</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>3</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>72</td>
<td>74</td>
<td>146</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Table-3: Expected Frequency

<table>
<thead>
<tr>
<th>Colleges Attributes</th>
<th>Government</th>
<th>Private</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfied</td>
<td>69.53</td>
<td>71.47</td>
<td>141</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>2.47</td>
<td>2.53</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>72</td>
<td>74</td>
<td>146</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

$$\chi^2 = \frac{(69 - 69.53)^2}{69.53} + \frac{(72 - 71.47)^2}{71.47} + \frac{(3 - 2.47)^2}{2.47} + \frac{(2 - 2.53)^2}{2.53}$$
= 0.004 + 0.004 + 0.114 + 0.111 = 0.233

Tabulated $\chi^2$ at 5% level of significance for (2-1) (2-1) = 1 d.f. is 3.841


**Decision:** The calculated value of $\chi^2$ is less than the tabulated value of $\chi^2$ and hence the hypothesis holds true i.e., there is no enough evidence to reject null hypothesis. Therefore, it can be concluded that there exists no significant difference between the faculty members serving in government and private colleges in Nagaland in relation to hour worked each week.

**Flexibility of College Rules and Procedures**

Here, the null hypothesis is:

$H_0$: There exists no significant difference between faculty members serving in government and private colleges in Nagaland in relation to flexibility of college rules and procedures.

Similarly as before, the calculated value of chi-square is:

$\chi^2 = 11.7$

Tabulated $\chi^2$ at 5% level of significance for (2-1) (2-1) = 1 d.f. is 3.841, 

**Decision:** The calculated value of $\chi^2$ is larger than the tabulated value of $\chi^2$ and it falls in the rejection region i.e., there is no evidence to support null hypothesis, therefore null hypothesis is rejected. It is concluded that there exists significant difference between the faculty members serving in government and private colleges in Nagaland in relation to flexibility of college rules and procedures.

**Changes in the new Curriculum & Education Reforms**

Here, the null hypothesis is:

$H_0$: There exists no significant difference between faculty members serving in government and private colleges in Nagaland in relation to changes in the new curriculum and education reforms. Here,

$Calculated \chi^2 = 0.752$

Tabulated $\chi^2$ at 5% level of significance for (2-1) (2-1) = 1 d.f. is 3.

**Decision:** The calculated value of $\chi^2$ is less than the tabulated value of $\chi^2$ and it falls in the acceptance region, therefore null hypothesis is accepted. i.e., there is no evidence to reject null hypothesis. It is concluded that the test does not have sufficient evidence to reject null hypothesis stating that there is no significant difference between the faculty members serving in government and private colleges in Nagaland in relation to changes in the new curriculum and education reforms.

**The Location of Work**

Here, the null hypothesis is:

$H_0$: There exists no significant difference between faculty members serving in government and private colleges in Nagaland in relation to location of work. Here,

$Calculated \chi^2 = 2.93$

Tabulated $\chi^2$ at 5% level of significance for (2-1) (2-1) = 1 d.f. is 3.841
Decision: The calculated value of $\chi^2$ is less than the tabulated value of $\chi^2$ and hence the hypothesis holds true i.e., there is no enough evidence to reject null hypothesis. Therefore, it can be concluded that there exists no significant difference between the faculty members serving in government and private colleges in Nagaland in relation to the location of work.

The Condition of Lecture Venue:
Here, the null hypothesis is:

$H_0$: There exists no significant difference between faculty members serving in government and private colleges in Nagaland in relation to the condition of lecture venue. Here,

$Calculated \chi^2 = 4.63$

Tabulated $\chi^2$ at 5% level of significance for (2-1) (2-1) = 1 d.f. is 3.841

Decision: The calculated value of $\chi^2$ is greater than the tabulated value of $\chi^2$ and hence the hypothesis is rejected. i.e., there is no enough evidence to support null hypothesis. Therefore, it can be concluded that there exists a significant difference between the faculty members serving in government and private colleges in Nagaland in relation to the condition of lecture venue.

The Condition of Staff Room
Here, the null hypothesis is:

$H_0$: There exists no significant difference between faculty members serving in government and private colleges in Nagaland in relation to the condition of staff room. Here,

$Calculated \chi^2 = 8.72$

Tabulated $\chi^2$ at 5% level of significance for (2-1) (2-1) = 1 d.f. is 3.841

Decision: The calculated value of $\chi^2$ is larger than the tabulated value of $\chi^2$ and hence the hypothesis is rejected i.e., there is no enough evidence to support null hypothesis. Therefore, it can be concluded that there exists a significant difference between the faculty members serving in government and private colleges in Nagaland in relation to the condition of staff room.

The General Policies of the College
Here, the null hypothesis is

$H_0$: There exists no significant difference between faculty members serving in government and private colleges in Nagaland in relation to the general policies of the college. Here,

$Calculated \chi^2 = 23.16$

Tabulated $\chi^2$ at 5% level of significance for (2-1) (2-1) = 1 d.f. is 3.841

Decision: The calculated value of $\chi^2$ is larger than the tabulated value of $\chi^2$ and hence the hypothesis is rejected i.e., there is no enough evidence to support null hypothesis. Therefore, it can be concluded that there exists significant difference between the faculty members serving in government and private colleges in Nagaland in relation to the general policies of the college.

MAJOR FINDINGS OF STUDY
The major findings of the study have been summarized in the following heads:

92 percent of the respondents are satisfied with the hours worked each week with respect to the government colleges while 96 percent of the respondents are satisfied with the hour worked each week with respect to the private colleges.
80 percent of the respondents are satisfied with the flexibility of college rules and procedures with respect to the government colleges while 53.33 percent of the respondents are satisfied with the flexibility of college rules and procedures with respect to the private colleges.

40 percent of the respondents are satisfied with the changes in the new curriculum and education reforms with respect to the government colleges while 46.67 percent of the respondents are satisfied with the changes in the new curriculum and education reforms with respect to the private colleges.

80 percent of the respondents are satisfied with the location of work in the government colleges while 85.33 percent of the respondents are satisfied with the location of work with respect to the private colleges.

60 percent of the respondents are satisfied with the condition of lecture venue in the government colleges while 45.33 percent of the respondents are satisfied with the condition of lecture venue with respect to the private colleges.

60 percent of the respondents are satisfied with the condition of staff room in the government colleges while 40 percent of the respondents are satisfied with the condition of staff room with respect to the private colleges.

68 percent of the respondents are satisfied with the general policies of the college with respect to the government colleges while 34.67 percent of the respondents are satisfied with the general policies with respect to the private colleges.

RECOMMENDATIONS

Based on the results of the study, the following simple, concrete and practical recommendations are forwarded:

The college authority should take proper and effective supervise on general working conditions such as hours worked each week, flexibility of college rules and procedures, changes in the new curriculum and education reforms, the location of work, the condition of lecturer venue, the condition of staff room and the general policies of the college. These must be streamlined to improve the job satisfaction amongst the faculty members.

Authorities should arrange off and on formal meeting with faculty members to consider their suggestions also try to value it.

The various sub-factors of general working conditions play a vital role in job dissatisfaction and the colleges take necessary steps to improve these situations.

CONCLUSION

Private college faculty members are more satisfied in comparison to government college faculty members in the factors such as hours worked each week, changes in the new curriculum and education reforms, and the location of work of the college in Nagaland.

Government college faculty members are more satisfied in comparison to private college faculty members in the factors such as flexibility of college rules and procedures, the condition of lecturer venue, the condition of staff room, and the general policies of the college in Nagaland.

There is an insignificant relationship between government and private college faculty members in respect of flexibility of college rules and procedures, the condition of lecture venue, the condition of staff room and the general policies of the college in Nagaland.

There is a significant association between government and private college faculty members in respect of hours worked each week, changes in the new curriculum and education reforms, and the location of work and the general policies of the college in Nagaland.

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ROLE OF WOMEN IN SUSTAINABLE DEVELOPMENT WITH SPECIAL REFERENCE TO ANGANWADI WORKERS OF RANGAPARA INTEGRATED CHILD DEVELOPMENT SERVICES (ICDS) PROJECT IN SONITPUR DISTRICT OF ASSAM

Nupam Kr. Palit17 Dr Horen Goowalla18

ABSTRACT

The foundation of human resource development can be laid at the early age and it can be the road map for the sustainable development. The National policy for children (NPC) was adopted by Government in 1974 which recognizes the supreme importance of children’s programme in the development of human resources that are vital to social and economic progress (Bhowmick, 1994) and accordingly Government of India launched Integrated Child Development Services (ICDS) scheme on 2nd October, 1975 and it is the most inclusive scheme of the Government of India aiming at early childhood care and development by giving emphasis on health, nutrition and education. The various services under the ICDS are mainly delivered to the targeted groups through the Anganwadi system and the Anganwadi Worker (AWW) is the in-charge of the Anganwadi center. An attempt has been made through this paper to highlight the various roles and responsibilities performed by the AWWs of Rangapara ICDS Project in the society towards the various categories of the beneficiaries as they are the key functionary of the ICDS scheme and they use to maintain close contact with the society. The success of ICDS largely depends on the performance of the AWWs and the study also focused on the various problems faced by the AWWs in their service as such some essential recommendations have been made for better work environment for them so that they can deliver productive service for better implementation of this holistic scheme which can contribute effectively towards the sustainable development by improving the quality of life of the community.

KEYWORDS

Anganwadi Workers, ICDS, Problems etc.

INTRODUCTION

The foundation of human resource development can be laid at the early age and it can be the road map for the sustainable development. Many global studies show that spending on early childhood interventions produces significant economic gains (Hindustan Times, 28th Apr. 2016). Integrated Child Development Services (ICDS) was designed to enhance survival and development of children aged 0 to 6 from the vulnerable sections of the society. Government of India launched ICDS scheme on 2nd October, 1975 in 33 numbers of projects on experimental basis and in that time in the state of Assam ICDS scheme was first introduced at Dhakuakhana Development Block of Lakhimpur District. The administrative unit of the ICDS within the districts is called an ICDS project. An ICDS project covers a community development block in a rural area, a tribal development block in a tribal area, and a group of slums in an urban area. Under the ICDS programme mainly a package of six services i.e. Supplementary Nutrition, Pre-school non-formal education, Nutrition and health education, Immunization, Health check-up and Referral services are delivered to the targeted beneficiaries through the Anganwadi System. Anganwadi Center (AWC) is the primary service delivery point, which is managed by the Anganwadi worker (AWW). Every Anganwadi center has one Anganwadi worker as its in-charge. An Anganwadi worker is a voluntary women worker selected from the local community and who use to maintain direct contact with the beneficiaries and provide various services under the ICDS to them. The effective implementation of the ICDS programme largely depends upon the functions of the Anganwadi workers, as they are primary link between the ICDS services are the targeted groups.

Rangapara ICDS Project

Rangapara Town is an old settlement and with a mixed population comprising Nepalis, Bengalis, Biharis and a minority of the indigenous of the assamese population. It is well connected by a broad gauge railway line, which runs from Rangia Junction in Kamrup District of Assam, to Murgaonselek in Dhemaji District and Nahalagun in Arunachal Pradesh. There are 106 numbers of Anganwadi centers in Rangapara Integrated Child Development Services (ICDS) Project of which 35 numbers of Anganwadi centers have been sanctioned in the year of 2007 and 71 numbers Anganwadi centers have been sanctioned in the year of 2009.

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Rangapara Project is considered as Rural Project under the ICDS programme. This Project covers the 8 numbers of Gaon Panchayats under Rangapara Development Block and 4 numbers of wards of Rangapara Town.

**RATIONALITY OF STUDY**

Anganwadi worker is the one of the significant functionaries of ICDS programme and is charged with numerous responsibilities for achieving the desired result. Anganwadi workers are the main link between the community and ICDS schemes. Therefore, the success of the ICDS schemes largely depends on the effectiveness and functioning of the Anganwadi workers. The Anganwadi worker undertakes an essential role in Anganwadi centre as she maintains close and continuous contact with community. Thus, it is necessary to highlight the present status of the AWWs and also their role and responsibilities. Furthermore, it is necessary to understand various problems faced by them in their job. So that measures can be taken for the betterment of the workers and to ensure better job performance and effective implementation of the ICDS programme.

**REVIEW OF LITERATURE**

Lalit Kant et al. (1984) as cited in Rani and Devi (2004) conducted a study on “profile of Anganwadi Workers and their knowledge about ICDS”. Majority of them neither know the full form of ICDS nor enumerated all services being provided and listed out of their job responsibilities and hence it was recommended for continuous training and evaluation. Kumari, P.S (1991) as cited in Bhavya (2007) conducted a study on Anganwadi workers belonging to both urban and rural centers. Urban and rural differences were highlighted in the study, the urban Anganwadi workers showing better job and work involvement and experiencing less job stress.

Sharma and Pandey (2009) conducted a study on the impact of ICDS training on Service Delivery by Anganwadi Workers. It was found that AWWs who had attended the JTC (Job Training Course) had significantly better composite skills for communicating with children than those who had not. Patil and Doibale (2013) conducted a study on Anganwadi workers with the objective to study their profile and to access knowledge of Anganwadi workers and problems faced by them while working. More than half of the Anganwadi workers were matriculated and 69.38% workers had an experience of more than 10 years. It was stated that the knowledge of the Anganwadi workers increases with experience and had no relation with their educational qualification. Maximum of the workers complained regarding the inadequate honorarium.

**RESEARCH GAP**

From the foregoing review of literature, it can be understood that though many studies have been conducted on various aspects Anganwadi workers in India. However, a study on Anganwadi workers in Assam is missing in the literature. Hence, the present study highlights the profile and roles and responsibilities performed by the Anganwadi workers in Rangapara ICDS project of Sonitpur District of Assam and suggest measures for the betterment of the Anganwadi workers to ensure improved service delivery.

**OBJECTIVES OF STUDY**

- To highlight the profile of the Anganwadi workers in the study area.
- To highlight the role and responsibilities performed by the Anganwadi Workers.
- To highlight the problems faced by the Anganwadi workers.

**METHODOLOGY OF STUDY**

The study is based on both primary and secondary data sources. Secondary data has been collected from various books, journals, office records, website etc. For the purpose of collection of primary data 50 Anganwadi workers form the Rangapara ICDS project has been selected randomly from the list of Anganwadi workers maintained by the ICDS Project office. For the collection of primary information, a schedule has been devised and interview of the Anganwadi workers has been taken to collect the required information for the study. The collected data has been tabulated and simple mathematical tool like percentage analysis has been used to draw the inference from the study.

**SCOPE AND LIMITATION OF STUDY**

Anganwadi workers need to play various roles and responsibilities under the ICDS scheme. The study covers only certain roles provided towards the children and pregnant and lactic mothers. More over the study is based on a sample of 50 Anganwadi workers. Hence, findings should be interpreted with caution and generalization could be restricted to the area under investigation.
in particular and other areas where similar conditions prevail in general. Furthermore, biasness in response may impact the significance of the result.

ANALYSIS AND INTERPRETATION

Analysis 1: Profile of the Anganwadi workers

Table-1: Age of Anganwadi Workers

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Age</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>20-30</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>2</td>
<td>30-40</td>
<td>29</td>
<td>58</td>
</tr>
<tr>
<td>3</td>
<td>40-50</td>
<td>14</td>
<td>28</td>
</tr>
<tr>
<td>4</td>
<td>50 and above</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Sources: Field Survey

It is observed from the above table that maximum of 58% the respondents belong to the age group of 30 to 40 years followed by the age group of 40 to 50 years with 14% of respondents.

Table-2: Civil Status of Anganwadi workers

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Status</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Married</td>
<td>16</td>
<td>32</td>
</tr>
<tr>
<td>2</td>
<td>Unmarried</td>
<td>34</td>
<td>68</td>
</tr>
<tr>
<td>3</td>
<td>Widow</td>
<td>NIL</td>
<td>00</td>
</tr>
<tr>
<td>4</td>
<td>divorced</td>
<td>NIL</td>
<td>00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Sources: Field Survey

It is revealed from the table that 68% of the respondents are unmarried and 32% of the respondents are married.

Table-3: Educational Qualification of Respondents

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Qualification</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Non-Matriculated</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>Matriculated</td>
<td>27</td>
<td>54</td>
</tr>
<tr>
<td>3</td>
<td>Higher Secondary</td>
<td>18</td>
<td>36</td>
</tr>
<tr>
<td>4</td>
<td>Graduate</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>5</td>
<td>Post Graduate</td>
<td>NIL</td>
<td>00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Sources: Field Survey

Table-3 stated that almost half of the respondents i.e. 54% are matriculated and only 4% respondents are non-matriculated. 36% of the respondents have the education qualification up to higher secondary and 6% respondents are graduate.

Table-4: Experience as Anganwadi Worker of Respondents

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Experience</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1-5 years</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>2</td>
<td>5-10 years</td>
<td>47</td>
<td>94</td>
</tr>
<tr>
<td>3</td>
<td>10-15 years</td>
<td>NIL</td>
<td>00</td>
</tr>
<tr>
<td>4</td>
<td>15-20 years</td>
<td>NIL</td>
<td>00</td>
</tr>
<tr>
<td>5</td>
<td>More than 20 years</td>
<td>NIL</td>
<td>00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Sources: Field Survey
Above table revealed that maximum of 94% of the Anganwadi Workers have the experience of 5 to 10 years and only 6% workers have the experience in between 1 to 5 years.

**Analysis 2: Roles and responsibilities of the Anganwadi workers**

**Table-5: Responsibilities Performed by the Respondents AWWs in their Jobs**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Responsibilities</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Weight the children</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>Routine immunization</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>3</td>
<td>Nutrition feeding under SNP</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>4</td>
<td>Refer the sick new born</td>
<td>37</td>
<td>74</td>
</tr>
<tr>
<td>5</td>
<td>Pre school</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>6</td>
<td>Survey in the community</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

**Sources:** Field Survey

Above table cleared that all the Anganwadi Workers performed the above responsibilities under ICDS. The Anganwadi workers weight the children and record the same as per prescribed format. They also engage in the routine immunization programme as per the ICDS scheme. All the workers provide nutritious food under the SNP scheme to the targeted groups of beneficiaries. Referring sick new born to the nearest PHC is a part of the Anganwadi workers’ job. 74% of the Anganwadi workers refer the newborn and remaining did not get such case to refer during their job. Pre-school is an important component of ICDS programme for the 3 to 6 years of children and which all the workers at their respective Anganwadi centers conduct. Anganwadi workers need to conduct different types of surveys in the community like survey for birth and death in the respective area; survey for pregnant mothers etc. and all the workers performed these responsibilities.

**Table-6: Responsibilities Performed by the Anganwadi Workers towards the Mothers**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Responsibilities</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Distribution of nutritious food under SNP</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>Weight the pregnant mothers</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>3</td>
<td>Discussion on breastfeeding</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>4</td>
<td>Discussion on use of latrine</td>
<td>27</td>
<td>54</td>
</tr>
<tr>
<td>5</td>
<td>Discussion on child marriage</td>
<td>17</td>
<td>34</td>
</tr>
<tr>
<td>6</td>
<td>Discussion on maintenance of hygiene</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>7</td>
<td>Motivate mothers regarding Pre-school programme for the children</td>
<td>48</td>
<td>96</td>
</tr>
</tbody>
</table>

**Sources:** Field Survey

Above table revealed that Anganwadi worker, have certain responsibilities towards the mothers. All the workers distribute nutritious food to the pregnant and lactic mothers under the Supplementary Nutrition Programme (SNP) of ICDS. All the workers weight the pregnant mothers and discuss about the breastfeeding with the lactic mothers. 54% of the respondents discuss on the use of latrine for hygienic purpose and 34% of the respondents do conversation on child marriage during the meeting with the mothers. Most of the workers i.e. 96% motivate mothers to send their children to the Anganwadi center for the pre-school by discussing the importance of education with the mothers.

**Table-7: Frequency of Home Visit by the Anganwadi Workers**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Frequency</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Daily</td>
<td>29</td>
<td>58</td>
</tr>
<tr>
<td>2</td>
<td>One in a week</td>
<td>NIL</td>
<td>00</td>
</tr>
<tr>
<td>3</td>
<td>Twice in a week</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>4</td>
<td>Trice in a week</td>
<td>11</td>
<td>22</td>
</tr>
<tr>
<td>5</td>
<td>More than 3 times in a week</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Sources:** Field Survey
The above table showing the visits made by theanganwadi workers to the houses of the beneficiaries. 58% of the respondents visit daily, 22% of the respondents visit three times in a week and 12% workers visit more than three times in a week and 8% of the Anganwadi workers visit two times in a week to the house of the beneficiaries.

Analysis 3: Problems of the Anganwadi workers

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Frequency</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Inadequate Honorarium</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>Inadequate Infrastructure</td>
<td>43</td>
<td>86</td>
</tr>
<tr>
<td>3</td>
<td>Poor Quality Material for Teaching Learning</td>
<td>47</td>
<td>94</td>
</tr>
<tr>
<td>4</td>
<td>Excessive Record Maintenance</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>5</td>
<td>Work Overload</td>
<td>48</td>
<td>96</td>
</tr>
<tr>
<td>6</td>
<td>Engagement in Activities Beyond ICDS Services</td>
<td>47</td>
<td>94</td>
</tr>
</tbody>
</table>

Sources: Field Survey

Above table revealed about the problems faced by the Anganwadi workers. All the respondents consider the honorarium paid to them is inadequate to the service provided by them and excessive record maintenance increases their job burden. 94% workers reported regarding the poor quality of different material used for teaching-learning purpose. For 86% workers inadequate infrastructure is the hurdle for the proper service delivery. 96% workers reported that too many tasks they need to perform and that creates the problem of over burden of works.

FINDING OF STUDY

The major findings of the study are summarized below:

Majority of the Anganwadi workers are within the age of 30 years to 50 years. 58% belongs to the age group of 30-40 and 28% respondents belong to the age group of 40-50 years. Majority of the Anganwadi workers are matriculated and very less number of workers are non-matriculated. At the same time very less number of Anganwadi workers i.e. only 6% of the workers are graduated. It is mentioned that at present to be appointed as Anganwadi worker, one needs to be matriculated.

As the Rangapara ICDS project has been operating since 2007 so maximum of the workers have the experience in between 5 to 10 years. Weighting the children, routine immunization, supplementary feeding, pre-school, survey in the community etc. responsibilities performed by all the Anganwadi workers. They also refer sick new born to the nearest PHC if necessary.

Anganwadi workers performed various responsibilities towards mothers also. In the study it has been found that they weight the pregnant mothers, use to visit the home of the beneficiaries like lactic mothers to distribute food under supplementary Nutrition Programme (SNP) under ICDS and discuss on breastfeeding with the mothers which are integral part of the ICDS programme. 34% of the workers discussed regarding child marriage and 90% of the workers discussed on maintenance of hygiene with the mother. Most the workers also encouraged mothers to send their children to the Anganwadi center for the pre-school service.

It has been found that 54% of the Anganwadi workers visit the home daily while the remaining workers visit twice, trice or more than three times in week. Under ICDS it is necessary to visit the home of the beneficiaries on daily basis. But many workers reported that due to over burden of work, due to seasonal difficulties, due to over maintained of records some time it is difficult for them to visit the house of the beneficiaries.

The major problems of the Anganwadi workers are inadequate honorarium and excessive record maintenance. At present in Assam Anganwadi workers are getting an honorarium of Rs. 4000 per month. It has been found form the study that the honorarium paid to the workers are considered excessively inadequate by the workers. Moreover it has also been reported that they need to maintain too much records for which sometime it is very much difficult for them to manage time for house. Anganwadi workers are also not very much satisfied with the materials provided for the pre-school activities like pencil. Colours, copy, white paper etc. It has been reported during the study that many times they need to do numerous task at a time and as such they use to feel the over burden of works.

SUGGESTIONS AND CONCLUSION

The success of ICDS highly depends upon the functioning of the Anganwadi Workers. Thus, it is necessary to provide them better work environment to improve their effectiveness. It is also necessary to improve their job satisfaction by proving them better
honorarium. The present honorarium is very low as compared to the roles and activities performed by them. Woman plays a substantial role in our life. They usually exhibit diversified role in the society. According to Jewish mysticism, the role of women in society is to transform the world. As Anganwadi workers, their role in sustainable development is very vital as they take care of our imminent generation in terms of health and education so that the society can have the healthier and enriched human resource.

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VALUE ADDED REPORTING IN INDIA:
AN EMPIRICAL STUDY OF BHARAT HEAVY ELECTRICALS LIMITED (BHEL)

Pooja Singh19 Pravin Saxena20

ABSTRACT
Value Added Statement (VAS) is a financial statement that represents wealth created by an organization and how is that
wealth distributed among various stakeholders. This paper aims to analyze the role of value added statement to improve the
transparency of financial reporting in BHEL. This paper an attempt to make an empirical study of BHEL for measuring the
performance from the years 2011-12 to 2015-16 through the statement of value addition. Initial findings indicate that the
value added statement can be used as a medium to improve the transparency in financial reporting system. This study makes
use of regression analysis.

KEYWORDS
Value Added, Value Added Statement, Gross Value Added, Net Value Added, Capital Employed etc.

INTRODUCTION
In India, Value added concept is comparatively new but is gaining considerable importance those days, particularly for taxation
and managerial performance purposes. Preparation of VAS is optional however, it is being provided as a voluntary corporate
supplementary statement in the annual reports. A growing number of companies have started including a value added statement
(VAS) on the lines of the companies in western countries, as a part of their published annual reports and accounts.

Value added is meaningful measure of corporate performance rather than conventional measures based on traditional financial
accounting and can be particularly useful for employees’ oriented approach, which will be more fruitful discussion with
employees and can be especially useful in productivity arrangements (Davada, R. H., 2012). As per the accounting point of view,
VAS can be defined as a statement, which states the income of the firm and its allocation among various stakeholders who have
contributed towards its creation over a period. Information on the value added of a company has a long history of being regarded
as an appropriate measure of the economic contribution of an economic entity to society. Economist has been using this concept
as a macro view for measuring the wealth created by a firm. Value added is meaningful measure of corporate performance than
conventional measures. (Krishna Kumar R., 2011).

VAS has served to the society and on the other hand, it also contributes towards the growth and development of the company
(Singh Pradeep 2008). Value added information has been an important component of the concepts and developments in corporate
social responsibility (CSR) reporting in different countries in the world. Due to societal changes & challenges and the necessity of
companies to justify their “licence to operate”, management have worldwide increasingly started to prepare CSR practices, to
demonstrate the impacts of corporate activities on their stakeholders and local, regional and worldwide society in general.

REVIEW OF LITERATURE
Islamiyah Nining, Ridho A. F., Muslih Rusdinal (2015) have Optimized the role of accounting through the statement of value
added approach to increase the transparency of Reporting Islamic financial institutions in Indonesia, Initial findings indicate that
the value added statement can be used as a medium to improve the transparency of Islamic financial institutions, so that the
financial statements made by the financial institution will be more transparent in providing information to all stakeholders.

Haller Axel, Staden C. V., (2014) have studied on the topic of “The value added statement – an appropriate instrument for
Integrated Reporting” The purpose of this paper is to contribute to the current discussions about the concept of Integrated
Reporting (IR) and provides a practical and useful proposal of an instrument that could help to apply the IR concept in corporate
practice.
Aldama, Zicari Luis Perera, Adrián., (2012) have conducted research on “Value-added reporting as a tool for sustainability: a Latin American experience” with an attempt to present a collection of ongoing experiences with a value-added reporting model in Latin America, positing its pertinence with regards to CSR accountability with the utilization of a qualitative methodology in which a series of semi-structured telephone interviews and/or e-mail questionnaires with managers from six reporting companies in Latin America (Chile, Colombia, Uruguay) was conducted.

Davada, R. H., (2012) has carried out research on “Social Responsibility of Tata Consultancy Services Ltd. through Value Added Reporting” which focuses on the value added as a meaningful measure of corporate performance rather than conventional measures based on traditional financial accounting.

Lee B.L., (2012) has studied on “Output and Productivity Comparisons of the Singapore and Hong Kong Wholesale and Retail Trade Sectors, 2001–2008.” Results from total factor productivity analysis of these two economies also suggest that Hong Kong's better performance was largely due to its ability to employ more educated and trained workers with limited use of capital.

Nandi K. C., (2011) has conducted the research on “Performance Measures: An Application of Value Added Statement.” with an objective to evaluate the performance of 20 selected PSEs in India, taking five each from four core public sectors for the period from 1999-2000 to 2008-09.

Aruwa A.S. Suleiman., (2009) has studied on “the worth of disclosures in the value added statement and pattern of value added distribution.” The study focuses on to establish the significance of value added reports, pattern of value added distribution.

Mandal Niranjan, Goswami Suvarun., (2008) have worked on “Value Added Statement (VAS) – A Critical Analysis a case study of Bharat Heavy Electricals Limited.” The paper analysis to what extent the value added statement can supplement additional financial information to satisfy all the stakeholder.

Singh Pradeep., (2008) in his article on “Social Performance Through Value Added Reporting”-- An Empirical study of Lupin Lab. Ltd. has analyzed that the management of Lupin Lab. Ltd. has served to the society very well as total value added has been distributed among the employees, government, financial Institutions, banker & shareholders, on the other hand it also contributed towards the growth and development of the company.

Parmar S. J., (2008) have studied on “Value Added As A Performance Measurement Tool.(A combative study of GSFC & GNFC).” Where an attempt has been made to analyse value added statement of GSFC & GNFC and found the net value added towards Employees, Government, Capital Providers and Owner.

Cahan S. F., Van Staden C. J., (2009) have conducted research on “Black Economic Empowerment, Legitimacy and the Value Added Statement: Evidence from Post-Apartheid South Africa.” The findings of this study are that performance is significantly and positively related to the voluntary publication of a VAS. The results suggest that performance and disclosure of a VAS are two elements of a strategy used by South African companies to establish their substantive legitimacy with labor.

Neves Júnior J. D. I., Araújo do C. D., Schneider Pereira C. D., (2009) have worked on “Operating Cash Flow and Added Value: A Study of the Correlation between Liquidity and Distribution of Added Value in the Brazilian Textile Sector.” This study brings the discussion to the liquidity of companies, perceived from liquidity indicators calculated by the Operating Cash Flow, is related to the distribution of added value demonstrated by the DVA. After analyzing the results, they concluded that liquidity has no significant influence on the distribution of wealth.

Malgwi C. A., Purdy D. E., (2009) wrote the article on ”A Study of the Financial Reporting Dichotomy of Managers’ Perceived Usefulness of the Value Added Statement and the findings had some strong support for shareholders as did the United Kingdom. The article also provides suggestions for further research with both VAS and other financial representatives.

**RESEARCH OBJECTIVES**

The present study aims to achieve the following objectives:

(a) To examine the value added statement (VAS) disclosure practices of BHEL.
(b) To examine whether BHEL has been able to generate wealth for its stakeholders.
(c) To reconcile between net value added and capital employed.
RESEARCH METHODOLOGY

This study covered leading and globally well-known Indian company, i.e., Bharat Heavy Electricals Limited, which is based on the secondary sources of data and covers a period of five years from 2011-12 to 2015-16, and the study deals with the value added statement of BHEL. However, all the relevant data for the purpose of this study have been extracted from the company’s Annual Reports and other information given on their Websites.

In the order to assess the behaviour of the data, simple statistical techniques such as Mean, Coefficient of Correlation, Durbin Watson have been used and to examine whether the difference between value added and capital employed are significant or not, the regression analysis has been carried out by using the SPSS 20.0.

Research Hypotheses

In order to achieve the objectives of the study following hypothesis have been framed, this hypothesis have been tested through linear regression model.

H0: There is no significant impact of net value added on capital employed of BHEL.
H1: There is significant impact of net value added on capital employed of BHEL.

CONCEPTUAL FRAMEWORK OF VALUE ADDED STATEMENT

The term ‘value added’ means excess of turnover plus income from services over the cost of bought-in-goods and services. The resulting balance money is known as the wealth created by the company from its operation. Value added has been defined by Corporate Report as “the wealth, the reporting activity has been able to create by its own and its employee’s efforts and can be divided among the various parties who have contributed in the production of goods and services of the enterprise in the form of factor inputs. Therefore value added represents the worth of the enterprise. Thus the concept of value added is broader than the concept of profit. Value Added may be in the form of gross value added and net value added. Value added is an important measure to judge the efficiency of an enterprise.

Value added statement is a periodic statement and gives us an idea about the value created by the enterprise and such value is distributed among the various parties (i.e., employees, managers, shareholders, creditors) contribution to such value creation. The value-added statement reflects a broader view of an enterprise’s role and objectives than profit does. Profit is considered by some to convey narrow, sectional interpretation. Value-added reflects the performance of a team effort with management and thus may motivate them to work harder. Every organization obtains certain input factors and inputs of goods and services purchased by the business for carrying out its activity.

The value-added concept is useful in the context of large companies that influence large sections of society and have a general economic and social importance besides the limited interests of shareholders. Value Added Statement is the firm’s ability to create that value with the collective efforts of stakeholders. VAS provides a better measure of the size and importance of companies. In this paper value added profitability has been shown by preparing value added profitability statement.

PROFIT & LOSS ACCOUNT V/S. VALUE ADDED STATEMENT

The conventional Profit & Loss Account is prepared on the theory that the company is created by its shareholder and exists for their benefits. But the value added statement is not prepared on the basis of that theory. The value-added statements can be derived from the profit and loss account.

Value-added statement is a modified version of the profit and loss account. Like P&L account, the VAS reveals the operating performance of a company at a particular time, using both accrual and matching procedures. However, the VAS does not aim to provide a profit (or loss) figure as in the case of profit and loss account but a figure or return to a larger group of capital and labour providers (i.e., owners, employees), other claimants or interested parties.

The Value Added Statement show the wealth obtained by its employees, government, providers of capital. It shows the Company’s contribution to National Income. Value added is different from profit figure, it would help users of accounting to use value added information to make decisions. Value added ratios were helps to the company to measure the productivity and efficiency of an organization (Yogesha B.S., Mahadevappa B., 2014).
RESULTS AND DISCUSSION

Analysis of Value Added Statement of Bhel

The value added statement of BHEL has been prepared in two parts (A) reveals the generation of value added while parts (B) disclosed information regarding application of value added. The figure of Gross Value added (GVA) has been arrived at by deducting direct material, power & fuel and payments to contractors From Value of Production. However, the amount of the other operating expenses has been deducted from the amount of GVA to arrive at the figure of Net Value added (NVA). The value added statement of BHEL has been prepared in two parts (A) reveals the generation of value added while parts (B) reveals the application of value added.

The absolute figure of Net Value Added decreased from year to year. The lowest figure of NVA was in the year 2015 at 5027 crores. The analysis of application of Value Added reveals that during the years from 2011 to 2015 a very significant part of value added was applied for payment to employees and government. In 2015-16, 110.23 % of NVA was paid to employees. Another major application of NVA was for payment to the government in the form of tax provision, which varied from 19.63% in 2011-12 to -11.21 % in 2015-16. The next major portion was consumed for payment of interest to lenders. It marked a decreasing trend during later period of study.

Testing of Hypothesis

H0: There is no significant impact of net value added on capital employed of BHEL.
H1: There is significant impact of net value added on capital employed of BHEL.

Table 1 shows the Value Added Statement of Bharat Heavy Electricals Limited (BHEL) for the years from 2011-12 to 2015-16. The absolute figure of Net Value Added decreased from year to year. The lowest figure of NVA was in the year 2015-16 at ₹ 5027 crores and that in 2015-16 at ₹ at 16619 crores. From 2011-12 there was a decreasing trend in the figure of NVA due to the low value of production.

<table>
<thead>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Generation of Value Addition</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Value of Production (Less Excise Duty)</td>
<td>47815</td>
<td>47219</td>
<td>37,077</td>
<td>29755</td>
<td>24765</td>
</tr>
<tr>
<td>Less - Direct Material, Power &amp; Fuel And Payments to Contractors</td>
<td>28717</td>
<td>27759</td>
<td>22,031</td>
<td>17772</td>
<td>16383</td>
</tr>
<tr>
<td>Value Added</td>
<td>19098</td>
<td>19460</td>
<td>15,046</td>
<td>11983</td>
<td>8382</td>
</tr>
<tr>
<td>Less - Other Operating Expenses (Net of Income)</td>
<td>2479</td>
<td>3196</td>
<td>2982</td>
<td>3224</td>
<td>3355</td>
</tr>
<tr>
<td>Net Value Addition</td>
<td>16619</td>
<td>16264</td>
<td>12,064</td>
<td>8759</td>
<td>5027</td>
</tr>
<tr>
<td>% To Value of Production</td>
<td>34.76%</td>
<td>34.44%</td>
<td>32.54%</td>
<td>29.44%</td>
<td>20.30%</td>
</tr>
</tbody>
</table>

B. Application Of Value Addition

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees Payments</td>
<td>5466</td>
<td>5753</td>
<td>5,934</td>
<td>5450</td>
<td>5541</td>
</tr>
<tr>
<td>% To Net Value Addition</td>
<td>32.89%</td>
<td>35.37%</td>
<td>49.19%</td>
<td>62.22%</td>
<td>110.23%</td>
</tr>
<tr>
<td>Depreciation</td>
<td>800</td>
<td>953</td>
<td>983</td>
<td>1077</td>
<td>936</td>
</tr>
<tr>
<td>% To Net Value Addition</td>
<td>4.81%</td>
<td>5.86%</td>
<td>8.15%</td>
<td>12.30%</td>
<td>18.61%</td>
</tr>
</tbody>
</table>

Financial Charges:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest on Borrowings</td>
<td>51</td>
<td>125</td>
<td>133</td>
<td>92</td>
<td>27</td>
</tr>
<tr>
<td>% To Net Value Addition</td>
<td>0.31%</td>
<td>0.77%</td>
<td>1.10%</td>
<td>1.05%</td>
<td>0.53%</td>
</tr>
<tr>
<td>Tax Provision (Income Tax., Def. Tax., FBT &amp; Prior Period)</td>
<td>3262</td>
<td>2818</td>
<td>1554</td>
<td>721</td>
<td>-563</td>
</tr>
<tr>
<td>% To Net Value Addition</td>
<td>19.63%</td>
<td>17.32%</td>
<td>12.88%</td>
<td>8.23%</td>
<td>-11.21%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividend (Including Dividend Tax)</td>
<td>1821</td>
<td>1544</td>
<td>810</td>
<td>341</td>
<td>118</td>
</tr>
<tr>
<td>% To Net Value Addition</td>
<td>10.95%</td>
<td>9.49%</td>
<td>6.71%</td>
<td>3.90%</td>
<td>2.34%</td>
</tr>
<tr>
<td>Retained Profit</td>
<td>5219</td>
<td>5071</td>
<td>2651</td>
<td>1078</td>
<td>-1031</td>
</tr>
<tr>
<td>% To Net Value Addition</td>
<td>31.41%</td>
<td>31.18%</td>
<td>21.97%</td>
<td>12.31%</td>
<td>-20.51%</td>
</tr>
</tbody>
</table>

Sources: Computed and compiled based on information available in the annual reports of BHEL from 2011-2012 to 2015-2016.
Linear regression model has been used to test the hypothesis, in this model the Net Value Added is taken as independent variable whereas capital employed is taken as independent variable, to look at the cause and effect relationship between Net value added and capital employed. On applying the model to the available data the following regression results have been obtained.

Table-2: Regression Result impact of the Net Value Added on Capital Employed

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Change Statistics</th>
<th>Durbin-Watson</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>R Square Change</td>
<td>F Change</td>
</tr>
<tr>
<td>1</td>
<td>.523b</td>
<td>.273</td>
<td>.031</td>
<td>3928.62322</td>
<td>.273</td>
<td>1.129</td>
</tr>
</tbody>
</table>

Note: a. Predictors: (Constant), NVA  
b. Dependent Variable: CE

From the above table shows the model summary where the adjusted R² of our model is .031. It means 3.1% of the variation of dependent variable is explained by independent variable, with the R² = .273 which means that the linear regression explains 27.3% change in capital employed is due to the change in net value added. The Standardized Beta is -.523, indicating that there is negative linear relationship between Net Value Added and Capital Employed. The p value is more than the table value (.366>.005) at 5% level of significance. Therefore, in this case we accept the null hypothesis which means there is no significant difference between net value added and capital employed and net value added does not influence the Capital Employed. The Durbin Watson value is 1.411, which indicates that the value is independent and there is positive autocorrelation.

CONCLUSION

From the analysis so far it may be concluded that Value Added Reporting remains voluntary in India. VAS is useful to judge the performance and productivity of enterprises for managerial decision-making. This paper begins with the concept of value added reporting and how it is different form the concept of profit. It collected the financial statement of BHEL for the five year and restated them into value added statement. The value added has been negative related with the capital employed. Value Added Statement of BHEL reveals that Gross Value Added shows a decreasing trend throughout the study period. The analysis of application of value added reveals that during the years from 2011-12 to 1015-16., a very significant part of the vale added was applied for the payment to employees, government and for retain profit. The paper illustrates how value added reporting can provide transparency and relevant information.

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(sd/-)
(Editor-In-Chief)
PILGRIMAGE TOURISM IN THE REALM OF FOREIGN TRADE
CONCERNING ENVIRONMENTAL FACTOR: A CASE STUDY OF KANGLA SHRINE

Dr. S. K. Baral

ABSTRACT

Religious tourism, also commonly referred to as faith tourism, is a type of tourism, where people travel individually or in groups for pilgrimage, missionary, or leisure purposes. According to the World Tourism Organization, an estimated 300 to 330 million pilgrims visit the world’s key religious sites every year. Manipur has the advantage of acting as India’s ‘Gateway to the East’ through Moreh town, which is the only feasible land route for trade between India and Myanmar and other Southeast Asian countries. On 20th November 2004, the Kangla Fort was handed over by the Indian Prime Minister Manmohan Singh to the state government of Manipur. At present, the fort is open for visitors and is a major tourist attraction of the state. A visit to the Kangla Fort is necessary for art lovers and historians as this ancient fort holds immense archaeological, religious and historical significance. Every year around 7 million pilgrims visit the Shrines in India, which is influencing the socio-economic environment of the region, and the present paper is throwing light on the economic impact of the pilgrimage tourism. Over the years’ pilgrimage tourism has been recognized as one of the most vibrant natural sectors of economy. Surroundings, cleanliness and ethnic culture always provide the spiritual aura. Today, pilgrimage tourism is one of the largest and dynamically developing sectors of external economic activities. Its high growth and development rates, considerable volumes of foreign currency inflows actively affect various sectors of economy, which positively contribute to the social and economic development of the country as a whole. Foreign trade concern with globalization and its impact on tourism industry, recent trends in global tourism and its impact on Indian tourism industry and trends in global industry and its impact on the State concerned.

KEYWORDS

Pilgrimage Tourism, Kangla Fort, Environment, Foreign Trade etc.

INTRODUCTION

Manipur is situated in the eastern-most corner of Northeast India. The state shares borders with other northeastern states of Nagaland, Mizoram and Assam and the neighbouring country of Myanmar. Due to its wealth of flora and fauna, Manipur is described as a ‘flower on lofty heights’, ‘a jewel of India’ and ‘Switzerland of the East’. Its breath-taking scenic beauty makes it a tourist’s paradise. The existence of this fort dates back to 33 AD, when the mythical God-King of Manipur, Nongda Lairen Pakhangba first ascended the throne. It was gradually renovated and developed by successive kings who ruled the place. King Khagemba (1597-1652) ordered the construction of a brick wall on the western gate of the palace. Afterwards, Khunjaoba (1652-1666), his son put in immense efforts in beautifying the fort. It is believed that he excavated a moat on the western side of this palace. In 1891, it was taken over by the British army after the Anglo-Manipur War. Later, the Assam Rifle took control of it, until 2004. Situated close to the banks of the Imphal River, the Kangla Fort or Kangla Palace is a symbol of Manipur's glory. The word ‘Kangla’ means dry land in Manipuri or Meetei language. Kangla was the ancient capital of Manipur and a number of Meetei monarchs have ruled the destination from this fort. Imphal has one airport and Air India provides air cargo services. Four national highways run through the state. The railway line under construction on the Manipur-Assam border is a national priority project. Manipur has a land area of 22,327 sq km and a pollution free environment. In 2015, the number of foreign tourist arrivals in the state was recorded to be 3,260.

In recent years, pilgrimage tourism has become very popular among pilgrims. Pilgrimage Tourism to Shrine constitutes an important component of total tourism in and has contributed effectively to the growth and development of the place. This article explains and supports the idea that the economic impacts of religious tourism should not be neglected or underestimated, although religious institutions have traditionally attempted to downplay this in the past. Additionally, the paper argues that religion and tourism have much in common. In the modern world, it is hard to ignore the impression that in most places of pilgrimage the profane impacts of tourism are just as important if not more so than the religious. This paper lends theoretical support to this argument.

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SELECTION OF THE RESEARCH PROBLEMS

Pilgrimage tourism is being recognized as a prime industry in most parts of the world for earning maximum foreign exchange. Social significance of pilgrimage tourism cannot be said of less importance. Tourism industry requires variety as it is very essential capital and India is land of diversity. Here diversity is present in every occupation, from natural such as air, and water to social factors such as language and behaviour all varies from place to place. Pilgrimages are not a destination only for our religious faith but they also strengthen our national unity and promote brother hood also. The time has to come when these should be used to earn foreign exchange also keeping guarded our cultural heritage. In fact, the other part of world may learn many things from India. Indians might be poor from pocket but the wealth what they have in their behaviour is match less in the world. On domestic front religious tourism can be very helpful for regional development, employment generation, and can enroot again the cultural values. Many modern social evils, which are caused by materialism, can be cured with the help of religious tourism.

CONDITIONS OF STUDY

Manipur though stands tall when it comes to Look East Policy of the Indian government, where the economy of the state can be boost up by contributing a lot in the field of trade, tourism and transport, lack of a specific policy on the part of the state government has left the state going backward instead of marching forward at the international trade.

LITERATURE REVIEW

Chattatopadhyay (2008) ensured to safety and security of tourists, the tourist industry should be destroyed by political unrest and terrorism.

Handique (2014) asserted that the then Minister of Mines and Minister of Development of North Eastern Region said the Look East Policy has also been pursued through constructive engagement with various regional groupings/organizations such as ASEAN, East Asia Summit, BIMSTEC and Mekong-Ganga Cooperation (MGC). East Asia Summit (EAS): then Malaysian Prime Minister first promoted the concept of an East Asia Grouping in 1991. It provides India the forum to carve out for itself a larger East Asian strategic presence and taking forward our vision for the future. Thrust areas of EAS include (i) Energy, Environment, Climate Change & Sustainable Development, (ii) Education, (iii) Finance, (iv) Natural Disaster Mitigation and (v) Avian Influenza. Four summits of EAS have been held so far.

Laishram (2014) commented that Village tourism, sports and cultural tourism could be look at as future economy of the state. It is very different from conventional tourism regarding infrastructures and its investment. It could be afford by the poor state/country. Therefore, leading rural tourism states of the world are from Asia. Manipur could also be one of the leading rural tourism states in the world if Arunachal Pradesh and Sikkim are in the good position. A tourism village is a village area, which has some special characteristics of a place as tourism object. A tourism village is also colour by some supporting factors, such as local cuisine/food, agriculture system, and social system. Besides, pure nature and environment are added points for a tourism village. Village tourism is one of the types of rural tourism. Besides, there are four types of tourism like natural, cultural, health, and ecotourism.

A number of buses, shared jeep are available here for the journey of holy Shrines. Therefore, transport economy is also play an important role here due to pilgrim tourism. Tourism development board always engaged for the betterment of the pilgrims. The tourism based economy, particularly which of the religious complex, may continue to flourish and thrive as long as its religious sanctity is ensured to satisfy religious sentiment of the pilgrim tourists”.

OBJECTIVES OF STUDY

- To explore the associated relevancy (viz. Tourism) of Kangla shrine, India; and
- To suggest possible policy measures for the implementation of Tourism Policy.

RESEARCH METHODOLOGY

Hypothesis

Ho: There is no difference among the three types of Industry viz. Service, Manufacturing and Trading sectors of Manipur with respect to presences of Quality Infrastructure especially Tele-communication facilities.
Statistical Tools

The research is based on both primary and secondary data.

Primary Data: Type of Study: Cross-sectional comparative study.

Study Tools: Pretested semi structural questionnaire (prepared for purposed).

Sampling method: Purposive Sampling.

Sample Size: For getting the meaningful and reliable insights, the aware of Foreign Trade, 264 numbers of entrepreneurs, government officials, and customers were evaluated on other parameters. It consists of 264 respondents.

Statistical analysis: After thorough checking and scrutinized the raw data, statistical data processing and analysis was performed through SPSS version 21. Results are report as number of cases/frequencies along with percentages. In order to establish the association, Pearson $\chi^2$ - test/Likelihood Ratio $\chi^2$ - test is use if data permit. All comparisons are two-sided and the P-values of $<$ 0.05 and $<$ 0.01 are treating as the cut off values for significance and highly significance respectively. The schedule consists of 7 questions at 5 point likert scale with score 1 to 5, where 1 represents highly disagree and 5 represents highly agree. Independent t-test and paired t-test are the two statistical tests, which have been applied in this study.

The data for this study were collected from local residents, which engaged in tourism activities. Tourists were identified as a key factor in developing tourism in local communities.

SIGNIFICANCE OF STUDY

The study would contribute to identify the need for economic dimension in pilgrimage tourism. Pilgrimage tourism helps in giving manifold economic benefits. The present study will be designed as a conceptual one, few places of Manipur had identified as places where high positive effects of pilgrimage tourism on income, employment and standard of living of local residents in Manipur had analyzed here in this study. By studying this article, it is possible to bring out the various strategies required for making the pilgrimage tourism in Manipur a better destination in economic dimension. Further, this study may be useful to other states also for tapping the pilgrimage potential.

FINDING OF STUDY

Although no definitive study has been completed on worldwide religious tourism, some segments of the industry have been measured:

According to the U.S. Office of Travel and Tourism Industries, Americans travelling overseas for "religious or pilgrimage" purposes has increased from 491,000 travellers in 2012 to 633,000 travellers in 2015 (30% increase).

Religious attractions including Sight & Sound Theatre attracts 800,000 visitors a year while the Holy Land Experience and Focus on the Family Welcome Center each receives about 250,000 guests annually.

Pilgrimage Tourism has emerged as an instrument for employment generation, poverty alleviation, and sustainable human development. Pilgrimage Tourism promotes international understanding and gives support to local handicrafts and cultural activities. It is an important segment of the country's economy, especially in terms of its contribution towards foreign exchange earnings, generation of additional income and creation of employment opportunities.

The foreign exchange earnings from tourism during the year 2010 were estimated at about Rs. 14,408 crores with an estimated direct employment of about 15 million, which is about 2.4% of the total labour force of the country. Pilgrimage Tourism is the third largest foreign exchange earner for India. The International tourist traffic in the country is estimated to be 2.64 million during the year 2010. However, according to the World Tourism Organization (WTO), India's share in world tourism arrivals is only 0.38%, accounting for 0.62% of the world tourist receipts. This indicates that much of the tourist potential is yet to be tapped. With rapid advances in Science & Technology, tourism has acquired the status of an industry in all industrialized countries. The high influx of foreign tourist traffic has accelerated demand economic production and distribution activities. Pilgrimage Tourism has emerged as an industry next in importance only to Information Technology industry in the Services sector. By 2012, the contribution of pilgrimage Tourism to the world economy will be doubled. The economic liberalization in India and consequent foreign investment opportunities, development of tourist facilities including expansion in airline services, etc. provide an impetus for a spurt in tourist arrivals as in South Asian regions. Domestic pilgrimage tourism plays a vital role in achieving the national objectives of promoting social and cultural cohesion and national integration. Its contribution to generation
of employment is very high. With the increase in income levels and emergence of a powerful middle class, the potential for domestic pilgrimage tourism has grown substantially during the last few years.

In order to establish the association between type of Industry and other prognostic variables, considered, Pearson $\chi^2$ - test is applied. In lieu of none feasibility of applying $\chi^2$ - test, Likelihood Ratio $\chi^2$ - test is used. There are 72 female and 192 male respondents in the present study sample of 264 respondents. Maximum numbers of them (53.4%) are graduate level of education which is followed by postgraduate (14.8%) up to metric (14.8%) and lowest belongs to intermediate with a percentage of (11.4). Highest percentage of respondents (43.2%) pertains to entrepreneur as against the customer (30.7%) and government official (26.1%) respectively. In terms of the organization/sector they belong, service sector is found to be highest (42%) and next to it is the trading, and manufacture sector is the lease percentage (27.3).

Table 1: Industry According to Vehicular Traffic Affected the Air Quality in Tourist Spots

<table>
<thead>
<tr>
<th>Type of Industry</th>
<th>Vehicular Traffic has Affected the Air Quality in Tourist Spots</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>3</td>
<td>30 (90.9%)</td>
</tr>
<tr>
<td>Service</td>
<td>3</td>
<td>9 (75.0%)</td>
</tr>
<tr>
<td>Trading</td>
<td>3</td>
<td>15 (83.3%)</td>
</tr>
<tr>
<td>Total</td>
<td>9</td>
<td>54 (85.7%)</td>
</tr>
</tbody>
</table>

Sources: Personal calculation using SSPS Version 21 from the Primary Data Sources

$\chi^2 = 1.936; df = 2; P = 0.380$

Concerning about the vehicular traffic has affected the air quality in tourist spots; the study subjects/individuals gave their views as yes and no by the respective percentages of 14.3 and 85.7. Further, the table exhaustive illustrations percentage variations within each answer with respective of type of industry, considered in the present study but the difference is not significant statistically ($P=0.380$).

Table 2: Industry Distribution According to the Plantation Affected by Developmental Projects

<table>
<thead>
<tr>
<th>Type of Industry</th>
<th>Plantation Affected Adversely due to the Development Projects</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>3</td>
<td>27</td>
</tr>
<tr>
<td>Service</td>
<td>0</td>
<td>12</td>
</tr>
<tr>
<td>Trading</td>
<td>0</td>
<td>18</td>
</tr>
<tr>
<td>Total</td>
<td>3</td>
<td>57</td>
</tr>
</tbody>
</table>

Sources: Personal calculation using SSPS version 21 from the primary data sources

$\chi^2$ – Test can’t be used.

The question relating to vegetation on the areas has been affected adversely due to the developmental projects at the destination; most of them felt ‘no’ (90.5%) while 4.8% each of them respond ‘yes’ and ‘can’t say’.

Table 3: Type of Industry Distribution According to Presence of Quality Infrastructure

<table>
<thead>
<tr>
<th>Type of Industry</th>
<th>Presence of Quality Infrastructure- roads, railways, etc</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very Poor</td>
<td>Poor</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>9 (50.0%)</td>
<td>9 (50.0%)</td>
</tr>
<tr>
<td>Service</td>
<td>18 (20.0%)</td>
<td>36 (63.2%)</td>
</tr>
<tr>
<td>Trading</td>
<td>3 (20.0%)</td>
<td>57 (63.3%)</td>
</tr>
<tr>
<td>Total</td>
<td>30 (28.6%)</td>
<td>102 (53.1%)</td>
</tr>
</tbody>
</table>

Sources: Personal calculation using SSPS version 21 from the primary data sources

$\chi^2$ – Test can’t be used.

With reference to presence of quality infrastructure (roads, railways, airports and ports), the study subjects/individuals gave their views as very poor, poor, satisfactory and good by the respective percentages of 28.6, 53.1, 14.3 and 4.1. Further, the table exhaustive illustrates percentage variations within each answer with respective of type of industry, considered in the present
study. However, test would not be applicable as some of the cell frequencies are less. Above table show the presence of quality infrastructure and χ²- test can’t be used.

**Table-4: Type of Industry Distribution According to Environmental Regulations**

<table>
<thead>
<tr>
<th>Type of Industry</th>
<th>Environmental Regulations</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very Poor</td>
<td>Poor</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0</td>
<td>15 (55.6%)</td>
</tr>
<tr>
<td>Service</td>
<td>0</td>
<td>12 (44.4%)</td>
</tr>
<tr>
<td>Trading</td>
<td>3 (10.0%)</td>
<td>9 (30.0%)</td>
</tr>
<tr>
<td>Total</td>
<td>3 (3.6%)</td>
<td>36 (42.9%)</td>
</tr>
</tbody>
</table>

**Sources:** Personal calculation using SSFS version 21 from the primary data sources

χ² – Test can’t be used.

Similarly, the information on environmental regulations with respect to type of individuals is also furnished in the table-4 and outcomes suggest that 3.6%, 42.9%, 32.1%, 14.3% and 7.1% of the individuals provided their grading as very poor, poor, satisfactory, and good and excellence. The table, further, comprehensively shows percentage variations within each answer.

**ANALYSIS AND INTERPRETATION**

In table 5, the positive and insignificant mean difference for the statement no. 1 with value greater than 3.5 shows that the vehicular traffic in Imphal has affected the air quality to some extent. The expectation mean value for the statement pilgrimage has increased the erosion problem and environmental accidents like landslides is 2.9067 and experience mean value is 2.9867, with mean difference of .08. This shows that pilgrims are almost not sure about whether the erosion problem and environmental accidents like landslides have been one of the effects of pilgrimage. This difference between the expectation and the experience for the statement no. 1 and 2 is quite insignificant showing that the pilgrims hold the same view before and after the pilgrimage.

**Table-5: Results of Paired T-Test on Pilgrims’ Expectations and Experience of the Environmental Aspects**

<table>
<thead>
<tr>
<th>Statements</th>
<th>Experience Mean</th>
<th>Expectation Mean</th>
<th>Mean Difference</th>
<th>t-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vehicular traffic has affected the air quality in Tourist spots.</td>
<td>3.973</td>
<td>3.7933</td>
<td>0.18</td>
<td>1.66</td>
</tr>
<tr>
<td>Tourist has increased the erosion problem and environmental accidents like landslides.</td>
<td>2.986</td>
<td>2.9067</td>
<td>0.080</td>
<td>0.850</td>
</tr>
<tr>
<td>Tourism has increased the contamination of water bodies such as Kangla site.</td>
<td>4.600</td>
<td>4.333</td>
<td>0.2667</td>
<td>1.23</td>
</tr>
<tr>
<td>Increase number of tourists at the sites has resulted in shortage of water resources.</td>
<td>4</td>
<td>3.466</td>
<td>0.533</td>
<td>8.08</td>
</tr>
<tr>
<td>Plantation/gardening have been affecting adversely due to the developmental projects at the destination.</td>
<td>2.733</td>
<td>2.933</td>
<td>-0.20</td>
<td>-0.61</td>
</tr>
<tr>
<td>Heavy rush of tourists at certain location might cause congestion and suffocation.</td>
<td>4.726</td>
<td>3.726</td>
<td>1</td>
<td>3.73</td>
</tr>
<tr>
<td>There are frequent sights of garbage and unhygienic conditions en route the tourist spot.</td>
<td>1.26</td>
<td>1.606</td>
<td>-0.34</td>
<td>1.62</td>
</tr>
</tbody>
</table>

**Sources:** Data Analysis

The statement tourism has increased the contamination of water bodies such as Kangla fort has mean difference of .2667. It shows that pilgrims agree to the fact before and after the conduct of their yatra that the pilgrimage has increased the contamination of water bodies. The experience mean value 4 and the expectation mean value 3.46 for the statement ‘increase number of tourists at the sites has resulted in shortage of water resources’ reveal that pilgrims were not sure about it before the start of the yatra. Their experience has made them to believe that heavy rush of pilgrims has affected the water resources at the shrine. The significant difference with t-value 8.082 emphasizes that the matter needs a consideration. Gardening have been affecting adversely due to the developmental projects at the destination has the mean values and insignificance of the difference reveal that the pilgrims are almost not sure about it both before and after the pilgrimage. The significant level of difference between the experience mean value of 4.72 and expectation mean value of 3.72 for the statement “Heavy rush of tourists at certain location might cause congestion and suffocation” show that the pilgrims agree to this fact that crowd at this shrine causes congestion and suffocation. The positive mean difference is also confirming the same. The statement “frequent sights of garbage
and unhygienic conditions en route the tourist spot” show that pilgrims disagree with any frequent sight of garbage and unhygienic conditions. Before the conduct of pilgrimage, they assumed the destination to be clean and found so after the pilgrimage. This reveals the shrine board’s success with respect to the achievement of cleanliness.

Certain points are generated on the basis of happening-Forming “Indo Asian Friendship, Manipur” under the theme of Look East Policy of the Government of India so as to bring good relationship with the Asian countries through tourism, sports, business, health and cultural exchange. State in northeast integrated tourism master plan list Kangla, Loktak, Moreh mapped out: As part of the North East Integrated Tourism Master Plan, the issues related to Manipur, Nagaland and Tripura have been discussed at the official level during a meeting chaired by Secretary of North Eastern Council (NEC) PK Sangma on 28/6/2011. With regard to Manipur, it has been propose to develop Kangla, Loktak Lake, and Moreh as a tourist circuit. Talking to media persons after the discussion at Classic hotel, PK Sangma informed that the meeting for the remaining States with regard to implementation of the North East Integrated Tourism Master plan would held at Guwahati on 29/6/2011. He explained that the Tourism Master plan is to be implement during the 12th Five-year plan, which is due to commence from next year. During the course of the meeting today, an understanding has arrived at with the Govt. of Manipur on development of Kangla, Loktak Lake, Moreh as a tourist circuit, the NEC Secretary disclosed. Under this master plan, NEC would help the state Govt. in development of infrastructures related to tourism. It was telling that the master plan has been developing by Tata Consultancy Services and the same already submitted to the Ministry of Tourism, Government of India.

Foreign tourists coming to the State of Manipur: Following temporary lifting of the Protected Area Permit system from Manipur, there has been steady increase in the number of foreign tourists visiting to the state, stated Tourism Commissioner KK Chhetry, IAS. Tourism is a powerful instrument of economic progress and growth of several economies around the world. Its contribution to the world economy in terms of both GDP growth (10.6% in 2005) and employment generation is spectacular 221.568 million in 2000. Tourism is one of the fastest growing sectors and this has been forcefully stating in the forecasts of the World Trade Organization. In the backdrop of the phenomenal growth of the tourism industry especially in the South Asia and Asia pacific Region, it becomes imperative to situate the NE India in the tourist map. In 2005, Asia and the Pacific region received 156.7 million tourist arrivals, rating the region second only to Europe, which received 441.6 million tourist arrivals.

Table-6: Tourist Arrivals in Manipur from Neighbouring Countries

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bangladesh</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>3</td>
<td>-</td>
<td>4</td>
</tr>
<tr>
<td>Iran</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Malaysia</td>
<td>58</td>
<td>-</td>
<td>12</td>
<td>2</td>
<td>9</td>
<td>6</td>
<td>87</td>
</tr>
<tr>
<td>Singapore</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>4</td>
<td>14</td>
<td>7</td>
<td>31</td>
</tr>
<tr>
<td>Japan</td>
<td>50</td>
<td>20</td>
<td>35</td>
<td>29</td>
<td>74</td>
<td>59</td>
<td>267</td>
</tr>
</tbody>
</table>

Sources: Tourism Directorate, Government of Manipur, 2013

The NE India is unique in various ways. Nature has endowed this part of the country with an abundance of resources. This NE region displays a rich variety of distinct yet diverse cultures and communities some of which possess very rare, time-tested unique characteristic. Moreover, this part of the country is advantageously located at the door to SA and SEA. Every single creative activity initiated whether it is promoting tea plantations, tribal habitat, herbal medicine, international trade fairs, world record shattering events and so on, could inevitably lead to tourism promotion. In addition to being extremely labour intensive the tourism industry is also a service industry capable of generating manifold employment opportunities to address this growing problem in all the states. It is, therefore, essential to create facilities and develop professionalism in order to tap the maximum potential of this industry. Development of infrastructure should be accorded priority, effective marketing and promotional efforts need to be undertaken to attract both the domestic and foreign tourists.

Table -7: Number of Tourist Visiting in Manipur for the last 7 (seven) years

<table>
<thead>
<tr>
<th>Year</th>
<th>Domestic</th>
<th>Foreign</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008 - 09</td>
<td>1,15,300</td>
<td>271</td>
<td>1,15,571</td>
</tr>
<tr>
<td>2009 – 2010</td>
<td>1,27,524</td>
<td>405</td>
<td>1,27,929</td>
</tr>
<tr>
<td>2010 – 2011</td>
<td>1,16,652</td>
<td>431</td>
<td>1,17,083</td>
</tr>
<tr>
<td>2011 – 2012</td>
<td>1,33,224</td>
<td>602</td>
<td>1,33,826</td>
</tr>
<tr>
<td>2012 – 2013</td>
<td>1,31,803</td>
<td>768</td>
<td>1,32,571</td>
</tr>
<tr>
<td>2013-2014</td>
<td>1,21,032</td>
<td>1932</td>
<td>122964</td>
</tr>
<tr>
<td>2014-2015</td>
<td>1,34,584</td>
<td>2,900</td>
<td>1,37,484</td>
</tr>
</tbody>
</table>

Sources: Tourism Directorate, Government of Manipur, 2016
Planning for sustainable development of tourism, therefore, involves an integrated development of basic infrastructure and amenities along with development of tourism facilities in a balanced manner.

Tourism in the Northeast: It also covers rural areas, the health sector, and the environment. There are about 305 communities and over 200 tribes in the Northeast region. Each community has its distinct customs, cultural heritage, and folklore and as such, the region has ample prospects to promote modern day tourism. The region also has several aromatic plants, which could be used to develop and promote health tourism in selective locations of the region. It will provide opportunities for employment, rural development ad also encourage mutual co-existence through cultural exchange and thereby help in transforming a close society to an open one. Tourism helps in the development of many subsidiary industries and services and has a huge potential to create a good many employment avenues. India’s Look East policy can thus help the region to promote tourism. Cultural tourism and marketing of crafts and textiles can serve as a powerful catalyst for preserving the ongoing viability of both the tangible and the intangible heritage of the Northeast. It has been forecasting that by 2020 the region will generate 405 million tourists of the 1561 million tourists. By using Myanmar as a bridge to economically, leverage with China and the other ASEAN nations India wants to develop her Northeast. The income and employment effecting on roadside hotels and restaurants, handicrafts, transport and communication networks and many other backward and forward linkages as likely to be immense. Statistics show that the advantages of tourism have not been properly harness in these areas. This has been clearly depicting by the following data that shows the arrival figures of tourists both domestic and international in the region.

Table-8: Month wise Domestic & Foreign Tourist Visiting Manipur

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Year – 2015 – 2016 (Month)</th>
<th>Domestic</th>
<th>Foreign</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>April – 2015</td>
<td>11,793</td>
<td>222</td>
</tr>
<tr>
<td>2</td>
<td>May – 2015</td>
<td>11,732</td>
<td>176</td>
</tr>
<tr>
<td>3</td>
<td>June – 2015</td>
<td>10,176</td>
<td>220</td>
</tr>
<tr>
<td>4</td>
<td>July – 2015</td>
<td>7,360</td>
<td>195</td>
</tr>
<tr>
<td>5</td>
<td>August – 2015</td>
<td>6,420</td>
<td>172</td>
</tr>
<tr>
<td>6</td>
<td>September – 2015</td>
<td>9,376</td>
<td>93</td>
</tr>
<tr>
<td>7</td>
<td>October – 2015</td>
<td>10,938</td>
<td>311</td>
</tr>
<tr>
<td>8</td>
<td>November – 2015</td>
<td>11,782</td>
<td>463</td>
</tr>
<tr>
<td>9</td>
<td>December – 2015</td>
<td>13,093</td>
<td>372</td>
</tr>
<tr>
<td>10</td>
<td>January – 2016</td>
<td>12,204</td>
<td>226</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>1,04,874</td>
<td>2,450</td>
</tr>
</tbody>
</table>

Sources: Tourism Directorate, Government of Manipur, 2016

Ever wonder why other States in India have less poverty and unemployment? On the other hand, why are they far ahead of us in terms of Tourism industry. One common demand is “Employment” and Tourism sector is one of most generating organization; we all need to be aware and support and encourage any Tourism Industries set up in our land. According to recent statistics, pilgrimage tourism provides about 10% of the world’s income and employs almost one tenth of the world’s workforce. All considered, pilgrimage tourism’s actual and potential economic impact is astounding. Many people emphasize the positive aspects of pilgrimage tourism as a source of foreign exchange, a way to balance foreign trade, an “industry without chimney”. But there are also a number of other positive and negative sides of pilgrimage tourism.

Less Threatened by Economic Crisis: Pilgrimage travel is often less prone to economic difficulties in the market place. Because faith-based travellers are committed, travellers they tend to save for these religious experiences and travel despite the state of the economy. Faith travellers tend to have different motives for travel then do travellers for other reasons. Faith-based travel can provide a steady flow of income to a local tourism economy.

The pilgrimage and faith based market has the advantage of appealing to people from around the world, of all ages and of all nationalities. Tourism and travel professionals should be aware that this market might well double by the year 2020. To add to this number many faith-based travellers prefer to travel in groups rather than as individuals.

Ho3: There is no difference among the three types of Industry viz. Service, Manufacturing and Trading sectors of Manipur with respect to presences of Quality Infrastructure especially Tele-communication facilities.

Table-3 represent type of industry according to tele-communication facilities and highlight that \( \chi^2 = 19.513 \); \( df = 6 \); \( P = 0.003 \). Hence, the test value indicates a highly significant (\( P=0.003 \)). The null hypothesis is invalid. Therefore, there is significant difference between the three types of Industry viz. Service, Manufacturing & Trading sectors of Manipur and presences of Quality Infrastructure especially Tele-communication facilities.
SUGGESTIONS AND CONCLUSION

It will also consider the following suggestions:

- Financial Institution: A Tourism Financial Corporation can be setting up by the Government to concentrate specifically on the Tourism industry.
- Fund Utilization in State: Emphasis should take on spending the fund that has been allocating for the financial year.
- Focusing the experience of traders who are directly involved in trade should be a factor for Academicians and policymakers.
- 5. Eradicate the lack of cooperation in the field of infrastructure, human resource development, industry, railways, science & IT, etc.

Development of infrastructure should be accorded priority, effective marketing and promotional efforts need to be undertaken to attract both the domestic and foreign tourists. Planning for sustainable development of tourism therefore involves an integrated development of basic infrastructure and amenities along with development of tourism facilities in a balanced manner. India’s Look East policy can thus help the region to promote tourism. Cultural tourism and marketing of crafts and textiles can serve as a powerful catalyst for preserving the ongoing viability of both the tangible and the intangible heritage of the Northeast. It has been forecasting that by 2020 the region will generate 405 million tourists of the 1561 million tourists. By using Myanmar as a bridge to economically, leverage with China and the other ASEAN nations, India wants to develop her Northeast. Support industries must coordinate with the pilgrimage cycle and needs. All too often, the spirituality that visitors seek is lost at the level of supporting industries. During faith based tourism periods, it is essential that hotels and restaurants connect with the arts and cultural communities to develop an overall faith based product rather than a mishmash of unrelated offerings.

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(Editor-In-Chief)
THE PERCEPTION OF RURAL WOMEN BENEFICIARIES TOWARDS ENTREPRENEURIAL PROGRAMS IN RELATION TO THEIR ENTREPRENEURIAL ACTIVITIES: A CASE STUDY

Dr. Suman Lata

ABSTRACT

Education is a very important determinant of women’s status. An educated woman is aware of the rights and privilege which exist in law and for which she is entitled. Education, therefore, makes her position not only strong in society but also provides her self-strength against many peril of life. India is a country, which comprises of majority of rural population. This population again is 50 % women who are still considered as dependents member of the family. With the advent of empowerment of women through various activities be it economic, social or moral women are coming out in the mainstream. Today, they have economic power they want to explore the world more, instead of earlier times where a girl child was considered as a taboo for the family and were not given formal education. The main objective of the study is to know the perception of rural women beneficiaries towards entrepreneurial programs. Case study method is used in the present study. A case of 82 has been taken and 5 cases have been described for the depth study detail through interview technique.

KEYWORDS

Women Empowerment, Entrepreneurial Activities & Case Study Method etc.

INTRODUCTION

Education is instrument for women’s empowerment. Education attainment is, no doubt, the most fundamental stipulation for empowering women in all spheres of society. Moreover, it is the need of hour that women should get quality and need based higher education, so that they will be able to access well-paid formal sector jobs and get well positions like their counterparts.

Education is a very important determinant of women’s status. An educated woman is aware of the rights and privilege which exist in law and for which she is entitled. Education, therefore, makes her position not only strong in society but also provides her self-strength against many peril of life. Education is a milestone for women empowerment because it enables them to responds to opportunities, to challenge their traditional roles and to change their lives. Educating women benefits the whole society. An educating woman is a guiding light for the children, family members, society and nation. It also provides financial and economic security to a woman and with that, she can prove her worthiness. (Niharika Panda, 2011)

CONCEPT OF WOMEN EMPOWERMENT

“Women’s empowerment is a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right, to make choices and to control resources which will assist in challenging and eliminating their own subordination (Varghese, 2011).”

“Empowerment is a process of challenging existing power relations and of gaining greater control over the sources of power may be termed as empowerment (Batliwala: 1994).”

RATIONALE OF STUDY

India is a country, which comprises of majority of rural population. This population again is 50 % women who are still considered as dependents member of the family. With the advent of empowerment of women through various activities be it economic, social or moral women are coming out in the mainstream. Today, they have economic power they want to explore the world more, instead of earlier times where a girl child was considered as a taboo for the family and were not given formal education. Today they empower women are educating both herself and her daughter. Even the Government is encouraging, educating the girl child through various schemes like ‘Beti Bacho Beti Padho’, Sukanya Samrithi, Nai Manzil etc. as women are empowering themselves through entrepreneurial activities. These activities are encouraged even by the Government like NRML (National Rural Livelihood Mission), these schemes are implemented through SRML (State Rural Livelihood Mission) in an intensive way. NRML programme is launched in Haryana in 1.4.2013. The present study revolves around the empowerment achieve through entrepreneurial activities. The researcher has opted in case study method instead of survey method as researcher wanted to explore in depth reasons and areas of empowerment through entrepreneurial activities.

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A very few studies are available related to empowerment of women and contributed factors for it. This study has mainly to focus on empowerment of rural women through entrepreneurial activities and how the dimensions of decision-making capacity related to economic, social, educational and occupational can be achieved through these activities. Therefore, some research questions are arisen in the researcher’s mind that why do we need to empower rural women? Do the entrepreneurial activities help increase in decision-making power and quality of life of the rural women? The researcher still has the following question, which will be investigated by the researcher in the present study-

**RESEARCH QUESTIONS OF STUDY**

- How do the entrepreneurial programmes help in empowering rural women with reference to their participation in entrepreneurial activities?
- What is the perception of rural women beneficiaries towards entrepreneurial programmes in relation to their entrepreneurial activities?

**OBJECTIVES OF STUDY**

Based on research questions the objectives of the study have been stated as the following:

- To identify the entrepreneurial programmes for the empowerment of rural women with reference to their participation in entrepreneurial activities.
- To study the perception of rural women beneficiaries towards entrepreneurial programmes in relation to their entrepreneurial activities.

**STATEMENT OF PROBLEM**

It is in the context that the title study is stated as: “The perception of rural women beneficiaries towards entrepreneurial programs in relation to their entrepreneurial activities: A case study.”

**RESEARCH METHODOLOGY**

In the study case study, method was used.

**OPERATIONAL DEFINITION OF THE VARIABLES**

Operational Definition of the study as given below-

**Empowerment:** The word ‘empowerment’ means giving power. According to the International Encyclopaedia (1999), power means having the capacity and the means to direct one’s life towards desired social, economic and political goals or status.

**Rural Women:** It refers to all rural women engaged in entrepreneurial activities at Rewari district.

**Entrepreneurial Activities:** It is the enterprising human action in pursuit of the generation of value, through the creation or expansion of economic activity, by identifying and exploiting new products, process or markets.

**Case Study:** According to P.V. Young, “it is a method of exploring and analyzing the life of a social unit a person, a family, an institution, a culture group or even an entire community. It is a method of study in depth rather than breadth.”

**Population of the Study**

The present study has been included all rural women engaged in entrepreneurial activities of Rewari District.

**Sample**

The study of the whole population would have been expensive in terms of time, money, efforts and manpower. Therefore, a representative sample of population has been selected for the present study. The 82 respondents have been selected through random sampling technique whereas 21 cases out of 82 respondents have been selected for the depth information. The distribution of the sample is given below:
CASE-1

Sonia age of 31 and got married at the age of 20 years. She is living in a joint family and belongs to a backward class. Her husband Rohit is a graduate and has been working in a private company; getting a monthly salary of about Rs. 8,000. She has two children studies in 8th and 5th Std. respectively. There are nine members in her family and her husband is the only earner in their family. Therefore, she decided to do some work. She got information from her friend about ‘Akhil Bhartiya Mahila Parishad Society’ (NGO) working for women empowerment at Rewari city. Then to take training of she started cutting and tailoring. After trained she opened her boutique with Rs.6000 cost and earned Rs.5, 000 per month. Since Sonia has started her own business, the standard of living of her family is improved. She purchased two wheeler and television from her own earning. Now her children go to a private school. She said that her self-confidence has been increased over the years. Now she speaks without hesitation with everyone. Sonia feels that the most important change in her life decision-making capacity in the family (after she started her own entrepreneurial activity). She is very happy about the fact that her husband consults her in all-important matters. She decides on her own voting choice at the time of elections, visiting on relatives, going hospital and outside of town or village, purchasing items for house, expenditure on religious and festivals. She stated that she faced some difficulties during her empowerment process. Earlier her in-laws were not cooperating with her. Her advice was not taken in any matter. She started her entrepreneurial activity on her own risk.

CASE-2

Omwati age of 42 years belongs to the OBC category. She has studied up to middle level. Her husband Dharampal is a labourer. Omwati has four children; two sons are above 16 and have now starts working as causal labourer. Besides she has two daughters age of 14 and 16 whose marriages she had to think of. Together, her husband and two sons earn Rs. 8000 per month. The poor financial situation of her family was the reason of why she thought of starting a small entrepreneurial activity. She had a strong desire to do something to improve her family’s condition. Omwati joined NGO Akhil Bhartiya Mahila Parishad Society & get training of papad & aachar making. She had started earning initially Rs. 2000 but she made achar at home also and her total income is Rs. 7000. She got full support from her husband in her decision to join entrepreneurial activity. Now they are living in a small house with two rooms, black and white television and a bicycle. Now she is earning Rs.7000 from both sources. Omwati faced many obstacles during her empowerment process. She had lack of knowledge, lack of social interaction, lack of family cooperation, lack of confidence level, responsibility of children. She stated that mother-in-law or the sister-in-law feel that they work in the house while she is doing her work. They often criticize by the family members. Omwati stated that now her personality has changed due to this entrepreneurial activity. She has gained confidence to interact with others.

Table-1: Showing Sample Distribution (N-82)

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Entrepreneurial Activities</th>
<th>Population</th>
<th>Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Beautician</td>
<td>35</td>
<td>19</td>
</tr>
<tr>
<td>2.</td>
<td>Cutting and Tailoring</td>
<td>26</td>
<td>16</td>
</tr>
<tr>
<td>3.</td>
<td>Embroidery</td>
<td>25</td>
<td>14</td>
</tr>
<tr>
<td>4.</td>
<td>Pickle and Papad Making</td>
<td>20</td>
<td>12</td>
</tr>
<tr>
<td>5.</td>
<td>Fashion Designing Course</td>
<td>25</td>
<td>11</td>
</tr>
<tr>
<td>6.</td>
<td>Computer Training Course</td>
<td>22</td>
<td>10</td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
CASE-3

Indu, (33 years) mother of three sons, belongs to SC category. She has done B.A. and one-year computer course from BalBhawan, Rewari. She got married with Sube Singh at the age of 20 years. Her husband works in a factory and earned Rs 8000. She lives in a joint family with (9) nine members. She decided to help her husband. Bhagwati inspired her, as she was learned computer from BalBhawan, Rewari. Her husband opposed her intention of starting to learn computer but her mother-in-law encouraged her. Her husband’s opinion is that after starting an entrepreneurial activity, Indu would not care of his family member. However, Indu took this decision with the opinion of her mother and got diploma in computer. After that, she started to teach computer at Balaji computer centre, and getting salary Rs. 6000. Now her husband’s attitude towards her entrepreneurship is changed as she is managed her job and family very well. She stated over the last few years her confidence level is increased, she talks others without any hesitations. She decides her relatives but cannot take decision related to invest her capital. Her social group is enhanced and its effect on her thinking. She told girls’ education is very necessary so that they can become independent. She lives happy life with her family. She faced a problem that her working place is very far from her village. She used to two transport vehicle to reach her destination.

CASE-4

Kavita is 28 years and her husband’s name is Kamal Saini. She has two sons namely, Himanshu and Krishan, studied in 7th and 5th Std. respectively. She has completed her education upto 8th standard. Her husband Mr. Kamal (32 yrs.) is not much educated, runs a tea stall, and earns about Rs. 6000-7000 per month, which he spends on his own. Kavita’s case was different from other village woman. He is an alcoholic person and creates domestic violence. Mrs. Kavita has to struggle for her livelihood. Due to domestic violence, she had to leave her husband’s home for about three years. Kavita has to bear all the expenses independently. She has no support system from her in-laws side. She got training of cutting tailoring from 'Akhil Bhartiya Mahila parishad Society’. Therefore, she decided to set up a small tailoring centre at home. With her occupation, she earns about Rs. 6000-7000 per month. She feels more independent and confident after indulging in such activity. Her knowledge and communication skill has been improved. She hardly, eight months is running this entrepreneurial activity. She takes her own decision regarding son’s education, to go market alone, to go to hospital, to purchase raw material but she could not take decisions to go to parental house or relatives. She admitted that economically she is empowered. She spends her earnings on household expenditure and save little money for her sons. One happening thing is that now her husband’s attitude has been changed up to some extent. Kavita said that she felt empowered after sustaining and expending the entrepreneurial activity.

CASE-5

Sundri, aged 27 years and graduate is an ST. Married at the age of 19, she is a mother of one child. She lives in a joint family (10 members) in a two-room house, four members of the family works on the farm and earned about Rs. 7000 a month in total. Her husband Rakesh is a teacher in a private school and earned Rs. 9000. It was very difficult for her to manage all expenses of house. Therefore, she decides to do some work, as she is graduate and one year diploma from BAL Bhawan. She learned computer from BalBhawan institution and she is a trainer at Balaji computer Centre. She is getting Rs. 7000 salary. She stated that she has lack of confidence and feel shyness to talk others. She never went alone anywhere but the picture was changed now. She mostly goes alone to the market, hospital and relatives. Sundri told that she purchased her own vehicle (scooty) and do almost her work alone. She stated that her socio-economic status is enhanced. She stated that she gratefulness of BalBhawan. Family members appreciate her decisions. Now she is empowered. She responded that she was aware about sex related problems & knew that could be prevented through safe sex. When asked about variety in sex disease, she knew that medium of its spreading like unsafe sex. Questions regarding menstrual cycle were also asked for which she has possessed adequate knowledge.

ANALYSIS AND INTERPRETATION OF THE CASES

It may be analysed that with the engagement of rural women into entrepreneurial activities. They became more aware about their physical appearance e.g. wearing matching kurta, sleepers, neat hair do / hair styles, etc. and physical wellbeing like using of shampoos, perform soaps, dettol soap, hand wash, using of boil water. With the empowerment of women through entrepreneurial activities, it is seen that they have a say in the family, their decisions are respected, and their communication skills are enhanced. It also may be analysed that most of the rural women have responded a positive sign in decision making capacity viz.- Children's
education, for send children to the educational , buying clothes for children, encourage to pursue in different hobbies, buying minor things for the children, cultivating values among children, conscious for health, communication skill improved, buying miscellaneous things for the house hold management, decorating the house, visiting alone outside the village, occupational decision, buying groceries for the household, express emotions freely, planning for number of children etc.

In this study revealed that women could not take decision independently viz. - blood donation, the marriage age of child, casting their vote for purchase self-vehicle, to go outside alone from the village, not aware about routine check-up, purchasing expensive jewellery, big investment etc. Mostly women believed that after joining entrepreneurial activities their contact with people, confidence level, and communication level have been improved and they further persuaded more women to join entrepreneurial activities. These are increase in self-confidence of rural women due to the involvement in the entrepreneurial activities. Entrepreneurial activities ultimately empowers to the women in decision-making and financial status of the self, family and finally leading to the growth of the country.

EDUCATIONAL IMPLICATION OF STUDY

The activities carried out by women in rural areas for earning livelihood are also helpful in lifelong learning throughout informal learning. Women who never dared to outside their homes nor spoken to outsiders have been enabled to travel alone outside their village into nearby towns, cities and even distant places because of their involvement in entrepreneurial activities has been able to empower women not only economically but also in other facets of their life like decision making power, quality of life and courage. This highlights motivated the other women living in every village of the country for the overall development of women.

SUGGESTION FOR FURTHER STUDY

- A comparative study should be done on working women and non-working women conducted.
- A similar study may be done on large sample.
- The study should be done as an experimental design to see the impact of entrepreneurial activities on empowerment of these rural women.
- This study has been done only 6 entrepreneurial activities any other study can be done on different entrepreneurial activities.
- A comparative study could be done between women empowerment through Non-Government Organization and Government Organization.
- The present study has been used case study method. Other study can be done by survey method.
- The same study should be done on other district instead of Haryana.

DELIMITATION OF STUDY

The delimitation of study is given below:

- The study has been delimited to rural women of Rewari district of Haryana State.
- Only 82 cases have been selected from different entrepreneurial activities.
- The study has delimited on six entrepreneurial activities.

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Two part of West Bengal - South Bengal and North Bengal. North Bengal is presently seven districts are Cooch Behar, Alipurduar, Jalpaiguri, Darjeeling, Uttar Dinaspur, Dakhin Dinaspur and Malda. However, the population of the Rajbongshi is highest in the seven districts of North Bengal. I want to discuss about origin of the Rajbongshi culture, religion and marriage system, the first thing that comes of our mind is about Rangpur district of Bangladesh, Cooch Behar and Jalpaiguri districts. During later years, gradually the culture developed and spread ones Assam and North Bengal. North Bengal the area that falls under Goalpara, the northern part of Kamrup District and Western part of Nagaon district contains a large population of this community. Besides Purnia district in Bihar, Bhadrupur and Murang district of Nepal and the whole Rangpur and East Dinaspur in Bangladesh are also inhabited by the Rajbongshis. There is a striking resemblance in culture conduct and physical features between the people residing in North Bengal and those inhabiting Rangpur, East Dinaspur, Goalpara and Purnia. Different opinions expressed the historians regarding the origin of the Rajgongshi community. The kochs are supposed to be the ancestors of the Rajbongshi community on the other hand according to renowned historian, hunter the intermining of the kochs mechs and Kacharis hassled the origin of the Rajbongshis. Another historian Bravely suggests that the kochs, Rajbongshis and poliai as belong to the same sub clum and them all belong to Dravidian Race. O’ Donnel in his book, “Adam Somaria Bibaran” states “It is difficult to solve the racial issue for the Rajbongshi residing in North Bengal and can led to many controversies”. He further adds that the influence of the mongloid blood is more prominent among the Rajbongshi Risley in his book ‘Tribes and castes of Bengal (1930) state that the Koch, Rajbongshi, Polia and Deshio all belong to the Dravidian clan. The Deputy Commissioner of Cooch Behar, Captain Lewin has opined that inter-caste marriages between the mechs inhabting Bhutan and Dours.

Though Lord Shiva is supposed to be the main diety of the Rajbongshi of the North Bengal, the art of worship centres on agriculture. This is because 80% of the population of North Bengal is dependent on Agriculture. This is evident from the fact that the various festivals, celebrations and festival songs all based on agriculture. The Rajbongshi normally do not inhabit dense forest areas but they prefer open spaces and plain areas. A majority of them do not own land. Among the Rajbongshis of North Bengal, the main festivals and celebrations prevalent among them are as follows: Tista buri, Daklakshimi, Burah-Buri, Ashariseva, Amati, Jatrapuja, Bhandani, Shiyal Thakur, Bhekuli Biya, Gourkhonath, hudumdoo etc. living amidst the dense jungle area of North Bengal, they always have the fear of wild animals tormenting them. In order to get rid of this fear and terror they worship a number of God and Goddesses for safety. Therefore, it is not easy to remember who actually started the process of worshipping these Gods and Goddesses. They resort to such practices as a means of consolation and to derive mental strength in time of crisis. Likewise, the worship of Mahalak thakur, Bhandani, Shaleshwar Thakurani, Bishhali, Shiyal Thakur, and Bichua is very much prevalent among the people. During the nabnna festival Shiyal Thakur is worshipped because if it is not done Shiyal thakur would doom the people and this belief was prevalent among the people. Thus the worship of Shiyal thakur because an integral part of their lives.

Among the people residing in North Bengal district there are different form of worshipping Goddess Kali. In Malda district in places like Bamungola Gajol, Khawa, Manik Chak, English Bazar, Habipur etc. Rakshakali, Budikali, Sashankali, Tarakali, Pujas are prevalent among the people. In South and North Dinaspur in area like Itahar, Kalia gang, Raiganj, Kumar ganj, Kushmandi, Faridpur, etc. Shyama kali, Panchokali, Boyora Puja is prevalent. In Jalpaiguri District in village like Beng Kandi and Pandapara Temple of Kalit, also practice from ancient days worshipped of Petkata Kali. In Cooch Behar district, Bhandrakali, Shaya kali and Rachakali Pujas are prevalent. It has been noticed that Kalipuja celebrations in the district of Jalpaiguri and Cooch Behar are quite similar.

‘Briksha Puja’ or Tree worship praying for a long and healthy life of a child and to fulfill the desire of child for barren women is also prevalent in North Bengal. In some place to save oneself from the evil eye, ‘Dhildevate’ puja is also prevalent. According to common belief if any one passes through the road of the ‘Dhildevata’ temple, and does not throw a stone towards the temple, the diety is angered and curse the person, besides these, they also worship Madan-Kamdev. The speciality of this puja is the rituel of bamboo in the ground. Banana plantation is also ritual in the ground in hudoo madyat puja. This is done during the darvest hour on the night people believe the planted banana sapling to the Jaaldevata or varundevata (God of rain) During drought Varundivatais worshipped for rain during this puju according to the ritual women who are totally naked and hair let loose dance and sing to worship Varundevata in the remote villages and rural areas the worship of Bandeva ‘Mahan and Dharma Thakur is prevalent in Jalpaiguri and Darjeeling districts. Mashan Puja is very much prevalent. “Mahakaal” puja originated when a person suddenly came fact to face with a ferocious animals and had to take the name of Mahakaala Thakur, ‘Sannyasi’ thakur is worshipped in the districts of Jalpaiguri, Cooch Behar and Darjeeling. This diety is found in Padmashana (lotus pose) clad in tiger

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skin with a ‘Rudraksha’ in his neck and two snakes in each side. Toward of the fear of ferocious and wild animals the people of North Bengal worship various God and Goddess. For example ‘Bhaluk Puja (bear worship) the Rajbongshi of North Bengal refer to the bear as ‘Bhandi’. To get rid of the terror of Bears or Bhandi the ‘Bhandani Puja’ originated. All kinds of festivals or celebration for social welfare in conducted by the Adhikari. These Adhikaries are of two types Chakradhari and Patradhari. The Chakradharies can traditionally become a disciple and continue to be the Adhikari. The responsibility to conduct the Puja has within one generation only.

Masan is a water diety having existed for the long time in Western and Northern part of Assam. Masan is a spirit, a being inferior to God, superior to man, some say that the word Masan derived from ‘mash’ (fish) and ‘aan (bring) and the God who helps to catch fish in river or ponds, that God has been termed as Masan. Though Masan is particularly in water deity ordemon, yet it can be dwelled at any place of this earth. Masan is a male evil spirit. It is believed that Masan is the offspring of the union of Kali and Dharma. Some said that ‘Jaka (mala demon) and Jaki (female demon) had children male and child has Masan and female child was matri. It is believed that there are one hundred twenty six species of Masan.

Bratakatha and Bratapalan obscene as fast is very commonly prevalent among the Rajbonghis of North Bengal and practiced from ancient days Religious activities undertaken observed to fulfill a special wish is referred as ‘Brata’. Every ‘Brata’ is associated with the Gods. The women of urban and rural areas of North Bengal observe this fast. Among the Rajbangshi of North Bengal, some superstitions beliefs and social evils are also prevalent. In rural areas are believed so much. For example-being possessed by the evil or the devils. ‘Ojha’ or the ‘Bez’ can cure this. They use ‘mantras’ instead of medicine to do so. However, this practice is common among the backward and illiterate people.

NOTICE
MORNING DEW SCHOOL
TIME – 10.30 – 12.00

DEAR PARENTS

EXAM WILL BE START ON 27TH JUNE, 2017

27TH JUNE : ENGLISH
28TH JUNE : NUMBER WORK
29TH JUNE : G.K. & DRAWING

RESULT WILL BE DECLARED ON : 4TH JULY, 2017

SUMMER VACATION : 5TH JULY TO 3RD AUGUST

REQUEST TO PARENTS

FEES WILL BE CLEARED 1ST JULY TO 4TH JULY.

Principal
Morning Dew School

REFERENCES


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E-PAYMENT: ISSUES & CHALLENGES

Dr. N. K. Pradeep Kumar24

ABSTRACT

E-payment is an online financial exchange. The exchange is usually some form of digital financial instrument such as encrypted credit card numbers, electronic cheques, or digital cash that is assisted by a bank or an intermediary, or by a legal tender. The success of electronic commerce depends upon effective electronic payment systems. Business transactions occur in business-to-business, business-to-consumer, consumer-to-consumer, or consumer-to-business. E-commerce on the internet uses various electronic payment mechanisms that can organize for much diversity of applications. Electronic payments include e-cash, smart card, debit card, credit card, e-cheques, e-wallet, etc. E-payment systems have received diverse acceptance level throughout the world. The present paper throws the light on the prevailing issues and challenges in e-payment systems and recommends some measures to progress quality of e-payment system.

KEYWORDS

Payment, Encryption, Debit Card, Credit Card, E-Commerce etc.

INTRODUCTION

Electronic Payment Systems are becoming central to online business process innovations as companies look for ways to serve customers faster and at lower cost. Electronic payment system is a mode of payments over an electronic network such as the internet. In other words, e-payment is a method where online payments are made for the purchase of goods and services without physical transfer of cash and cheques, irrespective of time and location. Electronic payments are made at any time through the internet directly to manage the e-business environment that offers a wide range of new business opportunities. Electronic payment systems are flourishing in banking, retail, health care and online markets etc. Payment is an integral part of the mercantile process and prompt payment or account settlement is vital. Electronic payments first emerged with the development of wire transfers. Electronic funds transfer is an electronic transfer of information that equates to moving funds from one financial institution to another. Electronic payment systems are alternative cash or credit payment methods using various electronic technologies to pay for products and services in electronic commerce. It involves many security issues.

OBJECTIVES

- To focus on the prevailing issues and challenges in e-payment
- To create awareness about various methods of online payment systems.
- To create awareness about various frauds of electronic payments.
- To provide measures to progress quality of e-payment system.

E-PAYMENT METHODS

Numerous payment mechanisms are provided through new technologies and innovations that have lead even a common man to be on benefited side.

E-Banking: E-Banking is another electronic delivery channel. In simple terms, E-banking means any user can be connected to bank’s website to perform any of the virtual banking functions with a personal computer. It is thus of facility provided by banks that enable the user to execute bank related transaction through internet without going to the bank.

Debit Card: A Debit card is linked to an individual’s bank account, allowing funds to be withdrawn at ATM and point of sale without writing a cheque. A Debit card holder pays directly through bank for his purchase. It replaces physical cash and cheque. There are two types of debit card, which are used in real world: a) Online debit card, and b) Offline debit card.

Smart Card: A smart card contains a programmable chip, a combination of RAM and ROM storage and can be refilled by connecting to the bank. It is a thin, credit card sized piece of plastic, which contains a half-inch-square area that serves as the

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card’s input-output system. It is known as smart card because the ability of chip to store the information in its memory makes the card smart.

Credit Card: It is a plastic card issued to the users to lend money for purchase of goods and services. Further, the credit card payments are classified into three types:

- Payment using third party verification.
- Payment using encrypted credit card details.
- Payment using plain credit card details.

E-cash: E-Cash is anonymous, untraceable, online token payment system. Here, customers purchase the tokens and the e-Cash software stores the digital money on the customer’s personal computer, which is under signed by the bank. The users can easily spend digital money accepting e-Cash without giving any credit card details to the shopkeeper.

Net Bill: Net bill is a micro payment system. Net bill payment system uses internet for purchasing goods and services and makes secure and economical payments for them. The net bill server maintains account for both consumers and merchants, which allows customers to pay merchants for goods to be delivered. The goods are delivered in digital form. There is money tool software, which verifies receipts of goods. Therefore, net bill system of electronic payment enables the communication between money tool, the merchant server, and net bill server.

Secure Electronic Transaction (SET): Secure electronic transaction is a system of online payments for ensuring the security of financial transactions on the internet. The SET specification is an open, technical standard for commerce. Digital certificate create a trust change throughout the transactions, verifying cardholders and merchant validity.

Electronic Cheques: An electronic cheque is a scanned image of a real cheque, which is then transferred by email. In addition to the cheque’s genuine signature, the transfer must be digitally signed using the sender's private key to authenticate the transfer.

Cyber Cash: Cyber cash is a web based service that automatically processes and verifies customer’s credit card information then debiting the customer’s account and crediting the merchant’s account electronically. Cyber cash servers act as a gateway between the merchant on the internet and bank’s secure financial network.

E-PAYMENT ISSUES AND CHALLENGES

The issues and challenges in e-Payment are listed below:

E-cash Issues: The main difficulty of e-cash is that it is not universally accepted. Another problem is that when we make payments by using e-cash, the client and the salesman should have accounts in the same bank, which issue e-cash, or else the payment becomes invalid.

Safety: Online payment systems for the internet are an easy target for stealing money and personal information. Customers have to provide credit card and payment account details and other personal information online. Providing these details by mail or over the telephone also entails safety risks.

Practicability: Sometimes even educated people also counter problems in making online payments. Consequently, they like to prefer traditional way of shopping instead of online shopping. Making online payment is not an easy task often there occur technical problem in server, which compels the customers to go for alternate.

Complexity: Transactions become more complex due to elaborated websites interfaces as electronic payment system requires large amount of information from end users. For example, credit card payments through a website are not easiest way to pay as this system requires large amount of personal data and contact details in web form.

Loyalty: Electronic payments have a reputation of fraud, misuse and low reliability as well as it is a new system without firm positive stand. Potential customers often mention this risk as the key reason why they do not trust a payment services and therefore do not make online purchases.

Costly: Electronic payment system are costly because it includes set up cost, machine cost, management cost etc. and this mode of payment will take more time than the physical mode of payment.
Awareness: The population of rural areas are not literate. As they are unaware about computer and technological innovations, they do not show interest in online payments. Therefore, the online payment systems are not viable for the rural people.

**E-PAYMENT SECURITY MEASURES**

Security is an essential part of any transaction that takes place over the internet. Customer will lose faith in e-business if its security is compromised. Major security measures are:

**Encryption:** Most online payment systems use an encryption system to add security to the transmission of personal and payment details. There are various encryption schemes in use to prevent from frauds of online payments.

**Firewalls:** A firewall can be employ to filter incoming or outgoing traffic based on a predefined set of rules called firewalls policies. It is an integrated security measures designed to prevent unauthorized electronic access to a networked computer system to protect private network and individuals machines from the dangers of the internet.

**Validity:** If online merchants have any suspicious about an order and need to confirm the details of the order, they can call the issuing bank and ask to confirm the general account details. This is to make sure that the card is not stolen. The issuing bank phone number is based on the first 6 digits of credit card number known as the Bank Identification Number (BIN).

**Verification:** While consumers value their privacy and require quick website ordering facilities, it is important to gather sufficient customer identity details during the ordering process. Merchants should verify them for authentication purpose.

**Digital Signatures:** Digital signatures ensure authentication of transactions. Therefore, the parties involved in online payments, transactions should use it.

**CONCLUSION**

E-payment is an online financial exchange that takes place between consumer and vendor. It does not include physical cash or cheques. The effectiveness of electronic payment system depends largely on the availability of an efficient ICT infrastructure where reliable network connectivity, durable hardware, and high expertise in ICT are available. The risks to the online payments mainly are theft of payments, personal data, and fraudulent rejection. Therefore, those e-payment methods, which guarantee a higher level of privacy and security, should be used. This in turn would improve the market confidence in the system and increases the national competitiveness in the end.

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GREEN MARKETING: AN INNOVATIVE APPROACH IN MARKETING

Dr. Rajani Levaku

ABSTRACT

Today, there is an increased awareness of environment all issues like adverse climate conditions, global warming etc among the people and a growing interest towards environmental protection and sustainable development is observed. People are adopting and accommodating many eco-friendly practices and behaviour like tree plantation, saving of electricity etc. one type of environmentally conscious behaviour is environmental consumerism i.e. green buying or purchasing and consuming products that are benign towards the environment. The practice of ‘green buying has lead to the creation of products whose ‘unique selling point ’ has been their labelling “eco-friendly” or “environmentally friendly.

KEYWORDS
Payment, Encryption, Debit Card, Credit Card, E-Commerce etc.

INTRODUCTION

In the early mid 1960s created concern about the social responsibility of businesses and their impact on the natural environment and the health and welfare of the planet. This concern was heightened during the early 1970s in response to Limits to Grows and resulted in the emergence of the ‘societal marketing concept’ and the ‘ecological marketing concept’. In response to the new green challenge that emerged during the early 1980s, these early concepts have amalgamated to create an environmental marketing concept.

Green marketing is thus a from socio-ecological marketing whereby the goods and services sold, and the marketing practices involved in their sale take into account the environmental ramifications of society as a whole. The environmental crisis poses one of the biggest threats to humankind.

NEED OF GREEN MARKETING

There is a growing need for Green Marketing because now-a-days every person rich or poor in interested in quality life with full of health and strength. However, problems like Global warming and depletion of ozone umbrella are deterrent to the health of human beings. Financial gain and economic profit is the main aim of any corporate business. However, it should not be at the cost of causing harm to the environment. So green marketing is an opportunity to the organizations to achieve its objective its objectives by producing consumer-preferred products that do not harm the natural environment and the human health.

AIM OF STUDY

The paper examines the notion of ‘green marketing’ and the challenges that are associated with different aspects of green marketing in the present scenario. Green Marketing must satisfy two objectives: improved environmental quality and customer satisfaction.

OPPORTUNITIES OF ADOPTION OF GREEN MARKETING

To Achieve Organizational Objectives: Organizational perceive green marketing as an opportunity to achieve its objectives. Firms have realized that consumers prefer products that do not harm the natural environment as also the human health. Firms marketing such green products are preferred over the others not doing so and thus meeting their business objectives.

Cost Reduction: Adoption of green marketing practice helps cost by reduction of harmful waste may lead to substantial cost savings. A company may use the waste generated by another company for cost-effective production.

Social Responsibility: Green marketing helps reduce cost, creates opportunities, helps withstand in the competitive market, and fulfils the government. Firms are viewing greening as part of their moral obligation toward the local community and the larger society in which they exist. Therefore, many companies have realized that they must behave in an environment-friendly fashion, for achieving environmental objectives as well as economic objective.

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Government Pressure: Governmental Bodies are forcing firms to become more responsible. In most cases, the government forces the firm to adopt policy, which protects the interests of the consumers by reducing production of harmful goods or by product, modifying consumer and industry’s use and consumption of harmful goods.

Competitive Pressure: Many companies take up green marketing to maintain their competitive edge. Competitor’s environmental activities pressure firms to change their environmental marketing activities.

International Agreements: There are several international agreements, which require nations to adhere to specified environmental standards. For example, under the Montreal Protocol, nations are committed to protecting the ozone layer by controlling the release of chlorofluorocarbons and halons.

CHALLENGES IN GREEN MARKETING

Many organizations want to turn green, as an increasing number of consumers‘ want to associate themselves with environmental-friendly products. Alongside, one also witnesses confusion among the consumers regarding the products. In particular, one often finds distrust regarding the credibility of green products. Therefore, to ensure consumer confidence, marketers of green products need to be much more transparent, and refrain from breaching any law or standards relating to products or business practices. There are numerous challenges in the field of green marketing. Some of the major hurdles are as following:

Need for Standardization: It is found that very less percentage of the marketing messages from “Green” campaigns are entirely true and there is a lack of standardization to authenticate these claims. There is no standardization to authenticate these claims. There is no standardization currently in place to certify a product as organic. Unless some regulatory bodies are involved in providing, the certifications there will not be any verifiable means. A standard quality control board needs to be in place for such labelling and licensing.

New Concept: Indian literate and urban consumer is getting more aware about the merits of Green products. However, it is still a new concept for the masses. The consumer needs to be educated and made aware of the environmental threats. The new green movements need to reach them asses and that will take a lot of time and effort. By India’s Ayurvedic heritage, Indian consumers do appreciate the importance of using natural and herbal beauty products. Indian consumer is exposed to healthy living lifestyles such as yoga and natural food consumption. In those aspects, the consumer is already aware and will be inclined to accept the green products.

Patience and Perseverance: The investors and corporate need to view the environment as a major long-term investment opportunity, the marketers need to look at the long-term benefits from this new green movement. It will require a lot of patience and no immediate results. Since it is a new concept and idea, it will have its own acceptance period.

Avoiding Green Myopia: The first rule of green marketing is focusing on customer benefits i.e. the primary reason why consumers buy certain products in the first place. Do this right, and motivate consumers to switch brands or even pay a premium for the greener alternative. It is not going to help if a product is developed which is green in various aspects but does not pass the customer satisfaction criteria. This will lead to green myopia. In addition, if the green products are priced very high then again it will lose its market acceptability.

TOP GREEN COMPANIES IN INDIA

Intense competition is forcing marketers to redefine their strategy and responsibility. It has become imperative to bring in a more inclusive form of globalisation. Environmental pollution is considered unacceptable irrespective of a company's location and special measures have to be taken to minimise the impact. Many policies have been implied by Govt. to protect the interest of consumers. Companies are restricted from producing harmful goods or by products, use, or consumption of harmful goods.

Suzlon Energy: The world’s fourth largest wind – turbine maker is among the greenest and best Indian companies in India. Tulsi Tanti, the visionary behind Suzlon, convinced the world that wind is the energy of the future and built his factory in Pondicherry to run entirely on wind power. Suzlon’s corporate building is the most energy efficient building ever built in India.

Wipro: Wipro, has not only helped in the creation of technology that helps in saving energy and preventing wastes, but its corporate headquarters in Pune is the most eco friendly building in this sector all over India.

ITC Limited: ITC strengthened their commitment to green technologies by introducing ozone – treated elemental chlorine free bleaching technology for the first time in India. The result is an entire new range of top green products and solutions: the environmentally friendly multi – purpose paper that is less polluting than its traditional counterpart.
IDEA Cellular: One of the best Indian companies, IDEA, paints India green with its national ‘Use Mobile, Save Paper’ campaign. The company with its national organized Green Pledge campaigns at India cities where thousands came forward and pledged to save paper and trees. IDEA has also set up bus shelters with potted plants and tendril climbers to convey the green message.

Hero Honda Motors: Hero Honda is one of the largest two-wheeler manufacturers in India and an equally responsible top green firm in India. The company’s philosophy of continuous innovation in green products and solutions has played a key role in striking the right balance between business, mankind and nature.

Tamilnadu Newsprint and Papers Limited (TNPL): Adjudged the best performer in the 2009-2010 Green Business Survey, TNPL was awarded the Green Business Leadership Award the Pulp and Paper Sector. The initiatives undertaken by this top green firm in India includes two Clean Development Mechanism projects and a wind farm project that helped generate 2,30,323 Carbon Emission Reductions earning Rs,17.40 crores.

Wipro Technologies: The list of top 10 green Indian Companies is never complete without Wipro which climbed to the top five brand league in Greenpeace’s ‘Guide to Greener Electronics’ ranking. Despite the global financial crisis, Wipro held fast to its commitment towards energy efficiency and was lauded for launching energy star complaint products in the market.

Indian Railway is Eco-Friendly: Eco-Friendly train launched in Gujarat Indian Railways, which has one of the largest networks of trains in the world, is also taking other measures to conserve environment. Bio-diesel – equivalent; processed fuel derived from biological sources i.e., vegetable oils, which can be used in unmodified diesel-engine vehicles.

CONCLUSIONS

Environmental marketing has found its way into the corporate entity as an opportunity to achieve its objectives. Firms have started realizing that consumers prefer products that do not harm the natural environment and human health. Marketing green products are preferred priority over the others and thus develop a competitive advantage, simultaneously meeting the business objectives. The perception of consumers towards the green products is the key to understand them and adopt promotional strategies accordingly by marketers. They have to adhere the implications of Green Marketing. The proposition that a consumer can be lead by the mere labelling and promos is just a illusion now. They are more conscious and sensitive towards green products irrespective of the premium added to their prices due to the ‘Green’ concept. People are adopting and accommodating many eco-friendly practices and behavior like tree plantation, saving of electricity etc. one type of environmentally conscious behavior is environmental consumerism i.e. green buying or purchasing and consuming products that are benign towards the environment.

SUGGESTIONS

The study suggests that pro-environmental concern is a likely predictor of green buying behavior. This creates an opportunity for developing green market focusing on consumers that are more educated. Consumers want eco-friendly products or companies, which project their image as being green.

Green marketers should identify such segment of consumers, accordingly design, and market products at suitable price levels. Since eco-friendly attributes motivate consumers, hence companies should focus on advertising eco-friendly brand labels, in-store displays, and pamphlets.

Pro-environmental concerns can be raised by advertising that individual buying behaviour can make difference and can have an impact on the welfare of the environment. It is also important that companies aiming at developing new eco-friendly attributes motivate consumers; hence, companies should focus on advertising eco-friendly brand labels, in –store displays and pamphlets.

Pro-environmental concerns can be raised by advertising that individual buying behaviour can make a difference and can have an impact on the welfare of the environment. It is also important that companies aiming at developing new eco-friendly products should ensure that products perform competitively.

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PHYSICAL HEALTH & DEPRESSION CORRELATES SOCIAL SUPPORT AMONGST THE AGED IN ANDHRA PRADESH

Dr. K. Lalitha

ABSTRACT

It is a fact that aging is a continuous process which takes place within a social context. Physical health, Depression and Social supports are three important critical issues in gerontology that need to be studied at personal level. The present study focuses on the status of self perceived health, social supports and depression among older men (n=300) and women (n=300). The data was collected by using standardized tools like self-reported physical health index, social supports inventory and depression scale. The data was collected from the community dwelling older men and women of Ananthapur and Kurnool district. The results reveal that physical health status is significantly correlated to health supports among female subjects. Depression is significantly correlated with community supports in the male subjects and the female data shows that depression is significantly correlated with family supports, economic supports and community supports not with health supports indicate the importance of social supports in maintain good mental health.

INTRODUCTION

Aging is an inevitable stage that all roles go through just like any other stage; this is also one that has several social aspects. Aging takes place within a social context. At each phase of human cycle, the individual belongs to a variety of kinship and social groups. The social role played by older people reveals their self worth and assurance in life. The extent to which an older person enmeshed within a social network of kin, friends and neighbors’ greatly affect their experience of aging. This is critical issue in gerontology that needs to be studied at personal levels. Optimization of the role of informal social supports from family, friends and detours emerged as an importance social public priority. Studies reflect that community-dwelling older adults do not have a high prevalence of major depression, especially in comparison to other adult populations.

The social support and physical health are two very important factors help the overall well-being of the individual. The benefit of social support for individuals confronted with life crises has been the subject of research for more than two decades. In relation to “number of close friends” and “concern and interest from others”, social support was significantly independently associated with psychological distress through the multivariate analyses, whereas “practical help from neighbors’ lost its significance. A likely explanation for this could be that the three factors of social support were interrelated, and that the neighbor factor was explained through the other two. The finding that social support is important for the mental health of the elderly is in accordance with the finding of other studies, and the fact that you have someone you can trust to turn to when experiencing great personal problems, not to mention the concern shown by other people towards what you are doing, is important in diminishing psychological distress. Family is known to be an important source of social contact in older years, and though we know less about the importance of friendship, friends seem to be of great importance in the present study. The reason for this may be because friends represent a source of identity with regard to usually being the same gender and age, sharing experiences and staying close through hardships such as the death of a spouse or other important life events. It seems that cultural norms for close ties held by older people differ little from the rest of one’s lifespan, as norms of trust, commitment and respect are important to them as well. At each phase of human cycle, the individual belongs to a variety of kinship and social groups. There have been studies exploring the relationship between SRH and depression but not with social supports. Perceived social support is positively correlated with both mental and physical health.

A general theory that has been drawn from many researchers postulation that social support essentially predicts the outcome of physical and mental health for everyone. It was found that having contacts with children was important for well-being and understanding qualities of social ties helped clarify social involvements (Ward, 1984a,b). Hawley and Klaukave (1988) study showed that subjects satisfied with interpersonal relationships were more satisfied and engaged in more healthful practices than subjects who were not satisfied. Social participation shown to have a strong effects on mortality and social support and loneliness effects chronic disease, functional status and self rated health (Sugisawa et al., 1994). Barrett(1999) examined the role of social support measured as presence of a confident , perceived social support and frequency of formal interaction in determining life satisfaction among the never married and results indicate that age moderates the effects of marital status on social support are significant predictors.

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Depression is challenging to measure, especially in the community dwelling adults. Reports of the prevalence of depression vary as a result. It has been commonly misrepresented that older adults 65 and older are the most depressed population of adults. Studies reflect that community-dwelling older adults do not have a high prevalence of major depression, especially in comparison to other adult populations. One to five percent of older adults experience major depression, in comparison to young adults 18-25 (8.9%) and those aged 26-49 (8.5%) (Hasin, Goodwin, Stinson, & Grant, 2005; Penninx et al., 1998; Substance Abuse and Mental Health Services Administration, 2008). The high rate of major depression is only true for institutionalized older adults, with depression rates as high as 42% of this population. However, it is important to recognize that depression is highly under-diagnosed in the United States and that depression rates may be higher, particularly in older adults, because, as a cohort, they are less likely to seek treatment for depression than other age groups (Conner et al., 2010). It addition, it is important to recognize that data suggest Baby Boomers have had higher lifetime rates of depression (13%) in comparison to younger generations, and therefore may face issues surrounding depression in older age (Substance Abuse and Mental Health Services Administration, 2008). This situation reflects the prediction that the prevalence of depression is expected to double within the older adult population as Baby Boomers age, making it meaningful to study (Conner et al., 2010; Substance Abuse and Mental Health Services Administration, 2008).

Although pervasiveness of major depressive disorder is low, because many older adults do not meet the diagnostic criteria for major depression, a significant portion of community-dwelling older adults (8-20%) reports a prevalence of depressive symptoms (Hasin et al., 2005 as cited in Fiske et al., 2009; Penninx et al., 1998). These symptoms are consistent with those of major depression; however, scores on these symptoms fall below those that would qualify an individual for major clinical depression (Penninx et al., 1998).

Many older adults say they find their depressive symptoms to be intrusive, and research confirms that depressive symptoms are as influential on well-being, morbidity, physical functioning, and mortality as major depressive disorder (Gallo & Coyne, 2000; Hasin et al., 2005 as cited in Fiske et al., 2009). As a result, there has been an expansion in research focusing on depressive symptoms that do not meet diagnostic guidelines, and a suggestion that depression be studied on a continuum of high to low rather than with a cutoff point (Fiske et al., 2009; Streiner, 2008). Consistent with this view, this study will look at depression on a continuum of more or less symptoms rather than utilizing a cutoff point that denotes major clinical depression. Some research suggests that depressive symptoms increase with age due to declining physical functioning (Fiske et al., 2009). However, after controlling for education and physical functioning, Blazer (2003) found that that depressive symptoms decrease with age. Thus, it is unclear whether age has a negative or a positive correlation with depression. As a result, age will be controlled for in this study. Education level will also be controlled for in this study, since research has shown that education level is negatively associated with depression and predicts depression over time (Koster et al., 2006). As with age and education, marital status will also be controlled for. Research suggests that there is a negative influence on depression of being single or never married that is especially apparent in older age (Barrett, 1999). Additionally, those who are widowed or are single are likely to live 6 alone in older age, and therefore they may experience more loneliness and isolation, which have been found to be associated with more depressive symptoms in these populations (Cornwell & Waite, 2009; Zunzuneuigui, Beland & Otero, 2001). Depression, including both major depression and depressive symptoms, has a significant relationship with objective measures of health.

Depression negatively affects older adults’ well-being and increases morbidity (Conner et al., 2010; Penninx et al., 1998). It is additionally correlated with decreased mobility and ability to function cognitively, socially, and physically (including participation in activities of daily living) (Blazer, 2003 as cited by Fiske et al., 2009; Chapman & Perry, 2008; Penninx et al., 1998). Because depression and health are closely correlated, depression leads to, complicates, and exacerbates instances of disability and chronic conditions, as well as inhibits ability to recover from preexisting disability and chronic conditions (Blazer, 1993 as cited by Fiske et al., 2009; Callahan, et al., 2005; Chapman and Perry, 2008). This puts older adults with major depression or depressive symptoms at a particular risk for declining health. Research suggests that well-being and health declines may occur because depressed older adults self-neglect by making poor health choices; thus, depression is also positively related to mortality (Blazer, 2003).

This study will focus on subjective, or perceived, social support rather than objective support, because of its relevance in research. Perceived, as opposed to actual or objective, social support is described as both the instrumental and the emotional support an individual believes he or she does or could receive from others if necessary (Ross & Mirowsky, 2002). According to Lakey and Drew (1999), the Individual Differences Model of the Social Support Theory states that people perceive the same actions of support differently, either more or less positively than others, depending on their circumstances. High levels of actual support are not always perceived as positive and are therefore not as strongly correlated with the benefits of having social support. This difference in perception reflects the importance of looking at perceived, rather than objective, support since high subjective reports of social support are correlated with less stress, positive health behaviors, and a sense of security (Ross & Mirowsky, 2002). Cornwell (2011) findings state that as adults age their social interactions and closeness with others decline, especially with those outside of family relations. This is not surprising, since older adults may no longer be engaged in the workforce, a common source of social interaction in adulthood. Older adults also commonly live separately from others, such as their children. Age-related factors, such as widowhood and chronic illness, put older adults at further risk of decreased social interaction with others.

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This again reflects the importance of controlling for both age and marital status in this study. There is additional evidence for controlling for educational level since it is also correlated with social support, suggesting that as education level increases, social support also increases in size and quality (Koster et al., 2006). Perceived social support is positively correlated with both mental and physical health (Cornwell & Waite, 2009; Newsom & Schulz, 1996). In general, those with less perceived support and contact with others have poorer health, whereas those with more perceived support have better health. Research has found that social support is correlated with mortality as well as chronic health conditions (Uchino, 2006). The directions of this relationship as well as the relationship between anticipated social support and physical health have not been explored. Using a social cognitive perspective, having high-perceived social support may increase self-esteem, confidence, and security, according to Lakey and Cohen (2000). Therefore, the relationship between social support and mental health has been explored more extensively than the relationship with physical health. This relationship between perceived social support and depression is particularly strong, suggesting that people who lack social support are at particular risk of depression. This may be due to 9 the detrimental effect of dealing with issues by oneself, since support often alleviates the impact of stressors, including those surrounding chronic health issues.

Psychological states significantly correlated with social support network and conflict among elderly Japanese women with breast cancer. The results reveal that there are significant relationships among social support, social support network, and psychological and physical states among elderly Japanese women with breast cancer (Reiko, 2011). Hege et al., (2012) hypothesize that physical impairments reduced social support, thereby increasing psychological distress to a greater extent than the selected diagnoses. The combination of poor social support, poor somatic health and economic problems may represent a vulnerable situation with respect to the mental health of older persons. Free interventions that highlight social support should be considered in mental health promotion. Yagoub (2011) study aims to determine whether there is a relationship between religiosity, social support, and health among the elderly in Kuwaiti society show that the respondents with a high degree of self-reported religiosity have a lower mean of systolic and diastolic blood pressure measurements than did the respondents with a low degree of religiosity.

The review on older adults in India reveals that there are many studies carried out on social supports related to variables like family supports, well being and depression institutionalized elderly. Social support network (Chadha et al., 1990); quality of life (Easwaramoorthy & Chadha, 1997, 1999; Jamuna et al., 1999); memory (Pershad, 1979; Lalitha, 2000); loneliness (Patel, 1998; Prakash, 2003); spirituality life satisfaction (Chadha & Aggarwal, 1990); Physical and Mental activity and self-acceptance of ageing (Lalitha & Bharath Arun, 2016); well-being (Thekkedath & Joseph 2009). The prevalence of depression was found to be positively associated with increasing age, the female sex, illiteracy, a low socio-economic status, those who were living alone, those who were economically partially dependent and those who were totally dependent for the activities of daily living etc., there is a paucity of studies on social supports and its relationship with physical health and depression.

**OBJECTIVES OF STUDY**

Keeping the above in view, the present study was planned with the following objectives:

- To assess the physical health among older men and women.
- To assess the depression of aging among older men and women.
- To examine the social supports among older men and women.
- To find out the association between depressions, physical health, social supports (gender-wise).

**METHODOLOGY**

**Sample:** Table 1 shows the socio-demographic details of the sample. From the table, it is clear that the gender was equally distributed in the sample. 78.8% of the sample belongs to 60-75 years of age group and 21.5% belong to the age group of 75 above. Locality-wise data shows that 58.7% were from the rural area and 41.3% were living in the urban areas.

**Table 1: Socio-Demographic Details of Sample**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Variable</th>
<th>Subgroups</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Age</td>
<td>60-75</td>
<td>471</td>
<td>78.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>75+</td>
<td>129</td>
<td>21.5</td>
</tr>
<tr>
<td>2.</td>
<td>Gender</td>
<td>Female</td>
<td>300</td>
<td>50</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Male</td>
<td>300</td>
<td>50</td>
</tr>
<tr>
<td>3.</td>
<td>Location</td>
<td>Rural</td>
<td>352</td>
<td>58.7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>248</td>
<td>41.3</td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation
Tools

The selected tools were used to collect the data. The physical health status was measured by Physical health status Index (Jamuna et al., 1997). Depression was assessed by an adapted version of Depression Scale (Beck, 1972 adapted by Jamuna et al., 1997) which consists of 25 statements with 2 responses i.e., Yes or No. The Social Supports Inventory (Jamuna & Ramamurti, 1991) which consists of 36 statements with three response categories was used to examine the social supports among aged.

Procedure

The subjects are those who crossed 60 years of life living in the community. All the subjects were individually contacted by taking prior permission and the selected tools were distributed and explained the significance of the study. Generally, they took 45 minutes to 1 hr. to complete the inventories. After collecting the inventories, the responses are scored accordingly.

RESULTS AND DISCUSSION

To meet the objectives of the present study, the obtained data was analyzed by using t-tests and correlations. Firstly, an analysis was carried out with regard to significant differences in the sub-groups related Physical health. Table-II shows the status of physical health among different sub-groups. The age, gender and locality-wise scores show that there are significant differences between 60-75 (11.29) and 75 above years(12.84) of age-group and ‘t’ found to be significant(t=3.04**) and the gender-wise differences show that female reported (M=12.53) high incidence of physical health problems compared to male (M=10.72) and the difference found to be significant(t=4.36**) where as the locality differences shows less mean differences (rural mean = 11.52 ; urban mean= 11.77) there is no significant locality-wise (0.56) differences with regard to experience of physical health.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Sub-Group</th>
<th>N</th>
<th>M (−)</th>
<th>t’</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>AGE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) 60-75</td>
<td></td>
<td>471</td>
<td>11.29 (5.10)</td>
<td>3.04**</td>
</tr>
<tr>
<td>b) 75 above</td>
<td></td>
<td>129</td>
<td>12.84 (5.11)</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td></td>
<td>300</td>
<td>10.72(5.25)</td>
<td>4.36**</td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td>300</td>
<td>12.53(4.87)</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Location</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural</td>
<td></td>
<td>352</td>
<td>11.52(5.07)</td>
<td>0.56@</td>
</tr>
<tr>
<td>Urban</td>
<td></td>
<td>248</td>
<td>11.77(5.24)</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Note ** Significant at 0.01 level; @ not significant

The physical health status in different shows that those who are above 75+ (M=12.84) and in the female group (M=12.53) and those who are living in urban areas (M=11.77) reported poor health status compared to other sub-groups. There are significant sub-group differences among age (t=3.04) and gender (t=4.36) and but not in locality (M=0.56). Elders could be faced with greater losses in the context of fewer social resources and a lower adequacy of social support, both in subjectively perceived support and frequency of contacts. Social relationships, ranging from social isolation to social support, have long been implicated as being at risk for depression. It is generally agreed that social support plays a beneficial role in the maintenance of mental health and psychological well-being (and reduces the risk of depression). There are two alternative causal models, which are common in explaining how social support affects psychological distress, the direct effect model and the indirect (buffer) effect model. The direct effect implies that social relationships have a beneficial effect on health, regardless of life situation, whereas the stress-buffering effect implies that social relationships only have a beneficial effect for persons exposed to stressors, such as negative life events and hardships over time. In this instance, social support is thought to buffer the effects of stress by enhancing personal coping abilities such as self-esteem and self-efficacy. Through a strengthening of the coping mechanism, either the negative emotional reaction to a stressful event will be reduced, or the physiological responses on health via the immune system will be dampened.

The same trend was observed in Depression also (vide Table III). The Depression scores show that age-wise (t=3.05) and locality-wise (t=2.32), there are significant difference but not in gender-wise (t=1.51). Somatic health problems carry a high risk of anxiety disorder and depression, with depression producing the greatest decrements in health compared with other chronic diseases. Disability and depressive symptoms are mutually reinforcing over time against a potential downward trend for disabled elderly adults, and the effect of disability on depression has been shown to be faster and stronger than the effect of depression on disability. Studies show that poor social support increases both the risk of somatic health problems and mortality among elders,
although there are also studies, which demonstrate that somatic health problems have a negative effect on social support. The negative effect of somatic health problems on social support implies that social support may be a mediator in the relationship between somatic disorders and psychological distress, and not only a moderator or buffer as mentioned above. Because somatic health problems tend to reduce social support, which is a risk factor for mental health problems, somatic health problems increase the risk of mental health problems, though few studies have looked into this pathway.

Table-III: Means, S.D’s and ‘t’ values related to depression in different Sub-groups

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Sub-Group</th>
<th>N</th>
<th>M (”)</th>
<th>‘t’</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>AGE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) 60-75</td>
<td>471</td>
<td>10.23(3.61)</td>
<td>3.05**</td>
<td></td>
</tr>
<tr>
<td>b) 75 above</td>
<td>129</td>
<td>11.33(3.62)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>300</td>
<td>10.24(3.73)</td>
<td>1.51@</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>300</td>
<td>10.69(3.53)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Location</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural</td>
<td>352</td>
<td>10.17(3.54)</td>
<td>2.32*</td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>248</td>
<td>10.88(3.74)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note ** Significant at 0.01 level; @ not significant

Table-IV: Means, S.D’s and ‘t’ values related to Family support and Economic in Different Sub –groups

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Sub-Group</th>
<th>Family Support</th>
<th>Economic Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>M(”)</td>
<td>‘t’</td>
<td>M(”)</td>
</tr>
<tr>
<td>1.</td>
<td>AGE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) 60-75</td>
<td>471</td>
<td>19.18(3.68)</td>
<td>0.30@</td>
</tr>
<tr>
<td>b) 75 above</td>
<td>129</td>
<td>19.29(3.43)</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>300</td>
<td>19.46(3.35)</td>
<td>1.71@</td>
</tr>
<tr>
<td>Female</td>
<td>300</td>
<td>18.95(3.87)</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Location</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural</td>
<td>352</td>
<td>19.36(3.39)</td>
<td>1.23@</td>
</tr>
<tr>
<td>Urban</td>
<td>248</td>
<td>18.98(3.93)</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note: @ Not significant

Social supports are considered as significant factor in Indian family system. It is a fact that majority of elderly living in rural areas are leading their lives happily with the support of kith and kin only. However, due to societal changes from the last two decades had its impact on the social supports also. The data on Social Supports (vide Table. IV & V) clearly demonstrates that except in health supports particularly in locality wise only there are significant differences were found. Majority of the elderly in the sample receives the other social supports namely Family support, Community supports and Economic supports are not differed significantly in different sub-groups indicating the same type of social supports.

Table-V: Means, S.D’s and ‘t’ values related to Community Supports and Health supports in Different Sub–groups

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Sub-Group</th>
<th>N</th>
<th>Community Supports</th>
<th>Health Supports</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>M(”)</td>
<td>‘t’</td>
</tr>
<tr>
<td>1.</td>
<td>AGE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) 60-75</td>
<td>471</td>
<td>20.90(4.86)</td>
<td>0.09@</td>
<td>17.68(3.67)</td>
</tr>
<tr>
<td>b) 75 above</td>
<td>129</td>
<td>20.99(4.28)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>300</td>
<td>20.90(4.92)</td>
<td>0.09@</td>
<td>17.98(3.64)</td>
</tr>
<tr>
<td>Female</td>
<td>300</td>
<td>20.94(4.55)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Location</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural</td>
<td>352</td>
<td>20.81(4.70)</td>
<td>0.68@</td>
<td>10.17(3.54)</td>
</tr>
<tr>
<td>Urban</td>
<td>248</td>
<td>21.08(4.79)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation
Note ** Significant at 0.01 level; @ not significant
Further analysis was carried out to see the association between physical health, depression and social supports. The data was analyzed gender-wise. The results related to female data shows that the physical health is significantly related to the health supports \(r = 0.130\) and where as in the depression significantly associated found with family supports\(r = 0.153\), community supports \(r = 0.122\) and economic supports \(r = 0.132\). Where as in the male correlation matrix there is no significant relationship between Physical health and Social support whereas Depression is significantly associated with community supports \(0.167\) only and not with other supports. Even this data also clearly show that incidence of depression in female is high even in old age also. In addition, the association is significant indicates the importance of social supports in lives of elderly.

**CONCLUSIONS AND IMPLICATIONS**

- The present study clearly brought out Physical health, depression and social supports play an important role in old age.
- The male and female data on physical health, depression and different types of social supports indicates that among the male, depression is correlated to community supports, whereas as in females physical health is related to health supports where as in depression, they are significantly association between family support, Economic support, community support.
- Maintenance of Physical health and mental health are important ingredients in maintaining good old age.
- The findings imply that mobilizations of social supports, building of supports from an individual’s social network are necessary ingredients in active and successful ageing.
- The above results indicate the role of social supports in maintaining good mental health.
- The importance of social support implies to everyone in our society, ranging from young childhood through older adulthood. The providers of social support can be anyone in society who brings the positive environment and reinforcement to the individuals, especially from their family members.

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THE IMPACT OF CONSUMER PERCEIVED RISK ON ONLINE BUYING BEHAVIOUR: AN EMPIRICAL STUDY WITH REFERENCE TO HYDERABAD CITY

G. Ramanjaneyulu27 Dr. Y. Subbarayudu28

ABSTRACT

Online shopping is a form of electronic commerce, which allows consumers to directly buy goods or services from a seller over the internet using a web browser. In this process the online stores acquires customer’s information. Sharing of customer information to online stores involves some risk. The risk is mainly concerned with the misuse of credit cards, leakage of personal information, product risk and risk of convenience. The risk is significantly influences the online shoppers buying behaviour. The use of the Internet as a shopping or purchasing vehicle has been growing at an impressive rate throughout the last decade. The ability to measure different dimensions of online shopping would take Indian e-tailers to a great height in maximizing both customer satisfaction and profits. The present paper focuses on perceived risk of online shopping and impact on consumer-shopping behaviour in Hyderabad city. To analyse perceived risk on online buying behaviour researcher conducted an online survey by collecting data from 95 online shoppers. The data were analysed using Regression and correlation at the needed stance. The study revealed that the only financial risk impact on online consumer buying behaviour.

KEYWORDS

Consumer Behaviour, Internet Marketing, Online Shopping, Perceived Risk etc.

INTRODUCTION

As the time moves, we are entering into the new era of business and creativity and innovations and in particular marketing. All individuals in every business field have believed that there have been some initiatives and new ways that have great positive impacts on their business. These new ways or new trends influence mainly the financial aspect of the company, which is the core purpose of the particular business launched. Since the introduction of internet in business, the communication standards between the marketers and consumers have changed. People now know who and where to call when they are not satisfied with their desired product/service. Increasing mobile and internet penetration, exciting discounts, advanced shipping and payment options, favourable demographics are transforming the people to inculcate themselves towards online buying. Risk is common in all business lines irrespective of mode of business operations but the level and quantum may be varied1.

PERCEIVED RISK IN ONLINE SHOPPING

Risk plays an essential role in consumer behaviour, contributing valuably towards explaining information searching behaviour and consumer purchase decision making. Perceived risk is a fundamental concept in consumer behaviour that implies that consumers experience pre-purchase uncertainty as to the type and degree of expected loss resulting from the purchase and use of a product. 2

Negative or unexpected consequences a consumer fears may occur because of making the wrong purchase decision. A high-priced, complex, durable goods, like an automobile or personal computer, has a higher perceived risk than a low-priced, consumable commodity like hand soap. The greater the perceived risk, the more likely it is that the consumer will seek information about the product and the recommendations and experiences of peers before buying.

Perceived risk is a set of uncertainties that consumers have in their minds while purchasing a product regarding the outcome of the product usage. It is kind of a psychological and functional risk that consumer feels is taking while purchasing that product. It is a level of uncertainty that consumers have regarding worth of buying product.

TYPES OF PERCEIVED RISK

Security Risk: Online customers may perceive that the personal data collected by the online shoppers may be used in wrong way without their authorization and which may be associated with the purchase behaviour as it causes shopping desires or intentions to backfire.

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28 Assistant Professor, Department of Business Management, Yogi Vemana University, Andhra Pradesh, India, yrsrayudu2002@gmail.com
Financial Risk: Perceived financial risk is one of the most common risks associated with the online shopping experience. This risk is associated with the belief that consumers are scared that their credit card number will be stolen, their bank accounts will be hacked, and their personal account will be disturbed etc.

Time Risk: This risk is associated with how consumer perceives the delay in delivery of goods, the quality of delivery, the after sale services and the relationship with the online vendors. It mostly depends upon the quality on online service or e-service provided. If a product is damaged or fails a few days after purchase and needs replacement, this is a time risk. You will need to return the product to store and wait for replacement or repaired, thus wasting of time.

CONSUMER BUYING BEHAVIOUR

Consumer buying behaviour is the sum total of a consumer's attitudes, preferences, intentions, and decisions regarding the consumer's behaviour in the marketplace when purchasing a product or service. The study of consumer behaviour draws upon social science disciplines of anthropology, psychology, sociology, and economics.

According to Engel, Blackwell, and Mansard, ‘consumer behaviour is the actions and decision processes of people who purchase goods and services for personal consumption’.

According to Louden and Bitta, ‘consumer behaviour is the decision process and physical activity, which individuals engage in when evaluating, acquiring, using or disposing of goods and services’.

LITERATURE REVIEW

Biswa & Burman (2009) examined how product digitalization influences consumers search intentions across offline and online shopping interfaces and how this relationship might be mediated by consumer’s perceived risk. It was also examined how perceived performance and transaction risk would differentially influence search intentions across the two shopping interfaces. Perceived performance risk was found to be lower for digitalized than for non-digitalized products with the effects being largely in the online environment. It was found that higher performance risk leads to higher online search behaviour while higher perceived transaction risk reduces online search behaviour.

Martin & Camarero (2009) studied the firm and website characteristics that consumers use to infer the quality of the product or performance of the store thus affecting satisfaction and trust. The firm characteristics studied are reputation of the online retailer and brick and mortar experience (whether they run an offline store). The website characteristics studied are service quality, warranty, security and return policy and design and interactivity of the website. It was found that buyers who perceive less risk, trust is determined firstly by satisfaction with previous purchases and secondly by quality of service and security and privacy policies. Buyers who perceive more risk need to perceive that firm has good reputation, brick, and mortar experience apart from other signals. High-perceived risk not only destroys customer’s purchase intention towards the website, but it will also increase the possibility of switching to other websites (Yen, 2010).

D’Alessandro et al. (2012) investigated the impact of perceived risk and trust on online purchasing behaviour of expensive and high risk product such as gemstone. The authors identified three antecedents of perceived risk privacy concern, security practices and type of internet marketing strategy used by the seller. It was found from their study that the type of internet marketing strategy used by sellers, privacy concern and security policies influence buyers perceived risk to purchase gemstones online. The study also showed perceived risk reduces trust and perceived risk reduces online purchases.

Aishah Arshad, Maira Zafar, Ifat Fatima, Shaista Kamal Khan (2015) examined shopping and consumer-shopping behaviour related to it various aspect of risk that impacts directly or indirectly on online consumer buying behaviour lower perceived risk directly link to the positive online buying behaviour and there is positive relation between perceived risk and online buying behaviour. Moreover, online buying behaviour affects website decision-making and processes throughout the media sites and these sites usually include e-business ethics and buyers’ right while online shopping. Through this research, it proves that there is positive relationship between perceived risk and online buying behaviour and it is statistically significant.

Sreya R., Dr. P. T. Raveendran (2016) analysed, using factor analysis the dimensions of risk that consumers perceive during their online shopping process. Analysis was used to determine the dimensions of perceived risk during online shopping process. The exploratory factor analysis revealed that online shoppers perceive five types of risk namely ‘Payment and Transaction Risk’, ‘Risk of hidden charges’, ‘Product Risk’, ‘Privacy Risk’ and ‘Time risk’. Findings of this study provide online retailers with insights on how to reduce perceived risk during the online shopping process. The study indicated that consumers perceive that online shopping has some ‘hidden charges’. Retailers need to be specific regarding their guarantee and guarantee policies. In addition, the inability of the consumer in using the senses of touch and feel poses risk with regard to the product purchased. Hence, product descriptions must be clear. Product visual information in the form of zoom functions; alternative images etc. must
be put on the websites to aid the consumer. Privacy policies should also be mentioned on their websites. Logistical infrastructure, broadband and Internet-ready devices, despite of this increased us.

**STATEMENT OF PROBLEM**

The development of e-commerce has increased the popularity of online shopping worldwide. In the rapidly changing time and especially in India where service sector is witnessing exponential growth; the online marketing sector is all set to witness bright future ahead. ASSOCHAM, in a study, revealed that the number of consumers who buy online is expected to cross 100 million by 2017 end compared with 69 million last year. The online shopping is boosted by the rise of the increased use of internet but depended on the buying behaviour of the customers only. There are several factors which influence Indian consumer is online buying behaviour; perceived risk is one of the important factor. In the online shopping context, the level of perceived risk may be magnified due to limited physical access to products, sales personnel etc. thereby discouraging shoppers from purchasing through the Internet. It is difficult to understand and predict people's reactions to risk posed by online hazards. Hence, an attempt is made to investigate on “The impact of customer perceived risk on online buying behaviour - An empirical study with reference to Hyderabad city”.

**OBJECTIVE OF STUDY**

The present paper aims at finding out the impact of perceived financial, security and time risk on online consumer buying behaviour.

**HYPOTHESES**

The hypothesis is formed on the three main categories of perceived risks i.e. Security Risk, Financial Risk, and Time Risk.

H1: The financial risk has an impact on online consumer buying behaviour.
H2: The Security risk has an impact on online consumer buying behaviour.
H3: The Time risk has an impact on online consumer buying behaviour.

**METHODOLOGY**

**Sampling Design**

The target population in this study construed of all internet users in Hyderabad city, who use internet for different purpose. In order to collect the data, initially 100 questionnaires were developed with Five-point Likert scale (1 = strongly disagree, 5 = strongly agree) and distributed but 95 questionnaires were returned back. So, a total of 95 respondents are considered as sample size. Convenient sampling technique has been adopted for the study. The variables, for purpose, were identified through extensive survey of existing literature on online shopping by various researchers. A total of 15 elements were identified to design a questionnaire. The collected data is being analysed by using the statistical tools regression and correlation with the help of SPSS. The secondary data was collected from journals, websites, and internet.

**DATA ANALYSIS AND INTERPRETATION**

<table>
<thead>
<tr>
<th>Demographic Factors</th>
<th>Attributes</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Demographic Factors</th>
<th>Attributes</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>18 Above</td>
<td>29</td>
<td>30.53</td>
<td>Sex</td>
<td>Male</td>
<td>62</td>
<td>65.26</td>
</tr>
<tr>
<td></td>
<td>25-30</td>
<td>25</td>
<td>26.32</td>
<td></td>
<td>Female</td>
<td>33</td>
<td>34.74</td>
</tr>
<tr>
<td></td>
<td>30-40</td>
<td>26</td>
<td>27.37</td>
<td></td>
<td>Total</td>
<td>95</td>
<td>100.00</td>
</tr>
<tr>
<td></td>
<td>40 Above</td>
<td>15</td>
<td>15.79</td>
<td>Income</td>
<td>Below 10000</td>
<td>28</td>
<td>29.47</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>95</td>
<td>100.00</td>
<td></td>
<td>10000-25000</td>
<td>41</td>
<td>43.16</td>
</tr>
<tr>
<td>Education</td>
<td>SSC</td>
<td>25</td>
<td>26.32</td>
<td></td>
<td>25000-50000</td>
<td>21</td>
<td>22.11</td>
</tr>
<tr>
<td></td>
<td>Inter</td>
<td>15</td>
<td>15.79</td>
<td>Above 1 Lacks</td>
<td>5</td>
<td>5.26</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Degree</td>
<td>35</td>
<td>36.84</td>
<td></td>
<td>Total</td>
<td>95</td>
<td>100.00</td>
</tr>
<tr>
<td></td>
<td>P.G</td>
<td>16</td>
<td>16.84</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Others</td>
<td>4</td>
<td>4.21</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>95</td>
<td>100.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Sources:** Authors Compilation
From the table 1, it is clear that 30.53 percent of the respondents are in the age group of above 18 years and 26.32 percent of the respondents are in the age group of 25-30 years, followed the age group of 30-40 years with 27.37 percent. Only 15.79 percent of the respondents are in the age group of above 40 years.

Majority of respondents are males with 65.26 percent and the percentage of women is recorded as 34.74. It indicates that males are more interested in online buying.

Most of the respondents, i.e. 36.84 percent have graduate level of education, followed by SSC standard with 26.32 percent. About 16.84 percent of the respondents have post graduation, and 15.79 percent have studied intermediate and 4.21 percent of the respondents have other educational qualifications.

About 43.16 percent of the respondents, who shop online, are in the income range of Rs. 10,000 to Rs. 25,000 per annum and 29.47 percent are in between Rs. 10,000 and below. 22.11 percent of respondents have the income level of Rs. 25,000 to Rs. 50,000. And 5.26 percent of the respondents have the income level of Rs. 1,00,000 and above.

Table 2: H1: The financial Risk Has an Impact on Online Consumer Buying Behaviour

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.233*</td>
<td>.054</td>
<td>.044</td>
<td>.23709</td>
</tr>
</tbody>
</table>

Note: a. Predictors: (Constant), Online Shopping Financial Risk Total

Table 3: ANOVA

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>.299</td>
<td>1</td>
<td>.299</td>
<td>5.325</td>
<td>.023b</td>
</tr>
<tr>
<td>Residual</td>
<td>5.228</td>
<td>93</td>
<td>.056</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>5.527</td>
<td>94</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources: Authors Compilation

Table 3 gives the test result for the analysis of one-way Anova. The results are given in three rows. The first row labeled Regression gives the Variability in the model due to known results. The second row labeled Residual gives the variability due to random error or unknown reasons. F-value in this case is 5.325 and the p-value is 0.023, which is less than 0.05. Therefore, we accept the hypothesis 1.

Table 4: Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>2.863</td>
<td>.110</td>
<td>26.051</td>
</tr>
<tr>
<td></td>
<td>Online Shopping Financial Risk Total</td>
<td>.118</td>
<td>.051</td>
<td>.233</td>
</tr>
</tbody>
</table>

Note: a. Dependent Variable: Online Buying Behaviour Total

Sources: Authors Compilation

Table 4 gives the regression constant and coefficient and their significance. We find that p-value for regression coefficient of online shopping financial risk as 0.023, which is less than 0.05. Therefore, we can accept hypothesis 1.
Table-5: H2: The Security Risk Has an Impact on Online Consumer Buying Behaviour

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.041a</td>
<td>.002</td>
<td>.009</td>
<td>.24358</td>
</tr>
</tbody>
</table>

Note: a. Predictors: (Constant), Online Security Risk Total

Sources: Authors Compilation

R-value, in Table 5 represents the correlation between the observed values and predicted values of dependent variables. R-square is called the coefficient of determination and it gives the adequacy of the model. Here, the value of R-square is 0.009 that means the independent variable in the model can predict 0.9% of the variance in dependent variable.

Table-6: ANOVA*

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>.009</td>
<td>1</td>
<td>.009</td>
<td>.155</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>5.518</td>
<td>93</td>
<td>.059</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>5.527</td>
<td>94</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: a. Dependent Variable: Online Buying Behaviour Total
b. Predictors: (Constant), Online Shopping Security Risk Total

Sources: Authors Compilation

Table-6 gives the test result for the analysis of one-way Anova. The results are given in three rows. The first row labelled Regression gives the Variability in the model due to known results the second row labelled Residual gives the variability due to random error or unknown reasons. F-value in this case is 0.155 and the p-value is 0.694 which is greater than 0.05. Therefore, we rejected our hypothesis 2.

Table-7: Coefficients*

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>3.059</td>
<td>.133</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Online Shopping Security Risk Total</td>
<td>.026</td>
<td>.066</td>
<td>.041</td>
</tr>
</tbody>
</table>

Note: a. Dependent Variable: Online Buying Behaviour Total

Sources: Authors Compilation

Table 7 gives the regression constant and coefficient and their significance. We find that p-value for regression coefficient of online shopping security risk is 0.694, which is greater than 0.05. Therefore, we can reject hypothesis 2.

Table-8: H3: The Time Risk has an Impact on Online Consumer Buying Behaviour

<table>
<thead>
<tr>
<th>Model Summary</th>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>.016a</td>
<td>.000</td>
<td>.010</td>
<td>.24375</td>
</tr>
</tbody>
</table>

Note: a. Predictors: (Constant), Online Shopping Time Risk Total

Sources: Authors Compilation

R-value in Table 8 represents the correlation between the observed values and predicted values of dependent variables. R-square is called the coefficient of determination and it gives the adequacy of the model. Here, the value of R-square is 0.010 that means the independent variable in the model can predict 1.0% of the variance in dependent variable.

Table-9: ANOVA*

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>d.f.</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>.001</td>
<td>1</td>
<td>.024</td>
<td>.876b</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>5.526</td>
<td>93</td>
<td>.059</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>5.527</td>
<td>94</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: a. Dependent Variable: Online Buying Behaviour Total
b. Predictors: (Constant), Online Shopping Time Risk Total

Sources: Authors Compilation
Table 9 gives the test result for the analysis of one-way Anova. The results are given in three rows. The first row labelled Regression gives the Variability in the model due to known results. The second row labelled Residual gives the variability due to random error or unknown reasons. F-value in this case is 0.24 and the p-value is 0.876 which is greater than 0.05. Therefore, we reject hypothesis 3

Table-10: Coefficients*

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>3.093</td>
<td>.117</td>
<td></td>
<td>26.478</td>
</tr>
<tr>
<td>Online Shopping Time Risk Total</td>
<td>.008</td>
<td>.050</td>
<td>.016</td>
<td>.156</td>
</tr>
</tbody>
</table>

Note: a. Dependent Variable: Online Buying Behaviour Total
Sources: Authors Compilation

Table 10 gives the regression constant and coefficient and their significance. We find that p-value for regression coefficient of online shopping time risk is 0.876, which is greater than 0.05. Therefore, we reject hypothesis 3.

RESULTS AND DISCUSSION

P-value for regression coefficient of online shopping financial risk is 0.023, which is less than 0.05, so we can accept our hypothesis 1. The financial risk has an impact on online consumer buying behaviour. The reason is online shoppers may have a fear of blackmailing or leaking of personal information by the cyber-criminals are the causes.

P-value for regression coefficient of online shopping security risk is 0.694, which is greater than 0.05. So, hypothesis 2 may be rejected. The Security risk has no impact on online consumer buying behaviour, because of online shoppers may have felt that online stores provide security measures and their personal data may not be leaked.

P-value for regression coefficient of online shopping time risk is 0.876, which is greater than 0.05. So we reject hypothesis 3. The Time risk has no impact on online consumer buying behaviour.

CONCLUSION

This study contributes to the understanding behaviour in online shopping by providing preliminary information regarding types of risk perceived by online buyers and the relationship between those risk and online buying behaviour. This study examined online buying behaviour based on the construct of perceived risk as a predictor of online buying behaviour. It is found that various aspects of risk that affects directly or indirectly on online shopper buying behaviour.

The findings indicate that perceived risk is positively related to online shopper buying behaviour. Perceived risk is an important factor for online buyers and it is necessary to be studied to know the decision-making criteria of buyers. Online shopping Security risk, time risk, and financial risk must be low in order to get a high and positive online buying behaviour.

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