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THE IMPACT OF CIVICS EDUCATION IN ENHANCING NATIONALISM OF ACCOUNTING DEPARTMENT COLLEGE STUDENT TO DEAL WITH IFRS IMPLEMENTATION

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ABSTRACT

The purpose of this research is to describe the tendency of nationalism attitude of accounting student in dealing with IFRS implementation, to test the education of civics by constructing nationalism attitude of accounting student and the nationalism attitude of accounting student according to the gender. This research is carried out to the accounting student of Brawijaya University by using survey. Hypothesis testing is carried out by using simple regression analysis and difference test. The result concludes that the nationalism level of college students are tend to be high. The civics class builds the nationalism attitude of accounting student effectively and there is no difference of nationalism attitude according to the gender. Though, the internalization of nationalism values is still needed to be implemented in another classes to raise the attitude of the nationalism attitude of the accounting students to deal with the implementation of IFRS.

KEYWORDS: *Nationalism, IFRS Implementation, Civics.*

I. INTRODUCTION

The phenomenon of globalization can't be avoided in the national living. The globalization will impact every aspect of national living, such as politics, social, culture and no exception for economy aspect. The growing of globalization can be described in : First, changes in the concept of place and time; Second, the growing of international trade; Third, the increasing of cultural interaction. Fourth, the increasing of general problem. (Iskandar, 2008). That four examples surely would bring a great impact in national living, including globalization in accounting.

Firstly, the globalization of accounting is shown by the faster acceleration of either regional or global trading traffic and finance , and its larger volume which collapsed the state boundaries and industrial boundaries. This is the consequence of the reciprocity principle which is inherent in AFTA, NAFTA, APEC, and WTO so that the complex bond is transforming industrial society to information society or knowledge society (Prakarsa, 2012). Hence, this development will also surely impact the development of accounting which definitely can not be taken off from the development of business environment around it.

The development of accounting globalization was begun when the rumor of International Financial Accounting Standart (IFRS) issued. Many people speculated that the implementation of IFRS will only give up the national concern and they saw this as a part of accounting globalization agenda which could not be avoided. Therefore, efforts are required to anticipate the negative impact of accounting globalization which worried people nowadays. Nevertheless, the globalization impact would be in the negative of positive impact.

The positive impact of globalization can be shown by the ease of information and goods exchange between countries and regions. The ease of access either information or goods which comes from the globalization will definitely enhance the growth rate as well as science and technology. Despite that, globalization also carries the negative impact in national living.

The negative impact of globalization can be shown by the decreasing of national identity (Budimansyah, 2010). The further research of Budimansyah (2010) explained that the globalization makes the teenagers of Indonesia would rather learning the new culture which is brought by the culture agent outside of the school to the Indonesian culture which is taught in the school. Further, Budimansyah (2010) explained that this situation will cause conflict of culture values in the respective teenager. This explanation is also encouraged by the survey result of Developing Countries Studies Center (DCSC) Indonesia about the passion of nationalism in celebrating the commemoration of “Sumpah Pemuda” on 28 October and the “Hari Pahlawan” on 10 November 2011. The survey result mentions that 83.3 percent of respondent claims proud to be Indonesian people, while 5.5 percent claims not proud and 11.2 percent said don’t know. (www.wartakota.co.id). However, if the result is compared to last survey in 2010 which is released by Lingkar Survey Indonesia (LSI), the last result will lead to a degression of the nationalism attitude of Indonesian people.

The survey result of LSI in 2010 mentioned 92.1 percent of respondent answered very proud and some other quite proud of being Indonesian people, while another 4.2 percent less, or even not proud to be Indonesian people. And another 3.7 percent answered don’t know (nasional.kompas.com). Therefore, some effort are required to anticipate the negative impact of globalization.

An example of effort which can be done to anticipate this negative impact of globalization is by nationalism founding. Nationalism as a mental attitude which put the highest loyalty to the nation (Kohn, 1971 : 9) will be pursued as an anticipation of the decreasing identity of nation in the middle of globalization. Therefore, Civicss as a learning media of nationalism has to be implemented effectively as written in the Clause 3 of Republic of Indonesia law number 20 year 2003 about national education system, that is to build the attitude and culture of prestigious nation. Thus, the nationalism will grow as a mental attitude forming of nation in maintaining the identity of nation in the middle of globalization.

Nationalism forming by Civicss is in accordance with the Stimulus Organism Response (S-O-R) theory which emphasize that the change of a person’s attitude will be determined by the quality of stimulus. Hovland et al (1953) explained that in fact, the process of behavior change is equal to the learning process (Effendy, 2003: 68). Civicss as a nationalism forming stimulus has to be noted in the learning quality so it contribute to the nationalism forming which the Civicss is meant to be. The approaching of S-O-R theory pays more attention in the ways of giving return effectively so that the change of attitude can be directed to the expected target. Therefore, the achievement as a return of the civicss learning process evaluation can be a stimulus in forming the nationalism of students in a college.

The research of nationalism forming has been done by Sunarso (1996). In his invention, Sunarso (2006) explained that the general basic lecture gives effective contribution in developing the nationalism. Further, Sunarso (1996) explained that the general basic lecture that consists of Pancasila education, Civicss and the phylosophy of Pancasila correlated with the nationalism of college student positively. Therefore, the purpose of this research is to describe the tendency of

accounting student nationalism in dealing with the implementation of IFRS and to test the affection of achievement in Civics lecture with the nationalism forming of accounting student.

Nagel (1998) explained that nationalism is more dominated by masculinity. This is because First, nation is the masculine institute. Second, the culture nationalism is more constructed to the masculine culture, such as patriotism and courage.

Enloe (1983) in McClintock (1993) explained that nationalism occurred inside the masculinized mind, masculinized humiliation and masculinized hope.

In many academic article about nationalism, gender relationship which played the central role in the relation seizing often ignored (West, 1997). Consequently, nationalism was presented by scientists in such a distorted form, that was coming from “masculinized mind, masculinized humiliation and masculinized hope”. (Enloe, 1990).

About nationalism, Andersin (1983) said that :

“It is imagined as a community, because, regardless of the actual inequity and exploitation that may prevail in each, the nation is always conceived as a deep, horizontal comradeship. Ultimately it is this fraternity that makes it possible, over the past two centuries, for so many millions of people, not so much to kill, as willingly to die for such limited imaginings.”

Fraternity referred to the image of brotherhood, both nuanced male, and gender relationship is considered irrelevant with the construction and deconstruction of nationalism. About the loss of gender relationship in the social class analysis, Scott (1988) argues that

“while notions of ‘language’ have allowed historians to call for a major epistemological shift, “gender” has had no such effect on their conceptions of politics or class – while the meanings of “language” have allowed history to effect the great epistemology shift, “gender” didn’t impact their politic or social class at all. Either in the article about nationalism or social class, women were only used in explanations about social roles, but they weren’t brought inside the epistemology level to give analytical guide. Women were considered irrelevant in “construction of political and social meaning”. When women were mentioned in the historical expression, masculinized conceptualization tend to treat women as no more than a physical person (Scott, 1988). This article let us see women physically participated in economic, politic and social activity, but no more than a floating body who didn’t run the central role in making history, in construction and reconstruction of values and domination relationship.

So far we have discussed nationalism and gender relation just by language. Following Weedon, we also need to take a look at discursive relation between nationalism and gender relation in the institution level and social practice. Scott has even more advanced. He weren’t only arguing that “all nationalisms are gendered (McClintock, 1993,). He even had developed gender definition which helped this book see how the article of gender relation and nationalism worked in the level of institution and social practice. By doing that, we will not only care about the banishment of women in the article, but also how women are conceptually treated when they were involved in the article. Typically, in the case of Aceh and Indonesia in general, the articles about nationalism, either the nationalism of Aceh of Indonesia in general did not banish the women. Women were included in a certain way so they could be encouraged to the suppressed situation to serve political concern of dominant party. Scott (1988) defined gender as a basic element of social relation which was based in a view of gender difference that makes a main way that symbolize relation of power. Further, Scott supplied guides to view four element of gender relation which were related each other. First, he invited us to take a look at the coronation of

women into a cultural symbol that referred to a certain representation. Second, the normative concepts, which were expressed in doctrines of religion, education, knowledge (scientific), law and politics which determined the interpretation of the meaning symbol had to be understood as well. Third, the attention had to be directed in how gender constructed via institution and social organization. Fourth, we had to study how gender identity was constructed substantially to be a subjective identity, and related the inventions with the series of activity, social organization and certain historic cultural representation. According to analysis about four gender element in nationalism construction and deconstruction, this research viewed how social institution made gender difference into a political symbol which supported their political concern to reach the nationalism of Indonesia.

II. REVIEW OF LITERATURE

In the Women's Studies Encyclopedia, it was explained that gender is a cultural concept that attempt to make distinction in role, behavior, mentality and emotional characteristic between men and women who grew in society. Hillary M. Lips, in her famous book *Sex and Gender : An Introduction*, implied gender as cultural expectations for women and men.

Discussing gender problems means discussing both women's and men's problem in society. In the discussion about gender, including equality and justice of gender, it was known 2 current, there were nurture theory and nature theory. However, it was able to develop one theory concept which was inspired from these two theory concept that was a compromise or an equilibrium called equilibrium theory.

A. NURTURE THEORY

According to nurture theory, the difference between women and men were results of social culture construction so that it generated different role and task. The differences made women always left behind and be ignored of their role and contribution in family living, society, and national living. Social construction put women and men in a different class. Men were identified as a bourgeois class and women as a proletarian.

B. NATURE THEORY

According to the nature theory, the distinction of men and women is a nature, so it had to be accepted. The biological distinction gave indication and implication that between both gender had the different roles and tasks. There were switchable roles and tasks, but some another not, because they were naturally different.

In the development process, it is realized that there were some weaknesses of nurture concept which was considered could not deliver peace and harmony either in family or society, such as gender inequity, then shifted to nature theory. Gender inequity aggregate in many aspect of life experienced by women more, but this gender inequity impacts men as well.

C. EQUILIBRIUM THEORY

Besides those two theories, there was a compromise which was known as an equilibrium which emphasizes in a partnership and harmony in a relation between men and women. This viewpoint didn't contradict men and women, because those two had to work together in a partnership and harmony in family, society and nation. To realize this idea, the concerns and roles of men and women in every policy and strategy are to be figured out with balance.

The connection between those two elements was not conflicting each other but a complementary connection to complement each other. R.H. Tawney said that the variety of roles which because

of biological, ethnic, aspiration, interest, choice or cultural factor in fact were human reality of life.

The relation of men and women neither was based of dichotomous conflict, nor structural functional, but rather was based of need of togetherness to build harmonious partnership, because every side has its strength and weaknesses which need to be filled up and complemented by another side in an equal cooperation.

The terminology of gender was presented by social scientists to explain which ones were the natural difference of men and women as a God's creature and which ones belonged to the cultural demand that were constructed, learned and socialized. The distinction was very important, because all this time we often mixed the natural characteristics of human being which never changes, with the unnatural (gender) which could change or be changed. The distinction of this gender was very helpful to rethink about the role division which all this time considered generally for women and men. Gender difference was known as something unfixed, impermanent, ease us to build a representation about the reality of dynamic relation between women and men that more suitable with the reality in the society.

On the other hand, social analyzation media had been available such as class analysis, discourse analysis and culture analysis which all this time were used to understand social reality, could not capture the reality about the existence of domination relation which was based in gender relation and potentially cause suppression.

So in fact, gender analysis fulfilled and corrected social analysis media available at once, which could be used to scope the reality of men and women social relation, and the impact. So it was clear why gender problems had to be solved. The concept distinction of gender socially produces the difference of roles between women and men in society. Generally, the existence of gender made the different roles, responsibility, and even place where human acted. Apparently, gender difference stuck with the viewpoint in society, so it often forgotten by society and seemed to be something permanent and everlasting as in the biological characteristics owned by men and women respectively.

Simply, gender distinction generates distinction in roles as well. The character and function figured as shown below :

- a. Biological construction from primary characteristics, secondary, masculine and feminine.
- b. Social construction from the standard interpretation role (stereotype)
- c. Religion construction from the belief of holy book.

The assumption that women are feminine and men are masculine were not an absolute thing, as an absolute ownership of the biological gender of human being. Thus, gender was a distinction of women and men formed, created and constructed by society and could change according to times. To understand gender concept, it had to be distinguished between words of gender and sex.

Sex is a distinction of gender determined biologically, which was physically stuck in every gender respectively, men and women. The distinction of gender was God's provision, so that it was permanent and universal. In understanding gender concept there is something important to know :

A. INEQUITY AND DISCRIMINATION OF GENDER.

An unfair condition by the social structure and system where women or men become the victim of the system. Various distinction of roles and position between women and men, directly in a form of treatment or manner, or indirectly in a form of impact from the laws or policy had cause various inequity rooted in history, tradition, rule or in various structure in the society.

Inequity of gender occurs because the belief and correction implanted all the time of human's culture in various forms which not only impact the women, but also men. Though inequity in this life experienced by women more, it also impact men as well.

The forms of inequity as a result of discrimination consist of :

1) MARGINALIZATION

Women who caused the poverty, takes place in a society in a developing country, such as eviction from home, exploitation, many women banished and trapped in a poverty as an impact of construction programs such as intensification of agriculture which only focused on male farmers.

2) SUBORDINATION

Basically, it is a belief that one type of gender is considered more important or more dominant than the other one. There was a view which put women under men.

3) STEREOTYPE

It is a labeling or marking which often stated negative and generally produces inequity in a certain gender.

4) VIOLENCE

It means a physical attack or non – physical attack which is experienced either by women or men resulting in inner disturbance.

5) DOUBLE BURDEN

As a form of discrimination and gender inequity where several burdens carried more by one gender.

B. EQUALITY OF GENDER

Equality and fairness of gender is a condition where portion and social cycle of women and men are equal, balanced and harmonious. This could be happened if there are fairness between women and men. The implementation of equality and fairness of gender had to pay attention to contextual and situational problem, not according to the systematic calculation and not universal.

From several definition above, it can be conclude that gender is a nature that is a base to identify the difference between women and men viewed from the point of social cultural, value and behavior, mentality and emotion, and other non – biological factors. Gender is different from sex, though has the same etimological meaning, that is type of sex. (John M. Echols and Hassan Shadily, 1983: 517). Generally, sex is used ti identify the difference between men and women from the viewpoint of biologic anatomy, while gender more concentrated in social aspect, cultural aspect, and other non – biological aspects. If study of sex emphasizes biological aspects and chemical composition inside the body of men and women, then the study of gender have more emphasis on the growth of masculinity and femininity of a person.

The chronicle of gender difference between a man and a woman takes place by a very long process and was formed by several causes, such as social – cultural condition, religious condition and state condition. With this long process, the difference of gender eventually considered as God's provision which is absolute or seemed biological that can't be changed. This is the real cause of the beginning of unfairness of gender in the middle of society.

Nationalism is a concept that creates and maintains the sovereignty of a nation by realizing a shared identity concept for a group of people.

The background of nationalism could not separated from political situation that had ever happened in Indonesia. It could be viewed from the beginning of 20th century in which at that time, the passion to oppose the dutch colonialism has begun to appear in our native people.

In an outline, there are three concepts that formed the nationalism of Indonesia which takes place at before the freedom of Indonesia, there are Islamic concept, Marxisme and nationalism of Indonesia

Analysts said that Islam have strong influence in forming the nationalism in Indonesia. As said by one of the reviewer of Indonesia nationalism George Mc. Tucman, Islam that he called in the terminology of religion of Mohammad, which not only as a link that tie the unity, but also as a equality symbol to oppose the foreign domination and the suppression from the other religion.

But what has been said by Turman is different from the real concept of Islam, that Islam is a peaceful religion and never confront another religion to get along with Islam. Even if islam has to dominate another religion, it is caused by the confrontation of another religion to the Islamic community.

Also, in the view of Islam, nationalism is a form of understanding to foster a sense of belonging together in a nation. Based in a responsibility to the nation for the prosperity of the nation and for all class inside it.

Then there was Marxisme concept developed in this national culture. This concept begins to grow not in our people, but in European organizations then was brought by European soldiers to Indonesia in 1912 that shouted equality of race, social and economy fairness, and independence based on the cooperation with European.

When this concept entered Indonesia, dutch colonialism was getting mad because of their actions. Eventually, dutch colonialism did the violence to the activist.

The next concept is the nasionalism concept of Soekarno that used communist concept in practice and too many sense of facism, so that many people opposed this concept issued by Soekarno. Despite one positive side of this concept, that Soekarno wanted to unite all component in Indonesia to fight the colonialism. However, Soekarno deserves our appreciation in uniting this nation people.

Nationalists considered a nation is based on several political legitimacy. Sourced from romantism theory, that is "cultural identity", liberalism debate which considered political legitimacy sourced from the will of people, or the combination of those 2 theories.

Nationalism bond grow in the middle of society when the paradigm degenerates. This happens when people begins to get along in a certain region and stayed there. At that time, the self – protection instinct plays a role and encourage them to defend their nation, a place where they live and depends on. Here is the beginning point of the growing of that bond, which actually weak and of poor quality. This bond also appear in wild animal world when there is a threat from a

stranger which will attack or take down a land. But if the threat has gone this force is also disappear.

The degradation of nationalism is caused by the reformation – era government which far from the expectation of the youth, which made them disappointed in the government till this time. The revelation of corruption, embezzlement of money, and malfunction of power by the foreman of this nation made the youth teenagers object to care about the government. The attitude of family and environment which didn't reflect a sense of nationalism and patriotism, so that the youth teenagers imitates that. The youth teenagers are the good imitator of their environment.

Democratization over the boundary of ethics and manner, and increasing oration, had caused frustration around them and destroy their optimism, so everything remained was a lazy, egoist and emotional behavior. Been left behind with another nation in every aspect of life, made the youth teenagers lost their proudness of being Indonesian. The occurrence of ethnocentrism which considered their ethnic group is better than another, made the youth nation prefer praising their region or group tho their unity of nation.

The fast current of globalization results in youth teenagers morals. They prefer the culture of another country to their own country, as the example the youth teenagers would rather wear a minimal clothes that reflects western culture than to wear batik or polite wears that reflect Indonesian culture. The youth culture nowadays is under the control of drugs and alcohol, which destroy the prestige of Indonesia.

Liberalism which is used by western nations gives bad impact to the life of society. The youth teenagers imitate the concept of liberalism, such as individualism which cares about themselves without paying attention to the people around them, and the indifference of government.

In this modern era, nationalism refers to the political and military practice based on nationalism ethnically and religious, as mentioned below. Political scientists usually concentrate their investigation to the extreme nationalism, such as national socialism, isolation, etc.

Nationalism can show itself as a part of popular national concept or organization according to the opinion of citizens, ethnical, cultural, religious and ideology. These categories generally related each other and mainly nationalism theory mixed partial or the entire elements.

Civil nationalism is a kind of nationalism where the nation achieves political legitimacy from the active participation of the civilian. “the will of the citizen”; “political representation”. This theory firstly issued by Jacques Rousseau and became the material of writings. Among the famous writings, there is a book entitled Du Contract Sociale (or “About Social Contract” in English).

Ethnic nationalism is a kind of nationalism where nation achieves political legitimacy from the native culture or ethnic of a society. This concept introduced by Johann Gottfried von Herder, who also introduced the Volk Concept (German language for “Citizen”).

Romantic nationalism (also called organic nationalism, identity nationalism) is the continuation of ethnic nationalism where nation achieves political legitimacy by “organic” from a race; by a passion of romanticism. Romantic nationalism depends on the realization of ethnic culture which fulfill romantic idealism ; the story of concocted tradition for romantic nationalism concept. The example is “The Grimm Brothers” which is introduced by Herder, is the collection of story that related to Germany ethnic.

Cultural nationalism is a kind of nationalism where the nation achieves political legitimacy from the shared culture and not a “descent nature” like skin tone, race etc. the best example is the Chinese people who consider their nation based on their culture. The race element has been left behind where Manchu or another minor race is still considered as a people of China. The willness of Dynasty of Qing to use Chinese tradition proved the wholeness of Chinese culture. On the contrary, Taiwanese considered themselves Chinese nationalist because the equality of culture, but they declined the Republic of China because the government is under the ideology of communist.

State nationalism is a variation of Civic nationalism, always combined with the ethnic nationalism. Sense of nationalistic is strong, so it gives the eminency of solving universal right and freedom. The glory of a nation is always contrast and conflict with democratic society principle. The accomplishment of a “national state” is an expert argument, seems constructing a better kingdom. Common example is nazism, and Contemporary Turkish nationalism, and in a smaller form, Right – winged Franquisme in Spanyol, and behavior of ‘Jacobin’ to the unitary and central clan of France, such as nationalism of Belgium, which wildly fight for the sake of realizing equal rights and more autonomous for the clan of Fleming, and nationalist Basque or Corsica. Systematically, when the state nationalism is strong enough, the bond will be occurred, resulting in the loyalty of society, and a region. Such as Turkish nationalism and the vicious suppression of Kurdish nationalism, the rebellion between central government and France with the nationalism in Basque, Catalan and Corsica.

Religious nationalism is a kind of nationalism where the nation achieves political legitimacy from the equality of religion. However, the generalization of ethnic nationalism is mixed up with the religious nationalism. For example, in Irelandia, the passion of nationalism comes from their equality of religion, that is Catholic; Nationalism in India is like what have done by the follower of BJP party that comes from Hindu religion.

Nevertheless, for most group religious nationalism is just a symbol, and not a main motivation of that group. For example, at the 18th century, nationalism in Irelandia is led by Christians. Nationalism in Irelandia was not aiming for theology. They struggle for a concept which relating Irelandia as an Independent nation, especially Irlandian culture. Precisely, nationalism often related to the freedom.

Youth teenagers are the heir of this nation. The nation will move forward if the youth teenagers have nationalism in their heart, as well as high patriotism. But as centuries go by, on the other hand faded those things. Nationalism is very important to the national living because it is one of the realization of love and admiration to this nation. With those things, youth teenagers can do the best for their nation, keep the wholeness of national unity, and enhancing the prestige of their nation in front of the world.

III.SIGNIFICANCE

Globalization phenomenon will influence national life, whether politic, social, culture, and also economic situation. Accounting students become part of globalization era. So it raised a question about how the nationalism of accounting student to deal with IFRS implementation. IFRS is a one of globalization products. Based on that issue, the researcher need was to know the impact of civics education through the nationalism establishment of accounting students and their behavior pattern according to the gender.

IV. OBJECTIVES AND HYPOTHESES

The purpose of this research was to describe the nationalism tendency of the accounting students to deal with IFRS implementation and examine the impact of civics education in enhancing nationalism and behavior pattern according to the gender.

Based on the objectives of the research, the hypotheses were:

1. The affect of civics education to the establishment of nationalism for accounting students

Nationalism forming by Civics is in accordance with the Stimulus Organism Response (S-O-R) theory which emphasize that the change of a person's attitude will be determined by the quality of stimulus. Hovland et al (1953) explained that in fact, the process of behavior change is equal to the learning process (Effendy, 2003: 68). Civics as a nationalism forming stimulus has to be noted in the learning quality so it contribute to the nationalism forming which the Civics is meant to be. The approaching of S-O-R theory pays more attention in the ways of giving return effectively so that the change of attitude can be directed to the expected target. Therefore, the achievement as a return of the civics learning process evaluation can be a stimulus in forming the nationalism of students in a college.

The negative impact of globalization can be shown by the decreasing of national identity (Budimansyah, 2010). The further research of Budimansyah (2010) explained that the globalization makes the teenagers of Indonesia would rather learning the new culture which is brought by the culture agent outside of the school to the Indonesian culture which is taught in the school.

The research of nationalism forming has been done by Sunarso (1996). In his invention, Sunarso (2006) explained that the general basic lecture gives effective contribution in developing the nationalism. Further, Sunarso (1996) explained that the general basic lecture that consists of Pancasila education, Civics and the philosophy of Pancasila correlated with the nationalism of college student positively. Therefore, the purpose of this research is to describe the tendency of accounting student nationalism in dealing with the implementation of IFRS and to test the affection of achievement in Civics lecture with the nationalism forming of accounting student. Based on the explanation, the hypothesis of this study is :

H₁: Civics education affected the establishment of nationalism for accounting students.

2. The influence of gender to the pattern of nationalism for accounting students

Nagel (1998) explained that nationalism is more dominated by masculinity. This is because First, nation is the masculine institute. Second, the culture nationalism is more constructed to the masculine culture, such as patriotism and courage.

Enloe (1983) in McClintock (1993) explained that nationalism occurred inside the masculinized mind, masculinized humiliation and masculinized hope.

In many academic article about nationalism, gender relationship which played the central role in the relation seizing often ignored (West, 1997). Consequently, nationalism was presented by scientists in such a distorted form, that was coming from "masculinized mind, masculinized humiliation and masculinized hope". (Enloe, 1990).

So far we have discussed nationalism and gender relation just by language. Following Weedon, we also need to take a look at discursive relation between nationalism and gender relation in the institution level and social practice. Scott has even more advanced. He weren't only arguing that

“all nationalisms are gendered (McClintock, 1993,). He even had developed gender definition which helped this book see how the article of gender relation and nationalism worked in the level of institution and social practice.

Based on the explanation, the hypothesis of this study is :

H₂: Gender does not influence the pattern of nationalism for accounting students.

V. RESEARCH METHOD

The research was a correlation research which tested the correlation between the two types of variables; predictor variable and criterion variable. The predictor of this research was the achievement of civics education and the criterion variable was nationalism of the accounting students. The subject and the population of this research were the accounting students of Brawijaya University. By convenience sampling, the samples were 55 respondents.

The primary data, Achievement of civics subjects and the nationalism attitude, were collected by distributing questionnaires. Nationalism variable was measured by Likert scale on 5 points. The national indicators of this research were: 1.) patriotism; 2.) unity; 3.) corporate ability; 4.) democracy and equality; 5.) personality, and 6.) achievement (Kartodirdjo dalam Indriyanto, 2001). The data analysis methods were factor analysis and simple regression statistical analysis with the first to test the validity and reliability of research instruments and test classic assumptions. Independent sample t-test was used to test the nationalism of the accounting students according the gender.

VI. RESULTS AND DISCUSSION

The research which measures the variable by using instruments of questionnaire, the data quality must be test by validity and reliability test. It is intended to know whether the instrument was valid and reliable for measuring the variables, so that the research could support the hypothesis. The validity test result showed the 6 questions were valid with loading factor between 0.594 until 0.721 and the score KMO-MSA was 0.768. Based on the reliability test, it showed that the cronbach alpha was 0.738 that means the instrument was reliable.

General descriptions of the data of this research were as follows. The mean of civics education achievement was 3.45 with a standard deviation of 0.538. The nationalism mean of accounting students for each indicator were 1.) Patriotism had a mean value of 3.98 with a standard deviation value of 0.733; 2.) The unity had a mean value of 4.45 with standard deviation of 0.538; 3.) Corporate ability had a mean value of 4.25 with a standard deviation of 0.440, 4.) the attitude of democracy and equality had a score of 4.13 with a standard deviation of 0.548, 5.) the attitude of the personality has a mean deviation of 4.36 with raw 0.522; and 6.) achievement attitude had a mean 4.16 with a standard deviation of 0.57 4.16. Thus, the nationalism of the respondents tends to be high.

To test the influence of civics education achievement with nationalism factor used simple regression analysis. The result showed that the score of correlation coefficient (r) of 0.227 and the coefficient of determination (r²) of 0.051. Having tested its significance by t test, obtained the significance value was 0.096 (less than $\alpha = 10\%$). Thus, it can be interpreted that there was a positive and significant correlation at the 10% level between the achievement of civics education subject to the establishment of nationalism attitudes of accounting students.

Based on the calculation result, constant value was -1455 and the regression coefficient was 0.421, so the regression equation $Y = -1.455 + 0.421$. Having tested with the F test, F count rates

was 2.869 and significance values for independent variables was 0.096 (less than $\alpha = 10\%$). Thus the regression equation was significant and predictor variables can be used to predict the criterion variable. Interpretation of the test results was the nationalism attitude of accounting students could be predicted that the equation $Y = -1.455 + 0.421 X$ by contribution of civics subject.

Test results of independent sample t-test showed that the Levene test F calculated at 1.573 with a probability > 0.10 . It can be concluded that the analysis of different t-test must use equal variance assumed. The value of T count on the equal variance assumed of 1.189 with a significance probability of .240 (two-tailed). So it can be concluded that the average of nationalism for men and women students are equal.

Descriptive statistic results showed that the nationalism of accounting students tended to be high. This descriptive statistic results supports the research that was done by Sunarso (1996) who explains that nationalism of the students tends to be high. In this research it was found that the nationalism by patriotic, unity, corporate ability, democracy and equality, personality, and achievement were indicated still showed a high tendency as the Indriyanto Kartodirdjo (2001).

This research also supports the Yayasan Genta Pemuda Indonesia's survey for 2 periods, 25 October – 8 November 2011 and 2-10 December 2011 (Teresia, 2011). The respondents total of the survey were 421 from 33 provinces of Indonesia who be activist of youth organization that listed in Kementrian Pemuda dan Olahraga. The indicators of survey were disagreement of federal state concept, the passion to protect the national assets, and prioritize of the nation. The majority of respondents (30.2%) strongly disagreed if the Indonesian was separated into a federal state, while relating to the protection of national assets as much as 62.5 percent of respondents saw that Indonesia needed for restrictions on foreign investment. High nationalism can be caused by the influence of civics subject.

The research result showed that the nationalism establishment of the accounting students was influenced by civics education consistently; it had correlation with the Sunaryo's result (1996). The student who has good achievement of civics subject will have higher nationalism than the other students. Civics education as in Law number 20 of 2003 on national education system is intended to form students who have a sense of nationalism and patriotism. However, Maftuh (2008) explained that nowadays the purpose of civics education as defined in Law Number 20 of 2003 on national education system is still not ideal and comprehensive in accordance with the demands. Furthermore, Edwards and Fogelman (2000) in Maftuh (2008) mentioned, the purpose of civics education should aim to develop knowledge, skills and attitudes needed to dig, make knowledgeable decisions, and exercise the rights and obligations in a democratic society.

A civics education goal mentioned by Edwards and Fogelman (2000) in Maftuh (2008) is highly relevant for the development of civics education for students, especially accounting students who are more emphasis on the mastery of skills education. By adopting the goals of civics education is more comprehensive through the acquisition of knowledge, skills, and decision making aspects, the citizenship education can be applied in a manner more than just a touch of understanding and cognitive aspects. Therefore, civics education should be developed using the maximal interpretation making, so that it can be more powerful and more functional to solve the problem of implementation of Pancasila values and nationalism in a more critical and democratic (Maftuh, 2008).

In particular, the accounting students trained as professional people will certainly need a better understanding of the nationalism in their profession rightly, especially after implementating of

IFRS that many people said as that globalization of accounting. Citizenship education will be able to strengthen and become solution of complicated economic problems along globalization area. At least with the provision of nationalism that developed through civics subject will be able to make accounting students as a prospective accountant who can participate to keep the national economic sovereignty..

Nowadays, there is issue whether the responsibilities of the nationalism development of will only be the responsibility of civics education? Although the results of regression analysis showed that the civics education could establish national effectively. However, the results of this study also showed that the magnitude of the coefficient of determination (r^2) of 0.051 may indicate that the establishment of nationalism accounting student attitudes can only be explained by a civics subject was only 5%, while 95% of other reasons couldn't described in the research model. From the results of this study would be very naive if the development of nationalism is only charged on the civics education.

The result of Sunarso's research (1996) showed that some subjects that includes civics subject can give effective contribution 31.058 percent for the establishment nationalism. But, this research result showed it was lower contribution, 5%. Actually based on S-O-R theory that became basic of this research, quality of the stimulus may be the cause. In the S-O-R theory, the quality of stimulus can influence either the positive attitude change or negative attitude change. In the SOR theory can affect the quality of the stimulus will either change the attitude of positive attitude change or change negative attitudes. Therefore, the quality of teaching in citizenship education will be the weaknesses of the civics education contribution for the establishment accounting student's nationalism.

Citizenship education can not only be viewed as compulsory education of the Law, but more than that civics education should be education process that is comprehensive in its content and the processing, Udin and Budimansyah (2007) in Syahri (2011). In fact, in this era of globalization, the citizenship education should be improved to develop the quality of citizens such as spiritual development, sense of individual responsibility, reflective and autonomous personality (Syahri, 2011). Therefore, the development of nationalism for accounting students can not solely be borne by the civics education, as mandated by Law, but must also be pursued through the achievement of the vision of civics subjects such as education and professional ethics as well as through other alternative learning medias.

The change of the social system is caused by conflict. The conflict arises because of an interest and politic. Changes in accounting standards based on IFRS, is a change in the social system of accounting. Accounting students are become part of this implementation. By the civics education, students are not influenced from the implementation of IFRS and the gender doesn't influence the behavior patterns of accounting students. So the nationalism accounting students don't differ between men and women.

VII CONCLUSION

Implementation of IFRS is not something new in some empirical studies. Gender was not a new issue in studies of social, law, religious, or otherwise. However, studies on the implementation of IFRS, gender-related nationalism remains actual and attractive. In light of still many people in Indonesia do not understand this issue and are still happen lameness of gender implementation that raise gender inequality.

Based on the research result, the conclusions are (1) nationalism of accounting students tend to be high. (2) There is a positive influence on achievement of civics education subject to the development of accounting students's nationalism. However, the low coefficient for achievement determination of civics subject to the development of nationalism requires the internalize efforts through other subjects. Thus, the goal of civics subject based on Law number 20 year 2003 concerning the national education system will be achieved.

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HOW 'RELATIONSHIP MARKETING' CONTRIBUTES TO GAINING CUSTOMER LOYALTY TO BANKING INDUSTRY IN SRI LANKA?

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ABSTRACT

Relationship marketing is emerging as a new phenomenon however; relationship oriented marketing practices date back to the pre – Industrial era. This study expressed that how relationship marketing helps to build the customer loyalty. Relationship marketing has been measured through following indicators such as trust, communication, commitment, and conflict handling. Hundred and fifty questionnaire was administered to customers of banks but hundred and two questionnaire has been taken to evaluation. Relationship marketing contributes significantly to customer loyalty and predicts thirty percent of the variation found. Trust and communication in the relationship marketing contribute significantly to customer loyalty and customer loyalty is not contributed significantly by commitment and conflict handling in the relationship marketing. And also there is a significant mean different in customer loyalty among different age groups. This research focuses on banking services in one particular district of the country; therefore further research in other sectors may be necessary before generalization can be made on the entire service industry Based on the finding of the study, there are a few key points that can be used to conclude this research paper. It is very important that the relationship marketing in the private commercial banks in Jaffna peninsula contributes to the customer loyalty. Mainly trust and communication dimensions in the relationship marketing contribute to the customer loyalty.

KEYWORDS: *Relationship marketing, Customer loyalty and Trust.*

INTRODUCTION

In the business world, relationship marketing is very power full tool to gain and keep the customers. The concept of relationship marketing (RM) is widely understood, both academically and professionally. Main goals of relationship marketing are enhancing good relationship between customer and organization and convert indifferent customers into loyal ones (Berry and Parasurarnan, 1991). It involves a process of attracting, maintaining and enhancing relationships with customers and stakeholders (and, when necessary, terminating them) at a profit, so that the objectives of the parties involved are achieved through mutual exchange and the fulfillment of promises (Zineldin and Philipson, 2007; Das, 2009; Adamson et al., 2003; Gronroos, 1994, 2004; Kotler and Armstrong, 1999; Berry, 1995). Relationship marketing involves sustaining long-term relationships through the use of interactive databases and networking in order to retain valuable customers, on the basis of mutual benefit and fulfillment (wangpaichitr, 2010). One of the major developments within marketing has been the evolution from transaction to relationship

marketing. Rather than solely focussing on the 4Ps - product, price, promotion, and place – numerous companies have changed their business processes so that they focus on the most important asset of their economical viability: their current and potential new clients. In other words, today's companies are seeking to acquire, develop, and retain profitable customer relationships (Wyner, 1999).

The banks are competing with each other to gain a great slice of the market share with a globalization effect. Therefore, the banks have to face difficulties to meet the high growth of customer expectations (Ramkelawon, 2010). In Sri Lanka, According to Abeysekera and Hewawasam (2010) banking sector is considered as main recipient in recent economic downturn. Therefore, better formation of strategies in banking sector is the most needed one especially in the recent information technology era. Furthermore, in Sri Lanka, the rapid growth of banking and other financial services provide the financial infrastructure facilities to the economic expansion and structural transformation. This is clearly reflected in the growth of assets in the financial sector and the contribution of the financial sector to gross national product in last ten years.

Private Commercial Banks are becoming the mainstream banking institutions in the South Asian Countries, mainly because, government owned banks have failed to meet the service expectations of general public due to their inefficient operation including administrative delay, traditional technology, slow processing of transactions etc (Fatima, 2009). Furthermore, Recently, more than ever before, strong competition, fragmentation of markets, short life cycles of products and increasing customer awareness and complexity are the big challenges to the banking sector (Taleghani 2011). In such situation, banks can use the relationship marketing strategy to create, maintain, and enhance strong relationships with their customers to secure their loyalty. Therefore, it is important, to empirically examine the actual impact of relationship marketing on customer loyalty. Such understanding or finding will help to banks to establish the better management of firm –customer relationship and to achieve the higher level of loyalty among customers (Ndubisi, 2006).

RESEARCH PROBLEM

In northern part of the Sri Lanka, especially in Jaffna district, after the thirty year ethnic war, private commercial banks (i.e. Commercial bank, Hatton national bank, Sampath bank, etc) are highly penetrated to the market through the opening of branches in several places of Jaffna peninsula. Meanwhile, they are facing more difficulties such as high competitiveness, high level preliminary expensive etc. They use different formation of strategies to compete in the highly competitive market. Most of the banks prefer the relationship marketing strategy to secure the customer loyalty. A Study on the relationship marketing and its impact on customer loyalty in an emerging market like Jaffna peninsula can be a fruitful empirical work, which may likely to differ from a developed market. Furthermore, there is not much widely empirical works on relationship marketing and its impact on customer loyalty to banking sectors in Jaffna district. Therefore, it is important, to empirically examine the actual impact of relationship marketing on customer loyalty. Such understanding or finding will help to banks to establish the better management of firm –customer relationship and to achieve the higher level of loyalty among customers.

RQ: What extent the relationship marketing influences on customer loyalty in private commercial banks in Jaffna district, Sri Lanka.

OBJECTIVES OF STUDY

The main objectives of the study is to find out the impact of relationship marketing on customer loyalty in private commercial banks in Jaffna district, Sri Lanka and sub objectives are:

To recognizes the level of customer loyalty in private commercial banks in Jaffna district;

To find out the relationship between relationship marketing and customer loyalty;

REVIEW OF LITERATURE AND HYPOTHESIS

Relationship Marketing has been thought of as a new paradigm in marketing over the last few decades. It has been believed by academics and practitioners that companies can achieve success in the long run by maintaining relationship with their customers and business associates (Nguyen, 2006). Christopher. (as cited in Ravesteyn, 2005) noted that Relationship marketing has emerged from a primary focus on consumer goods in the 1950s, industrial marketing in the 1960s, non-profit and societal marketing in the 1970s, services marketing in the 1980s and finally, relationship marketing in the 1990s. Baron and Harris (2003) differentiated the relationship marketing from transaction marketing as transaction marketing is about attracting customers using offensive strategies like encouraging brand switching or recruiting competitors' dissatisfied clients and relationship marketing is about retaining customers using defensive strategies like minimizing customer turnover and maximizing customer retention. Grönroos (as cited in Ravesteyn, 2005) defined the relationship marketing as "Marketing is to establish, maintain and enhance relationships with customers and other partners, at a profit, so that the objectives of all parties are met. This is done by mutual exchange and fulfillment of promises "this definition draws attention to the importance of retaining as well as attracting customers with the emphasis being placed on the development of long term relationships with existing customers and also other partner. According to the holistic marketing concept the relationship marketing has the aim of building mutually satisfying long term relationships with key parties such as customers, suppliers, distributors and other marketing partners (Kotler and Keller, 2007). In this research, we concerned the relationship marketing concept based on the customer point of view . Therefore, it is important, to empirically examine the actual impact of relationship marketing on customer loyalty. Such understanding or finding will help to banks to establish the better management of firm –customer relationship and to achieve the higher level of loyalty among customers (Ndubisi, 2006).

Baron and Harris (2003) summarized the seven key indicators of relationship marketing approach. Such as high level of trust between both parties, high level of commitment between both parties, long time horizon, open communication channels between both parties with information exchanged between both parties, having the customer's best interest at heart, a commitment to quality from both parties, an attempt to favorably lock- in or retain the customer. And Ndubisi (2006) proposed the four key virtues that underpin relationship marketing, such as trust, commitment, communication, conflict handling. In this research, we also considered the four dimensions that underpin relationship marketing, such as trust, commitment, communication, and conflict handling to predict the customer loyalty in the private commercial banks in Jaffna peninsula, Sri Lanka.

Nowadays, the term "customer loyalty is long-familiar as a significant factor in a business of a successful organization. So many research evidences have shown that just having satisfied customers is not sufficient for organization. Because there is no guarantee that customers are satisfied with the purchase of the company (Taleghani et al., 2011 b). Reason is that it is

relatively easy to imitate many services, and consequently easy for customers to switch loyalties. It may take only one bad ‘moment of truth’ in a service encounter to persuade a customer to go to a competitor (Baron and Harris, 2003).

Therefore, it is clear that the success of customer loyalty in a business organization is the backbone of a successful organization and also customer loyalty is significantly more important than customer satisfaction. Oliver (as cited in das et al., 2009) defined it as a deeply held commitment to re-buy or re-patronize a preferred product or service in the future despite situation influence and marketing efforts having the potential to cause switching behavior. Conceptually, loyalty has both an attitudinal and behavioral dimension. Attitudinal loyalty is reviewing the concept of good and favorable attitude towards a service provider like trust or emotional attachment. And behavioral loyalty emphasizes on customer behavior like repeat purchase, word of mouth (Das et al., 2009; Taleghani et al., 2011 b). Ravesteyn (2005) pointed out the two key advantages of customer loyalty the first one is that Once customers become loyal to the company, repeat sales and referrals will increase, which will lead to growth in revenues and market share. Existing customers, who are willing to give enthusiastic references and word of mouth referrals, create free advertising. Customers become advocates. The second one is that Loyalty provides the time to respond to competitive moves – it gives breathing Room to organization. The banks are fighting with each other to gain a great slice of the market share with a globalization effect. Therefore, Banks use the relationship marketing concept as strategy to build loyal with each customer, which leads to improved financial and market performance, and an increased competitive edge (Ravesteyn, 2005). Ndubisi (2006) concluded that if the bank is trustworthy, committed to service, reliable, efficient in communicating to customers and able to handle conflicts well. Bank customers tend to be loyal in Malaysia. And also Ndubisi (2004) suggested that the organization should maintain the good relationship with customers to get the loyalists. Loyal customers are the greatest asset to the organization. Because they can communicate through the favorable word of mouth about the organization or products to which they feel loyal and also attract new customers for the organization which lead to the benefit of its sales, revenue and profit. Useful sources of new product ideas can be also drawn from loyalists. And also, Afsar et al. (2010) concluded that when a customer is committed to a bank, his/her trust is grown up which automatically leads to the loyalty of the customer. In contrast, Das et al. (2009) found that customer relationship management deployment might not be a profitable strategy for retail banks, particularly in an Indian context. These results were also supported by leverin and liljander (2006) who found that the implementation of a relationship marketing strategy in a retail bank did not result in the increase of loyalty with respect to the most profitable customer segment.

But in most cases in both developed and developing countries the relationship marketing in banking sector is positively related to the customer loyalty. In srilanka, banking sector is considered as main recipient in recent economic downturn. Better formation of strategies in banking sector is the needed one especially in the recent information technology era. As a result of the continuing movement towards deregulation and the associated increase in competition, Maintaining a long term customer relationship leads to get a moderate or greater share of financial market and of a corporation’s business (Abeysekera et al., 2010). In an Iran context, Taleghani et al. (2011 a) suggested that banks should be trustworthy and committed to the service ethic, should communicate timely and accurately, and must resolve conflicts in a manner that will eliminate unnecessary loss and inconvenience to customers. However, much of the work and understanding of relationship or relational marketing to date focuses on the Western

perspective, and hardly any work has been done in the Asian context (Nguyen, 2006). And also there are possible influences of personal demographical factors on relationship marketing dimensions and customer loyalty. Studies have suggested that Women tended to be more loyal than Men; older people have more level of loyalty than younger age groups moreover, higher – income customers to receive better attention from banks in Malaysia (Ndubisi, 2005). Therefore, it is important, to empirically examine the actual impact of relationship marketing on customer loyalty. Such understanding or finding will help to private commercial banks in Jaffna peninsula, Sri Lanka, to establish the better management of firm –customer relationship and to achieve the higher level of loyalty among customers. Following hypotheses were formulated based on the above review of literature.

H1: Relationship Marketing and customer loyalty are positively correlated

H1_a: Trust and customer loyalty are positively correlated

H1_b: Commitment and customer loyalty are positively correlated

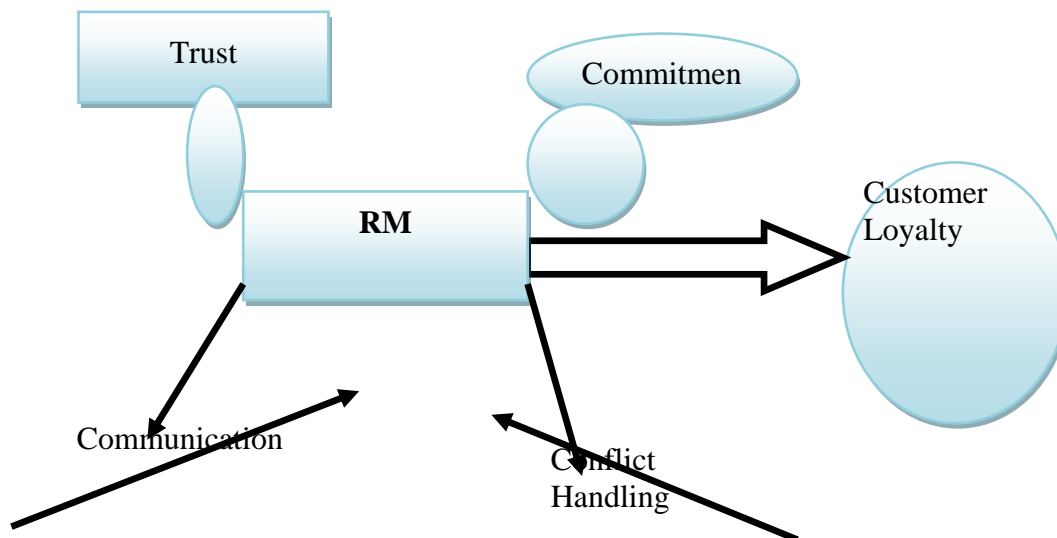
H1_c: Communication and customer loyalty are positively correlated

H1_d: Conflict handling and customer loyalty are positively correlated

H2: Relationship marketing has impact on customer loyalty

CONCEPTUALIZATION

Based on the research question, the following conceptual model has been constructed. This model of relationship marketing in banking sector introduces new constructs and uniquely combines them in specifying that the customer loyalty is a function of trust, commitment, communication, and conflict handling in the relationship marketing. In which, personal demographical factors are used as a moderating variable.



RESEARCH MATERIAL**DATA COLLECTION**

Primary and secondary data are used for this study. Primary data are collected through the questionnaire, and secondary data are collected from texts, journals and magazines.

SAMPLE AND INSTRUMENTS

A survey instrument in the form of close-ended questionnaire was developed for the purpose of collecting the main data for the study. This study was conducted in private commercial banks in Jaffna peninsula. Systematic random sampling methods has been undertaken to select the customers. The study is limited to customers of private commercial banks in Jaffna peninsula. Convenience sampling method has been adopted to select respondents. Researchers issued one hundred and fifty (150) questionnaires to the selected customers and out of which hundred and two (102) only returned with their responses. The above table gives details about the distribution of questionnaires. The instrument used in this study is composed of 3 parts .The part 1 includes a number of demographic questions such as age, gender, occupation, income level. The second part deals with relationship marketing in the banking sector. This is measured by four dimensions from Ndubisi (2006), namely (1) trust (2) commitment (3) communication (4) conflict handling which comprised seventeen items. Part 3 includes customer loyalty in banking sector. This is measured by using two dimensions from Das et al. (2009) and Ndubisi (2006), namely (1) Attitudinal loyalty (2) Behavioral loyalty which comprised four items. All items were measured by responses on a five-point Likert scale of agreement with statements, ranging from 1 = strongly disagree to 5 = strongly agree.

RESULTS AND ANALYSIS**RELIABILITY**

The internal consistency of the research instrument should be tested by reliability analysis (Ndubisi, 2006). Nunnally (as cited in Ahsan et al., 2009) suggested that the minimum alpha of 0.6 sufficed for early stage of research. The cronbach's alpha in this study were all much higher than 0.6, the constructs were therefore deemed to have adequate reliability. The descriptive statistics of the variables and reliability estimates are shown in table No 01.

TABLE NO 01: DESCRIPTIVE STATISTICS AND RELIABILITY ESTIMATES.

Dimension	Cronbach's alpha value
Trust	.766
Commitment	.788
Communication	.722
Conflict handling	.773
Customer loyalty	.785

CORRELATION

Correlation test can be used to measure the hypotheses -01 and H1_a. H1₂

TABLE NO- 02 CORRELATION ANALYSIS

Variable	Relationship marketing	Customer Loyalty
Relationship marketing	1	0.546**
Customer Loyalty	0.546**	1

** Correlation is significant at the 0.01 level (2-tailed).

Table 02 shows the relationship between the variables (Relationship marketing and customer loyalty). Correlation value is 0.546 which is significant at 0.01 levels. It indicates that as the relationship marketing increases the customer loyalty increase. So, the hypothesis – 1 is accepted.

Correlation (matrix) analysis was applied to identify the relationship between Four main dimensions such as trust, commitment, communication, and conflict handling were used to measure the relationship marketing and customer loyalty. These variables and results are revealed in the table no- 03.

TABLE NO- 03 CORRELATION MATRIX

	Trust	Commitment	Communication	Conflict Handling	Relationship Marketing	Customer Loyalty
Trust	1					
Commitment	.584** (.000)	1				
Communication	.507** (.000)	.645** (.000)	1			
Conflict Handling	.626** (.000)	.760** (.000)	.651** (.000)	1		
Relationship Marketing	.801** (.000)	.876** (.000)	.832** (.000)	.889** (.000)	1	
Customer Loyalty	.511** (.000)	.569** (.000)	.493** (.000)	.511** (.000)	.546** (.000)	1

** Correlation is significant at the 0.01 level (2 – Tailed)

Table no-03 shows the relationship between variable accordingly, conflict handling component for relationship marketing (RM) is highly correlated with customer loyalty with the correlation value 0.546 whereas, the correlation value between trust component of relationship marketing and customer loyalty is 0.511 which is significant at 0.01 level and other component communication and conflict handling are also correlated with customer loyalty. Hence the sub hypotheses (H1a to H1d) are also accepted.

REGRESSION ANALYSIS

The purpose of regression analysis is to find out the significant impact or influence of independent variable on dependent variable (Ndubisi, 2006). In this study, Relationship marketing is considered as independent variable or predictor variable, and the customer loyalty is considered as dependent variable. Table No 06 presents the results of the regression analysis.

TABLE NO 04: MULTIPLE REGRESSION ANALYSIS.

Variable	Beta	t-value	p-value	Model summary		
				Adj R square	F-value	Sig
Constant		1.391	.167	0.308	12.229	0.000
Trust	.319	3.128	.002			
Commitment	.047	.480	.632			
Communication	.329	2.583	.011			
Conflict handling	-.031	-.270	.788			

NOTE: Significant at 0.05 levels.

The results of the regression analysis summarized in table no 04 show that relationship marketing contributes significantly to customer loyalty ($F=12.229$; $P < 0.05$) and predicts 30 percent of the variation found. Trust and communication in the relationship marketing contribute significantly to customer loyalty. And also customer loyalty is not contributed significantly by commitment and conflict handling in the relationship marketing.

CONCLUSION AND RECOMMENDATION

Based on the finding of the study, there are a few key points that can be used to conclude this research paper. It is very important that the relationship marketing in the private commercial banks in Jaffna peninsula contributes to the customer loyalty. Mainly trust and communication dimensions in the relationship marketing contribute to the customer loyalty. Therefore the private commercial banks should strive to earn customers trust .By giving and keeping promises, showing concern for the security of customer transactions, providing quality services, showing respect for customers, fulfilling obligations to customers, and striving always to enhance customers' confidence. Furthermore, Effective communication predisposes customers to stay with a provider of banking services. Loyalty can also be nurtured by providing timely and reliable information. In contrast, customer loyalty is not significantly contributed by the commitment and conflict handling in the relationship marketing in this study. But both dimensions are the important predictor variables to predict the customer loyalty (Ndubisi, 2006; Taleghani et al., 2011).At the same time mean value of both dimensions are in a low level compare with the mean value of trust and communication dimensions in this study. Therefore, the banks should have proper strategy to handle the conflict .By trying to avoid potential conflict, trying to solve manifest conflicts before they create problems and holding the ability to openly discuss solutions when problems arise. Furthermore, the commitment is another critical factor to building the customer loyalty. So that banks should concentrate on customer commitment through offering the personalized and flexible services. Lastly, in the moderating effect of personal demographic variables, banks should concern the age wise segmentation. Persons who are 56 and more than 56 years old have lowest level of customer loyalty. Lack of knowledge in the banking technological aspects might be the reason for the least level of loyalty among customers who are 56 and more than 56 years old. Therefore the banks should provide the awareness programs on the "use of information technology in the banking sector" to especially the persons who are 56 and more than 56 years old.

In today's technologically advanced world and due to arrival of internet, it's much more difficult to retain a Customer. Several strategies have been attempted to retain customers (Afsar et al., 2010).Nguyen, (2006) recommended the strategies to develop the capability of relationship marketing in the banking sector especially in the Asian context.

1. Strategy development: It is imperative to develop an overall approach to managing customers. There is a need to link back to the overall corporate and marketing strategy of the company.
2. Customer information strategy (CRM): There is a need for detailed data identification, collection, analysis and interpretation of customer information to enable the detailed strategy to be implemented with confidence in the banking sector
3. Reduce the customer list: There is a need to differentiate customers by value which will allow a firm to priorities its marketing efforts, allocating more resources to high value customers, while minimizing the resources applied to low value customers

4. Planning and internal marketing: There is a need to draw together all the analyses of the different departments to produce a case for changing the way to manage customers plus the associated investment and profit implications, and developing a project plan to manage and monitor
5. Technology: it can be used to speed up the routine aspects of business, freeing up people for more complex issues and increasing their job satisfaction. Consumers are happy because of the increased speed of response and the capability to access information as required.

LIMITATION AND FUTURE RESEARCH

This research focuses on banking services in one particular district of the country; therefore further research in other sectors may be necessary before generalization can be made on the entire service industry. For the purpose of practicability and manageability, Convenience sampling method has been adopted to select respondents. Factors such as precision, confidence, time and cost constraints were taken into consideration in selecting sample size. Furthermore, this research mainly conducted based on the data collection, through the questionnaire. The other data collection methods had not been considered. As a result they may not be 100% accurate. In this study, relationship marketing contributes significantly to customer loyalty and predicts 30 percent of the variation found. Remaining 70 percent of the variation should be found. Due to that, an important future research direction is to find out the key factors to determine the relationship marketing in the banking sector in Jaffna peninsula through the factor analysis. Furthermore, relationship marketing research may include other less widely acknowledged relationship marketing variables, for example, friendship, recognition, thoughtfulness, understanding, benevolence, competence, and time to listen.

In the customer loyalty side, within the loyal category there are satisfied and un-satisfied customers. The satisfaction is not an essential requirement for loyalty. Sometimes unsatisfied customers are also loyal due to attachment and commitment with the supplier. This type of loyalty is sometimes called False Loyalty which stops him/ her from switching or choosing another supplier. These hurdles are called switching cost. Therefore, future study direction is to examine the mediating role of customer satisfaction between relationship marketing and customer loyalty. and also the impact of the relationship marketing underpinnings can be investigated on other dependent variables such as customer retention, satisfaction, market share, profitability and firm performance.

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ROLE OF COMMUNITY CARE CENTER IN PROVIDING SUPPORT SERVICES TO PEOPLE LIVING WITH HIV/ AIDS (PLHIV): A CASE OF DELHI

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INTRODUCTION

People living with HIV/AIDS (PLHA) require a range of HIV services including care, treatment and support depending on the progression and stage of the HIV infection. The progression of the infection and consequent weakening of the immune system will result in PLHA being vulnerable to various opportunistic infections. The PLHA will require care and treatment for opportunistic infections (OI) and some of these illnesses may require in-patient care in a hospital or other centres that provide this facility.

Under the National AIDS Control Programme Phase- II, 122 Community Care Centres (CCC) were set up to provide treatment for minor OIs and provide psychosocial support through sustained counselling. CCC was intended to function as a bridge between hospital and home care. Hence, CCC was envisaged as stand-alone short-stay homes for PLHA. These were not linked to other activities of the programme. The introduction of Antiretroviral Therapy (ART) has brought about a change in the role to be played by the CCC. The CCC needs to be transformed from a stand-alone short-stay home to playing a critical role in enabling PLHA to access ART as well as providing monitoring, follow-up, counselling support to those who are initiated on ART, positive prevention, drug adherence, nutrition counselling etc. The monitoring of PLHA who do not require ART yet (Pre-ART care) will also be a critical function that needs to be carried out by CCC.

Under NACP III, it is proposed to set up 350 CCC over the period 2007-12. PLHA networks, NGO and other civil society organizations need to promote setting up of CCC to strengthen community care and support programmes. The CCC will be established on priority, in districts which have high levels of HIV prevalence and high PLHA load and will be linked to the nearest ART centre.

Start of Community Care Center (CCC) is a revolutionary thought to provide support services to PLHIV. CCCs are doing tremendous job to provide quality services within the prescribed budget. Community Care Centers (CCC) plays a critical role in providing treatment, care and support to people living with HIV/AIDs (PLHIV). CCCs are linked with ART Centers and ensure that PLHIV are provided (a) counseling for ARV treatment preparedness and drug adherence, nutrition and prevention (b) treatment of Opportunistic Infections (c) referral and outreach services for follow up and (d) social support services. These Centers are mandated to seek better community and family response towards PLHIV through family counseling. For better treatment outcome, the centers provide families of PLHIV counseling on the patient's

nutritional needs, treatment adherence and psychological support. The CCCs were run and managed by local NGOs.

With linkages and referrals to ICTCs, DOTS, PPTCTs, and ART centers and other treatment services and interventions, CCC serves as a vital link in providing holistic support to PLHA with district hospitals and provides referral service to PLHA when needed.

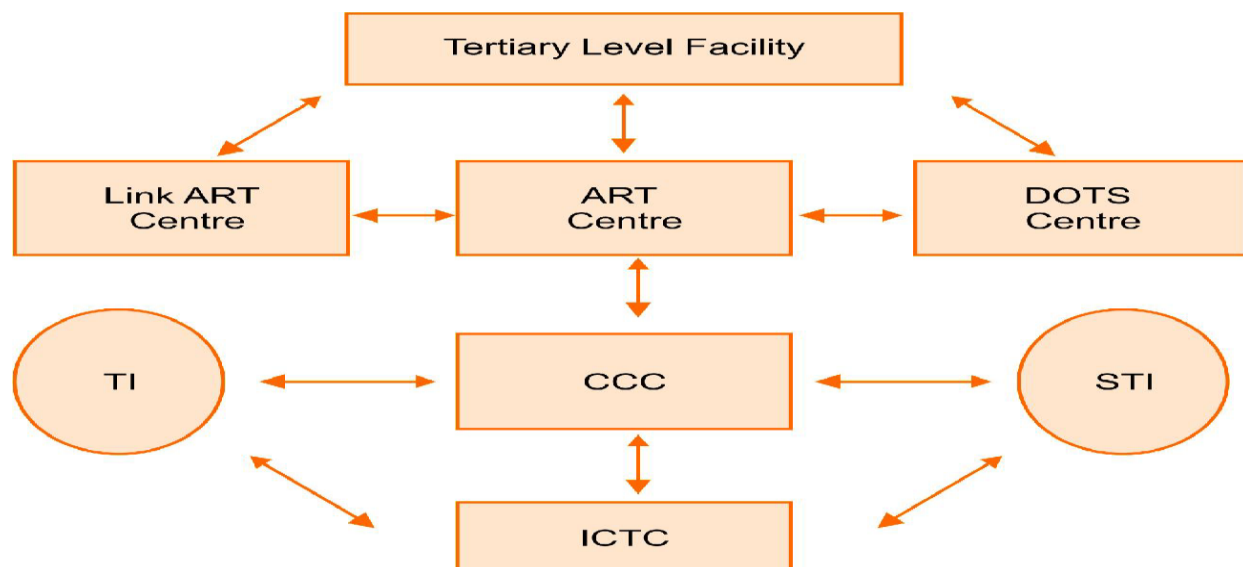
According To National Aids Control Programme (Nacp) Iii Guideline, The Concept Of Ccc Follows As

Short stay home, Advocating actively against stigma, discrimination and denial, Actively linked with ARTC, Linked with many other Government schemes and programs, Centre with basic aim to recover, recuperate and reintegrate PLHIV back into active life. Similarly, A CCC is envisaged as a home away from home, provides the following services to PLHIV:

- PLHIV receives counselling on a wide range of issues including drug adherence, positive prevention, nutrition etc.
- PLHIV initiated on ART would be oriented on the ART drugs, the dosages, importance of drug adherence, common side effects of the medications and adverse drug reactions which need immediate medical attention.
- PLHIV could come for regular health checkups as well as for management of minor opportunistic infections.
- Newly diagnosed PLHIV could receive support and come to terms with their diagnosis.
- Psychosocial, nutritional and educational support would be extended to PLHIV along with services of orphanages, destitute homes, vocational trainings, rehabilitation centres, legal support etc. These would be provided through strong linkages with governmental schemes and various organisations working in their respective districts.

SERVICE DELIVERY MODEL OF COMMUNITY CARE CENTER

(FIG: 1)



Source: Operational Guideline for NACO, Ministry of Health & Family Welfare, GoI, August 2007.

PLHA is being provided holistic care at the CCCs. Besides CCCs, PLHA are also getting services from linked centers has shown fig:1. This is only possible due to the team has committed personnel, having a comprehensive understanding of the problem, availability of support services. Functions of CCC can be largely categorized as medical, psychological, social and outreach.

OBJECTIVES

The objectives of this paper as follows;

1. To explore the nature of services provides to the PLHIV/ AIDS.
2. To study the satisfaction level of the beneficiaries (PLHIV) towards CCCs' services.

METHODOLOGY

A rapid assessment was carried out to collect the perception of the people living with HIV/ AIDS with respect to the Community Care Center and their level of satisfaction with the services of CCCs. With the help of Delhi Network for Positive People (DNP+), 50 beneficiaries (25 male and 25 female) of different age group were interviewed. Snow Ball sampling technique is used to select the beneficiaries to collect data. The numbers of interviewees were given below;

RESULTS AND DISCUSSION

Overall, the PLHIV expressed satisfaction with the services of CCC. The only problem, the number of CCCs in Delhi are only four where the numbers of ART centers are nine and only four Community Care Centers in 7 districts. The table below shows the perception on the status of services, gathered from the beneficiaries who had come to avail the services at the CCCs. The table shows that the community was satisfied with the services and has rated them above average on almost all indicators. As far as medicine dose is concerned, 20 per cent of the beneficiaries reported to receive medicines for 3 or less than three days. Above 65 percent reported about more that 5days of medicines. That means, some patients are coming immediately to CCCs whenever they feel the sight symptoms of OIs. Mostly such kind of people are diagnosed by the doctors of CCCs immediately and relieved after 2/3 days of treatment. But those patients are newly registered for ART, the ART centers send them to CCCs for 5 days observation of OIs and such patients are advised to receive treatment for five days.

Patients also appreciated the treatment and behavior of doctors of CCCs. 80 percent of beneficiaries stated that the treatment of doctor was very good. Patients also appreciated the behaviour of the other staffs (coordinator, nurses, counselors, helper etc. of the CCCs). A woman sated, Doctor is our God. Immediately, he starts to listen our problem and diagnosis accordingly. He advises us very softly what to do and how to keep our health healthy. The nurse sister sits whole night with me when I was admitted in CCCs. The counselor sister also very soft in nature and told me to take meal and medicine in time.

The most important service of the CCCs is counseling to patients. More over patients were satisfied with counseling. They stated that the counselor provides the tips on nutrition, positive prevention, drug adherence/ positive health seeking behavior, side effects of drug and health management. But some patients expressed dissatisfaction on some areas of counseling i.e. psychological support, spirituality, yoga & meditation, which areas plays more important for a PLHIV. One beneficiary states that, Yoga and meditation plays important role for increasing immunity, concentration power and body stamina etc. Similarly, psychological support to a PLHIV is more important because a PLHIV is more affected by his/ her psychological states of

mind. Half of our life collapsed due to lack of moral support from our home. Most of patients ran away from their own village and home due to stigmatization and lastly him/her self fight with the critics given by the society. This entire situation creates psychologically disturbance in the life of PLHIV.

Cent percent of beneficiaries expressed their views that the CCCs are more relevant for PLHIV for their treatment. One beneficiary states that in Delhi as per ART centers there are less numbers of CCCs where as it should opposite in number. Most of the patients are affected by OIs due to very low immunity. PLHIV are also affected by seasonal diseases very quickly. Our health system of rural areas, semi urban areas are not accepting yet now to provide health facilities to a PLHIV. So that a special set-up like CCC is more important in rural and semi urban for the treatment special treatment and care with facilities. Due to only four CCCs are in Delhi most of the patients are not preferring to visit centers do to far distance from their colonies, apartments, villages or residence and facing lots of problems.

One important service was found not available in CCCs i.e. the basic diagnostic tests which are more important in such centers. One of the beneficiary expressed her views that many times we are sent by the CCCs to ICTC or private clinic for any kind of urine or blood test. In these cases, patients face financially problems.

TABLE: 1 BENEFICIARY'S PERCEPTION ON THE STATUS OF THE SERVICES BY CCC

Total patients interviewed	Yes	Percentage (%)
N	50	100
Treatment by Doctor was		
Very Good	40	80
Good	10	20
Availed diagnostic service/s	0	0
Received the report of the test	0	0
Received medicine timely	50	100
Knowledge about the side effects given by doctor	37	74
Medicines provided for		
<=3 Days	17	20
5 Days	33	66
Received counseling on		
Nutrition	33	66
Psychological Support	18	36
Positive prevention	42	84
Drug Adherence/ positive health seeking behaviour	35	70
Counselling on spirituality	12	24
Received Yoga & Meditation Instruction	2	4
Counselling on side effects of drugs and health management	44	88
On Health and Hygiene	43	86

Cleanliness of the CCC (Scale of 0-10)

Good (More than 7)	46	92
Overall Perception		
CCC is relevant	50	100
Satisfied with Service CCC and will continue to use its services	50	100
Have recommended about CCC to its up gradation in infrastructure including more beds, some important diagnostic tests and trend professional on Science of living and Art (SOLA)	50	100

ROLE OF CCC IN REDUCING HIV + PREVENTION/ 'POSITIVE PREVENTION'

However, there has been an increased domestic and international awareness in recent years that HIV prevention efforts need to address not only risk reduction among HIV-uninfected individuals but also the adoption of preventive measures by HIV-positive individuals.

One positive person is involved in each case of HIV transmission. A change in the risk behavior of a PLWHA will have a much bigger effect on the spread of HIV than an equivalent change in the behavior of a HIV-negative person. (King-Spooner, 1999)

In addition to developing more efficient approaches to prevention, as antiretroviral therapy becomes more widely available in India, it is increasingly important to direct intervention efforts toward PLHA. More individuals with HIV are living longer, feeling better, and enjoying a renewed interest in life. These very important improvements in the health and well-being of PLHA bring new challenges, including the challenge of negotiating safer sex behavior as an HIV-infected individual.

Convincing arguments based on research from the United States, Kenya, and Uganda have recently been made for consideration of *prevention activities with HIV-infected individuals* (commonly referred to as "Positive Prevention" or more recently as "Positive Health, Dignity and Prevention"). Moreover, directing prevention efforts toward individuals who are aware of their HIV-infected status is a cornerstone of the advancing HIV Prevention Initiative, for which four core strategies have been identified:

1. Make HIV testing a routine part of medical care whenever and wherever patients go for care.
2. Use new models for diagnosing HIV infections, outside traditional medical settings.
3. Prevent new infections by working with people diagnosed with HIV and their partners (when serodiscordant couples are involved).
4. Continue to decrease mother-to-child-transmission.

Community Care Center is also plays important role in positive prevention. The CCCs are providing counseling on positive prevention and its positive measures how to protect him/her self the partner from the viral load. The perception of PLHIV on the role of positive prevention shows in table.no.1 above that 84 percent of the PLHIV expressed their opinion that they learn about the positive prevention from CCCs during counseling session and its measures to maintain healthy mind and mind.

QUALITY SERVICES AND CLIENT SATISFACTION

The term 'quality' itself has been defined as fundamentally rational. 'Quality is the ongoing process of building and sustaining relationships by assessing, anticipating, and fulfilling stated and implied needs. Similarly, in terms of CCC the health services were provided to the HIV/ AIDS patients in limited time and resources is quality in nature. The services are provided by CCC is free of cost and accessible in nature. So that the HIV/ AIDS affected people were satisfied with the services of CCC. One of the beneficiary expressed his views on the services that,

“This center is more important for us. During suffer from opportunistic infections we are coming to this center and getting immediate treatment. In big/ general hospital treatment and care is very difficult. First stand on queue for one to two hours, When doctor see to patients he/ she tells why you come here, why not to CCCs. Here, only medicines are available but in CCCs there are nutrition, doctor consultation with medicine for OIs are available. One can stay for 5 days in CCCs. There is also availability of counseling and recreational services. So that whenever I face any problem immediately I visit to CCC. Really, the CCC is more important in block and district level for us. (Translated)”

Overall, the patients of CCC expressed satisfaction with the services. On a general level, the services provided by CCC were appreciated by the doctor and Project Coordinator of CCC. The doctor of CCC expressed his views that this programme is very much effective for the HIV/ AIDS patients. Within a small scale budget this programme is cost effective in nature. Monthly, approximately the 45-55 and sometimes up-to 65 patients are getting all kind of services i.e. free diagnose and treatment for opportunistic infections, mental health counseling, nutritional support for three times with tea and milk in morning and evening, recreational facilities, referral services, timely monitoring their health status, nursing care, follow-up activities etc. The most important service is provided i.e. familiar environment with full of emotional support which service is more significant for their lives. All staffs of the CCC are well trained and serving full time sincerely with a very low remuneration compare to others in same job profile. The doctor of the CCC is part-time in nature but the CCC is providing emergency services to the patients also. Besides these services, it was found that the CCC makes with NGOs, trusts, charity organizations, private hospitals, government departments and linkage the patients for their welfare.

SUGGESTIONS WITH CONCLUSION

For understanding Care, Support and Treatment of the PLHIV, it is imperative to understand their needs. The needs of the PLHIV are not just medical; they range into the socio-economic and psychological fronts as well. Hence treatment demands a more comprehensive approach that addresses all the needs of the patients in a holistic manner.

MEDICAL NEEDS

- Everywhere (Block & district level) more CCCs should set-up that ART centers to cover all the pre-ART patients and others also in emergency.
- Everywhere the CCCs should up grade in nature of health infrastructure and services/ (Trend professionals, full time MO who is well trend on HIV/ AIDS issues, important diagnostic tests, quick referral linkages with emergency and specialised wards should available at CCC) for accessing treatment of opportunistic infections and specialised treatment if required.

- In rural India HIV/ AIDS test and diagnosis should be available at every CHC/ Block hospital/ First Referral Units because rural population will get more advantage to access treatment easily.
- So many times PLWA cases are not going to Community Care Centers for treatment of opportunistic Infections because these centres established at district level or far from their resident. Another major factor is affecting to access CCCs is low economic status of family/ poverty and poor frequency of road transportation, poor road linkages. The own observation of researcher in hilly terrain, desert and plain rural India so many PLWA cases are dying due to inaccessibility of health care services during emergency. So that the Community Care Centers and link ART centers should be extended to block level by which PLWA will get more benefit and definitely such facilities will bring changes their health seeking behaviour, drug adherence and stop positive prevention.
- Palliative care for terminally ill patients
- Quality nutritional services should be provided by the government and also monitored timely.

PSYCHOLOGICAL NEEDS

- Stress reduction through psychological & spiritual counselling, yoga & meditation etc.
- Retain self esteem, dignity and respect of others
- Create to develop confidence level and positive emotional stability and enabling future planning among PLWA cases
- Psychological support through counselling

SOCIAL WELFARE NEEDS

- To continue to work, provide vocational training
- Income support through social security etc.
- Shelter/housing, equal access to existing provision
- Care for dependent and orphan children
- Legal assistance and prevention against discrimination should be provided.

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ALGORITHM FOR ROBUSTNESS DATA SECURITY IN VIRTUAL PRIVATE NETWORK

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ABSTRACT

VPN (Virtual Private Network) is a network which describes a communication network, uses any combination of technologies to secure a connection and supports authorization to access data with security. In previous paper we have discussed about the tunneling process and cryptography and all its terminology with the algorithm. In this paper various algorithm of encryption are discussed. A VPN enables a user to send data between two computers with in a network. This paper involves various issues of data security on which security algorithm depends upon. Also underline the various services provided by the VPN network. This paper also proposed an encryption algorithm for the data security.

KEYWORDS: VPN, ATM, FR, PKI, QOS, DEC, PAP.

INTRODUCTION

A VPN is a group of interconnected networks in various different locations, called sites. These sites are connected through ATM or Frame Relay (FR) leased lines supplied by a service provider. These leased lines to provide, a variety of protocols including ATM and Frame Relay for data communication via network. For transferring data, data security should be maintained and it should be maintain by various encryption techniques. Symmetric-key block ciphers are very important for today's point of view that it secures the infrastructure. Their main is application information hiding and security, besides it also used in block ciphers which are also used in the implementation of pseudo-random number generators, message Authentication protocols, stream ciphers, and hash functions [2]. A cipher should have the main two properties:

- (a) Correctness of Functions that decryption should invert encryption;
- (b) Security, that the cipher text should be unbreakable from unauthorized users.[3]

ENCRYPTION

Encryption method is used to protect the data and it prevent unauthorized user to read that message which has been send to the second user. Both the ends are called source and destination respectively. When the data is being transferred in between source and destination. Both the Source and destination endpoints must have to know the rules, these rules are called cipher. The cipher transforms the original data into a coded form [5]. It is important that both the

Source and the destination endpoints knows the cipher, when encrypted data is being sent from source end, the destination end can decode the data into the original data and this can be possible by two ways encryption:

SHARED KEY ENCRYPTION

Shared key encryption system, means that both the source end, also called the encryptor and the destination end also called the decryptor shared the same cryptographic key, called the shared key.

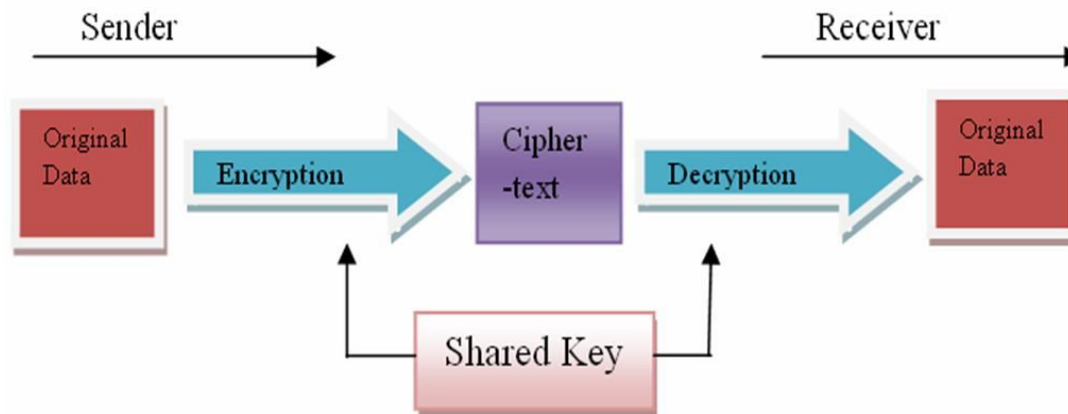


FIG-1 SHARED KEY ENCRYPTION

On the other hand that the shared key is secret for both the sender and the receiver which secure the data, the shared key cryptographic method maintains the confidentiality, authentication and security. It means that the formation of the shared key is the very importance as the encryption and decryption is important.

PUBLIC KEY ENCRYPTION

Public key encryption is very important the basis of security, which is based on the concept of two different on the both end points, the source and destination but these keys is related keys. The two related keys are called the public key and the private key. By the public key the data is encrypted at the user end and on the other hand the data is decrypted by the private key. An advantage with public key encryption is that the public key is public, available to anyone. By this the user avoids the distribution of the key, the main problem with private key encryption.[5]

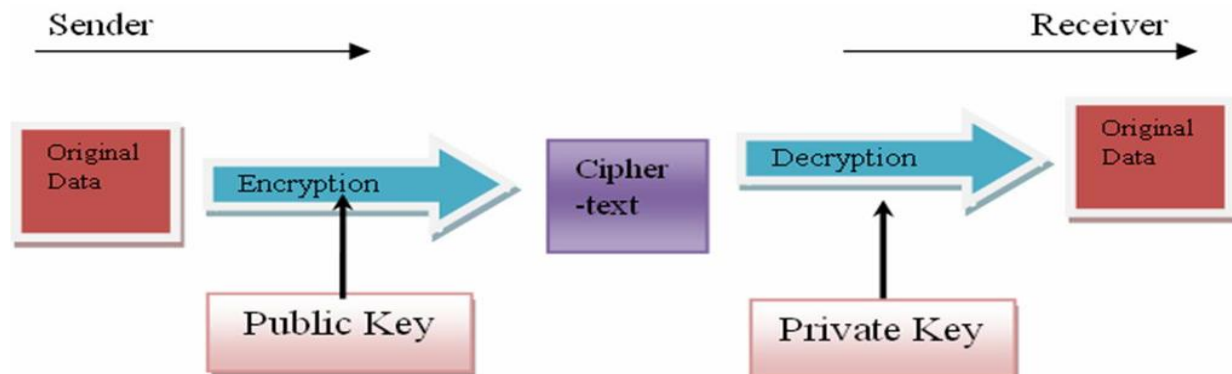


FIGURE 2: PUBLIC KEY ENCRYPTION

SECURITY IN WIRELESS LAN-VIRTUAL PRIVATE NETWORK

VPN makes a secure communication over various open or unsecured networks. The data in VPN which transit over the network is more protected but mostly networks have no strong authentication and security for the data, included so an extra component like a onetime password generator might be needed [6]. Various companies provides the a lots of certificates like (Public Key Infrastructure) and the choice is made from the security demands the companies should have.

In mostly cases the companies don't have the security criteria and measurement for availability of data. There are many criteria for it which are as follows:

SERVICES PROVIDED BY THE VPN

The VPN decide the services which one is suitable and required the type of service by the VPN user. Different VPN solutions offer either layer 2 or layer 3 connectivity between various VPN sites, the choice of services will depend on the type of traffic that will be sent between customer sites, as well as the layer 2 and layer 3 protocols in use at each individual site.

QUALITY OF SERVICE

The VPN user may require a certain quality of service (QoS) for the connections between VPN sites. For the quality of service QoS-constrained tunnels are required, the VPN solution must be able to make use of these tunnels [7].

SECURITY OF DATA

If the data is being sent across the various between VPN sites, then it maintains encryption, authentication and integrity by checking the data in the VPN tunnels. The VPN user may require a solution which is not costly and easily available, existing hardware. It should not have the expensive service provider. if possible, this will be fully interworked able with the VPN user's existing switches and routers.

MANAGEMENT AND AVAILABILITY OF DATA

The VPN user wants a easy solution for the data management and availability of data, which minimizes the cost. The configuration of the VPN should not be so complex. There should be less risk for the architectural and interoperability issues. VPN Solution must be latest and easy to use for the users

OBJECTIVES OF THE STUDY

1. To study the security issues related to vpn.
2. To identify the encription and decryption techniques of data security.
3. To analyze the security technique in encryption.
4. To study about the various encryption algorithm.
5. To know whether these techniques are secure or not.

REVIEW OF LITERATURE

Today various encryption algorithms are popular and used for security purpose. There are many algorithms such as DES, 3DES, AES, Blowfish.

(a) Advanced Encryption Standard: is also called AES Algorithm and is the new encryption standard recommended by NIST which replace Data Encryption Standard. It was also known as Password Authentication Protocol (PAP) Rijndael (pronounced Rain Doll). It was selected in 1997 after a competition to select the best encryption standard.[7].In this algorithm it has variable key length of 128, 192, or 256 bits; default 256. AES encryption is fast and flexible; This algorithm can be implemented on various platforms especially in small devices

(b) Data Encryption Standard, also known as DES was the first encryption standard to be recommended by National Institute of Standards and Technology. It is based on the IBM proposed algorithm called Lucifer. DES became a Standard in 1974[8]. This standard algorithm is not much secure for the data encryption.

(c) 3DES: It is also called Triple DES which is improved version of DES. This is very much similar with the standard DES but because this is Triple DES, That is why it applied 3 times to increase the encryption level. But it is a known fact that 3DES is slower than other block cipher methods.

(D)BLOWFISH

It is one of the most common public domain encryption algorithms provided by Bruce Schneider .It takes a variable length key (32 bits to 448bits; default 128 bits.).Blowfish is the most popular algorithm for the users and is available free for all users.

RESEARCH METHODOLOGY

On the study of above algorithms now a new much secure algorithm is required and the proposed framework identifies the trusted users those are sending message to the destination and look at on activities of users to prevent masquerading, denial of service and unauthorized access from them. To establish initial trust level and prove its authenticity, each and every user is assumed to get registered at the user end and a authenticate registration number is assigned to them. Only after that a user is able to access the services. This work proposes a Algorithm for data security in VPN. After analyzing the problems of related algorithm. Every incoming request at the destination end point, the data will go through the process of this algorithm and decryption key, this will secure the message.

```
User name:
Encrypt
{
Allotted key
Inputs from calling process:
USER AUTHENTICATION
msg_Aun[n] n*16 bits, n > 1
Inputs from internal stored data:
AUN_KEY[0-8] 16 bits
Outputs to calling process:
msg_Out[n] n*16 bits
Outputs to internal stored data:
Decrypted Msg
Secured msg
None.
This algorithm encrypts and decrypts messages that are of length n*16
```

Bits, where $n > 1$. Decryption is performed in the same manner as Encryption.

CONCLUSION AND FUTURE SCOPE

On the basis of above algorithm we can conclude that all the data which is transferred at the destination end is secured. But still it requires more updation for the security of data and encryption techniques. In future we will discuss about the security of VPN, we have not covered this topic in this paper.

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EMPLOYER BRANDING: A NEW CORPORATE STRATEGIC PLANK**Pushpendra Namdeo*; Dr. R. K. Ghai****

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ABSTRACT

Employer brand can be defined as “the image of your organization as a ‘great place to work’ in the minds of current employees and key stakeholders in the external market.-active and passive candidates, clients, customers and other key stakeholders. Employer branding is vital for corporations for a number of reasons. The increasing global shortage of talent driven by the ageing population, increased mobility of workers, migration, declining fertility rates, technological advances and an increase in culture diversity in organisations are some of the reasons when employer branding is now high on the leadership agenda. This includes direct and indirect experiences of dealing with the firm. Like actual product branding, organizations have started to invest employer branding as employees are the internal customers of the firm. The employer brand builds an image confirming the organization as a good place to work. Today, an effective employer brand is essential for competitive advantage. With the liberalization of the Indian economy in 1991 and subsequent economic reforms, Indian companies are becoming internationally strategic to utilize the employer brand to attract and retain talent which leads to expand and growth of the business. This paper deals with concepts on employer branding, challenges and suggestions in building a strong employer brand and also examine how Indian organizations with a positive corporate reputation can attract and retain employees. It also focuses to explain the importance, applicability, outcome and creating an effective employer branding strategy of Indian companies.

KEYWORDS: *Employer branding, Branding, Indian corporation.*

INTRODUCTION AND IMPORTANCE OF EMPLOYER BRANDING IN THE PRESENT SCENARIO

Increasingly candidates and employees are thinking far more seriously about aligning their values to an organisation's values, and so during the recruitment phase they will also look at what an organisation can offer them as well as what they can offer an organisation. The messages given through recruitment advertising and the recruitment and induction stages often have lasting effects on how an individual might view a company. In an increasingly competitive economic and business climate companies must focus their collective efforts on developing their employer brand if they are to attract, engage and retain talent better than their competitors. No longer should the firm's employer brand strategy be the sole responsibility of the HR department. A successful employer brand program must be sponsored by the CEO or Managing Director and should demand a high level of visibility in the company's strategic plan. Employer

branding should be viewed from the top as a ‘whole of business strategy’ for the management of people and managers at all levels must be engaged in the process.

According to Aaker (1991), established brand is regarded as a critical means for differentiating between products and creating competitive advantage for organizations. Similarly, employer branding has become a new approach for gaining an edge in the competitive world. Ambler and Barrow (1996) have defined employer branding as the development and communication of an organization's culture as an employer in the marketplace. It is the package of functional, economic and psychological benefits provided by employment, and identified with the employing company. It conveys the "value proposition" the totality of the organization's culture, systems, attitudes, and

employee relationship along with encouraging your people to embrace and share goals for success, productivity, and satisfaction both on personal and professional levels. Employer branding is a distinguishing and relevant opportunity for a company to differentiate itself from the competition creating its branded factors as its USP for employee satisfaction and happiness resulting in retention, productivity and efficiency .Branding was originally used to differentiate tangible products, but over the years it has been applied to differentiating people, places and firms (Peters, 1999). It refers to the process of identifying and creating a company brand message, applying traditional marketing principles to achieving the status of employer of choice (Sutherland et al., 2002). Like a consumer brand, it is an emotional relationship between an employer and employee. According to Sullivan (2004), employer branding is a long term strategy to manage the awareness and perceptions of employees, potential employees, and related stakeholders with regards to a particular firm. The employer brand puts forth an image showing the organization as a good place to work. This means involving employees at all levels in the development of the brand so that it accurately reflects both the realities and aspirations of the business and its workforce in recent years and also in the globalised economies, the world has witnessed the dramatic entrance and success of Indian corporations in the global marketplace. With the continued influx of multinational corporations in India—as well as Indian corporations expanding beyond their own borders—the opportunities for India to contribute to the world economy have significantly increased, with the likelihood of favorable outcomes for “Brand India” in the domestic and international markets. Thus, as India, Inc. forges forward to make a wider mark in the world, the employer brand as a strategic HR tool will take on greater importance in Indian organizations—in how it is developed, communicated, marketed and ultimately. Big companies of India are using to solidify their brand to tap the tremendous growth potential that diverse markets represent. In product marketing, consumers make purchase decisions based on their brand perceptions and expectations of the brand experience. Similarly, for enhancing the brand image of these companies, employer branding not only would enhance and solidify corporate reputation for fairness, inclusion and opportunity for all, but also encourage more motivations and productivities in the work. Employer branding closely relies on marketing concepts for highlighting the positioning of a company as an employer. The ‘customer’ here is the employee/potential employee’, while the aim remains the same: attracting new customers while retaining the current ones. Also, just like a consumer brand, the employer brand highlights the emotional and rational benefits that the employer provides to the employees.

According to Barrow and Mosley (2005), employer branding is used not only to transfer the message of the personality of a company as an employer of choice, but it also has been used to adapt the tools and techniques usually used to motivate and engage employees.

LITERATURE REVIEW

There are a plethora of theories about marketing and branding, and a large number of literatures discussing corporate image and corporate reputation, however, there are only a few theories available concerning employer branding, especially the linkage between employer brand and consumer marketing communication methods. A brand was defined as a name, term, sign, symbol or design, or combination of them which is intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of competitors (Gardner & Levy, 1995). Clark (1987) on the other hand, offered another definition relating brands with values, i.e. brand is values that provide the important link between consumers and marketers, while Kapferer (1992) approaches brands under a holistic view. He claimed that a brand is not a mere product. It is a product's essence and often brands are examined through their component parts like brand name, logo, design or packaging etc. According to Keller (1993) brand equity elevated the importance of brand in marketing communication strategy and is often used to persuade customers to buy a product or service.

However, in recent years, especially in today's competitive market, employer branding is used to recruit and retain good employees from a diverse work force. Most companies tend to promote factors that make their firm a good place to work and also offering a bright and cheerful office space, an ethos of collaboration and teamwork, flexible working hours, crèche facilities, or even an excellent canteen. Levering (1996) has opined that a good workplace is believed to produce higher quality products, support more innovation, have the ability to attract more talented people, and experience less resistance to change and lower turnover costs, all of which translate directly into a better bottom line. According to Sutherland, Torricelli, & Karg (2002), in organization's skilled employees are hard to attract and difficult to retain and it has become critical to business success. The employer branding is used for corporate identity and reputation which communicates its image to current and potential employees. Luthans and Peterson (2002) have found employees who are engaged in their organization with satisfaction demonstrate good performance and achieve success. This helps the corporate managers to be more effective and successful, which in turn increases the manager's self efficacy. Research has shown that self efficacy is positively linked to work performance, in that individuals with higher self efficacy are more likely to be proactive in initiating work, and show sustained effort and determination in their pursuit to achieve the task, even when problems occur. According to Robert & Dowling (2002), superior performing firms have a greater chance of sustaining superior performance over time if they also possess relatively good reputations. It is consistent with the growing body of strategy research that links high quality intangible assets with sustained superior performance. Collins and Stevens (2002) have also stated that early recruitment and advertising may have beneficial effects on increasing the quantity and quality of applicants. Fulmer, Gerhart and Scott (2003) have analyzed employer branding policies on top 100 US companies. They found that employer branding policies were associated with not only stable and highly positive workforce attitudes but also had effect on organization's performance.

Turban and Cable (2003) have argued that firms higher in corporate social performance (CSP) have more positive reputations and are more attractive employers to employees than firms lower in CSP. Such results suggest that potential applicants are aware of firms' CSP and that those with more positive ratings may have competitive advantages because they attract more potential applicants than firms. Levinson (2007) also suggests that employees who are happy in their work are more likely to stay in that organization, and found that work engagement is significantly related to organizational commitment.

CONCEPTUAL FRAMEWORK: EMPLOYER BRANDING

Employer branding is the process to communicate an organization's culture as an employer in the marketplace. An employer brand is the sum of all the characteristics and distinguishable features that prospective candidates and current employees perceive about an organization's employment experience. The employment experience serves as the foundation of the employer brand and includes tangible features such as salary, rewards and benefits, but also extends to intangibles such as an organization's culture, values, management style and opportunities for employee learning, development and recognition (Newell & Dopson, 1996; Hendry & Jenkins, 1997).

In establishing employer branding, organizational identity comes when there is a common ownership of an organizational philosophy which is manifested in a distinct corporate culture. It helps organizations to enhance employer brand identity. An organization's image refers to how the potential and existing employee receives and perceives the employer brand. Organizational culture is an idea in the field of organizational studies and management which describes the psychology, attitudes, experiences, beliefs and values (personal and cultural values) of an organization. Employer image is a composite psychological impression that continually changes with the firm's circumstances like performance, pronouncements, etc. It is the employees' perception of the firm. Employer brand loyalty serves to define what the organization would most like to be associated with as an employer; highlight the attributes that differentiate the organization from other employers; and clarify the employment deal (balancing the value that employees are expected to contribute with the value from employment that they can expect in return). These leads the employers to attract the employees and it would also enhance the productivity of the employees.

According to Corporate Leadership Council (1999), a firm's employment brand is ultimately based on its actual employment offers and its ability to deliver on its promises. Like a product brand, the employer brand has multiple components, each contribute to strength of the brand with current and potential employees. The employer brand and its components are shown below in figure 2 & 3. There are five components that make a good employer brand. The first component is product brand strength. A product has added values which meets certain psychological needs of the consumers. These added values are elicited that the brand is of higher quality or more desirable than similar products from competitors. This is also applicable on employer branding. The second component is the company culture and environment. This includes the values that the company stands for, work rituals and systems in place and examples set by the top leadership.

The third component is work life balance. There is no point wasting time and money attracting people towards something the company cannot deliver. The fourth component is work environment. . If the people at the top do not show their commitment through the required actions and behaviors, the employer branding process will not be successful. The fifth is the compensations and beliefs, which is the job offer made to an employee. This is made up of the financial compensation, job role and responsibilities, designation, work environment and career development plan.

A STRATEGIC MODEL ON EMPLOYER BRANDING

In developing product branding strategy, a lot of factors are involved. They are i) nature of business, ii) nature of market, iii) target reception, iv) budget flexibility, v) long term mission of the organization, and vi) organizational structure. Similarly in employer branding, the

organizations are following to develop their brands. Every organization has an external brand and an internal brand. The external brand is the image that an organization projects to the customers, suppliers, investors, and the public. The internal brand is the image of the employers to the employees. When properly planned and executed, an employer branding initiative can generate lively dialogue between an employer and its employees, build a rationale for a 'mutual working arrangement', and establish compelling reasons to commit to the arrangement.

EXTERNAL BRANDING

External branding refers to branding which is done by using external sources and which may (or may not) require some investment in monetary or other forms.

Use of job sites – As HR the first thing which comes to the mind is recruitment, so Job sites also offer good branding opportunities through different means like Pop ups, pop ins etc.

Banners – Banners are also a good mean for branding. Banners can be of both types' means Online Banner and Street banners. By Online banner, the organization name will be flashed on different web pages as per your choice and price.

Organizing seminar, presentation - The organization can organize talks, presentations, seminars etc. for attracting people towards your organization .Corporate social responsibility (CSR) Corporate social responsibility refers to corporate getting associated with society for some noble cause. The association can be in any mode either getting associated with a Charitable Trust or a NGO or some other public venture. Public events – Public events are one of the major ways of creating a brand image. An organization can participate in any of the public event and assuring that it does not get disappeared in the crowd of many brands or big names.

Newspapers Branding can be done through newspapers as well. If you target the local public, you can go for advertisements considering the individual day circulation, target readers, rapport of newspaper, type of newspaper etc. If you target only to employ people for your workforce requirement, you can place job Ads which may seem expensive at the first glance but in terms of attracting the correct workforce, it can do magic. Email – For mail ids related to job portals, the organization can create an auto reply which can contain brief description of the key aspects of candidate's and public interest and at the same time introducing that company to the public.

INTERNAL BRANDING

Internal Branding is concerned with the current and potential employees' information about the employment experience and what is expected of them.

Front office – Always pay attention to your front office because first impression is last impression. It should be kept neat and clean with a pleasant receptionist who always maintains freshness and welcomes the guests with courtesy.

Stays interview – HR department can always conduct stay interviews in which they can

interact with the employee and ask them regarding their career prospects, there alignment with the company, there feedback regarding their concerned departments, etc. These feedbacks could be analyzed and therefore an internal brand image of the country can be created.

Exit interview – An exit always carries a fair chance of initiating the chain reaction among the employees. By analyzing the exiting reasons, the organization can overcome the justified ones in the future.

Employee satisfaction: Employee satisfaction is always very important for any organization to grow. A satisfied employee is a productive employee. The company must create a good and positive rapport for the company in the market outside.

Policy information: A policy should be designed in such a way that it holds good even after a long period of time. A frequent internal policy change sends a message to the outer world that the company is not consistent and reliable.

Customer orientation: Customers are always the most important factors in business activities. The workforce should always be motivated towards delivery of customers' perceived requirements

Employee participation: Always try to ensure the maximum participation from the employee side, either in terms of internal events participation or external events.

Trained employees: The organization should impart proper training of employees before they are engaged in work. The training should be in all the aspects like policies, vision, mission and activities of the organization. This will project a good picture of organization on the new employee.

ROLE OF CAREER WEBSITE IN BUILDING A STRONG EMPLOYER BRAND

Developments in internet technologies have been rapid and is assisting employers to attract the best minds in the marketplace for talent and are also providing candidates with an opportunity to learn more about the 'inside' of the organisation. The use of the internet for activities central to the employment experience has shifted the paradigm of the traditional recruitment process. The recruitment process is now being supported by online RSS feeds, podcasting, blogs, video, social media integration, real time chat, IM, virtual meetings and e-recruitment technology platforms with integrated applicant tracking systems. The global reach of the internet provides candidates with an opportunity to learn more about prospective employers, their policies and their practices more than even before. In most cases the information on careers sites was simply a replica of the "about us" section of the main corporate website. It is becoming increasingly important for companies to effectively communicate the employer value propositions to their target audiences in order to improve the perception and realities of their company as a great place to work. With the global reach of the internet companies are fast realising the benefits an effective careers website has in communicating their employer brand to their target audience.

A well designed careers website will not only deliver process and sourcing cost savings it will also improve candidate quality and opportunity cost savings by reducing the time of unfilled positions through a higher quality, targeted recruiting process. The career website must be a communications vehicle and process enabler and the development process should begin with defining the objectives, scope and resources available to build the site. The careers website will evolve as the company tracks and measures the success of the platform in its recruitment initiatives.

The success of your careers site should be measured by the number of unique visitor to your site, quality of candidates who are posting, conversion rates and the effectiveness of the application process.

EMPLOYER BRANDING ON INDIAN COMPANIES

Employer–employee relationships have undergone a paradigm shift over the past few decades.

The war for talent has meant companies are jostling for space in an increasingly crowded job market where skill is at a premium. A successful employer branding strategy can have a far reaching impact in increasing the number and quality of applicants. With companies like Nokia, Infosys, TCS, Tata Steel, CEAT figuring prominently in establishing their brand as a best place for working and also attracting the best talents across the world, one can safely surmise that wooing talent is the new battle to be fought. This can happen only when there is a perception that their workplace is attractive. Infosys and the companies seek to do this by a strong learning culture and leadership development strategy, where each employee has a career roadmap to follow.

EMPLOYER BRAND: NOKIA

Nokia is a good example of a company that sells its employment promise very well to the target audience it is trying to engage and recruit. Nokia use competitions to engage their target audience. The Mobile Rules competition invited business plans from applicants that 'will shake up the mobile world.' The initiative was an excellent way to discover new talent or identify passive candidates that Nokia may wish to recruit.

Nokia promotes its employment experience as:

A flat, networked organization, as well as speed and flexibility in decision-making, characterize the Nokia Way of working. Equal opportunities and openness towards people and new ideas are also key elements we want to nourish. Nokia is straightforward when dealing with customers and suppliers and always looks for innovative ways of creating and introducing products and solutions to the market. A platform should be provided to individuals for personal growth in a challenging environment with a clear vision, goals and shared management principles - the Nokia Way. The Nokia Way brings together talented individuals who share these principles, and therefore share success." It is a compelling brand statement that will raise the expectations of the candidate but also communicates a company that has a clear vision about how what it offers in the employment experience. Nokia also use employee testimonials and employee blogs to provide an insight into what it's like to work for the company.

EMPLOYER BRAND: INFOSYS

At a time when organizations are debating the strategic importance of their human resources, Infosys recognizes that the key role of its human assets can sustain and increase its competitiveness. With changing employee demographics in the world, it has become essential to source talent where it is cost-effective and deploys it where it creates the maximum value. To achieve this objective, Infosys has developed an innovative workforce –management strategy – the Global Talent Program. This is the largest sustained effort by any company to recruit from campuses outside of India and develop the skills of a global workforce through training assignments in India. After training, the trained personnel are deployed by Infosys in their home countries. Increased profitability, reduced cost, increased market share, improved customer service, higher stock value, increased productivity and higher retention rates led to the winning the Optimas Award in the GLOBAL outlook category for 2007. In addition to this, Infosys keeps its employees engaged and enthusiastic in the demanding 24*7 work environment necessary to serve its global clientele. To meet the global challenges and also to reduce attrition rate, Infosys introduced a wide variety of programs that provides the best aspects of universities but with professionalism that a workplace required. These programs have helped stem attrition, which is well below the industry average and have made Infosys a top employer of choice. Business today and its knowledge partner Mercer Human Resource Consulting rated Infosys the Best Company

to Work for In India” in 2006, based on a methodology built on four quadrants of HR metrics, employee satisfaction, perceptions of key stakeholders, and HR processes and policies.

EMPLOYER BRAND: TATA CONSULTANCY SERVICES (TCS)

The work environment at TCS is built around the belief of growth beyond boundaries. Some of the critical elements that define the work culture of TCS are global exposure, cross domain experience, and work life balance. Each of these elements goes much deeper than what it ostensibly conveys.

TCS VALUE PROPOSITION

The TCS employer brand positioning builds on its strengths and it communicates that TCS as an organization that offers its employees a complete Global IT Career by highlighting the three main value propositions:

- (a) Global exposure Global exposure at TCS extends beyond geographical boundaries. This means working on world class projects on a global scale and exploring cutting edge technologies, fresh out of the world renowned research labs. The opportunity to understand, interact, and work with people from cultures all over the world creates kaleidoscopic avenues for learning that propel the employees to be at par the best in the world.
- (b) Freedom to work TCS has established an environment that focuses on individual aptitude, talent, and interests. As a proven practice, the company promotes the employees cross domain experience. It provides the employees with opportunities to function across different industry verticals, service practices, and functional domains as well as varied technology platforms.
- (c) Work life balance TCS has introduced many programs as per the needs and aspirations of our employees while retaining fun as a key element. The company understands the need of an increased flexibility in order to navigate the different spheres of life.

EMPLOYER BRAND: TATA STEEL

India's oldest and most respected corporate brand 'TATA' at present stands 65th in the world brand valuation league as per Brand Finance Global 500 March 2010 report. A series of international acquisitions and 65 percent of group's revenues drawn from outside India has helped the 140 year old group to achieve a major international reach today. Tata has many different markets and many different types of customers. However, customer's images of Tata brand are remarkably similar. Indian consumers see Tata brand as trustworthy, safe, and reliable and provider for value for money. The company has always developed a reputation as an exciting place to work in. The employer brand is much more tightly focused and allows everyone, from top executives to staff to workers to feel that they are working in a comfortable environment where growth and development always exist. The Tata Steel group believes that people are its key assets and value creation for the company depends principally on their professional and personal wellbeing. Adhering to the adage "successful individuals create a successful team", Tata Steel has always given priority to the people, encouraging them to take initiatives and look beyond the obvious. The organization provides a fertile ground for the personal and individual growth of each member in its large and multicultural family. For these initiatives, Asia's Best Employer Brand Awards 2010 conferred the title 'CEO with HR Orientation' on HM Nerurkar, managing director, Tata Steel, at a recent ceremony held at , Singapore. Additionally, the 'HR Leadership Award' was also conferred on Radhakrishnan Nair, chief human resource officer (CHRO).

EMPLOYER BRAND: CEAT TYRES

CEAT Tyres, the flagship company of RPG Enterprises, was established in 1958. Today, CEAT is one of India's leading tyre manufacturers and has a strong presence in both domestic & international markets. The company emerges as one of the best employer brand amongst the Indian tyre companies. Awarded by the Employer Branding Institute Australia, the company bagged seven awards from the western region for its different HR practices. CEAT, the only tyre company from the western region received awards in 2009 in the following seven categories: Best HR strategy in line with business, (ii) Talent management (iii) Innovative retention strategy, (iv) Continuous of HR Strategy at work, (v) Innovation in career development, (vi) Excellence in training, (vii) Excellence in HR through technology The company has told in a press release on 28 th December 2009 that this award recognizes CEAT's contemporary and forward looking people practices. Its own innovative HR practices reflect the ethos and values of our company where CEAT transforms the best workplace in the country.

CHALLENGES AND SUGGESTIONS IN BUILDING A STRONG EMPLOYER BRAND

The biggest challenge in employer branding is ownership. As it is often not clear who should sponsor it, the responsibility can fall down the middle between marketing, corporate communications, and HR. To succeed, it needs an integrated process linking all departments and with endorsement from the highest level within the organisation. As an aspirational goal it also needs a pragmatic approach to achieve it. The biggest obstacles HR often face when trying to implement changes include clarity, resources and capability. Employer brand projects can be very complex more so if a company has a globally dispersed workforce that operates across diverse cultures. Having the appropriate resources including both personnel and funding available is going to require a greater understanding at Board and Shareholder level for companies to accept that the labour market is only going to get tougher and that an increased level of investment must be allocated towards Employer Branding initiatives.

There is also a need for an increased capability for HR to build a business case for employer branding and to demonstrate a return on investment. HR personnel need to understand the future needs of the organisation and put forward a compelling business case for enhancing the company's employer brand to attract and retain talent and build an engaged workforce. Research has shown conclusively that an engaged workforce delivers stronger financial returns and shareholder value.

SUGGESTIONS

Globally there is a trend for companies to focus on the role of the employee in driving business performance, just like the role of superior products and services (consumer branding) in driving revenue. With the shift in demand/supply of talent these individuals have a higher worth and expectations in the labour market and can freely choose who they work for. From top tier to bottom tier companies they are all saying the same thing – “it's so hard to find good staff these days,” so this would suggest that it's becoming increasingly competitive to attract and retain talent at all levels and it creates a flow on effect once the cream of talent is taken up by the companies that best fit the needs (total employment package including tangible – pay, career development, etc and intangible elements – caring for their environment, family friendly, etc) of the target candidate.

Consistency in the delivery of the employer brand is very important. The companies who really live by their employer brand are those who consistently deliver through their people, products, premises and processes, a level of service excellence that is consistent, 24/7, 365 days a year.

Leading employers understand the key motivators for staff that drive performance and engagement. They conduct employee research at least once per year and act on the responses. They collect information at all stages of the employment lifecycle and make changes accordingly. The best employers develop an employer brand community which includes stakeholders from inside and outside the company. An employer value proposition that is clearly understood across all stakeholder groups and is relevant and compelling ensures a consistent delivery of the key messages around, 'what the company is like to work for.'

The best employers also use integrated communication touch points to deliver the employment promise messages. These touch points include online (career website, blogs, social networking sites such as Facebook, Twitter, virtual sites such as Second Life and online careers fairs. Offline touch points include press advertising, company presentations, recruitment and induction processes and community events. The employment promise is being delivered along all of these channels and the message needs to be managed carefully to ensure it aligns with the image the company wants to build with the target audience.

Which corporations are the "Opinion Leaders" of Employer Branding? What is the connection between the companies (why do they focus on employer branding?) Good employers have the employer branding high on the corporate agenda and include it as part of their strategic plan. Companies like Philips and Google put employees at the centre of their business strategy and drive improved business performance through engaging their employees to deliver a truly memorable customer experience. This is why these companies are regularly talked about in the press and need to rely less on paid advertising due to the high level of employee advocacy and market endorsement that exists.

Main areas organisations need to focus on to improve their desirability as an employer to new employees. The main areas include:

- Companies need to ensure the employment experience across the employee lifecycle matches with the perception of the experience from the outside. The employer brand promise communicated through integrated communication initiatives must provide a realistic view of what a new hire can expect from the employment experience from hire to retire.
- Organisations need to ensure they have a fully integrated online and offline communication plan using channels that deliver compelling and relevant messages about the employment offering to the target audience. The Philips career website provides an excellent example of a company that has a clear talent acquisition strategy supported by online communication initiatives. The site at www.philips.com provides excellent insights into what it's like to work at Philips.
- Companies need to nurture a culture that leads to an engaged workforce in order to build brand ambassadors from the inside. A word of mouth referral by an existing employee is a true source of competitive advantage not to mention the savings in recruitment and turnover costs.
- Fostering a culture that supports learning and development. The rapid rate of change in the business environment means employees need to provide a supportive environment for skill build and capability development in order to attract and retain talent.

CONCLUSION

In the increasingly difficult labour market for attracting and retaining talent, organisations need to apply brand management thinking and techniques to this issue of creating meaning and relevance to current and future employees. Employer branding is one such strategy that ensures the organisation is able to attract, engage and retain the building blocks of what is now recognised as a firm's source of greatest competitive advantage – its human capital. Today, an effective employer brand is essential for gaining competitive advantage. Increasingly, Indian corporations are becoming intentionally strategic to utilize the employer brand to attract and retain talent for the expansion and growth. The increasing focus on competitive advantage is leading many Indian firms to rethink their employer brands. A powerful employer brand has the capacity to attract and retain talent and represent quality to its customers, with the goal of gaining global recognition in a sustainable manner. The right kind of employer branding has also plenty of advantages as it provides a personality to the company and helps structure recruitment. It pulls in the right kind of candidates and spells out the company's expectations from them right at the beginning. Most importantly, it ensures that the best employees stay on longer, thus allowing the company to carry on its operations smoothly. Ultimately, the key to a successful employer brand is to ensure that expectations are fully aligned with the realities of working for the organization.

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RESORTING TO GREEN AUDIT A PATH TOWARDS SUSTAINABILITY**Suvarun Goswami***

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ABSTRACT

In the present scenario organizations are facing numerous challenges, issues and risks. One of the biggest one is the 'Global Warming'. Environmental changes, depletion of natural resources. A flexible, secure, dynamic infrastructure has to be devised to help organizations address critical energy and power costs. Perhaps the time has come when it becomes immensely essential to unearth that up to what extent an organization is contributing towards environmental sustainability by adoption of techniques like Green Audit. Green Audit emphasizes the role of methods and practices that reduce a company's environmental impact. Green audit advantage enables and empowers an organization to meet all the Global warming related challenges and at the same time help to contribute back so even an organization can participate and contribute to environmental corporate responsibility. In the present article an endeavour has been made by the author to analyze green audit from all relevant perspectives and finally reaching to some specific conclusions.

KEYWORDS: *Green Audit, Environmental Audit, Eco Friendly, Green Initiatives, et.*

INTRODUCTION

According to Macmillan Dictionary Green Audit is an examination of what a company is doing to prevent its business activities from harming the environment.

According to Cambridge Dictionary Online Green audit is an official examination of the effects of a company or other organization has on the environment, especially the damage it causes.

Auditing environmental performance, especially aspects of performance not required by law, is a relatively new phenomenon. Few organizations conducted environmental audits a decade ago and comprehensive audits that examine the full range of an organization's operations -- including the impacts of creating and delivering its goods and services, the sourcing of its supplies and raw materials, the operations of its offices and other facilities, and its relationship with employees, suppliers, customers, and others -- remain relatively rare.

Recently, increased attention has been paid to green auditing by companies, academic organizations, and government agencies. The recent growth of green auditing fits with a variety of business and social trends, including changing stakeholder expectations and a growing focus on the environmental impacts of the private sector.

Green Audit is ultimately about corporate responsibility. Scientific research and statistical analysis conducted by Green Audit uncovers the truth about statements made by national governments, large multinationals and the military with regard to the health effects of environmental pollution.

THE OBJECTIVES OF GREEN AUDIT ARE

- Become Energy Efficient
- Save Natural Resources
- Optimize Process
- Enhance Infrastructure
- Reduce dependency on Natural Resources
- Initiate Recycling Initiatives
- Imbibe Environmental Corporate Responsibility Culture
- Imbibe Green IT Culture
- Ensure Continuous Improvement in Green IT posture
- Realize Branding Goals

GREEN AUDIT RESEARCHERS

Green Audit's founders were Chris Busby Patrick Adams and Molly Scott Cato. Patrick Adams left the operation in 1995 to become a farmer in Devon. Chris has a first-class Honours degree in Chemistry from London University and a PhD in chemical physics from the University of Kent. He is Scientific Secretary of the European Committee on Radiation Risk and a member of the UK Department of Health Committee Examining Radiation Risk for Internal Emitters (CERRIE) (www.cerrie.org). He also sits on the UK Ministry of Defence Depleted Uranium Oversight Board (www.duob.org) and in National Speaker on Science and Technology for the Green Party of England and Wales. Chris is a fellow of the University of Liverpool in the Faculty of Medicine. He is also scientific advisor of the Low level Radiation Campaign (www.llrc.org) which he helped to set up in 1995. Green Audit was founded in 1992 as an environmental consultancy and review organization with the aim of monitoring the performance of companies and organizations whose activities might threaten the environment and the health of citizens. Democratic values are threatened when information is kept from the public and all routes of access are controlled.

The aim of Green Audit is to give citizens the information they need to be able to question the companies which are destroying the environment we all depend on. It was the worrying recognition that such information is presently suppressed and restricted which provided the impetus for the founding of Green Audit.

Green Audit undertakes and supports independent studies in the general areas of environmental public health, pollution, energy efficiency, and social and policy research in relevant areas. It is in on-line, networked communication with similar organizations and environmental databases worldwide so that any new threat to humanity can be monitored and evaluated.

Green audits are tools that companies and other organizations use to identify or define their full range of environmental impacts and assess their operations' compliance with applicable laws and regulations, as well as with the expectations of their various stakeholders. They also serve as a means to identify opportunities to save money, enhance work quality, improve employee health and safety, reduce liabilities, and achieve other forms of business value.

Companies and organizations conduct green audits of their operations for a number of reasons: to ensure that their environmental performance is in compliance with applicable laws and regulations, to identify potential liabilities, to align environmental performance with their stated goals and strategy, to identify opportunities to reduce costs or increase revenue, to improve process and materials efficiency, and in response to stakeholder requests for increased disclosure.

Conducting an audit usually requires outside expertise. The current marketplace offers a wide range of services that carry varying levels of cost and expertise.

- Nonprofit assessment programs -- available through federal, state, and local government agencies, as well as trade associations and universities -- offer free or low-cost on-site assessments concerning issues such as compliance and waste reduction. For example, Colorado's Pollution Prevention Partnership, a voluntary alliance of business, government, and public interest groups, offers free, confidential assistance to smaller companies.
- Large accounting firms typically offer environmental auditing services as part of their client relationships. For example, Price Waterhouse Coopers operates an environmental services division, which aims to help companies understand environmental impacts, risks, and opportunities, as well as address performance measures.
- Environmental services firms, more often than not, promise the expertise of individuals with engineering backgrounds. For example, ERM, with 120 offices in 34 countries, conducts audits for process safety, waste disposal, health and safety practices, chemicals handling, product safety, emergency procedures, and staff training.
- Independent auditors tend to offer more customized services and often specialize in certain sectors, organizational sizes, or geographic regions. Many extend well beyond compliance issues to address stakeholder-driven mandates and voluntary certification programs. For example, Mabbett & Associates Ltd. provides tailored auditing and training packages to help businesses in Glasgow, Scotland, improve energy efficiency and implement environmental management systems based on ISO 14001 standards.

Green audits come in all shapes and sizes. Companies may conduct an audit to examine general practices, regulatory compliance, environmental management systems, communications, risk, energy use, and materials and other supply-side issues, as well as conduct audits that combine any or all of these components.

The size of an audit ranges from informal self-reporting on specific initiatives -- using checklists, for example -- to the utilization of an independent third party to conduct or verify comprehensive examinations that measure the full range of environmental impacts among a company's entire operations and activities.

The scope of an audit, and the methodologies used to uncover objective evidence, may include:

- Measuring key environmental parameters
- Analyzing raw and test data
- Reviewing purchase orders and invoices
- Inspecting facilities
- Interviewing employees, managers, and executives
- Communicating with contractors, vendors, customers, and regulators

- Examining policies, internal records, reports, and public statements relating to the environment
- Comparing audit results to previous audits, as well as to industry standards and best practices.

There are also a variety of strategies for using the results of audits. Some organizations keep results strictly for internal use, while others choose to publicize them widely.

- Bethlehem Steel maintains an environmental compliance index that tracks the number of incidents reported to or cited by government agencies relative to air pollution, water discharges, oil and chemical spills, and notices of violation. The company uses the index as a benchmark for continuous improvement in environmental performance.
- Ford Motor Co. released its first environmental and social impact report in 2000. Titled "Connecting with Society," the report assessed the company's environmental, social, and economic impacts. Ford followed the Global Reporting Initiative's guidelines.
- The Body Shop was recognized by British nonprofit Sustainability for its comprehensive reporting on social and environmental impacts -- and the company's efforts to address these issues.

THE UPSIDE

- Operating efficiencies. Well-designed audits go beyond identifying the effectiveness and efficiency of environmental programs; they pave the way for savings from eliminating wasteful practices, lowering error rates, reducing clean-up or set-up time, and other efficiencies.
- Quality. Operational improvements often result in higher quality of goods and services.
- **HEALTH AND SAFETY.** Audits can identify where lower-risk materials may be substituted for toxic materials, or how handling practices may reduce employees' risk of exposure.
- **LIABILITY PROTECTION.** Audits also can pinpoint practices or situations that pose liabilities to an organization -- giving it the ability to resolve problems before they result in costly legal actions.
- **REGULATORY COMPLIANCE.** Voluntary assessments may offer corporations the opportunity to scrutinize -- and remedy -- violations of government regulations while providing some protection from penalties.
- **INTERNAL COORDINATION.** Because audits pull together information from various areas -- such as purchasing, facility management, and operations -- they give organizations the opportunity to coordinate, collaborate, and seek efficiencies across departments, facilities, and business units.
- **STAKEHOLDER COMMUNICATIONS.** The dialogues with stakeholders that are part of some environmental audits can provide an organization with valuable insight about how it is perceived externally.
- **PUBLIC IMAGE.** Many stakeholders look favorably at organizations that identify problems through self-audits, especially if they publicly disclose the problems, demonstrate how they

are working to solve them, and develop management systems to reduce the likelihood of recurrence.

- **STRATEGIC MANAGEMENT.** Audits can help companies prioritize initiatives so as to provide the greatest environmental and economic returns.
- **MISSION STATEMENTS.** In addition, audits can help organizations align their activities with their mission statements or ethical codes by identifying where there are gaps between the two.

REALITY CHECK

- **TIME AND OTHER RESOURCES.** A comprehensive audit can take a considerable amount of time and personnel resources. In many companies, such audits require acquiring data from a disparate number of facilities and departments -- then trying to normalize and analyze it. Many companies find that a comprehensive audit is not possible on the first try; rather, they begin with aggregating data that exists, then performing a gap analysis to determine what additional information must be gathered in the future to round out the picture.
- **CONFIDENTIALITY.** The principal concern is whether information gleaned from a voluntary audit is privileged, and whether an organization conducting a voluntary environmental audit should be penalized for violations or other liabilities it discovers in the process. To encourage greater use of audits, more than half of U.S. states have enacted privilege or immunity legislation, which typically grants information generated through an audit a privilege against disclosure in an administrative or judicial proceeding, as well as limited immunity from fines and penalties if an organization voluntarily discloses and corrects violations in a timely manner.

ACTION PLAN

Any audit should have top management's approval and resources, giving auditors -- whether internal or external -- the authority and means to conduct a thorough investigation. For all types of green audits, there are several generally acknowledged good practices for companies to follow:

- **DETERMINE THE SCOPE.** A company seeking to conduct an audit will need to determine early on what aspects of its operations it plans to assess. The scope may be as narrow as a single program, department, or facility, or as comprehensive as all aspects of all parts of a company's worldwide operations.
- **IDENTIFY METRICS AND BENCHMARKS.** Determine how the audit will be evaluated -- that is, the measures of success that will be used -- before information is collected. It may be helpful to research the methods of other companies.
- **COMMUNICATE THE GOALS OF THE AUDIT.** Sharing these goals throughout the organization, from top to bottom, underscores the importance of the process.
- **ESTABLISH A "NO BLAME" POLICY.** This assurance from management will help encourage employees to be forthright in disclosing information to auditors.
- **CONDUCT THE AUDIT DURING NORMAL OPERATIONS.** Doing so will derive "typical" operational experiences. This also facilitates auditors' ability to ask questions of employees.

- **SUMMARIZE THE FINDINGS.** The audit should reach some conclusions about what was learned, including the costs and benefits of the company's environmental impact, its strengths and weaknesses in policy statements and management systems, and feedback from employees.
- **VERIFY THE RESULTS.** A growing number of companies are having their audits verified by a credible, independent third party. In many cases, the third-party organization is also involved with the design and implementation of the audit.
- **SHARE THE FINDINGS.** Potential audiences include employees, shareholders, regulators, community organizations, environmental organizations, labor unions, and the news media. Some companies also make them available on the Web.
- **REPEAT THE PROCESS.** Environmental audits are most useful when they are conducted on a regular basis, enabling companies and stakeholders to track progress. Many companies also try to continuously improve the audit process -- widening their outreach to stakeholders, refining the metrics and benchmarks, and widening the scope to include new aspects of business operations.

CONCLUDING OBSERVATIONS

- 1) Every company be it multinational, big or medium should be under compulsion to undertake green audit and submit report publicly the copy of which should be submitted to the concerned department of the government who have made such report mandatory.
- 2) The green audit report submitted should not be a mere submission only there should be a mechanism to verify the material facts of actual a initiatives taken by the concerned company.
- 3) The authority/department of the government should pay surprise visit to the companies in order to have a glimpse of the actual state of affairs of the green initiatives taken by the company. The deviations recorded during the visit should be handed over to the CEO of the company who should be ultimately responsible to fill the gap.
- 4) In every company the Chief Executive Officer should include green initiative in his regular monitoring and follow up. This should not be left to the other managers of the organization. i.e matters relating to green initiatives should be included in the priority list of the company and it should be subject to regular follow up and strict vigil in the board of directors meeting.
- 5) Conducting green audit should be made compulsory not only for well being of the company but also contribute the long term sustainability of the company. A company should not forget that it is born in the society and functions in the society so it can not make its journey green disregarding the adverse environmental impacts which it creates in the course of its journey. So it has an inescapable obligation towards the environment and the society at large.

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STRESS AND QUALITY OF WORK LIFE – A LITERATURE REVIEW

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ABSTRACT

Quality is not an act, it is a habit. "Quality of Working Life" is a term that had been used to describe the broader job-related experience an individual has. Whilst there has, for many years, been much research into job satisfaction, and, more recently, an interest has arisen into the broader concepts of stress and subjective well-being, the precise nature of the relationship between these concepts has still been little explored. Stress at work is often considered in isolation, wherein it is assessed on the basis that attention to an individual's stress management skills or the sources of stress will prove to provide a good enough basis for effective intervention. However, more complex models of an individual's experience in the workplace often appear to be set aside in an endeavour to simplify the process of trying to measuring "stress" or some similarly apparently discrete entity. It may be, however, that the consideration of the bigger, more complex picture is essential, if targeted, effective action is to be taken to address quality of working life or any of its sub-components in such a way as to produce real benefits, be they for the individual or the organization. Thus the main of the paper is to bring out various reviews on stress related factors in quality of work life.

KEYWORDS: *Quality of work life, Stress, Stressors, Coping strategies.*

INTRODUCTION

The term QWL gained importance in the late 1960s as a way of concerns about effects of job/work on health and general well-being and ways to positively influence the quality of a person's work experience. Up until the mid 1970s, employer's concern was on work design and working conditions improvement. However, in the next decade of 1980s, the concept of QWL included other aspects that affect employees' job satisfaction and productivity and these aspects are, reward systems, physical work environment, employee involvement, rights and esteem needs.

Quality of working life has been differentiated from the broader concept of quality of life. To some degree, this may be overly simplistic, as Elizur and Shye, (1990) concluded that quality of work performance is affected by quality of life as well as quality of working life. However, it will be argued here that the specific attention to work-related aspects of quality of life is valid. It is argued that the whole is greater than the sum of the parts as regards quality of working life, and, therefore, the failure to attend to the bigger picture may lead to the failure of interventions which tackle only one aspect. A clearer understanding of the inter-relationship of the various facets of quality of working life offers the opportunity for improved analysis of cause and effect in the workplace.

STRESS

Workplace stress is the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources, or needs of the worker. A variety of factors contribute to workplace stress such as negative workload, isolation, extensive hours worked, toxic work environments, lack of autonomy, difficult relationships among coworkers and management, management bullying, harassment and lack of opportunities or motivation to advancement in one's skill level. Stress-related disorders encompass a broad array of conditions, including psychological disorders (e.g., depression, anxiety, post-traumatic stress disorder) and other types of emotional strain (e.g., dissatisfaction, fatigue, tension, etc.), maladaptive behaviors (e.g., aggression, substance abuse), and cognitive impairment (e.g., concentration and memory problems). In turn, these conditions may lead to poor work performance, higher absenteeism, less work productivity or even injury. Job stress is also associated with various biological reactions that may lead ultimately to compromised health, such as cardiovascular disease, or in extreme cases death. According to one school of thought, differences in individual characteristics such as personality and coping skills are very important in predicting whether certain job conditions will result in stress. In other words, what is stressful for one person may not be a problem for someone else. This viewpoint underlies prevention strategies that focus on workers and ways to help them cope with demanding job conditions.

Richard Lazarus and Susan Folkman suggested in 1984 that stress can be thought of as resulting from an "imbalance between demands and resources" or as occurring when "pressure exceeds one's perceived ability to cope". Stress management was developed and premised on the idea that stress is not a direct response to a stressor but rather one's resources and ability to cope mediate the stress response and are amenable to change, thus allowing stress to be controllable.

The term 'stress' refers only to a stress with significant negative consequences, or distress in the terminology advocated by Hans Selye, rather than what he calls eustress, a stress whose consequences are helpful or otherwise positive. He defines this stress as 'a state manifested by a syndrome which consists of all the nonspecifically induced changes in a biologic system.'

STRESS REACTIONS

Physiological reactions to stress can have consequences for health over time. Researchers have been studying how stress affects the cardiovascular system, as well as how work stress can lead to hypertension and coronary artery disease. These diseases, along with other stress-induced illnesses tend to be quite common in American work-places. There are four main physiological reactions to stress:

- Blood is shunted to the brain and large muscle groups, and away from extremities, skin, and organs that are not currently serving the body.
- An area near the brain stem, known as the reticular activating system, goes to work, causing a state of keen alertness as well as sharpening of hearing and vision.
- Energy-providing compounds of glucose and fatty acids are released into the bloodstream.
- The immune and digestive systems are temporarily shut down.

Stress, by definition, is the interaction between an individual and the demands and burdens presented by the external environment. Stress occurs due to a demand that exceeds the individuals coping ability, disrupting their psychological equilibrium. Hence, in the workplace environment stress arises when the employee perceives a situation to be too strenuous to handle,

and is threatening to their well being. There are many external stressors that contribute to an employee's ability to adapt to the demands of the environment.

A person's status in the workplace can also affect levels of stress. While workplace stress has the potential to affect employees of all categories; those who have very little influence to those who make major decisions for the company. However, less powerful employees (that is, those who have less control over their jobs) are more likely to suffer stress than powerful workers. Managers as well as other kinds of workers are vulnerable to work overload. Economic factors that employees are facing in the 21st century have been linked to increased stress levels. Researchers and social commentators have pointed out that the computer and communications revolutions have made companies more efficient and productive than ever before. This boon in productivity however, has caused higher expectations and greater competition, putting more stress on the employee. (Primm, 2005).

The following economic factors may lead to workplace stress:

- Pressure from investors, who can quickly withdraw their money from company stocks.
- The lack of trade and professional unions in the workplace.
- Inter-company rivalries caused by the efforts of companies to compete globally
- The willingness of companies to swiftly lay off workers to cope with changing business environments.

IMPLICATIONS OF QWL

Hackman and Oldham (1976) drew attention to what they described as psychological growth needs as relevant to the consideration of Quality of working life. Several such needs were identified:

- Skill variety,
- Task Identity,
- Task significance,
- Autonomy and
- Feedback.

They suggested that such needs have to be addressed if employees are to experience high quality of working life.

Mirvis and Lawler (1984) suggested that quality of working life was associated with satisfaction with wages, hours and working conditions, describing the "basic elements of a good quality of work life" as:

- safe work environment,
- equitable wages,
- equal employment opportunities and
- opportunities for advancement.

Baba and Jamal (1991) listed what they described as typical indicators of quality of working life, including:

- job satisfaction,
- job involvement,
- work role ambiguity,
- work role conflict,
- work role overload,
- job stress,
- organisational commitment and
- turn-over intentions.

Baba and Jamal also explored routinisation of job content, suggesting that this facet should be investigated as part of the concept of quality of working life.

Sirgy et al. (2001) suggested that the key factors in quality of working life are:

- need satisfaction based on job requirements,
- need satisfaction based on work environment,
- need satisfaction based on supervisory behaviour,
- need satisfaction based on ancillary programmes,
- organizational commitment.

Warr and colleagues (1979), in an investigation of quality of working life, considered a range of apparently relevant factors, including:

- work involvement,
- intrinsic job motivation,
- higher order need strength,
- perceived intrinsic job characteristics,
- job satisfaction,
- life satisfaction,
- happiness, and
- Self-rated anxiety.

They discussed a range of correlations derived from their work, such as those between work involvement and job satisfaction, intrinsic job motivation and job satisfaction, and perceived intrinsic job characteristics and job satisfaction. In particular, Warr et al. found evidence for a moderate association between total job satisfaction and total life satisfaction and happiness, with a less strong, but significant association with self-rated anxiety.

Herzberg et al., (1959) used “Hygiene factors” and “Motivator factors” to distinguish between the separate causes of job satisfaction and job dissatisfaction. It has been suggested that Motivator factors are intrinsic to the job, that is; job content, the work itself, responsibility and advancement. The Hygiene factors or dissatisfaction-avoidance factors include aspects of the job environment such as interpersonal relationships, salary, working conditions and security. Of

these latter, the most common cause of job dissatisfaction can be company policy and administration, whilst achievement can be the greatest source of extreme satisfaction.

Quality of Working Life is not a unitary concept, but has been seen as incorporating a hierarchy of perspectives that not only include work-based factors such as job satisfaction, satisfaction with pay and relationships with work colleagues, but also factors that broadly reflect life satisfaction and general feelings of well-being (Danna & Griffin, 1999). More recently, work-related stress and the relationship between work and non-work life domains (Loscocco & Roschelle, 1991) have also been identified as factors that should conceptually be included in Quality of Working Life.

An individual's experience of satisfaction or dissatisfaction can be substantially rooted in their perception, rather than simply reflecting their "real world". Further, an individual's perception can be affected by relative comparison – am I paid as much as that person - and comparisons of internalised ideals, aspirations, and expectations, for example, with the individual's current state (Lawler and Porter, 1966).

Taylor (1979) more pragmatically identified the essential components of quality of working life as basic extrinsic job factors of wages, hours and working conditions, and the intrinsic job notions of the nature of the work itself. He suggested that a number of other aspects could be added, including :

- individual power,
- employee participation in the management,
- fairness and equity,
- social support,
- use of one's present skills,
- self development,
- a meaningful future at work,
- social relevance of the work or product,
- effect on extra work activities.

Taylor suggested that relevant quality of working life concepts may vary according to organisation and employee group.

CONCLUSIONS

It is often said that the days of life-long employment and corporate career ladders are gone. The world economies have recently recovered from recession blues and the continued restructuring, downsizing and reorganization in the post recession scenario have created havoc for HR managers as they have to struggle with preserving staff morale and job satisfaction . In this scenario, high quality of work life is essential for organizations to continue to attract and retain employees. This is the reason QWL concept has gained momentum recently and researches are going on worldwide to find out inputs for framing effective QWL strategies. Moreover the literature review discussed above also supports the relationship between QWL, employee performance and career growth aspects. Still many facets of QWL need to be unexplored through further studies.

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CULTURAL DIVERSITY AND ITS IMPACT ON JHARKHAND'S SOCIO ECONOMIC DEVELOPMENT

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ABSTRACT

The research is about the cultural diversity and its impact on Jharkhand's socio economic development. Jharkhand comprises of multicultural dimensions of the tribal's i.e. Santals, Bhumi, Munda, Ho etc. This cultural diversity is revolving the state around profit. As these tribal's have unique lifestyles, languages etc. These things are attracting the tourism sector to act in these areas. This brings profit by taking care of the socio economic upgrade in the state. The main objective of the paper is an effort, suggesting maximum development of the people and utilization of resources as tourism product to attract the government to the socio- economic profit. The sample survey technique has been used for the paper. The finding highlights on the sustainability development of the cultural part and have some socio- economic development reducing the negative impacts. Framing some developmental program in Jharkhand. This region is rich in mineral resource but lack of co ordination among the sectors as well as government is required to achieve the organizational goal in most effective and efficient way.

KEYWORDS: Culture, Cultural diversity, Socio- economic, Tribes.

INTRODUCTION

Jharkhand is an extraordinary center for human activity with contribution from both tourism sector and migrated persons staying here to maintain the dignity of life. Cultural diversity has formed in Jharkhand from its people, their languages, also for their different lifestyles. Tourism benefits equally to the cultural life of the local people as well as socio economic importance in the state. After implementation of tourism and also the migration process, it has helped for free movement within and outside the State for women's and also some of the men's, both.

Jharkhand tribal people started the revolts against colonial rule where Tilka Manjha act as a leader of the Santals, than Bhumij was the next revolter against British rule who are the resident in West Bengal nowadays. But than after the series of revolter stands with their different cultural lifestyles, which has an important role in socio economic up gradation of the state. The next revolter was the Oraons, the Munda tribes in 1811-1813. Next the open revolt was done by the Ho's in Singbhum. The biggest revolt by the tribal was done by the 'Jamindars' for owing their own living. Many other warriors came in existence from different states like Orissa, West Bengal. The revolution continued for many years for 1900 and then some movement has also taken place like Chotanagpur Tenancy Act 1908 to protect lands which was for the socio economic development of the people.

Then, a new and innovative planning ended up with “Unnati Samaj” movement for the socio economic development of the tribal’s. This particular movement placed a demand for a separate state which will be made by the tribal’s and for the tribal’s. And many a times this demand was rejected in every moment. Beside, the demand was rejected but the political power was increasing day by day within the state. And these ups and downs throw a positive result in the year, 2000. The identification was not only done for the adivasis but also done for the general people in the region. The heavy resources and the politics both insist the socio economic development within the state. Jharkhand have some advantages and disadvantages both. The

state is advantageous of being culturally lively which reflects with languages, festivals, folk music, dance, theatre’s, tradition of performing arts, fairs, tribal cultural diversity inside the State which require some more establishments by engaging small industries and engaging the local people in it. Where it includes a long term effect on economic activity with getting a high percentage in relation with those heavy resources which is generating income for future to these under developed area and people both.

CULTURAL DIVERSITY IN JHARKHAND

The State of Jharkhand has thirty one to thirty two tribal groups and different group has preserved its district with lots of cultural importance. Different group have different languages - like the Dravidian, Austro Asiatic, Indo Aryan etc. Nowadays, these cultures added new dimensions. The state has maximum natural resources and also minerals and also has a large amount of cultural heritages which will create innovative creations.

As the state has many things to promote but the tribal culture has not been given a chance. So, Jharcrafts or Jharkhand Silk Textiles and Handicrafts Development Corporation Ltd. (Jharcrafts) or Urban Haat, etc. These committees are there to promote the preserved tribal people. As the tribal’s are dependent on nature so the maximum products like the paintings, bamboo works, Sal forests, Tasar silk, etc are the vital things to this craft productions. Different tribes have different style of living and also the languages are different. The food is also having some difference with different tastes. Different tribal’s use flowers to eat as vegetables. And also different types of drinks in there festivals i.e. “Mahua and Handiya”. And many more.

These villagers attract tourists with their innovative lifestyle and also for their shining diverse culture. This will create a great fairytale for the whole State, by its shimmering beauty! So, cultural diversity will create a fantasy for its future by promotional activities and selling their handicrafts in some famous fairs or fixed craft shops like urban Haat and many more fairs and festivals every month.

Government is taking some initiative and made a lot of changes within the State. Tourism is also creating a big difference within the state like creating job opportunities for earning purposes. And educational facility for all. But, these people are very conservative people; they are not getting less chance to believe in there self’s and use their own creativity in some promotional market. So, they should have to realize their dreams and work on it with the government.

REVIEW OF LITERATURE

Culture is within every people but they learn it from a group of people i.e. families as well as from the society. The child knows the good or bad culture from these parts and behave accordingly. Culture which is maintained by a group of people where they share all their social norms as a whole not individually. Culture which has been described by many authors.” Culture means the knowledge, moral of life, rules and regulations, art of living and many other

capabilities which is acquired by an individual as a member of the society, as we know that no one can stay alone". By Edward Burnett Taylor, (Haviland, 1994).

According to Georg Simmel, " Culture is the encouragement of individuals through some forms of life which symbolized within the course of history".

Now, if we talk about the paper then, the word comes in our mind is in diversity in culture which means and in different perceptions. According to Eboni G. Price," cultural diversity is defined as different persons with individual perceptions means with the view point of perception. Of the ethnic, number of interactions across the diverse cultural groups (Eboni, G.Price, et al, 2005)

Culture is the combination of values, benefits, languages which is shared within a fixed group. Where, cultural diversity is the different set of values combined in it.

According to Cox" cultural diversity is combined with different attitudes, languages and practices shared among different group members" (Cox, 2004)

According to Hayles and Russell " cultural diversity is defined in terms of religion, languages, nationality, lifestyle, status, etc.

Kossek and Label " cultural diversity is different people, different characteristics that make an individual or group, different to each other."(Kossek and Label, 1995)

Cultural diversity has made a positive change, within society, organization, within an outcomes to the people.

According to the World Tourism Organizational (2001), "Sustainable development needs to change the tourists and host regions by safeguarding the opportunities for future. It is also told that social, economic, other needs can fulfill while maintaining cultural debt, essential processes and life system, as a work".

According to Molly K," Modern cultural upcoming is having many necessary changes in formation of cultural therefore it becomes necessary for government to understand the cultural diversity and its impact on the state as a whole".

According to Robin J. &David A. "When the people sharing common goals in a group, cultural diversity leads to more valuable outcomes".

NEED OF THE STUDY

As different tribals have different socio economic conditions. Tribals like the scheduled tribes go with low socio economic conditions. These tribal groups were out of the developmental process. As because maximum of the people, stay out from the natural resources (hills, forests). The development is marked by the concept of recreation and which the state renovates the State's communities with people staying there. After this, State was made independent, than some provisions are in work for these people. Many other steps were also been taken for some general developmental programmes for these backward people. The differences between the tribal's and the general people arise for education, transportation and medical facilities etc.

As per the welfare annual plan 2010-2011, Jharkhand has 11.3 % as the Scheduled castes population and 26.61 % as the Scheduled Tribes population of the total population of 26.90 million . Government is playing a vital role and gone through many policies, programmes against the low socio economic development among the tribal s. The Panchayati Raj in Jharkhand had the aim at giving women Scheduled Castes and Scheduled Tribe s a special and a profitable difference. This Jharkhand Panchayati Raj Act was in motion in the year 2001. Such

constitutional schemes secure the life and for the welfare and development of the Scheduled castes and Scheduled Tribes of the country not within the different states only. The satisfaction and happiness can only be measured out by the surveys and then it is confirmed about the place to have migration. As migration is a long term process of survey with improvement of quality of life of the maximum in the whole area or region, etc.

In spite of covering maximum problems to make it minimum, tribal's in Jharkhand face undefeatable problems due to their socio economic conditions i.e. Unemployment, lack of opportunities, poverty, awareness creation, accessibility etc. Nowadays, the decision makers i.e. the governmental programmers who is helping the private owners to create some new scope and some promotional campaigns for these backward people in different sectors. Some of the mega projects are in progress i.e. mining, health care centers, transport and business within the interior areas where these tribal people can work and earn living opportunities for their present as well as future. These also create a concept of migration of rural tribal and also urban areas for the livelihood not temporarily but in permanent basis. Then, they can adopt the new urban life and also family relationships much better with their neighboring relationships. But, migration of the tribal s is becoming an important socio economic problem for the policy makers. This particular process should be made easy nowadays.

OBJECTIVES OF THE STUDY

The main objectives of the present study are:

- 1) To assess the social and economic situation of the state mainly the tribal areas migrant, improving the condition of tribal women and empower them.
- 2) To study the opportunities from cultural diversity factor and improving employment to various towns and cities of the state.

RESEARCH METHODOLOGY

The study is based on the sample survey where multi stage random and purposive sampling has been used. At first, a highly concentrated tribal state of Jharkhand is chosen due to its large tribal population and recent tribal migration. Some of the districts have been selected for the study. From the state officials, the suggestion and recommendation is also been discussed as where tribal population is high. The total of 4 districts selected for the field work. Some of the blocks have been taken randomly for study. Within the process of the field study, the concentration of the tribal population and also some officials were the helping hand for guiding. Some villages and places have been randomly selected i.e. Pindrahat, Majhidihi, Kusara, Alakend and Noyadih, and Kenduadih etc from each of the blocks and areas and 6 families from each of the selected villages and regions. Thus, a total of 90 families has been planned and included in the survey as per plan.

A field work was undertaken to make in depth study of the socio economic conditions with reference to the cultural diversity, types of migration within the area surveyed, and women after migration was done.

Further, some information was also collected from the officials, socialist who are in connection with the village, forest and representatives and many other people's with the help of open ended discussion and focus group interview.

A close ended questionnaire was made, for field test and finalized ones. A guided check list of questions has been prepared for the official's interview.

Besides some employers, agencies employing the tribal are for their services and elected Gram Panchayat person, headmen was also contacted for in depth interview. A total of 40 individual participants were included in the interviews and focus group discussions.

RESULTS & DISCUSSIONS

This part of the paper deals with the tribal's in towns, cities and villages. The perception of the tribal's deals with the families, employment, living conditions and tribal's migrant men & women. So, nowadays the married and unmarried women's both are working. And many more people are also searching for a job. The maximum age group is 19-25 years. Maximum job opportunities are also there in daily basis. So, it can make a percept that every person is thinking about their job, nowadays.

A woman's who are joining the job, some are married and some are unmarried. Many women's are also there who are not in contact with their families and leaving the villages forever. After a survey, it is also noted that, many women's are sold somewhere by attracting them to give a job. The tribal men and women families working as wage labor, domestic servant maids, contractual basis, and many more. And also reporting in the private job and very few are engaged in government job, in shops/hotels, students and in other occupation.

And one more individual point is there, which is a value added point i.e. the tribal migrant families. Due to migration they have a great change in their lifestyle, which is a good sign for upliftment. The style of speaking i.e. there languages have also changed in their day to day life with their dressing style after migration. The food habits, the cleanliness and hygiene related habits, the health care behavior, where every point's deals with perceptible change. This change shows a good percentage change in their life than before. And also the central and the state government had launched various schemes for the tribal's where the area is going through hunger, bad health and strike (bandh). Some of the non governmental bodies are also there which is creating opportunities especially in some national and international agencies for families and one of the members in the family.

According to the Census of India 2011, the total population of the State (Jharkhand) is 32966238 within that 1693188 are males and 16034550 are females. The literacy rate of males is 78.45 (percent) and 56.21 (percent) is the females. So, from this it can be verified that the population is more or less is in comfort part. We can increase literate the women's than what we have before. For this we need some more promotions regarding education camp to these villages to create more interest within these people. The average ratio could be reached easily to the level it needs to gather. Alarming, maximum children's of the Jharkhand villages are not going to school. Before, in this state it was full of child labor because there guardians are alcoholic but not uneducated. The money which they get as a salary, intentionally they don't go for using it to their family use. So, promotion of this state needs a full fledged work power about literacy rates.

Nowadays, there is a rapid change in this particular section. Means, government is taking care of these very persons. For e.g. Kenduadih colliery in Dhanbad was a big problematic portion for development. But, nowadays government, made schools for children's as well as old age persons are also interested in studies at night class. The children's whom they are giving food and the people who are over aged persons for education, they are given small jobs. This particular change has made the whole area as a nice and perfect one. The auto drivers in Dhanbad have a dress code. They had to follow a dress code because it is the rule made by Jharkhand Government.

So, as the state is now can be told as art and craft living state also. Because the state has efficient work powers and resources to be used for their living as employment . In Dhanbad the male literate persons are with 85.68 % and females with 64.70 % where the total population is 2682662. Continuation of the promotional strategies will bring about miraculous changes in the State.

FINDINGS

The government of India had gone through many systems for sustaining in the future. The factors are:

1. The tribal areas normally depends on agriculture and in Jharkhand Agriculture contributes approximately one fifth of the total gross domestic production. Not only economic development but contributes to the employment of the area.
2. The tribal's is dependent on the forests and laboring systems for their livelihood.
3. The women's of Pahari Korwa, Sawar and the Birhor play a important role in many works like hunting, herbal medicinal plant collection, honey collection, handicrafts making, fishing and many more.
4. The seasonal crop is not sufficient for the survival of farmer's family. So, agro forestry can help in the off season also to the farming system. This which will provide extra income and generates employment in the off season.
5. Tribal education in the overall development of the community. The process of education for these backward people made easier and more natural as they can continue it for future.
6. Open cast mining areas can make a change for these tribal areas and tribal people both for their employment purpose. These areas can be developed as a tourist site by taking a consideration from the locals.

These creative factors will generate a sense about sustainable development within the people of the State, etc.

DATA ANALYSIS

T-1) Household size 2011 is 5.4 in Jharkhand by National Family Health Survey. And the percentage of households having is:

cycle	50.50%
motor cycle	3.30%
T.V colour	10.50%
T.V black & White	7.00%
Cable connection	15%
Radio	2.50%
Phone mobile	8.50%
Phone landline	2.70%

Source: Field Survey

T-1, data sample indicates that more than 50% of the families own cycle and about 10 % of the families are having T.V sets (color and black &white). With all its cable connection. Radio and landline phone connection is not much more used. But, mobile phone is seen in about more than

8% in each of these homes. Nowadays the transportation facilities are also made perfect for everyone but migrant male & female both get more scopes.

T-2)

MAIN OCCUPATION OF THE TRIBAL FAMILY

Farmer	16.10%
Wage Labor	64.30%
Private service	9.80%
Govt. service	6.40%
Shop Owner	2.20%
Others	1.20%

Source: Field Survey

From T-2, sample representatives most of them were wage laborer (64.30%). Jharkhand states having farmers which are more than 16%. Now, in 2011-12, tribal's private service personnel are more than 9% which is good than before. Government service is not negligible among the tribal's. About 1-2% is practicing with other occupations. If the data extends to what they have now than it will be a perfect and a profitable state in the future.

T-3)

EDUCATION LEVEL OF THE MIGRANT WOMEN'S FAMILY MEMBERS

Post Graduate	16%
Doctor/ engineer	9%
Graduate	17%
Sr. Secondary/ high school	25%
Middle	18%
Primary	15%

Source: Field Survey

T-3, reveals that education was the main problem before but now Sarbha Siksha Abhiyan has made great change in the state. The tribal families' data indicate that there is a good condition as illiteracy is changing into literacy profiles. Now, the tribal's are not only a senior secondary educated but they are doing their best to reach their own aim by becoming doctors, engineers, etc. Mainly the females within the tribal's are doing the best than the males in the State. They are getting jobs so they all are very much interested to study also.

T-4)

MONTHLY EARNING

Monthly earnings (Rs)	Percentage
2,000-4,000	40%
4,000-10,000	23%
10000-15000	35%
15,000 & above	2%

Source: Field Survey

T-4, deals that the people earning on an average of about Rs 2000 to 4000 per month as they are working as mason. However, about 35% male and female both earning about 10,000- 15,000 from SSI (small scale industry) within the villages and also a 100 days contractual work given by some private or government sections. People of 2 % are getting there income of Rs. 15000 and more as they are out of their villages and working in some other states or regions in good posts.

T-5)

ANNUAL INCOME

Mining/Agriculture	30%
Wage Labor	25%
Mason	20%
Jobs/Services	10%
Other	15%

Source: Field Survey

From the above table T5, most of the annual income comes from mining/ agriculture which is about 30% of the total income. The other major part of their income comes from local works, government programmes, migration related works in the cities/ towns. The mason workers reported is about 25% of the total income. Jobs/services (about 10%) and other miscellaneous works (about 15 %). The jobs/ services are not very fetching for the peoples. And, also the national mission program are also not very helpful for their income. As per the government the rural area tribal's figures about more than the urban area tribal families with BPL problem (1999-2000). As the figures are not new. So, the present study says or indicates higher annual income which is higher than the old rates.

T6)

INCOME & EXPENDITURE

Food	35%
Clothes	10%
Education	15%
Health	10%
Festivals	5%
Travel	10%
Loans repayment	15%
Others	10%

Source: Field survey

From T6, the surveyed tribal families data regarding expenditure from various sources indicates that their income and expenditure percentages are more or less same. The major expenditure incurred by them is food which is 35 % of their income, followed by clothes (10 %), education (15 %) which is very good for upliftment of the students, health (10 %), festivals (5 %), and tourism (10%). It is noticed that food and loan repayment takes out 50 % of their income and also they are incurring 25% on education and health in spite of the national mission programmes for rural's. Free medical service and education and also food for tribal families. These changes in which some are good because the income part is used in good works. Some are bad because expense is more than the income.

CONCLUSION

Tribal's in Jharkhand face unlimited problems due to their low socio-economic conditions, poverty, lack of job opportunities, lack of awareness, unemployment, etc. For the projects i.e. deforestation, industrial growth, mining activities etc is denying the basic right of livelihood to the tribal's. Historically the disadvantaged communities were the Scheduled Tribes, Scheduled Castes and other backward people i.e. OBCs are heavily represented in migration. A new concept was followed i.e. the women's are migrated for their self dependency. Before the migration was only been done for the males of the urban areas. Tribal migrants now getting jobs in factories, working as porters, domestic servants, bus cleaner, rickshaw pullers, construction workers and domestic workers etc. But the wages are too low to make a living.

It has also been observed that the uneducated, illiterate women's are working as the house maids and also working to some private sectors. The findings of the study suggest the policy makers to undertake many development and welfare interventions among these tribal groups. Some of them are:

1. Transportation within the small community in several village areas.
2. Making the villages in some good rural settings.
3. Education is essential for the development of the tribal's to foster economic growth, social well being and also the stability.
4. Making partnerships with NGOs and also with the voluntary organization for the development of the local people.
5. Media campaign is needed to promote the small villages and their life styles.

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MAHESH DATTANI'S TARA - A FEMINISTIC STUDY**Shri Nitin B. Acharya****HOD, English, Shri B.V.College,
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INTRODUCTION

The earliest form of drama was the Sanskrit drama. It began after the development of the 'Greek' and 'Roman' drama and before the development in other parts of Asia. It emerged sometime between the 2nd Century, BCE. In addition, the 1st Century CE, which was a relative peace in the history of India during which hundreds of plays were written?

The Mahabharata by Patanjali contain the earliest reference to what may have been the seeds of Sanskrit drama. This provides a feasible date for the beginning of theatre in India. A Treatise on theatre' a compendium whose date of composition is uncertain and authorship is attributed to Bharat Muni. The 'Treatise' is the most complete work of drama in the ancient world. It addresses acting, dance, music, dramatic construction, architecture costuming, make, up, props, the organisation of companies, the audience, competitions, and offers a mythological account of the origin of theatre.

In modern Indian drama, Rabindranath Tagore, is probably India's best-known modern playwright. He was awarded Nobel Prize for his collection of poems Geetanjali. He has written mostly in Bengali. His plays were written in Bengali and translated in English include Chitra (1892). The King of the Dark Chamber (1910) the post office (1913) these plays were deeply rooted in the Indian ethos and display a unique blend of simplicity and complexity. Shri Arbindo was a major Indian English playwright and an accomplished artisan in verse. His dramatic genius is revealed through his five complete blank verse plays.

FORMS OF DRAMA

(A) OPERA: Western opera is a dramatic art form which arose during the renaissance in an attempt to revive the classical Greek drama tradition in which both music and theatre were combined. The opera form has undergone enormous changes in the past four centuries and it is an important form of theatre until this day. It should be noted that Richard Wagner, the German 19th century composer has main influence on opera form. To restore the connection with the traditional 'Greek Drama' he renewed the operatic format, and to emphasize the equal importance of music and drama in these new works, he called them 'music dramas'.

(B) PANTOMIME: These stories follow in the tradition of 'Fables and 'Folk Tales'. This kind of play uses stock characters seen in masque and again commedia dell'arte. These plays usually have an emphasis on moral dilemmas and good always triumphs over evil, this type of play is very entertaining as well as effective.

(C) CREATIVE DRAMA: Creative Drama includes dramatic activities and games used primarily in Educational settings with children. Its roots in the USA. Began in the early 1900s Winifred Ward is considered the founder of creative drama in Education, establishing the first academic use of drama in Evanston Illinois.

There are other forms also performed by the theatre people around the world, such as, Applied Drama, Augustan drama, closet drama, costume drama, crime drama, Flash drama, Folk play, Heroic drama, Melodrama and Modern drama.

Emerging Trends in Indian English Drama-

The 1920, a new drama in almost all the Indian languages came to the force, it was a drama largely influenced by prevailing movements like Marxism, psychoanalysis, symbolism and surrealism. Many literary giants like Rabindranath Tagore, Shri Arbindo, and Bharti Sarabhai tried to overcome those difficulties and opened up new vistas in genre.

Indian drama got a new footing when Kendriya Natak Sangeet Akadami' was started in January (1953). National school of drama setup Sangeet Natak Akadami in 1959 was another development. Badal Sarkar, Vijay Tendulkar and Girish Karnad have contributed to the modernization of the face of the Indian theatre those playwrights have made bold innovations and fruitful experiments in terms of both thematic concerns and technical virtuosity. They are using legends, folklores, myths, history with splendid results.

As Nirad Chaudhuri points out, 'with Mohan Rakesh Hindi drama makes a departure of pseudo-modernism and traditional symbolism to the drama of 'Non communication 'modern man's failure to understand each other which is real tragedy of human life''.¹

GROWTH OF FEMINISM IN INDIAN ENGLISH DRAMA

Feminism in India can be traced down to the days of Ram Mohan Roy and the Almiya Shobha started in 1914. The earliest feminist were men who had set out to introduce reforms in upper caste Hindu society addressing social evils like child marriage, dowry, female illiteracy and the practice of sati. Social reformers believed that education was the key to social change for improving the position of women.

In the changed atmosphere of the mid-to late 1970s, socially relevant theatre and the women's movement began to show the way forward. A number of tabooed issues found expression and acceptance through theatre in 1980s and 1990s women's question entered the Indian theatre scene in a large way. The form of the experimental theatre and the agenda of the women's movement shaped the content and mounting of plays. It sought a definition and found several features:

- 1 Production and script characterized by consciousness of women as women
- 2 Dramaturgy in which art is inseparable from the condition of women as women performances that deconstructs sexual differences and thus undermines patriarchal power.
- 3 Scripting and production that present transformation as a structural and ideological replacement for recognition and creation of women characters in the subject position.

To begin with, feminist theatre thrived in cities and towns in India primarily in non-commercial spaces. Jan Nalaya Manch Of Safdar Hasmi. (people's front) formed in 1973 performed an agitprop street play Aurat, 1979, which dealt openly with issues like bride burning, dowry and wife battering. It was exciting because it dared to venture to the public with such diverse representations and expectations of women that it created a new audience for theatre.

During 19th century, many female authors carved out an important place for themselves. In the genre of fiction and poetry, the stage remained largely closed to them. The last twenty years or so have seen a significant change in this respect. The Indian theatre is no longer the male preserve it used to be. Women directors, previously a rarity, have come to the fore. Writers like Laxmi Chandra, Chaman Ahuja, Jasbir Chandra, Usha Ganguli, Neelam Mansing Chaudhary, Sheila Bhatia Jayshree, and Arundhati Rajee, to list a few writers. New women playwrights are not necessarily to be lumped together indiscriminately as explicitly. Feminist authors there is a

connection between the greater number of women authored plays in the Indian stage and upsurge especially during the 70s and 80s of feminism as a potent force in society. The women writers writing dramas in different languages are Poile Sengupta(English) Varsha Aadalja (Gujarati) Manjula Padmanabhan(English) Dina Mehta(English) Geetanjali Shree (Hindi) Neelam Chaudhary(Punjabi) Sushma Deshpande(Marathi)

The post-modern era seems to be productive for Indian English drama as it has received from impetus from young writers like Mahesh Dattani and Manjula Padmanabhan. R.K. Dhawan rightly observes, "Very recently Indian English drama has shot into prominence. Younger writers like Mahesh Dattani and Manjula have infused new life into this branch of writing." Dattani has won Sahitya Akademi award for English literature for his play 'final solutions'. Dattani puts Drama on a very high pedestal and argues, "Well, I think this is a wrong perception prevailing among the academics, especially the view that writing for the stage is inferior to writing a novel or writing poetry. I think it is important to keep in mind that the playwright is actually an artisan." ³

Recently the country has given us some brilliant playwrights like Manjula Padmanabhan and Mahesh Dattani. Manjula was the first Indian to earn international fame with her 'harvest' a futuristic play that deal with the exploitation of human body in 21st century. Padmanabhan projects a dehumanized, terrifying world in which mothers sell their sons for the price of rice. However, Dattani is true successor of Girish Karnad and responsible for the revolutionary progression of English Drama. He emerges as a compelling playwright who projects the post-colonial dichotomy at various levels. He keeps women at the centre of his dramatic world and may be called avant-garde feminist. He is under the influence of Tennessee Williams, Arthur Miller and Gayatri playwright Madhurye. At one phase he says, 'the playwright Madhurye influenced me a great deal in his portrayal of middle class hypocrisy'. ⁴

'Tara' gives us a glimpse into the modern society which claims to be liberal and advanced into thought and action. It speaks about male chauvinism prevalent in the present form and brings about the stark reality of the woman playing fiddle to man. Homosexuality is the significant subject matter chosen by Dattani. In 'Seven steps round the fire', the most popular play, dwells on the theme of eunuch, their identity, their constitution and their connotation. In 'Where there is a will' Dattani portrays complicated modern urban family where the old patriarchal code finds a formidable foe in the feminist ideas. He says "change does not happen overnight, we grow liberal after not because we want to, but have to." ⁵

He has an array of themes to offer us his plays and issues he chooses to project are the most topical but also the most controversial. A deep study of his plays lead us to an interesting study of stagecraft in Indian theatre using innovations introduced by Mahesh Dattani. There are multilevel sets so that whole interior of the house is visible to the audience. John McKee, Italian director, says, "Mahesh Dattani is always adventurous in his way of using the theatrical space at his disposal: multiple levels, breaking the bounds of proscenium, wondrously inventive use of lighting to give height, breadth and depth." ⁶

'Tara' was first performed at Bangalore, Dattani himself directed it, and later on in Mumbai, it was directed by Alka Padamsee. In 'Tara' Dattani reflects the predicament of women in the past, comments on their status in the present dramatizes his understanding of who he considers responsible for their predicament and exhorts us to shed our age-old prejudices in order to have peace and harmony in family and society. There was a time when women accepted unhesitatingly the do's and don'ts men decided for them but refuse to accept that that somebody else should decide and wants to shape her life and priorities the way she considers proper:

CHANDAN: If daddy wants to stop her from saying something to us, maybe it is not good for us to hear it.

TARA: And who decides what's good for us to hear and what isn't.⁷

The voice of the new woman Dattani captures in TARA. He reflects in its wake on the status of women in society and the attitudes women operating the kitchen the existing dowry system that spells doom for girls and the difference in the attitudes of girls belonging to two different classes.

Dattani talks of the concerns and perceptions of the new woman and shows how they are not satisfied with the status of a homemaker bestowed on them by the male dominated society. He shows how those stood discrimination in the past, want their daughters not to do what they had to do. He also delineates their aspirations when he shows how Bharti insists that Tara and not the members of her family must decide what she wants for herself. She tells Chandan what she expects to do these days:

Bharti: It is time Tara decided what she wants to be women have to do that as well these days. She must have career.

CHANDAN: She can do whatever she wants. Grandfather's trust will leave us both with money, isn't it?

BHARTI: Yes, But she must have something to do! She can't be aimless all her life."⁸

The women of Bharati's generation were eulogized by men for their beauty and they also loved to bask in their appreciation of their charms but the new woman gives importance to her intelligence because this is what she thinks she requires now to live meaningfully.

Dattani talks of female infanticide, shows how new born girls are killed, how insensitive we have become. Roopa and Tara belong to two different classes, and hence their perceptions differ. Roopa accepts the predicament of girls in society and hence she narrates what the Patel's did matter-of-factly without sounding concerned or alarmed but Tara is surprised when she learns from Roopa the fate that waits a new born girl child.

ROOPA: "Since you insist, I will tell you. It may not be true. However, this is what I have heard. The Patel's in the old days were unhappy with getting girl babies. You know dowry and things like that. So they used to drown them in milk.

TARA: In milk?

ROOPA: So when people asked about how the baby died they could say that she choked while drinking her milk."⁹

Men think that there are certain activities, which are meant only for women and hence if a boy is seen doing a work earmarked for girls, they are ridiculed for doing what they are not supposed to do. Chandan helps her mother knit but her father does not like his son doing what he considers a girl's activity. Chandan believes in co-operation and equality but Patel does not share the enthusiasm and vision of his son's generations. He represents the attitude of his generation that believe in blatant discrimination and ridicules the advocates of equality for women in society. Patel thinks that Chandan would 'rot' if stays home, but he refuses to go to office without Tara. His father desires does not share each other's perceptions, hence the son does not consider his decision unusual but his father does; one wants him to come without her and other refuses to go. Chandan and her father are poles apart when Patel tells Chandan that his grandfather has left

him a lot of money, his immediate query is how much has left for Tara to which he replies nothing. Chandan's father does not find the decision wrong but he finds it unpalatable:

Patel: "And Tara?"

Pate: Nothing.

Chandan: Why?

Patel: It was his money. He could do what he wanted with it." ¹⁰

Dattani's dialogues are so simple and facts so common that viewers are likely to miss the gravity of what he says. Patel gives bag to Tara and ask her to wash it Tara repents her father's instruction. She feels hurt and this feeling of hers that Dattani projects through an incident that too common to catch the attention of viewers and critics. Chandan appreciates Tara's perception that there is no difference between a boy and girl. He listen her because he treats her as his equal and talks of her qualities but her father does not. This discrimination has been subtly interwoven in the story.

Dattani reflect on the difference in the attitude of mother and father to a girl child and shows how a woman feels when she finds her husband neglecting, ignoring, undermining or belittling their daughter. However, woman status is that of a homemaker does not protest to make her husband realise that he does that what he should not do. Bharti does the same when she tells her son that his father does not pay attention to his sister.

Bharti: "I wish your father would pay more attention to Tara.

Chandan: He does. He does not like to show his affection.

Bharti: Do not tell me about your father. He is more worried about your career than hers is." ¹¹

As Mahesh Dattani in one of his interviews with Laxmi Subramanian: "I see Tara as a play about the male self and female self. The male self is being preferred in all cultures. The play is about the separation of self and the resultant angst." ¹²

Bharti tries to shed her burden of guilt by showing maternal love and concern for her daughter and to assert her moral superiority over her husband. She also tries to expatiate by the act of donating kidney to her daughter, which was ultimately futile. Dattani establishes that mother and daughter relationship is ultimately subordinated to the directives of patriarchy. All cultures and all countries by establishing values, gender perception and prescribe unequal means to achieve. Tara and Chandan conjoined, Siamese twins who must be separated to survive. The dichotomy between the twin-gendered selves is recognised and a physical separation is made through surgery. 'Likewise we have always been inseparable. The way we started in life two lives and one body in one comfortable womb, until we were forced out --- And separated.' ¹³

CONCLUSION

Being a 19th century Indian writer, Mahesh Dattani's plays have different issues that Indian society had faced time to time and in the same way this play too is a collection of miscellaneous indifferent chapters. Tara, as daughter experiences maltreatment and partiality from her mother as compared to her brother Chandan. As if his other plays addresses the misdiast class. Mahesh Dattani in this play has also presented the bizarre reality of the woman playing a secondary role to man.

Mahesh Dattani has very skilfully revealed the theme of gender discrimination in this play. The purpose of this play is to illuminate the minds of female gender for not to give preference to a male child over a female child. He stresses women to look back at their journey of life. They were like Tara, before they became women in real sense. This play also suggests many things to the mothers. As for instance, not to feel upset at girl's birth not to treat girl contemptuously and not to stop them from scaling newer heights in their life to come.

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ENHANCING LEADERSHIP INTEGRITY EFFECTIVENESS STRATEGY THROUGH THE INSTITUTIONALIZATION OF AN ORGANIZATIONAL MANAGEMENT INTEGRITY CAPACITY SYSTEMS

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ABSTRACT

AIMS / OBJECTIVES: *This paper aims to analyze organizational management integrity capacity system as an improvement concept for enhancing leadership integrity effectiveness in a university setting. It departs from the analysis of the current organizational culture, values, virtues, managerial capabilities and attitudes to assume any organizational task. This paper aims also to propose a strategic model for the institutionalization of an organizational management integrity system.* **STUDY DESIGN:** *Cross-sectional study.* **PLACE AND DURATION OF STUDY:** *University Center for Economic and Managerial Sciences, University of Guadalajara. The study is conducted for one academic year during the term 2011-2012.* **METHODOLOGY:** *The research methods used are the analytical based in the literature review and interpretative of the main findings to provide a synthetic model.* **RESULTS AND CONCLUSION:** *The outcomes of the research on the application of organizational management integrity capacity systems may demonstrate that the drama of leadership effectiveness is centered on dysfunctional organizational integrity culture and leadership. This chapter provides a sound strategies and institutionalization for organizational integrity capacity philosophy focused on leadership integrity effectiveness that empowers management professionals to act with integrity and supported by an organizational integrity culture.* **IMPLICATIONS:** *The results provide the basis to develop strategies for an organizational integrity leadership framed by an organizational integrity culture, sustained by a code of conduct, regulation policies and overall*

the development and institutionalization of an organizational integrity capacity system which can positively influence the behavior of key stakeholders and actors.

KEYWORDS: *Integrity, Leadership Integrity Effectiveness, Management Integrity Development, Organizational Integrity Capacity System.*

1. INTRODUCTION

The purpose of this study is to analyze the relationship between organizational management integrity capacity and leadership integrity effectiveness. Organizational integrity and managerialism are schools of thought to frame and support strategic choices and measures in corruption prevention and control. Organizations face challenges to "do the right thing" and ensure organizational integrity by creating an ethical leadership culture capable to ensure sustainable management integrity.

Organizational integrity should be considered within the context of a wide range of leadership variables. The effects of leadership integrity on organizational effectiveness have been well studied and reported on the literature (Brenner and Molander, 1977; Mortenson, Smith, and Cavanagh, 1989; Posner and Schmidt, 1984), although there is a lack of concern to analyze the impact of organizational management integrity on leadership effectiveness. The link between organizational management integrity capacity system and leadership integrity effectiveness has not been adequately tested empirically. Usually the organizational management is not aware of its integrity, moral and ethical issues and principles exercised or it is reluctant to articulate and admit its organizational values to sustain good governance practices, such as anticorruption rules.

Traditional educational organizations and institutions of higher education are considered by Meyer and Rowan (1983) as tightly coupled through the traditional ritual classifications that create the façade of organizational integrity.

2. CONCEPTUAL AND THEORETICAL BACKGROUND

A. CONCEPT OF INTEGRITY

The word integrity derives from the Latin, meaning wholeness, completeness, conscientious coherence, or committed responsibility. Integrity comes from the Latin for whole and complete. The concept of integrity is multidimensional and should be specified.

The term integrity refers to strict fidelity to own personal principles embedded in the moral and ethical complexity and responsiveness to sustain integrity capacity (Hampshire, 1983, 1989; Williams, 1985; Nagel, 1979; Fernandez and Barr, 1993; Benjamin, 1990; Kahane, 1995). Bennis (1989) states that integrity is one of the best qualities of leadership. Integrity is an attribute related to ethics (Kerr, 1998) that reflects more adherences to a moral code (The American Heritage Dictionary of the English Language, 1992) and incorporates honesty and trustworthiness (Northouse, 1997). Werhane and Freeman (1997) define integrity as the quality of moral self-governance at the individual and collective (organizational) levels.

Becker (1998, pp. 157–158) defines "integrity is commitment in action to a morally justifiable set of principles and values . . ." in such a way that it is assumed as a moral justification based on the reality of a universal truth. Integrity is an integral part of good leadership (Batten, 1997; Covey, 1996; Fairholm, 1998; Manz, 1998; Nix, 1997; Northhouse, 1997; Rinehart, 1998; Sanders, 1994; Wenderlich, 1997; Winston, 1999). Huberts (1998) defines integrity as the quality of acting in accordance with socially accepted moral values, norms, and rules. Integrity is

a functional attribute prominently cited in servant leadership literature (Covey, 1996; Fairholm, 1998; Kouzes and Posner, 1993; Nair, 1994; Pollard, 1996; Rinehart, 1998; Winston, 1999).

Integrity is about not doing the wrong thing, not necessarily doing “ethical” things but also about doing the right thing and being perceived as positive, active and proactive (Becker, 1998; Butler, 1991; Butler and Cantrell, 1984; Hosmer, 1995; Jarvenpaa, Knoll and Leidner, 1998); Mayer, Davis and Schoorman, 1995; Murphy, 1999; Parry and Proctor-Thompson, 2002). Integrity is a moral foundation for effective leadership (Clawson, 1999). Leaders with integrity are honest even when the situation is self-damaging (Russell and Stone, 2000). Integrity refers to an analytical decision-making process based on envisaged organizational principles and values that simultaneously may function as an ideal and a constraint (Karssing, 2000, 2006). A person of integrity has an awareness resulting in an attitude to follow the spirit of the rules, adhering to deeply held ethical principles and values and making right decisions (Badaracco 2002). Integrity is an attitude that surrenders to ethical commitment, the “gateway to operating from one’s deepest purpose, in concert with a larger whole” (Senge, Scharmer, Jaworski, and Flowers, 2004, 103).

Lasthuizen (2008) defines integrity as the quality of individual behavior in accordance with the organizational values, norms, rules and obligations and its organizational environment. Personal moral integrity is central to individual integrity that is an individual who accept full responsibility for his actions and any negative consequence. Using the analogy of the water tank, Thomas, Schermerhorn and Dierharts (2004) explain the commitment to integrity, where the floor is the legal baseline and above is the level of ethics that the organizational management adopts.

The components of process integrity, according to Petrick and Quinn (2000) are moral awareness, moral deliberation, moral character and the practices and actions carried out by personal and collective agents. This process incorporates characteristics of integrity: conscientiousness and discernment, resolution and accountability, commitment and readiness, and coherence and authenticity in moral conduct.

The integrity literature has advanced from personal integrity to collective integrity, organizational integrity, and more recently to global collective level (Benjamin, 1990; Solomon, 1992; Carter, 1996; Paine, 1997; Petrick and Quinn, 1997; LeClair, Ferrell, and Fraedrich, 1998; Westra, 1998).

B. ORGANIZATIONAL INTEGRITY

The concept of organizational integrity has its origins in Weber who argued that economic development was closely link to the emergence of formal bureaucracies and management routines or universal rules and regulations which provide secure and predictable basis for individual interests and capabilities to be channeled to collective projects. The concept of organizational integrity includes the concept of autonomy of capacity, competence and credibility of local political institutions and the efficiency of administrative bureaucracy either of local public institutions or private organizations.

Integrity capacity is “the individual and/or collective capability for repeated process alignment of moral awareness, deliberation, character and conduct that demonstrates balanced judgment, enhances sustained moral development and promotes supportive systems for moral decision making” (Petrick and Quinn, 2001:332). The growth of integrity capacity is intrinsically valuable

and utilitarian - instrumental enhances the reputational capital as an intangible organizational asset (Fombrun, 1996; Petrick, Scherer, Brodzinski, Quinn and Ainina, 1999).

Organizations framed by outcome-oriented transcendent - teleological ethics sustain the balanced application of judgment integrity capacity and ethical judgments in organizational settings leads to have good consequences and to achieve good ends (Trevino and Youngblood, 1990; Cohen, 1993; Trevino and Nelson, 1995). Organizational judgment integrity capacity is related to the balanced application of management and leadership integrity employing management, ethics and legal theories and promoting moral progress.

Personal integrity involving the well-being of the other embedded in moral principles and an ethical culture, it fosters the integrity to have beneficial effects at organizational level. Moral integrity may be subject to some conditions raising some moral dilemmas about the existence of organizational integrity even in for-profit organizations. Personal and organizational integrity are interactive attitudes between different stakeholders in relationships concerned and framed with moral principles and ethical issues. Organizational integrity means that corruption and fraud are absent in the individual behaviors of organizations. Integrity is a specific value instead of the related value incorruptibility (Van der Wal et al. 2006).

Organizational integrity is both a standard of personal moral excellence, and a relational value (Adler and Bird 1988). Organizational integrity refers to the integrity of individual working inside and outside in and on behalf of the organization (Klockars, 1997; Solomon, 1999). Organizational integrity is a social virtue emphasized by relationships and connectedness between persons and stakeholders of an organization, all of them behaving and acting with integrity, morally reasonable rational values (Becker 1998).

Organizational integrity creates standards to provide the cultural cohesion for professional responsibility and competence in a right attitude to approach organizational problems and dilemmas (Karssing, 2000, 2006). Organizational integrity is more than having a mechanism for holding individuals responsible. Organizational moral issues focusing on individual responsibility does not necessarily are a matter of, and can even detract from organizational integrity. The search for individuals responsible for misbehaviors may inhibit organizational integrity (Bowie, 2009).

Organizational integrity is defined “as organizational conduct compliant with the moral values, standards, norms, and rules accepted by the organization’s members and stakeholders, but also as the commitment to an equal distribution of public services to all citizens” (Kolthoff, 2010: 43). As a social phenomenon, organizational integrity involves both consistency between principles and action embedding adherence to principles socially accepted and consensually validated with a comprehension of what is fair and just (Habermas, 1998).

Personal integrity is a process of maturing growth, something to pursue not something one possess as an attribute or moral trait (Wolffe 1988). The extended notion of personal integrity into the social domain may become perceived as “organizational” integrity (Trevinyo-Rodriguez 2007, 82). Both levels of integrity, personal and organizational can be determined by the emphasis in the type of strategic implementation.

Practicing managers, scholars and professional associations are fostering organizational integrity, promoting ethics codes and building ethical workplaces (Bohte and Meier 2000; Jurkiewicz and Brown 2000; Zajac and Al-Kazemi 2000). To develop beneficial cooperation between persons and organizations, it is required trust-generating integrity (Axelrod 1984). Cameron, Bright and

Caza (2004) consider that the ethical factors in organizations can be measured by organizational integrity among other four factors such as organizational forgiveness, organizational trust, organizational optimism, and organizational compassion.

Selznick (1957, 1969, 1992) argues that constituencies want the organization to evince organizational integrity by being self-consistent, trustworthy, non-opportunistic, and distinctively competent organizational self. People attempt to preserve a sense of organizational integrity through self justification, self integrity, and self affirmation processes, internal coherence (Staw, 1980 and Steele, 1988) and behave authentically to maintain integrity (Gecas, 1982).

Organizational integrity is an attribute of a dynamic organizational self, making possible the autonomy, as suggested by Kraatz and Block (2008). Individuals and organizations displaying commitment to values commonly shared by commitments that may sustain trustworthiness, can generate attitudes of personal and organizational integrity. An attitude of integrity framed by shared commitments can unfold to extend benefits to all the stakeholders in any organizational setting.

Relevant societal value can be added to the organizational integrity by designing and implementing strategies and policies centered on fostering the organization's overall social and environmental good standing. Organizational integrity can unfold by the awareness of the other (Srivastva and Barrett, 1988, 318). Kaptein and Wempe (2002, pp. 237 – 46) contend that corporate integrity is a value related to sustainability, social responsibility, accountability and specifically to empathy, solidarity, reliability and fairness.

The incentive structures require fitting the organizational moral integrity to be related. Organizational integrity may have adverse effects due to the wrong design of structures, procedures and incentives. A fair distribution of incentives and rewards play an important role in supporting or inhibiting organizational integrity. Individual's responses to organizational incentives and rewards are important for a practical account of organizational integrity.

The utilitarian - instrumental perspective considers organizational integrity as an instrumental tool is perceived ethically inferior to the intrinsic worth's perspective that assumes that organizational integrity has more relevance. Under an utilitarian - instrumental and pragmatic framework of reference to integrity, it requires the existence of an entity, only to be assessed tentatively on a case by case basis, which maybe questionable.

Organizational integrity is embodied in an organizational ethical culture of open communication, interaction, diversity and dialogue within a common moral framework of principles and ethical values. Organizational integrity can be used to justify utilitarian - instrumental ethical discourse although it does not necessarily really foster standards of organizational ethics. Emphasis on the intrinsic value of organizational integrity matching actual performance and avoiding potential damages of utilitarian - instrumental misuse allows organizations to develop a genuine caring environment for all the internal and external stakeholders. Cameron, Bright and Caza (2004) reported integrity as one of the virtues that appears strongly related to firm performance and to prevent unethical and dysfunctional behaviors in organizations and the negative effects associated.

Organizational integrity as a theoretical approach aimed to minimizing corruption in organizations "refers to the integration of an organization's operational systems, corruption control strategies and ethical standards" (Larmour and Wolanin, 2001: xx). Organizational integrity has been advocated by professionals involved in human resources development and

individual and group work processes (Swanson, 2001). According to Lyn (1994:111) organizational integrity is based on “the concept of self-governance in accordance with a set of guiding principles” more than normative - compliance to avoid legal sanctions. The definition of governance as a perceptual intrinsic activity is the organizational scaffolding supporting stakeholder trust.

Between the two levels of personal integrity and organizational integrity maybe a conflict when an individual’s autonomous values and deeply held principles are not aligned with the organizational ethical culture. A litigious society makes more difficult to achieve organizational integrity. Therefore, Hampshire (1983) sustains that personal integrity and ethical behavior should be distinguished from integrity at an organizational level. By maintaining personal wholeness and integrity in the battlefield, organizational behavior strives for organizational integrity.

The maintenance of any organizational integrity system faces a representational framework of means and requirement. One of these requirements is to have reliable agents to acquire, maintain and reason the dynamics of changing organizations. This notion of organizational integrity regulates the organizational dynamics of any system. Demazeau, and Rocha Acosta (1996) develop a model for multi-agent systems with dynamic organizations in terms of a population-organization structure for dealing with the notion of organizational integrity.

The interactions among the different components of organizational integrity give the identity to the integrity system. Organizational integrity systems are “policy and operational frameworks that are intended to integrate an organization’s anti-corruption strategies. They usually comprise standard elements including risk assessment, audit and investigation capacity, reporting, education and training, organizational controls and policies, administrative structures, leadership and communication” (Plibersek and Mills, 2009:3).

When the identity is not strong, the organizational integrity may be shaky and the organization has not clear what stands for on their current operations and functions. However, the presence of an organizational integrity system formed by a set of integrity policies and operational procedures (ICAC, 2009) is not capable to stop workplace corruption despite the anti-corruption strategies designed and implemented by this framework. Failure in implementing an organizational integrity system may be a factor in workplace corruption.

Bowie (2009) associates some features of individual integrity and organizational integrity. Both are committed to moral principle. Organizational integrity is a reference to any issue involving wrongdoing that has legal individual and organizational consequences on efficiency, effectiveness, welfare, image, etc. The wrongdoing maybe is more of an individual involvement concerning a specific grievance in the workplace and less likely concerning issues involving all the stakeholders in organizational integrity.

The organizational integrity is in tension and conflict with the developments of global economic and political processes. Organizational integrity may not necessarily be in conflict with financial success. Hicks (2007: 14) assumes that “organizational integrity is a reflection of an agency’s reputation for delivering on its promises and being true to its stated values and ideals in everything it does....Organizational integrity is not the sum of individual or professional integrity in a particular entity.”

There is lack of organizational integrity (Wollcock, 1998) in the situation of collapsed states (Zartman, 1995) where rules out the anarchy, the state institutions practically are non-existent.

On the situation of predatory states (Evans, 1992, 1995) there is organizational synergy with a bureaucratic state apparatus formally constituted but corrupt, which is without organizational integrity. The situation of weak and inefficient communities or states (Migdal, 1988) with a considerable level of organizational integrity but an inexistent organizational synergy where the state apparatus and the functions of civil society are subject to the rule of law, although they are not efficient and not capable to respond to the citizens' demands.

Having positive organizational capital reputation is not a sufficient condition for possessing organizational integrity, but it may have an empowering influence with all the relevant stakeholders. Reputational capital for organizational integrity is part of the corporation's brands grounded in the values, giving them a competitive advantage and positioning them in the market place (Bowie, 2009).

The dynamics of any information system links the courage required to achieve organizational integrity (Dewey 1909, 403) sustained by structural process to develop strong institutions of unity (Murdoch 1970, 95). An information system should maintain the organizational structures in their own organizational ethical culture to support organizational integrity. Dhillon and Backhouse (1999) identified the technical, formal and pragmatic basis for developing an information system to maintain organizational integrity.

Social networks and interactions provide a theoretical framework to analyze corruption prevention and resistance in terms of the existing organizational integrity. Organizational integrity establishes social norms in organizational settings seeking to define a schema of ethical values to resist corruption under the assumption that "deviance stems largely from the nature of the organization rather than the nature of the individual (Larmour and Wolanin, 2001: xx)." Boardman and Klum (2001) contend that corruption resistance depends on the key elements including the right ethical values, which are a prerequisite to organizational integrity, leadership driving the development and integration of the values and communication.

Any change on the organizational environment may create challenges, opportunities or threats for the equilibrium of organizational integrity. According to Wollcock (1998), there are some important emerging conditions which may erode organizational integrity. The increasing economic globalization processes have a strong impact in changing organizational activities and functions, labor patterns and stakeholders relationships. Individuals in organizations have principles they want to adhere to, which implies organizational integrity based on relationships of identity. Chang (2000) argues that these changes require to reevaluating the principles of individual and organizational integrity and accountability. To do this, it is necessary besides to reassess the organizational management integrity and the leadership integrity in organizations settings.

3. RESEARCH QUESTION

To what extent does strategic organizational management integrity capacity system influences the institutionalization of leadership integrity effectiveness?

4. HYPOTHESIS

Variable Independent (X): Strategic organizational management integrity capacity system

Variable dependent (Y): Institutionalization of leadership integrity effectiveness

Variable	Description	Indicators
Independent X	Strategic organizational management integrity capacity system	
Dependent Y	Institutionalization of a leadership integrity effectiveness	

Based on the theoretical rationale that there is a positive relationship between organizational management integrity capacity system and leadership integrity effectiveness, the following hypothesis is proposed:

Hypothesis 1: A positive relationship exists between perceptions of strategic organizational management integrity capacity system and the institutionalization of leadership integrity effectiveness.

5. OBJECTIVES

- To analyze the relationship between the institutionalization of leadership integrity effectiveness and the strategic organizational management integrity capacity system.
- To contribute empirically to normative - compliance research on organizational management integrity capacity system.
- To operationalize the notion of leadership integrity effectiveness.
- To analyze how organizational management integrity capacity system contributes to leadership integrity effectiveness.

6. THEORETICAL FRAMEWORK RESEARCH MODEL

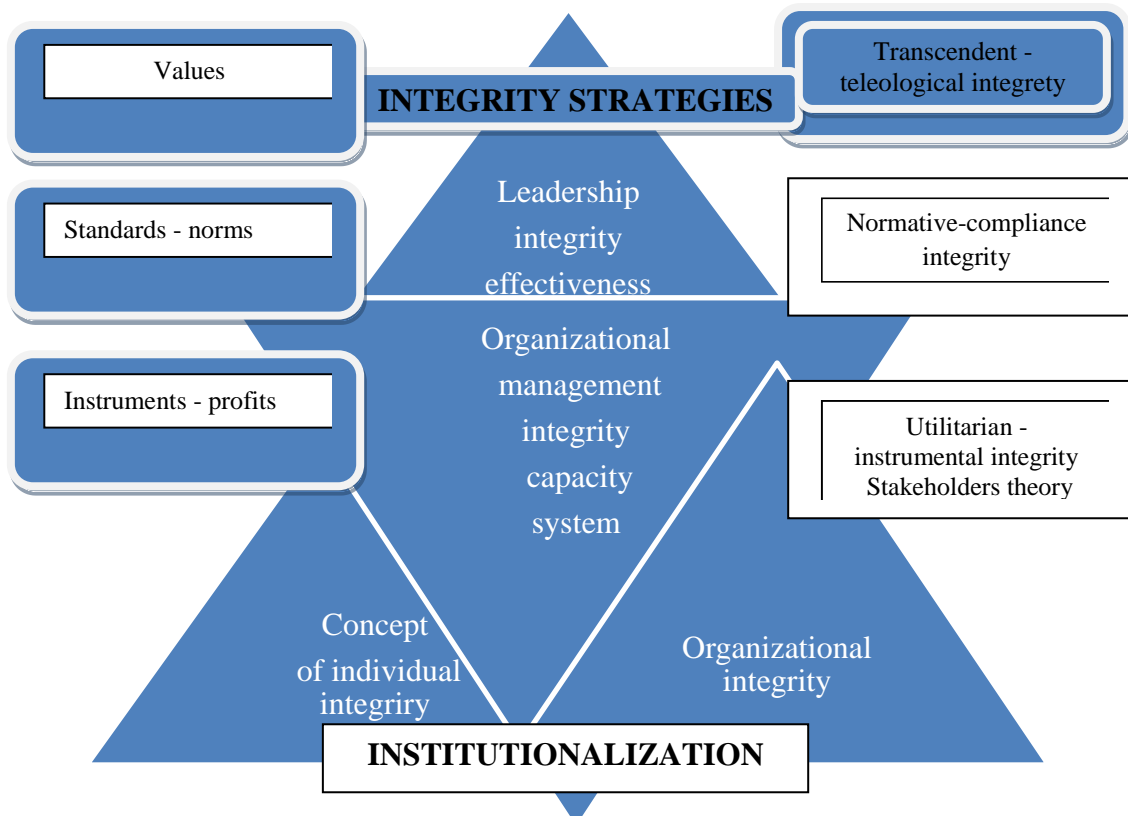


FIG. 1. THEORETICAL FRAMEWORK RESEARCH MODEL

7. ORGANIZATIONAL MANAGEMENT INTEGRITY CAPACITY SYSTEM

Management integrity in organizational settings is a main issue of critical concern in leadership effectiveness. Organizational management integrity is concerned with the existence of a morally stable organizational system to sustain an integrity capacity system. The strength of the organizational integrity capacity system determines the implementation of the organizational integrity and ethics development system. Any improvement of any organizational integrity capacity system requires more than controlling ethical behaviors and enforcing normative - compliance (Petrick and Quinn, 1997). Organizational management integrity is concerned with moral principles and ethical behaviors that increase self-awareness with respect to individual interrelationships within the organization and with stakeholders outside the organization that increases.

Organizational integrity-based management is focused on managerial decision making and actions taken to integrate ethical principles, values and judgments into specific decisions and actions through dialogue (Waters, 1988). The knowledge of organizational management integrity would help to develop leadership effectiveness behaviors and therefore, at thus, at the end the integrity against organizational effectiveness performance. Organizational management and leadership may reflect the awareness, officially convey and communicate the integrity as mission statements, codes of ethics and corporate culture (Simons, 1999). Smith (2003) inquiries the use of corporate ethics on managerial effectiveness and study some initiatives that contribute to organizational integrity.

Organizational integrity to be effective requires the code of ethics and other factors that may contribute to an effective application. Codes of ethics embedded in organizational settings are organizational behavior guides but cannot substitute moral climate. The existence of moral climate in an organization is a requirement for organizational integrity. Moral climate is the key notion of organizational integrity characterized by asset specificity, which can be created, difficult to reproduce and can be lost easily. Once the organizational integrity is lost, it has an immediate impact and it is not easy to regain it. (Bowie, 2009). Moral climate cannot be substituted by codes of ethics in organizational settings although.

A. THEORETICAL APPROACHES TO ORGANIZATIONAL MANAGEMENT INTEGRITY SYSTEM

Organizational management integrity cannot be approached from transcendent - transcendent - teleological ethics as an ideal standpoint but from the findings of economics, sociology, psychology, anthropology, etc. Organizational management integrity should balance the ideal, the possible and the practical. Ideals of organizational integrity must be practical and affordable (Bowie, 2009). The normative - compliance organizational commitments to mission, values and principles within the organization and among stakeholders lead toward a movement from organization to institution (Selznick, 1992, 1996) to legitimate organizational choices in a sustainable organizational integrity (Paine, 1994; Selznick, 1992).

A managerial decision at organizational level is whether to focus on a normative - compliance-directed system or an integrity-directed system (Ferrell et al., 1998; Weber, 1993). An integrity-directed system goes beyond normative - compliance of collective commitment and can be found in organization ethics development systems (OEDS). An ethical integrity system over normative - compliance clarifies moral and ethical behaviors, empowers the people to achieve moral autonomous reasoning and operationalize the organizational values.

To ensure personal and organizational integrity and functioning framed by the theory of organizational functional integrity, the members should maintain proper appearances linked to specific organizational formalities, such as hiring a manager, thus resignation does not poses a threat to organizational integrity. The organizational model of functional integrity shows that the normative - compliance of some activities and events may affect the functioning of the whole organization evolving as a multi eclectically process on specific activities. Thus, organizational management should be aware of management and ethics theory assumptions and the implications of managerial responsibilities and functions implicitly linked to integrity (Petrick and Quinn, 1997).

The organizational functional integrity may be linked to the rules and policies, demonstrating the normative - compliance as the condition. The behavior displayed by an organizational setting may be problematic and disruptive of the organizational functional integrity. In the organizational model of functional integrity, the members' normative - compliance is an imperative to prevent long term problems and the defenders' image is essential to continue functioning (Gephart, 1978).

Stakeholder theory provides the moral framework for organizational integrity. All organizational stakeholders can provide inputs to enhance moral climate and thus, organizational integrity. The stakeholder management in organizational integrity must balance the interests and benefits of all stakeholders involved. A stakeholder single-minded that ignores the interests of others will result in failures to achieve organizational integrity. Conflict of interest between stakeholders and within organizations is a roadblock to organizational integrity. Attempting to manage the perceptions and impressions of organizational stakeholders, top management may be unaware of the damages that may create new reputational crises and problems of organizational integrity and honesty (Dutton, Dukerich and Harquail, 1994).

Thomas, Schermerhorn and Dienhart (2004) contend that sustainable – integrity programs build and confirm organizational cultures and supported by empirical evidences, they argue that integrity programs outperform normative - compliance programs on several ethical features. Creating sustainable organizational integrity is an important goal that requires a great deal of work to build and maintain organizational ethical cultures.

Bowie (2009) considers that the essential conditions for organizational integrity are competent people, effective monitoring and normative - compliance. According to Payne (2003) organizational management integrity has two choices related to ethics leadership, the integrity programs that is sustainable and normative - compliance programs. Integrity programs focus on excellence, self governance, encourage shared commitment, leadership is management driven and values drive actions. Normative - compliance programs focus on laws, organizational regulations and rules, the goal is conformity to standards to prevent misconduct, and the leadership is lawyer driven.

An old management paradigm is more focused on control; organizational ethics is dependent on more selective integrity rules, tools and screening instruments. An organization that has a deficient or lacking an integrity capacity system, is prone to control ethical conducts at the workplace with all sorts of sanctions and punishment are imposed as the result to enforce the rule. A coordinated assurance paradigm in organizational ethics is driven by external standards to promote organizational internal integrity capacity systems. Organizational management is responsible to adopt a management paradigm as a framework for the implementation of an integrity capacity system.

Ethics codes, professional associations and ethics management play an important role in fostering organizational integrity. Ethics management is “a systematic and conscious effort to foster organizational integrity” (Menzel, D. C. 2005, 157). At the core of the organizational management integrity is embedded in an organizational ethical culture capable to embody the organizational strategic vision as the result of negotiated expectations between the internal and external stakeholders’ interests. Promoting alignment between personal goals and development of shared vision contributes to organizational management integrity (Cacioppe, 2000).

Petrick, Scherer, Brodzinski, Quinn, and Ainina (1999) link managing integrity capacity as an eventual strategic resource for sustainable global competitive advantage. Managing organizational integrity capacity as an intangible strategic asset, it may contribute to the organizational core capability enhancing the benefits to the different organizational stakeholders and held them accountable (Korten, 1999; LeClair et al., 1998). Within this integrity framework, organizational leadership practices must function and foster the aggregate strategic asset of integrity capacity (Dunphy and Griffiths, 1998).

Managerial skills on system integrity capacity are crucial to sustain an organizational ethical culture committed to organizational integrity capable to develop a leadership and managerial integrity environment and to enhance organizational integrity capacity. System integrity capacity is defined by Petrick and Quinn, (2000:12) as “the aligned implementation of organizational policies that institutionalize ongoing moral improvement within and between organizations and enable extra organizational contexts to provide a morally supportive framework for integrity-building environments through statistically measured performance improvements” (Lindsay and Petrick, 1997; Petrick, 1998).

Petrick and Scherer (2002) suggest that the neglect of individual organizational managerial integrity capacity lead to managerial immoral and illegal conduct to managerial malpractices which have adverse impacts on the interests of all the stakeholders. Cruver (2002) and Swartz and Watkins (2002) explain based on the Enron executives case the consequences of these adverse effects when individual and organizational management integrity capacity is neglected. Organizations should enhance management integrity capacity systems to provide supportive structures and contexts for ethical behaviors in the workplace. Organizational management integrity may under estimate or ignore personal responsibilities in some specific situations. Strong organizational management integrity is grounded on moral and ethical priorities that give the sense of mission and purpose to face any emerging challenge.

Management integrity must realize that stakeholders should never be treated as simply utilitarian - instrumentals, mere means to an end and never abandon one’s humanity (Habermas, 1998). The Habersian discourse ethics centered on true dialogue may fosters the intrinsic worth of organizational integrity. Organizational management integrity is an interdependent and synergistic process under a framework of communication and dialogue to make decisions and problem-solving. Strategic dialogue between the management integrity and all relevant stakeholders can develop and institutionalize organizational integrity.

Organizational ethics and values may become a tool for strengthening organizational integrity and organizational culture’s identity aimed to sustain and enhance achievement of economic, financial, social and environmental goals. Organizational ethics is defined as “the principles, norms and standards that guide an organization’s conduct of its activities, internal relations and interactions with external stakeholders. Ethics refers to the ethical standards identified, defined

and implemented within organizations to achieve a culture of organizational integrity” (Plant, 2008/9:9).

To gain organizational management integrity requires specific structures, methods and strategies of organizational forms. A simple mechanism to obtain and enable organizational integrity management requires an understanding of the structures of organizational forms. Integrity management is a safeguard of the spread of unethical behaviors and integrity violations in organizational settings. Among these organizational forms is the management of relationships between the different organizational stakeholders of the firm. A structure of organizational form that sustains the unity with processes and products, it provides organizational integrity.

Structural unity with simplicity of organizational forms, structures and relationships is the base for organizational management integrity and good communication shared by all the participant stakeholders. Organizational management integrity through structural unity offers the potential to manage processes with complete control within virtual organizations, configuration management and supporting software deployment (Murer and Scherer, 1998).

The ethical principles and culture inherent in leadership behaviors at the workplace create the needed organizational culture to influence the building of organizational management integrity. Kolthoff (2007) found that organizational management integrity is represented by leadership to safeguard integrity in performance management. The leader's commitment to create and maintain an ethical organizational management culture is the key element to the best practice of organizational integrity that has an impact on efficiency, effectiveness, competitiveness, organizational reputation, job satisfaction, commitment, etc. (Boardman and Klum, 2001). A strong ethical culture is a requirement for organizational management integrity.

An organizational integrity system as a broad prevention program aims to promote ethical behavior rather than attack the specific unethical behaviors to reduce harm (Sparrow, 2008:36- 37). An organizational integrity audit, including the organizational management integrity, can be conducted to measure organizational integrity qualities (Kaptein, van Reenen, 2001).

An organization operating on organizational managerial integrity model has duty values built in the inherently heuristic nature of a behavioral-operational-procedural-structure from which right managerial decisions are inferred. In this sense, the application of the organizational managerial integrity model at any part and level of the organization requires of a procedure and a supportive structure being capable to find the guiding ethical principles to solve any problem.

Ethical practices contribute to organizational management integrity and also to organization's operational effectiveness and decision making processes. Ethical management behavior in the workplace may be more related to organizational factors and the organization's ethical culture than to individual attributes (Zipparo, 1998). Individual integrity in organizations maybe more questioned than the overall organizational integrity and organizational management integrity. Thus, building an organizational management integrity culture leads to create a corruption resistant organization.

To manage for organizational integrity requires having knowledge of individual's integrity at the workplace. Assuming that people do the right thing in organizations, it does not necessarily lead to organizational integrity. Organizational integrity may be reinforced by theory Y individuals in organizations who do not consider either treating others or be treated as mere utilitarian - instrumentals, as well as their jobs or the organization. Organizations embedded with integrity

are not utilitarian - instrumental to selfish interests of specific stakeholders. On the other hand, theory X people treat others and consider organizations are mere means and utilitarian - instrumentals and not end (Bowie, 2009). Individuals in organizations treated as utilitarian - instrumentals may behave in accordance.

It is quite difficult to focus on the positive organizational effects of the behavioral management integrity if the leadership behavior may be espoused by a mismatch between the actual ethical conduct, values and morals, and actions (Simons, 1999). Boardman and Klum (2001) focus on building organizational management integrity in an integrated organization's operational systems, corruption prevention strategies and ethical standards.

The integration of ethical standards into organizations in the form of codes of conduct extended beyond the required by law, is a necessary action to pursue organizational management integrity. Management organizational integrity has a positive relationship with organizational integrity and thus, with organizational effectiveness. An organizational integrity system to be considered as capacity, coherence and consequences (Shacklock and Lewis, 2006) should be validated if the organizational characteristics are defined in similar way in order to deliver results.

The aim of an organizational integrity management system is to prevent integrity violations. Huberts, Pijl and Steen (1999) develop a typology of organizational integrity violations consisting in corruption, conflict of interest, fraud, theft, improper use of authority, sexual harassment and discrimination, private time misconduct, abuse and manipulation of information, abuse and waste of resources.

Management of an organizational integrity system is based on corruption risk assessment. According to OECD (2010:24) a management of organizational integrity system "includes all utilitarian - instrumentals, processes, factors and actors that influence the integrity of the members of an organization" Utilitarian - instrumentals are categorized to determine and define, guide, monitor and enforce integrity. Defining utilitarian - instrumentals determine when integrity is compromised through risk assessments. Implementing an organizational integrity management system makes public any integrity violation and any improvement might help to observe more integrity violations in the workplace.

Organizational management integrity manifests through the organization's values sustaining diverse activities, operations and relationships taking place within the different stakeholders.

The organization should be committed to ethical values, good governance, ethics management integrity and corruption prevention consistently displayed in its activities, operations and relationships with stakeholders contributing to sustainable organizational integrity. Governance means the pervasive management of organizational integrity and accountability subsuming both process transparency and relationship honesty (Kitchin, 2003).

Smith (2003) studies ethics management and some other initiatives that contribute to organizational management integrity. Ethics management is viewed as a planned managerial effort to foster integrity in organizations, and not as a control tool of individual and organizational behaviors. Ethics codes, statements of values and professional associations play an important role in fostering organizational integrity and building ethical workplaces (Bohte and Meier 2000; Jurkiewicz and Brown 2000; Zajac and Al-Kazemi 2000).

Regarding the overall organizational mechanisms of governance aimed to maintain, sustain and enhance organizational managerial integrity, there are several forms of knowledge governing

interactions between individuals and organizations, which include among others codes of ethics, ethics manuals, integrity systems and procedures, etc.

New entrants to the organizational integrity system may be the developers of the organizational management integrity to lead with integrity. A measurement utilitarian - instrumental for organizational management integrity programs would provide information on integrity leadership, ethics management, misbehaviors, fairness, etc. These measures would be the indicators to diagnose any organizational integrity as it is and to promote the management of change towards the organizational development and growth.

Creating and increasing trustworthiness further helps develop organizational integrity and through structural unity supports the information systems security in the inter phase between virtual organizations and individuals in organizations. Structural unity achieves organizational integrity despite some limitations on sophisticated specific shared structures. Simplicity in organizational forms and structural unity should support improvement of organizational management integrity. Despite the sophistication of languages to model organizational processes, not necessarily reflect organizational management integrity as a framework to integrate configuration management consisting of artifacts and corresponding processes (Murer and Scherer, 1998).

Conflicting abstract standards in legalistic normative - compliance-driven organizations, causing moral stress may be the cause of unsuccessful organizational integrity-based management (Waters 1988) and moral muteness (Bird and Waters 1989; Trevino, Hartman, and Brown, 2000). To avoid the possibility of what Hicks (2007: 15) terms "systemic ethical failure" it is important to sustain an ethical organizational culture framework for maintaining and promoting organizational management integrity and for understanding and managing people in organizational settings. The antithesis and threat to organizational management integrity are any disconnection between rhetoric and action, such as utopianism and opportunism. Groupthink is a danger and a serious threat to achieve organizational integrity. Telepathy avoidance is necessary for organizational integrity.

A well trained and experienced professional management supported by organizational management integrity, will accomplish higher levels of organizational performance and will achieve superior economic, social and environmental goals of efficiency and effectiveness and good ethical standards.

8. LEADERSHIP INTEGRITY

Organizational leadership and management integrity should resolve and prevent moral and ethical problems but holding individuals responsible, and more important, to solve and prevent a crisis of organizational integrity. Leadership integrity stimulates and has direct effects on organizational integrity. Leadership integrity as morally acceptable behaviors contributes to the prevalence of organizational integrity. An essential requirement for moral leadership is an attitude of integrity and genuine commitment to moral principles and ethical values to become integrity leadership (Badaracco 1997, 120).

Leadership integrity in organizations is an important concern between organizational management integrity and leadership effectiveness (Kanungo and Mendonca, 1996). The impact of leadership integrity is limited only to a few direct effects on the prevalence of organizational integrity. Integrity focused-leadership has an impact on organizational integrity and influence the incidence and prevalence of integrity.

The leadership integrity plays a key role in creating and developing policies, procedures and the whole organizational system indicated by the level of influence that the organizational management integrity has on them. Organizational leadership integrity fostering integrity capacity improves the firm's reputation capital with their internal and external stakeholders (Fombrun, 1996). Leadership without integrity may be a risk to any organization (Morgan, 1993; Mowday, Porter and Steers, 1982; Parry, 1998b; Posner and Schmidt, 1984). Organizational leadership integrity should establish and develop the behavioral and ethical role models for process, judgment and development integrity. Also, leadership integrity should build and sustain the organizational integrity capacity building to foster organizational moral progress.

The integrity capacity construct proposed by Petrick and Quin (2000) is focused to improve individual and organizational (collective) resources to foster moral progress in organizations, meaning the increase in stakeholders demonstrating the systems dimension of integrity capacity. Collective integrity is considered a stage of post conventional collective moral reasoning and commitment to universal ethical principles (Kohlberg, 1984; French and Granrose, 1995). Collective integrity capacity is a stream framed by integrity literature in philosophy and psychology (Erikson, 1950; Taylor, 1985; McFall, 1987; Srivastva and Associates 1988; Walters, 1988; Halfon, 1989; Calhoun, 1995).

These collective integrity capacities support judgment integrity and collective action processes. Petrick and Quin (2000) found a relationship between individuals and collectives exhibit moral processes with process integrity capacity and moral progress. Collective commitment to organizational moral can be cultivated through the implementation of collective developmental integrity capacity (Likert, 1967; Kochan and Useem, 1992; French and Granrose, 1995, Petrick, 1998). The aggregated individual development integrity capacity forms the organizational ethical culture that may support the collective commitment to developmental integrity capacity and moral progress. Taking into consideration the law for guidance is a necessary but not sufficient stage for organizational developmental integrity capacity.

Positive, active and pro-active leadership behaviors and doing the right things are perceived as having high levels of trust and integrity. Unethical and immoral behaviors, doing the wrong thing or what is not expected and valued are perceived as low integrity.

Diagnosing and developing leadership integrity effectiveness leads to identify and develop organizational management integrity and effectiveness. Organizational management integrity may be improved by developing transformational and developmental exchange leadership behaviors may reduce the non integrity and unethical behaviors. Integrity systems can be a framework of reference for the designing and implementing organizational strategy aimed to sustain the capability of leadership integrity role in the whole organizational system and to maintain the coherence of the organizational management integrity to deliver required actions.

Literature on ethical leadership integrity focus on the roles played to assess, enhance and ensure and sustain organizational management integrity. Exercising leadership integrity and having some guiding principles such as the public interest may be part of an analysis of a corruption resistance tendering process (Boardman and Klum. Some factors that contribute to maintaining the integrity of a tendering process include openness, honesty, accountability, objectivity, courage and leadership. (2001). Organizational leadership must be aware of integrity capacity as a strategic asset by improving competence in judgment integrity and held accountable for decisions related to organizational integrity and management integrity in organizational settings.

Leadership integrity is being held accountable for balance and consistent collective judgment integrity with respect to behavioral, moral and economic complexity. Leadership should be held accountable for the nurturing and management of key intangible strategic assets in order to sustain organizational integrity capacity. High integrity capacity of organizational leadership is more concerned to stakeholder's moral issues, designing and applying sound policies and making right decisions (Litz, 1996; Driscoll and Hoffmann, 1999).

Building organizational integrity leadership based on the existing organizational culture may require to design and implement strategies and policies aimed to create and maintain key ethical standards, such as acting with integrity by being honest, open, accountable, objective and courageous (Boardman, and Klum, 2001). Organizational integrity is one organizational factor of emerging inspired leadership capable to influence and foster spirit at work.

Ethics leadership integrity – focused considers the importance of normative - compliance as the base of an ethical culture. To engage individuals and the whole organization in integrity programs beyond mere normative - compliance is a task of mindful organizational management integrity. They also report other empirical studies that found that employees are more concerned with the integrity than with rules and sanctions and the power of integrity to promote voluntary rule-following was greater.

Leadership should be facilitative in its integrity role and persuasive of vision and values and committed to develop organizational management integrity (Johnson, K.W., 2005). A research conducted by Kinjerski and Skrypnik (2005) revealed that personal spirit at work is associated to leadership fostering a culture of caring individuals and organizational integrity aligned with its mission. They also found that alignment among individual values and organization's purpose and mission fosters organizational integrity.

Organizational leadership integrity skills to manage situations in moral complexity and to build and maintain the organizational integrity capacity system may enhance its reputational capital among all its stakeholders (Velasquez, 1996). Integrity capacity is intrinsically and utilitarian - instrumentally valuable in organizational settings as an intangible asset of reputational capital, although it may be functional and cultural differentials based on leadership integrity capacity system. Leadership integrity capacity systems sustained on the functional and cultural differentials may have diverse perceptions of quality services leading to an opportunity of improvement (Grant, 1996).

Organizational leadership integrity is challenged by the adverse impacts of integrity capacity exacerbated by economic globalization processes, to develop and implement strategies, policies and to improve theoretical tools for managing emerging ethical dilemmas resulting from (Yergin and Stanislaw, 1998; Petrick, 1998). Brown (2005) analyzes the integrity as a wholeness challenge of the cultural, interpersonal, organizational and environmental dimensions to a leadership strategy. The integrity challenge is to develop appropriate relationships and improve their quality among individuals, corporations and civic organizations through the analysis, evaluation and redesign of communication patterns. Leaders know how to design organizational management integrity after knowing what it entails.

Recent literature on ethical and leadership integrity roles and related issues examines the implications with the organizational integrity system including the structural relationships between the individual integrity in interaction with the leadership integrity, the management organization's integrity and the intra-organizational integrity systems (Shacklock and Lewis, 2006). Lasthuizen (2008) tested the empirical relationship based on theoretical and normative -

compliance assumption between leadership and integrity and concluded that this relationship is complex and complicated. Testing theoretical and normative - compliance assumptions based on the relationship between organizational management integrity and leadership integrity.

There is a large body of the literature that claims the lack of integrity of transformational and charismatic leadership while another body of literature supports a positive relationship between transformational leadership and integrity. There are limited empirical evidences on how and to what extent organizational leadership contributes to organizational integrity. Parry and Proctor-Thompson (2002) support with empirical evidences that transformational and active transactional leadership styles appear to contribute to perception of integrity.

Research conducted by Parry and Proctor-Thompson (2002) suggests that active and positive leadership behavior is related to integrity. Inspirational leadership has weak direct effects on the prevalence of organizational integrity. Empirically it proved not be strong in the context of organizational integrity. Problems may arise when the leadership is inspirational but not ethical.

A. TRANSFORMATIONAL LEADERSHIP

Empirical research testing the link between integrity and transformational leadership is limited and there is also a large body of literature that argues that transformational leadership theory allows the emergence of leadership lacking integrity. Among other links between leadership integrity and transformational leadership, having a clear vision and developing trust are core factors of transformational leadership contributing to organizational integrity (Bass, 1985, 1990, 1998; Yukl, 1989). A vision incorporates a value system that protects and promotes organizational integrity, and encourages learning and adaptation (Rowse and Berry, 1993, p. 22). Tracey and Hinkin (1994) found evidence to support that transformational leaders possessed and behaved consistent with integrity and high ethical standards.

Transformational leadership has a limited impact on the prevalence of organizational integrity and not necessarily has a positive impact on individuals' moral judgment. Petrick and Scherer (2000) define judgment integrity as the use of theoretical ethics resources to analyze and resolve individual and collective moral issues. Judgment integrity is at the core of integrity capacity and leadership integrity. For leadership integrity according to Petrick and Quinn (2001:337) judgment integrity means "being held accountable for achieving good results (outcome oriented transcendent - teleological ethics), by following the right rules (duty-oriented deontological ethics), while strengthening the motivation for excellence (character-oriented virtue ethics), and building an ethically supportive environment within and outside the organization (system improvement oriented contextual ethics).

Behavioral, legal, ethical and moral complexity shape organizational judgment integrity capacity sustained by management and ethics theories to establish balanced use managerial responsibilities. Stakeholders committed to handle moral complexity using judgment integrity to develop integrity capacity in organizational settings can enhance behavioral, moral and ethical progress in organizations (Petrick and Quinn, 1997).

Leadership integrity should develop judgment integrity to enhance full moral accountability by providing an integrated model of judgment integrity, merging perceptions and assumptions of behavioral, moral and economic complexities between organizational management integrity and global economics (Brunsson, 1989; Solomon, 1992). Organizational judgment integrity can be a conscious shaping and balancing of competing organizational management, macroeconomics to

resolve economic complexity, behavioral, moral and ethics theories in the formation of organizational policies and leadership integrity practices (Petrick, 1999).

Pseudo-transformational leadership (Bass and Steidlmeier, 1999) arises because leadership integrity does not necessarily is effective integrity. Giampetro, Brown, Browne and Kubasek (1998) and also Price (2003) supported the assumption that transformational leaders may fail.

Carlson and Perrewe (1995, p. 5) argue that justice and integrity are values promoted by transformational leadership “as the best approach for instilling ethical behavior in organizations” although the link requires further empirical consideration. Gottlieb and Sanzgiri (1996) contend that leaders with integrity value share of information, viewpoints and feedbacks in an open and honest communication during decision making processes. Behavioral integrity is a critical component of transformational leadership (Simons, 1999). Organizational integrity may be maintained and enhanced by transformational leadership assuming that followers may behave with integrity. Transformational leadership does not necessarily develop and promotes integrity (Bass and Steidlmeier, 1999).

Bass and Steidlmeier (1999) consider that pseudo-transformational leadership may lack integrity. An empirical study found that justice connects integrity and transformational leadership in organizations (Gillespie and Mann, 2000). Focusing on the leadership behavioral integrity to enhance organizational managerial integrity, Parry and Proctor-Thomson (2002) discuss the integrity of transformational leadership drawing on the follower’s interests towards the contribution to the interests of the group and away from the self (Den Hartog, Van Muijen and Koopman, 1997; Carlson and Perrewe, 1995).

Parry and Proctor-Thompson (2002) provide empirical evidences to support that the perceived integrity of leaders and transformational leadership are positively related, although this relationship may be moderated by a range of additional variables. They found a positive relationship between perceived leader integrity and demonstration of transformational leadership behaviors, and between perceived integrity and developmental exchange leadership. There is a significant positive correlation between perceived integrity and transformational leadership. Similarly, leaders with the highest perception of integrity are engaged on high levels of developmental exchange behavior.

Top-down ratings on assessments of subordinate integrity provided higher identification of transformational leadership and developmental exchange leadership than peer ratings. Transformational leadership behavior and developmental exchange leadership was perceived to possess the higher perceived integrity levels, especially transactional behavior, a type of contingent reward.

The Multi-factor Leadership Questionnaire (MLQ) was developed by Bas (1985). The use of MLQ provides empirical evidence on integrity of transformational leadership. One MLQ factor “idealized influence” relates positively to integrity (Bass and Steidlmeier, 1999). Individualized consideration and contingent reward correlate positively with each other (Avolio, Bass, and Jung, 1999) and both may be associated positively with perceptions of integrity (Lowe, Kroeck, and Sivasubramaniam, N., 1996).

B. TRANSACTIONAL LEADERSHIP

Transactional leadership has an impact on the prevalence of organizational integrity and has not moral impact on individual’s moral judgment. Two components of active-transactional leadership, management-by-exception (MBE-active) may have no significant correlation with

perceived integrity and contingent reward may have differing relationship with integrity. The two components of passive-transactional leadership, management-by-exception (MBE-passive) may lack correlation with integrity and laissez-faire may correlate negatively with integrity.

Parry and Proctor-Thomson (2002) found no significant correlation between perceived integrity and MBE-active. Perceived integrity has the strongest negative correlation with passive management by-exception and laissez-faire demonstrated as a transactional leadership factors. The greatest variation in perception of integrity correlates with the laissez-faire leadership. Thus, the lowest perception of integrity is correlated with the high performance of laissez-fair leadership style. The lowest perception of leadership integrity is correlated to high levels of laissez-faire behavior and low levels of idealized attributes.

Corrective-avoidant leadership as a form of transactional leadership explains different perceptions about leader integrity. The highest perceptions of integrity are related to corrective avoidant behaviors while the lowest perceptions of integrity are related to high levels of laissez-faire leadership. The empirical research conducted by Parry and Proctor-Thompson (2002) provide evidences to support a negative relationship between integrity and corrective-avoidant. Higher leadership integrity is related to low levels of laissez fair leadership style and high levels of any corrective avoidant behavior (Parry and Proctor-Thomson, 2002)

C. CHARISMATIC LEADERSHIP

Transformational leadership is likely to have moral integrity far better than charismatic leadership. Simons (1999) identified charismatic leadership style as a potential ethical leadership. Howell and Avolio (1992) argue that the same qualities that can make a charismatic leadership style have the potential to be unethical leadership and lacking in integrity. The results provided evidence for positive relationship between perceived integrity and transformational factor of charisma, identified as idealized attributes and behaviors.

There is a negative relationship between perceptions of integrity and charisma, although Parry and Proctor-Thompson (2002) claim that is needed more in-depth qualitative case-study analysis. However, charismatic leaders can be perceived as lacking in integrity, although more research is needed to identify moderating and intervening variables.

9. LEADERSHIP INTEGRITY EFFECTIVENESS

Leadership integrity correlates most strongly with leadership effectiveness. Similarly, the presence of integrity related with organizational effectiveness. There is a critical relationship between integrity and measures of organizational and leadership effectiveness (Mowday, Porter and Steers, 1982) and a positive relationship between perceived integrity and a wide range of perceived effectiveness measures (Parry and Proctor-Thomson, 2002)..

There are some empirical studies supporting the assumption that integrity is positively related to leader effectiveness (Kanungo and Mendonca, 1996; Mowday et al., 1982, Morgan, 1993; Posner and Schmidt, 1984; Steers, 1977). Integrity ratings are subject to bias of hierarchy, being higher and more favorable by superiors than by peers and subordinates (Morgan, 1993). Parry and Proctor-Thomson (2002) verify positive relationships between perceived integrity, leadership styles and a range of measures of organizational effectiveness. A positive correlation was found between leader and organizational effectiveness.

Empirical studies to test the relationship between perceived integrity and leader effectiveness have used the Perceived Leadership Integrity Scale (PLIS) developed by Craig and Gustafson (1998) and a revised version, the PLIS-R to determine and identify perceived integrity of leadership in organizations, although the integrity ratings of leaders may differ depending of the level of the rater. The PLIS-R measures beliefs on the intent of leadership.

To enhance integrity capacity as an intangible and organizational strategic asset, Petrick and Quinn (2001) propose some leadership practices. Leaders are often not held accountable for their neglect of integrity capacity and the cost incurred as a key intangible, strategic asset (Trevino, Weaver, and Brown, 2000; Petrick and Quinn, 2000). Petrick and Quinn (2001) identify the challenge of holding leaders accountable for the performance of organizational integrity capacity as an intangible strategic asset by focusing on judgment integrity to handle behavioral, moral and economic dimensions' complexities.

10. INTEGRITY STRATEGY AS MORAL MANAGEMENT

Integrity strategy is a concept related to moral management. Payne (1994) argues that integrity strategy is ethics as the driving force of the organization. Recognition of the organizational management integrity issue in influencing the strategic direction of organizations has created a greater organizational awareness of the history, ethics and culture. An organizational integrity management system may develop institutional strategies and policies aimed to building more human and ethical capabilities intended to resist corruption and other unethical organizational behaviors (Boardman and Klum, 2001).

Strategic deployment is the new paradigm of organizational integrity capacity that organizational integrity leadership by moral to guide ethical behaviors, to improve judgment integrity, to build and maintain collective commitment to integrity and to enhance moral reputation for system integrity capacity (Petrick and Quinn, 1997).

Organizational management integrity strategy, as part of the strategic planning to foster organizational integrity, should be aligned to the economic and financial goals with ethical, social responsibility and environmental objectives. The evolving normative - compliance and transformative process character of organizational integrity is reflected in the organization's mission and values statements declared in the strategic planning (Paine, 1994, 2003). Clear integrity strategies and policies are necessary to constitute a framework model of organizational integrity to apply the values and rules through an integrity focused leadership.

Organizational integrity-based management strategies can be focused to strengthen the link between personal integrity and organizational management integrity. Organizational integrity-based strategies should be determined to transparent adherence to moral principles and to implement an ethical culture that could result in an attitude of integrity. Organizational integrity-based strategies foster credible leadership integrity, enhance reputation capital, improve trustworthy and loyalty, takes into account the conflicting interests of internal and external stakeholders. Implementing an organization integrity-based strategy means that internal and external stakeholders should commit to good governance practices where political correctness is well appreciated (Jackson and Nelson, 2004).

Personal integrity in an organization may be perceived as the cause of integrity failure rather than organizational integrity due to the individual responsibility. Personal integrity does not necessarily leads to behave ethical under some specific organizational situations. Strategies and policies on organizational management integrity-focused designed and formulated to improve the

organization's integrity, should responsible balance the possible conflicting interests, recognized by Kaptein, van Reenen (2001) as the three dilemmas: entangled hands, the many hands and the dirty hands dilemmas.

An organizational integrity-based strategy can be grounded on the definition, demonstration and dissemination of core values in a relational synergy between the diverse stakeholders of the organization. At macro level, different combinations of organizational integrity and organizational synergy lead to different results. In order to implement organizational integrity, the leadership should be able to provide relational based quality centered on the core values from the inside out in every situation (Kingsley, K. 2005).

An organizational integrity strategy is a shared set of values-based approach designed and implemented proactively to obtain commitment from individuals, promoting individual ethical behaviors to raise the level of organizational ethics. Design and formulation of strategies to improve organizational management integrity should take into consideration surveying the programs and best practices performed by individual agencies. Best practices of corporate responsibility are essential part of strategic organizational management integrity.

An organizational strategy aimed to improve the organizational integrity should focus on leadership developing ethical policies ranging from codes of conduct, whistle-blower procedures, job rotation and applicant screening and some others (Lasthuizen, 2008). Design, formulation and implementation of strategies to improve organizational integrity, might be achieved through the monitoring of different group activities over time. Corporate social responsibility as an organizational strategy is a practice central to organizational integrity.

There are some discussions about implications of organizational management integrity related to issues questioning and rising doubts about the strategies' success of reengineering, restructuring, outsourcing, strategic skills and capabilities, core competencies, etc.

11. INSTITUTIONALIZATION OF AN ORGANIZATIONAL MANAGEMENT INTEGRITY CAPACITY SYSTEM

Issues of integrity and ethical dilemmas may be framed by the institutionalization of organizational ethical culture. The leadership and management of an integrity capacity system should provide the supportive institutional context to sustain the organizational commitment to collective moral progress. The institutionalization of a system integrity capacity gives support to the emergence and maintenance of an organizational moral, ethical and legal culture in the current organizational practices (Petrick and Quinn, 1997; Petrick, 1998).

Institutional coherence as a requirement for organizational integrity is concerned with all the stakeholders involved in any type of individual and organizational relationships avoiding wrongdoings. Woolcock (1998, p. 168) identifies organizational integrity at the macro level considering the institutional coherence and the competence capacity. An organization that institutionalizes and integrity-directed system may be able to enhance the reputational capital as a key intangible asset (Fombrun, 1996).

In the situation where there are high levels of organizational integrity and organizational synergy, the emerging institutional structure favors development through different channels to convey civil society demands in a continuous process of negotiation and embedded autonomy (Evans, 1992, 1995). The implementation of a system integrity capacity to institutionalize an organizational ethical, moral and legal culture may provide sustainable moral progress.

Clientelism and patronage in organizations may be dysfunctions when provide the basis for the institutionalization of corruption, misbehaviors, abuses, etc., and the lack of any organizational management integrity (GRECO 2002; Transparency International 2001; Papakostas 2001; Kathimerini 30 January 2003). Institutionalization integrity-directed systems are applied to all the internal and external organizational stakeholders, such as the Acting with Integrity Program of Nortel based upon internalized ethical principles anchored by core business values.

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ACHIEVEMENT MOTIVATION: A MAJOR FACTOR IN DETERMINING ACADEMIC ACHIEVEMENT

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ABSTRACT

The present study was planned to find the effect of achievement motivation on the academic achievement of adolescents in relation to some demographic variables viz. gender, locality and type of schools. In the present study, descriptive method was used. 320 adolescent students selected by the method of random sampling from the target population constituted the sample for the present investigation. However, academic achievement of the students was determined on the basis of marks obtained in 10th class of Board Examination. To measure the Achievement Motivation of the subjects, Achievement Motive Test by Dr Bhargava was used. After sorting the data for final scores, Means, SD's, and t-test were employed to compare the academic achievement of adolescents with high and low achievement motivation as statistical techniques in the present study. Data analysis showed that there was significant difference in academic achievement among adolescents with high and low level of achievement motivation in relation to gender, locality and type of schools. It was found that male & female adolescents with high achievement motivation showed better academic achievement than their counterparts. Further, results also showed that high achievement motivation adolescents of rural area and urban area as well as private and govt. schools were found to be better on academic achievement than their corresponding parts.

KEYWORDS: *Achievement Motivation, Adolescents, Academic Achievement, Demographic Variables - Gender, Locality, Type of Schools.*

INTRODUCTION

Academic achievement has always been one of the most complex and controversial issues in education. It has always been the crucial point and the focus of numerous researchers and the topic of many government reports not only in our country but in most of the developed and developing countries of the world also. In the common terminology, academic achievement refers to the level of attainment in various subjects as indicated by marks or grade points. It may be the attained ability to perform school tests. Thus, academic achievement refers to marks or grades obtained in subject taught in school after an examination, be it written or oral. It is universally accepted that marks serve the basis of classification and certification, motivation and measurement of educational performance. Academic achievement also means the attained level of students functioning in the school task such as languages, mathematics, science etc. as shown by school marks. Achievement in the educational situation has frequently been referred to as

academic achievement or academic attainment. The term academic achievement signifies various aspects of learning as ability to learn, academic aptitude, measures of motivation, level of aspiration and creative capacity.

The term academic achievement is related to the acquisition of principles and generalizations and the capacity to perform efficiently. Assessment of academic performance has been largely confined to the evaluation in terms of information, knowledge and understanding, certain manipulations of objects, symbols and ideas. Academic achievement is employed as a customary criterion to measure the level of knowledge, understanding and acquisition of skill. Yet, in spite of this one is still far from reaching an understanding of the actual process of academic achievement. With the result, current level of understanding the complexities of school achievement, especially at high school stage, falls far short of what is desirable. Thus, academic achievement holds a cardinal place in the field of education and is considered as the outstanding inducement for the progress of individuals. It is the unique responsibility of all educational institutions to promote a wholesome academic development of the students. It helps the students to understand the hierarchy based on academic achievement and is the most desirable outcome of school life. All the activities of school revolve around the academic achievement of the students. Administrators, educators, curriculum planners, teachers and students work to make teaching-learning process feasible for academic excellence. Academic achievement is an index of success of students' performance, teachers' efforts and significance of curriculum and educational objectives.

The need and desire to achieve is basic and natural in human beings as the other biological or socio-psychological needs and desires. The need and desire to achieve is a spring-board of the achievement motivation. However in a competitive society or set up, the desire to excel over others or to achieve a higher level than one's peers is more intensified which in turn may lead to a stronger drive or motive to achieve something or everything that is essential to beat others in the race and consequently experience a sense of pride and pleasure in the achievement.

One of the important needs present to some degree in all human beings is the need for achievement or the need to attain increasingly higher level of performance. People high in achievement motivation tend to exert more efforts and perform better than the low achievers. They are task oriented and prefer to work on tasks that are challenging and on which their performance can be evaluated in some way. It may be by comparing it with other person's performance in terms of some standards.

Achievement motivation refers to the behaviour of an individual who strives to accomplish something, to do his best, to excel others in a performance. It has been referred as the need for achievement and abbreviated as N-Ach. This involves competition with a particular standard of excellence, of performance that every characteristic of achievement motivation distinguishes it from other motives. Achievement Motivation is essentially a type of motivation that is personal in nature. The basis of achievement motivation is achievement motive i.e. motive to achieve is said to work under the spirit of achievement motivation. A motive comes into picture when an individual knows that his performance will be evaluated and that the consequences of his actions will be either a success or failure and that good performance will produce a feeling of pride in accomplishment. In general achievement motivation is expectancy at finding satisfaction in mastery of difficult and challenging performances whereas in the field of education it particularly stands for the pursuit of excellence. From teacher's point of view, achievement motivation can be taken as active interest of pupils in the areas of learning. One of the major problems of teachers is to make his pupils achievement oriented, so that they can make effective

use of their intellectual aspect for achieving the academic progress for which they are potentially capable. If this does not happen they become tense, hence come under stress. So the striking need is to explore the relationship between achievements, motivation and stress. People with strong achievement motive prefer task and skill rather than luck determining the outcome. They seek personal responsibility to have a future time perspective in estimating their chances for success. Regarding students' capacity to cope with stress of examination, it seems important to account for one's level on the need for achievement.

In the world of today materialistic forces are having an upper edge over and above the spiritual and other worldly notions which were the characteristics of the age before the upcoming of the new scientific era. Now personal achievement is thought of as universal positive value and as such is stressed in the modern societies of the present age. Achievement and the need to achieve have enjoyed the general acceptance and are employed as standard for evaluating the individual in his various aspects. In recent years, need for achievement has become a major sub area in developing general theory of motivation. Atkinson (1967) revealed that achievement motivation was positively linked with the academic achievement. Gawande (1988) found a significant relationship between achievement motivation and academic achievement of the adolescents. Ramaswamy (1988) reported that achievement motivation was positively related to academic achievement. Saraswat (1988) revealed that boys-girls, rural-urban students significantly differed in their achievement motivation and the coefficient of correlation among achievement motivation and academic achievement were significant. Baskaran (1991) explored a significant relationship between achievement motivation and academic achievement of the adolescents. Harikishan (1992) reported achievement motivation as an effective determinant of academic achievement. Devanesan (1999) concluded that there was a significant and positive relationship between achievement motivation and academic achievement. Alam (2001) revealed a positive relationship between achievement motivation and academic achievement. Adsul and Kamble (2008) found that gender does not have any effect on the achievement motivation. Pandey (2008) explored a positive correlation between achievement motivation and academic achievement. Noorjahan and Wajiha (2009) found that achievement motivation contributes significantly to academic achievement. David & Sumod (2011) reported that achievement motivation and reading comprehension in English are significantly positive related. Singh (2011) found no significant difference in academic achievement motivation between aided and non-aided high school pupils. Deswal & Rani (2012) found that male adolescents were possessing higher level of achievement motivation than female adolescents.

RATIONALE OF THE STUDY

Developing country like India requires brilliant, talented and gifted men in various fields. Therefore, the government is paying particular attention towards their education because their breakdown in school takes a serious loss in terms of human assets like time, money and above all happiness. For this reason, the school can formulate a direct and vitally important input by raising the standard of achievement of students and reducing their academic wastage. So, there is a need to provide appropriate awareness to the adolescents as they account for one fifth of the world population. This is the period in which a child gets physical, emotional and psychological maturity. About this time, there appears a sense of self dependence accompanied by a feeling of responsibilities among them. Thus we need to channelize their energies to attain the goal of education system.

Though the goal of all educational programmes of every country is envisaged as maximizing the achievement of students, experience reveals that students do not attain the same level of success. With due recognition to individual differences in ability, interest and aptitude, it is evident that

all children are not capable of reaching the same educational standard although all of them are quite capable of being improved upon. Thus there is a need to know the factors which contribute towards high achievement and the factors which act as barriers to it. Thus the pressing need for the identification of the causes and conditions which give rise to the phenomenon of high achievement and low achievement is of recent origin. Such identification of causes and conditions become necessary due to the fact that many of intellectually capable students do not achieve in school what they could and what their measured capacity indicates. So, the present work is directly concerned with factors related with differences in academic achievement of adolescent students in school system. In the present study, an attempt has been made to find the effect of achievement motivation on the academic achievement of adolescent students.

The novelty and validity of the present problem for study justify with the time to study and explore the unknown so that progress of the adolescents as well as of the nation can be accelerated. It will be helpful in the guidance and counseling of the adolescents. It will be helpful in producing their interest about their occupations and careers. It will be helpful to the adolescent to improve their personality. Therefore, the investigators due to interest in exploring the various factors responsible for the low achievement and high achievement of adolescent students considered it worthwhile to study the achievement motivation as determinant of academic achievement of adolescents for the present investigation.

OBJECTIVES

The present study was carried out with the following objectives:

1. To study the effect of achievement motivation (High & Low) of adolescents on their academic achievement.
2. To study the effect of achievement motivation (High & Low) of adolescents on their academic achievement with respect to gender, locality and type of schools.

HYPOTHESES

Based upon the above mentioned objectives, the following hypotheses were formulated.

H₀₁ There exists no significant difference in academic achievement among adolescents with high and low achievement motivation.

H₀₂ There exists no significant difference in academic achievement among male adolescents with high and low achievement motivation.

H₀₃ There exists no significant difference in academic achievement among female adolescents with high and low achievement motivation.

H₀₄ There exists no significant difference in academic achievement among adolescents of rural area with high and low achievement motivation.

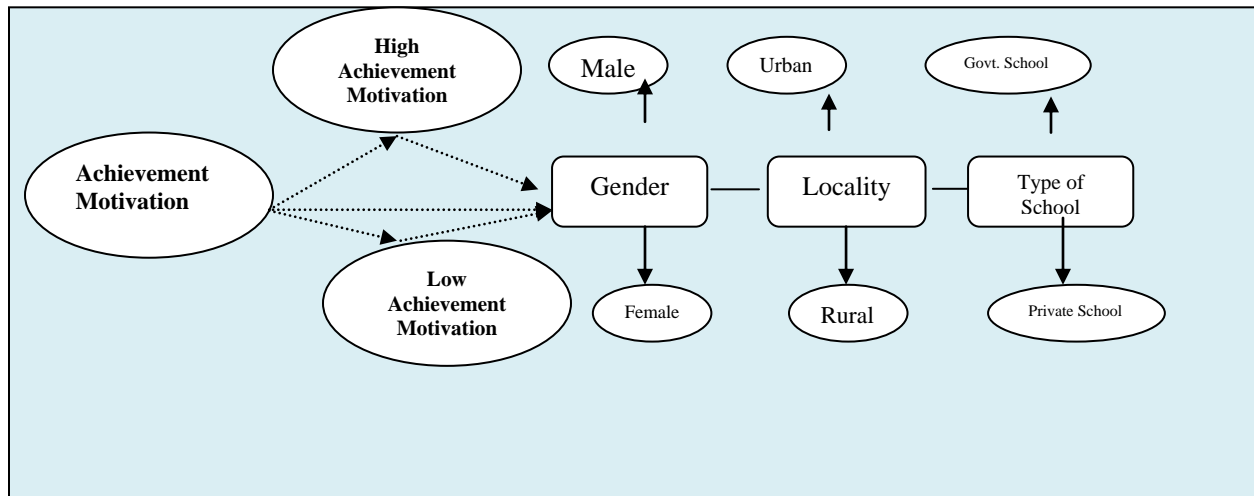
H₀₅ There exists no significant difference in academic achievement among adolescents of urban area with high and low achievement motivation.

H₀₆ There exists no significant difference in academic achievement among adolescents of government schools with high and low achievement motivation.

H₀₇ There exists no significant difference in academic achievement among adolescents of private schools with high and low achievement motivation.

DESIGN OF THE STUDY

In the present study, descriptive method was used. The comparison was made to study the academic achievement of adolescents in relation to their high & low achievement motivation of adolescents and demographic variables viz. gender, locality & type of schools. The independent variable achievement motivation was varied at the different levels as shown in the schematic design given below:-



POPULATION

Adolescent students studying 11th class in various schools located at Rohtak and Sonapat Districts of Haryana State constituted the target population for the present study.

SAMPLE

320 adolescent students selected by the method of random sampling from the target population constituted the sample for the present investigation. However, academic achievement of the students was determined on the basis of marks obtained in 10th class of Board Examination. The sample drawn from the target population has also been shown in Table-1

TABLE -1 BREAKUP DETAILS OF THE SAMPLE SELECTED FOR THE STUDY

Group → Variable ↓	High	Low	Male	Female	Urban	Rural	Govt. School	Private School
Achievement Motivation	140	180	77 (High)	63 (High)	71 (High)	69 (High)	63 (High)	77 (High)
			83 (Low)	97 (Low)	89 (Low)	91 (Low)	97 (Low)	83 (Low)

TOOLS USED

To measure the Achievement Motivation of the subjects, Achievement Motive Test by Dr. Bhargava was used. The test- retest reliability after an interval of one month was found to be 0.87. The test was tried for having the agreement with the criterion test of N-Ach and with educational achievement in various faculties. It was found that the test scores on this test and that with the test scores for Sentence Completion Test of Dr. Bishwanath Mukherji had an agreement

of 0.80 and with educational test (general), it had an agreement of 0.75. For English version, the values of validity indices were 0.85 with educational achievement test.

STATISTICAL TECHNIQUES USED

After sorting the data for final scores, Means, SD's, and t-test were employed to compare the academic achievement of adolescents with high and low achievement motivation as statistical techniques in the present study.

ANALYSIS AND INTERPRETATION OF RESULTS

The first objective of the study was to compare the academic achievement with respect to high and low achievement motivation of adolescents. Table-2 presents mean, S.D.'s and t-values of adolescents belonging to high and low achievement motivation with respect to their academic achievement.

TABLE-2 'T' VALUE FOR MEANS OF ACADEMIC ACHIEVEMENT OF ADOLESCENTS WITH RESPECT TO ACHIEVEMENT MOTIVATION

Variable	Group	N	Means	SD's	t-value
Achievement motivation	High Achievement Motivation Adolescents	140	63.05	9.62	5.62**
	Low Achievement Motivation Adolescents	180	57.3	8.64	

**Significant at 0.01 level

Table-2 further reveals that t-value 5.62 for the mean scores of academic achievement between high achievement motivation and low achievement motivation of adolescents is significant at 0.01 level. Thus hypotheses H_{01} "There exists no significant difference in academic achievement among adolescents belonging to high and low level of achievement motivation." is not accepted at 0.01% level of significance. In the context of mean scores, it was found that the mean score of academic achievement of high achievement motivation adolescents (63.05) is higher than that of low achievement motivation adolescents (57.3). It indicates that adolescents with high achievement motivation have more academic achievement than their counterparts. The possible reason for this significant difference may be due to a desire to attain a high standard of excellence and self-imposed requirement for good performance. This finding is in consonance with the finding of Devanesan (1999) who revealed that the academic achievement of students was positively related to their achievement motivation.

EFFECT OF ACHIEVEMENT MOTIVATION OF MALE AND FEMALE ADOLESCENTS ON THEIR ACADEMIC ACHIEVEMENT

The second objective deals with the comparison of academic achievement between males and females who have high achievement motivation and low achievement motivation. Table-3 presents means, SD's and t-values of high achievement motivation and low achievement motivation of male and female with respect to their academic achievement. The mean scores have also been presented in the form of 3-D clustered bar in Fig. 1.

TABLE-3 'T' VALUES FOR MEANS OF ACADEMIC ACHIEVEMENT OF ADOLESCENTS WITH RESPECT TO ACHIEVEMENT MOTIVATION BASED ON GENDER

Variables	Group	N	Means	SD's	t-values
Achievement Motivation of Male Adolescents	High Achievement Motivation	77	61.53	10.02	4.32**
	Low Achievement Motivation	83	55.21	8.47	
Achievement Motivation of Female Adolescents	High Achievement Motivation	63	64.92	8.84	4.196**
	Low Achievement Motivation	97	59.09	8.42	

**Significant at 0.01 level

Table-3 depicts that 't'-value (4.32) for the mean scores of academic achievement among high and low achievement motivation of male adolescents is significant at 0.01% level of significance. Thus hypothesis H_{02} "There exists no significant difference in academic achievement among male adolescents belonging to high and low level of achievement motivation" is not accepted. In the context of mean scores, it was found that the mean scores of academic achievement of male adolescents with high achievement motivation (61.53) are higher than that of males with low achievement motivation (55.21). It reveals that male adolescents with high career maturity have more academic achievement than those with low career maturity. This may be attributed to the fact that the adolescents with high achievement motivation have high intrinsic motivation and a great desire to learn which results in high academic achievement as compared to their counterparts.

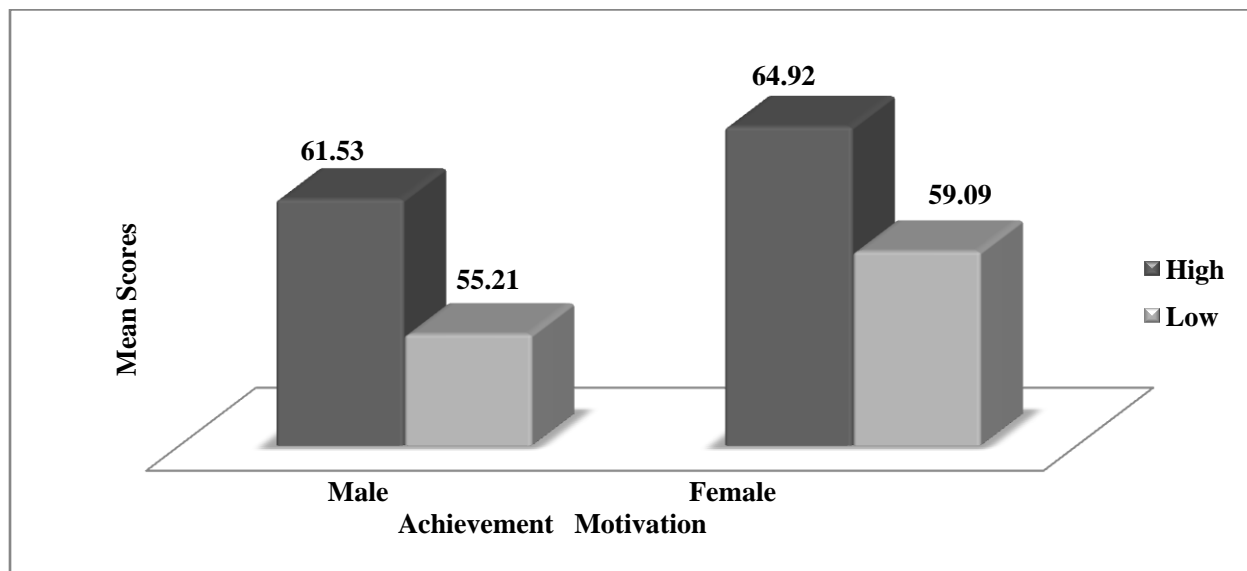
**FIG-1: EFFECT OF ACHIEVEMENT MOTIVATION ON ACADEMIC ACHIEVEMENT BASED ON GENDER**

Table-3 further reveals that 't' value (4.19) for the mean scores of academic achievement among high and low achievement motivation of female adolescents is significant at 0.01 level. Thus hypothesis H_{03} "There exists no significant difference in academic achievement among female

adolescents belonging to high and low level of achievement motivation” is not accepted. An examination of the table-3 depicts that the mean scores of academic achievement of high achievement motivation female adolescents (64.92) is greater than that of low achievement motivation female adolescents (59.09). It shows that female adolescents with high achievement motivation have more academic achievement than female adolescents with low achievement motivation. The probable reason behind this may be that the female adolescents with high career maturity are highly motivated due to the desire to excel. Thus, they work hard in this direction and are serious towards their studies. In contrast to the above finding Gawande (1988) reported that the males were more achievement motivated than the females.

EFFECT OF ACHIEVEMENT MOTIVATION OF RURAL AND URBAN ADOLESCENTS ON THEIR ACADEMIC ACHIEVEMENT

The second objective was framed to compare the academic achievement between rural and urban adolescents who have high and low achievement motivation. Table-4 presents means, SD's and 't'-values of rural and urban adolescents with respect to their academic achievement. The mean scores have also been presented in the form of 3-D clustered bar in Fig.2.

TABLE-4 'T' VALUE FOR MEANS OF ACADEMIC ACHIEVEMENT OF ADOLESCENTS WITH RESPECT TO ACHIEVEMENT MOTIVATION BASED ON RURAL AND URBAN AREAS

Variables	Group	N	Means	SD's	t-values
Achievement Motivation of Rural Area Adolescents	High Achievement Motivation	69	58.87	7.68	3.60**
	Low Achievement Motivation	91	54.97	7.62	
Achievement Motivation of Urban Area Adolescents	High Achievement Motivation	71	67.12	9.61	4.77**
	Low Achievement Motivation	89	60.19	8.70	

**Significant at 0.01 level

Table -4 shows that 't' value (3.60) for the mean scores of academic achievement among high and low achievement motivation adolescents belonging to rural and urban area is significant at 0.01 level. The Hypothesis H_{05} "There exists no significant difference in academic achievement among adolescents of rural area with high and low level of achievement motivation" is not accepted. In the context of mean scores, it was found that the mean score of academic achievement of rural area adolescents with high achievement motivation (58.87) is higher than (54.47). It reveals that rural area adolescents with high achievement motivation have high academic achievement than the adolescents with low achievement motivation.

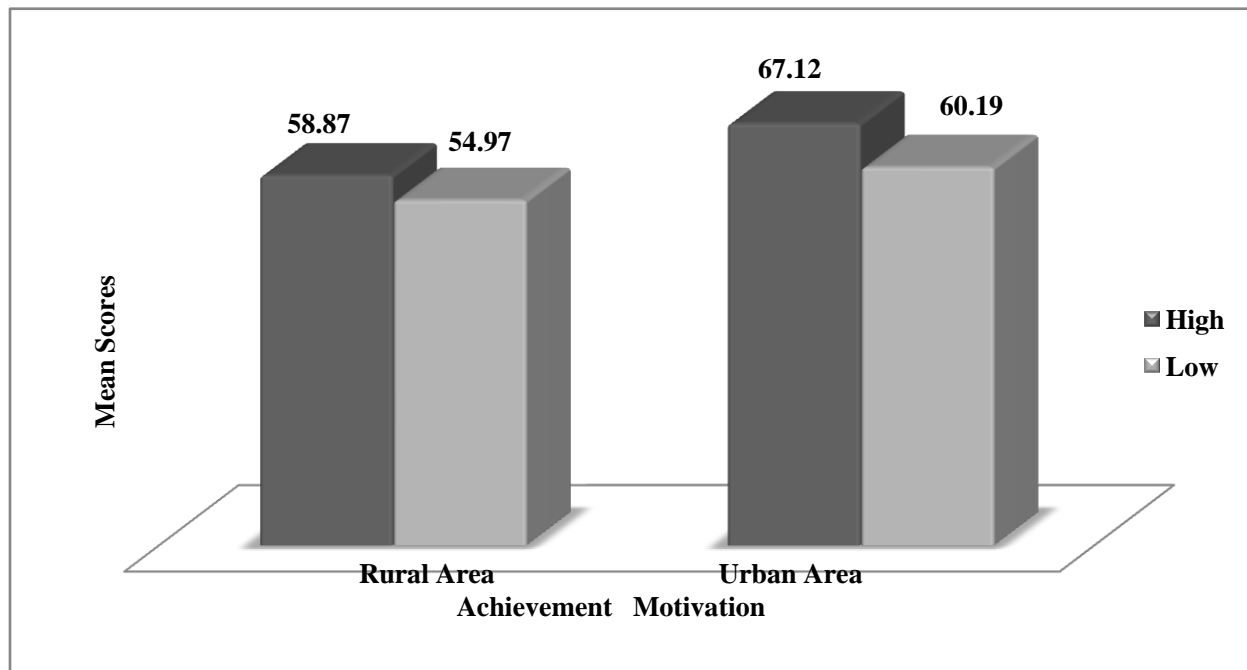


FIG-2: EFFECT OF ACHIEVEMENT MOTIVATION ON ACADEMIC ACHIEVEMENT BASED ON RURAL & URBAN AREAS

Table-4 further shows that 't' value (4.77) for the mean scores of academic achievement among high and low achievement motivation of urban area adolescents is significant at 0.01 level. The hypothesis H_{012} "There exists no significant difference in academic achievement among adolescents of urban area belonging to high and low level of achievement motivation" is not accepted. An examination of the table-4 further reveals that the mean scores of academic achievement of urban area adolescents with high achievement motivation (67.12) is higher than that those having low achievement motivation (60.19). It shows that urban area adolescents with high achievement motivation have high academic achievement than low achievement motivation adolescents. This may be attributed the fact that adolescents with high achievement motivation belonging to urban area are more competitive with a standard of excellence and the self-imposed requirement for good performance. They work for the fulfillment of long-term goals and exhibit better academic achievement than their counterparts. This finding is also supported by Gawande (1988) who found that there is a high correlation between achievement motivation and academic achievement of rural students.

EFFECT OF ACHIEVEMENT MOTIVATION OF ADOLESCENTS STUDYING IN GOVT. AND PRIVATE SCHOOLS ON THEIR ACADEMIC ACHIEVEMENT

This section deals with the comparison of academic achievement among adolescents studying in govt. and private schools with high and low achievement motivation. Table-5 presents means, SD's and 't' values of high and low achievement motivation adolescents studying in govt. and private schools with respect to their academic achievement. The mean scores have also been presented in the form of 3-D clustered bar in Fig.-3.

TABLE -5 'T' VALUES FOR MEANS OF ACADEMIC ACHIEVEMENT OF ADOLESCENTS WITH RESPECT TO ACHIEVEMENT MOTIVATION BASED ON GOVT. AND PRIVATE SCHOOLS

Variables	Group	N	Means	SD's	t-values
Achievement Motivation of Adolescents studying in Govt. Schools	High Achievement Motivation	63	64.92	8.84	4.20**
	Low Achievement Motivation	97	59.09	8.42	
Achievement Motivation of Adolescents studying in Private Schools	High Achievement Motivation	77	61.53	10.02	4.32**
	Low Achievement Motivation	83	55.21	8.47	

**Significant at 0.01 level

Table-5 depicts that 't' value (4.20) for the mean score of academic achievement among high and low achievement motivation of adolescents studying in govt. schools is significant at 0.01 level. The hypothesis H_{06} , "There exists no significant difference in academic achievement among adolescents of govt. schools belonging to high and low level of achievement motivation" is not retained. In the context of mean scores, it was found that the mean scores of academic achievement of adolescents with high achievement motivation studying in govt. schools (64.92) is higher than that of low achievement motivation adolescents (59.09). It shows that high achievement motivation adolescents who are studying in govt. schools have high academic achievement than low achievement motivation adolescents. This finding is in consonance with the findings of Alam (2001) who found a positive relationship between academic achievement and achievement motivation.

Table-5 further reveals that t-value (4.32) for the mean scores of academic achievement among high and low achievement motivation of adolescents studying in private schools is significant at 0.01 level. The hypothesis H_{07} "There exists no significant difference in academic achievement among adolescents of private school belonging to high and low level of achievement motivation" is not accepted. An examination of table-5 again reveals that the mean score of academic achievement of adolescents with high achievement motivation studying in private schools (61.53) is higher than those having low achievement motivation (55.21). It also shows that the adolescents with high achievement motivation studying in private schools have high academic achievement than the adolescents with low achievement motivation. The possible reason for this significant difference may be that the adolescents with high achievement motivation studying in private schools have a high level of motivation which drives them towards their goal. Thus, they exhibit high academic achievement.

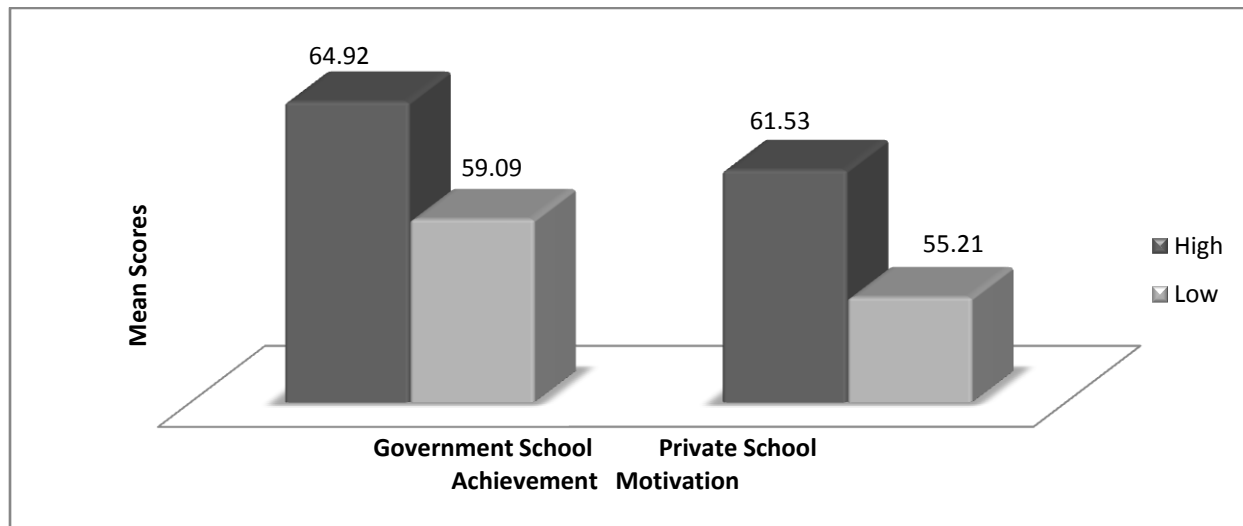


FIG -3: EFFECT OF ACHIEVEMENT MOTIVATION ON ACADEMIC ACHIEVEMENT OF ADOLESCENTS STUDYING IN GOVT. & PRIVATE SCHOOLS

FINDINGS

- Significant difference was found in academic achievement among adolescents with high and low level of achievement motivation. Adolescents with high achievement motivation showed better academic achievement than the students with low achievement motivation.
- Academic achievement of adolescents with high and low level of achievement motivation in relation to gender differs significantly. However it was further found that male & female adolescents with high achievement motivation showed better academic achievement than their counterparts.
- Significant difference was found in academic achievement among adolescents with high and low level of achievement motivation in relation to locality. It was inferred that high achievement motivation of rural & urban area adolescents were found to be better on academic achievement than their opposites.
- There was significant difference in academic achievement among adolescents with high and low level of achievement motivation in relation to type of schools. The results revealed that the adolescents studying in private & govt. schools with high achievement motivation were also high in academic achievement as compared to their matching parts.

EDUCATIONAL IMPLICATIONS

The study exposes that achievement motivation of adolescents plays a significant role in determining their academic achievement. Adolescents with high achievement motivation exhibited enhanced achievement than their counterparts. Therefore, adolescents who belong to low achievement motivation group should be provided proper learning facilities and motivated by the teachers and parents so that they can excel in their studies. Such students should be given proper motivation by the school authorities. Techniques like rewards, incentives etc should be implemented by the stakeholders. The schools should organize competitions and games for them so that they do not feel neglected due to lack of opportunities and get motivated to perform better. Their class teachers and counselors should interact with their parents to get the feedback and to solve the problems which hamper their achievement. These parent-teacher meetings

should be the regular attribute of the school programme to hearten and promote such adolescents for better academic achievement.

The fact that the adolescents constitute an important part of society can't be denied. So in the present scenario much emphasis should be laid to uplift the adolescents and youth in society. If we neglect them, they may lose their interest in academic work and become bored and frustrated and indulge themselves in undesirable activities. And we cannot waste the energies of our able youth. Developing country like India needs gifted men in various fields, therefore the government is paying special attention towards their education because the failure in school takes a heavy loss in terms of human energy, time, money and above all prosperity. India cannot afford the loss of manpower within the high ability range when it is known that every country has a limited 'pool of ability'. For this reason, the schools can make an unswerving and vitally important contribution for enhancing the achievement of adolescents and reducing their academic wastage. In this way, accomplishment level of adolescents can be increased through various academic as well as co-curricular activities as well as by enhancing their achievement motivation also.

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A SYNOPTIC LOOK ON THE CONTRIBUTIONS OF W. LEONTIEF TO ECONOMIC SCIENCE

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ABSTRACT

Professor Wassily W. Leontief, Nobel Laureate (1973) is the founder of input – output analysis contributed to many areas of economic research throughout his illustrious career. His efforts towards the development of an empirical approach has facilitated both national accounting and applied equilibrium analysis. Leontief's operational framework is presently used throughout the discipline and all over the world. The present paper outlines all his contributions in relation to mainstream economics repeatedly focusing on interrelationship of different sectors of the economy. His outstanding creation has fundamentally influenced the evolution of economic analysis and other economic relationships. A brief survey of inventions and their wide applications presented in this article demonstrates Leontief's devotion and dedication to his work until his death.

INTRODUCTION

W. Leontief was born in St. Petersburg on 5th August 1906. HE was able to gain admission to the University of Leningrad (formerly St. Petersburg) at the age of fifteen. In 1925, he was awarded an advanced degree (the degree of Learned Economist). After Ph. D in 1928, he was appointed at the Institute of world Economics at the University of Kiel. In 1929 he stayed in China for a year where he was an advisor to, Ministry of Railways. Already the author of several research papers, he accepted in 1931, an appointment to the staff of National Bureau of Economic Research in New York. In 1932 Leontief moved to Harvard. Initially serving as an instructor there, he was successively promoted to advanced ranks until he was professor (from 1946) and holder of the Henry Lee Chair (from 1953).

In 1975, Leontief relocated to New York University where he was professionally active until his death on 5 February 1999. Leontief, a notable productive scholar throughout a lengthy academic especially for his creation of a major new kind of economic quantification. He was a member of numerous honorary societies in the United States and abroad and president of the American Economics Association in 1970¹.

¹. Begon, Abram, Harvard University (2000), Proceeding of the American Philosophical Society, vol. 144, No.4, December p.466-68

Leontief was awarded the Nobel Prize in economics in 1973 for the development of the input-output analysis and for its application to important economic problems. Japan, the world leader in the use of input- output analysis presented Leontief with its highest civilian honor in 1984.

Professor Leontief was one of the most creative economists of the twentieth century. He considered himself a theorist, but he felt strongly that the purpose of theory was to provide a simplified picture of real systems. For him, theory follows as an instrument that helps explain

facts. According to him, explanations of economic systems must be grounded in facts. So he opposed the growing tendency among economists to formulate theories without a firm foundation in observable reality. He believed that any abstract theoretical work which has no foundation in reality become unfit for empirical testing and ultimately lack applicability and reliability. With this understanding, Leontief dedicated his preference for what can be observed rather than what can be imagined along with an insistence on practical applications. This approach guided him towards his greatest achievement namely, the invention and innovation of input-output model.

He emphasized on the need for detailed data to support theory just like any scientific method that underlies the physical sciences. He is concerned with study of a system which is exceedingly complex. According to him, the existing stock of factual information becomes obsolete in future in the absence of constant inflow of new data. The experiments and measurements in physical sciences end with constant parametric values and secure universal approval and acceptance for ever. Whereas, in the case of abstract and speculative economic theory the emphasis becomes unusual the moment it gain widespread acceptance. This ultimately led Leontief to devote considerable attention to economic statistics.

Though Leontief taught theoretical economics more often than input-output techniques throughout his career, he is much committed to empirical evidence. He seems to emphasize data more than theory because theorizing without facts in an empirical science is very dangerous. All his work has generally been attached to firm empirical observations. The words by W. Leontief on the importance of reliable data are still existent. According to him, efforts need to be directed not only to hybrid methodologies but also to developing and updating basic data and to good case studies. When a methodology requires the data that cannot be supplied in a necessary quality for an analysis it can at best be an intellectual exercise. In his input output analysis Leontief was more been on primary data from industries rather than database. Hence, in the early stages of input-output analysis he collected primary data on inputs and outputs of an industrial process by himself by visiting industries and interviewing process engineers.

INPUT – OUTPUT METHOD

Leontief is the sole and unchallenged creator of input-output technique. This technique is purely an empirically useful method highlighting the general interdependence of various sectors of production. The tool of input-output analysis explains how and in what measure the constituent parts or sectors, of an economy interact. More than a tool of analysis, it can also reveal what combination of resources (raw material, labour, capital) called inputs is required to achieve desired production goals called outputs. The input – output analysis, therefore plays a central role in planning and even in prediction. Most of the countries and countless business consultant input-output tables to guide them in making economic decisions.

Leontief W (1971): Theoretical Assumptions and Non-observed Facts, American Economic Review 61(1) p1-7.

An input – output table is a model of the inter-industry relationships in a economy. The structure of the table is a matrix that lists economic sectors, in the same sequence, both vertically and horizontally. Any sector can be analysed in terms of the direction and ambient of its production or the origin and amount of its intake. Leontief derives coefficients or ratios of the quantitative relationship of one sector to another. The co-efficient are fixed by the current technology by using these coefficients, it is possible to project how changes in input or output of individual

sectors will affect all other sectors because for input-output relationships. As technology changes, coefficients also change.

Leontief's input output analysis is closely related in one way or another to the work of Richard Cantillon (1680-1734), Francois Quesnay (1694-1774) and Leon Walras (1831-1910). Through input-output research Leontief established a mission to explore the potential applications of the analysis. His contributions further include review of fundamental concepts of input-output analysis. He even examined the possibilities of dynamic versus static models and showed how interregional analyses could be conducted. He further threw light on the potential of the input-output paradigm for analysis of capital structure, consumption and final demand, aggregation and specific industries.

Since the early 1960's Leontief applied his analytical tool to problems such as the economic effects of disarmament and military spending, the costs of pollution, the depletion of non fuel mineral resources, the impact of automation on workers and projections of the world economy to the year 2000. A study of the future of the world economy by Leontief shows how and in what measure aid to developing countries might be most efficiently distributed. Thus, Leontief's efforts towards refining and elaborating input – output analysis sought to analyse and solve many practical problems.

ECONOMIC ACCOUNTING

In the United States, the major economic accounts produced by the Bureau of Economic Analysis use the input output accounts as an integrating principle or as an analytical tool. The System of National Accounts uses input-output accounting as a framework for coordinating and checking the conceptual and statistical consistency of the accounts and for providing a detailed basis for analyzing industries, products and other economic relationships. Leontief developed his first input-output tables in US in order to facilitate his study of the effects of technological change on the American economy. He also applied the technique to defense analysis to facilitate the planning of post-war demobilization. Other applications include construction of environmental satellite accounts, transport, and travel and tourism satellite accounts. The input-output accounts are the primary source of data for the national income and product accounts. From the foregoing discussion, it is understood that Leontief has devoted considerable attention and his career as well to expanding the applications of input-output analysis.

While prompting such varied applications, input-output analysis enable more efficient economic administration overall. The national planning however could easily be misconstrued, for under it plan goals apparently could be fixed democratically and it would be largely left to the market to implement them. Such a scheme has been plausibly compared to the 'indicative planning' that the French sought to practice; after World War II.

By providing illuminating perspective generally, the analysis invites many more applications. The input-output technique extensively used in many fields especially, in forecasting and planning in quite different types of economic systems such as centrally planned economies and decentralized economies. The technique has also been applied in studies of how cost and price changes are transmitted through various sectors of an economy. The wide usefulness of the technique extend to topics like the sectoral import of defense cuts on the output, cost of pollution abatement and trade liberalization and the income gap between rich and poor nations. Leontief was among the few pioneers in the 1970s who were concerned about the generation of pollutants and its abatements by industrial processes in an economic model.

In his Nobel Memorial Lecture (1974) on “Structure of the World Economy: Outline of a Simple Input-output Formulation”, W. Leontief described a few blocks of linear equations that extend a static, one-country, input-output model to many regions. The motivation for the model is to analyse scenarios but not to prove theorems or test hypotheses. He believed that the model would help the world community to make decisions regarding future development and environmental policies in a rational manner. He considered an input-output perspective as a ‘framework for assembling and organizing the mass of factual data needed to describe and understand the world economy’.

But his interests were not limited to input-output analysis alone. Leontief is also known for numerous thoughtful and illuminating contributions on quite diverse topics. His article (1933) on “The use of indifference Curves in the Analysis of Foreign Trade is widely cited as a fundamental contribution to neoclassical theory. In the same article, Leontief developed the geometric representation of the production and consumption of two goods in two countries and the trade between them. Along with his predecessors Marshall, Edgeworth, Pareto, this presentation earned him a reputation shared with Haberler, Lerner and Mead as a major contributor to neoclassical theory. He graphed production possibility frontiers and social indifference curves based on assumptions and conventions which were current at the time. Leontief tries this for two countries simultaneously on a single graph. According to him, two countries with equal absolute cost of production will exchange their products if their systems of indifference lines or their relative demands are different. It indicates the interchange of commodities between countries with similar industrial structures.

LEONTIEF PARADOX

Under the regime of economic reforms the global trade services have occupied a prominent place in developing and developed countries of the world today. The expansion of world trade therefore has received so much attention and attraction largely due to its impact on the factor markets of countries involved. In this regard, the Heckscher-Ohlin theorem (HO theorem) is still a mainstay of international economics. As per HO theorem, the country will export commodities that are intensive in the country’s relatively abundant factors and will import items that are intensive in the country’s relatively scarce factors. Though the prediction of the HO theorem is conceptually convincing its empirical applicability is in doubt. In simple, the earliest empirical finding namely Leontief paradox questions the practical validity of the HO theorem.

Another application of particular interest to economists is the “Leontief Paradox” representing controversial demonstration of the fact that US imports are more capital intensive than US exports. In 1953, Leontief published the numerical results that established popularly called ‘Leontief Paradox’. The United States in 1947 is, as revealed by the factor contents of its trade, to have abundant supply of labour but scarce capital. Leontief however, empirically tested the contemporary interpretation of the Heckscher-Ohlin theory of comparative advantage.

He observed that the data on factor content of an export and import bill of goods showed United States was indeed richly endowed with labour and not capital. However, Leontief was criticized by other economists to have failed to take into account other factors of production or non competitive imports. But his example stimulated many empirical studies that examined the factor contents of imports and exports for different countries and time periods.

Though the Leontief paradox is not observed in the US trade data, it appears in many other countries. When assuming factor price equalization, developed countries such as Japan, Germany, France, Denmark, Belgium, Italy and Spain are all found to be labour exporting

countries with the capital-labour ratio embodied in exports smaller than the capital-labour ratio embodied in imports. Whereas developing countries such as Indonesia, Mexico, Colombia, Costa Rica, Egypt and Zimbabwe are found to be capital exporting countries with the larger capital-labour ratio of exports than that of imports. In the absence of factor price equalization assumption, both the capital-labour ratios of capital exporting and labour importing countries increase significantly. In other words, only when factor intensities are differentiated the exchange of commodities takes place internationally and not under similar factor intensities conditions.

CONCLUSION

The models and the methodologies advocated by W. W. Leontief have proven viable result in the inter-industry and inter-sectoral equilibriums of determining the relationship of inputs and outputs with some mathematical expositions in the context of observed data frame.

One of the noticeable features of Leontief paradox in the US economy preferably in 1920s of international trade which largely exposes factor price equalization and which was largely acclaimed by later economists like J M Keynes and Arthur Douglas. Divergent applications of the input-output model based on various sectors of the economy facilitate the understanding and manipulating the economy of a country or a region.

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RELATIONSHIP BETWEEN STRESS AND ACADEMIC ACHIEVEMENT OF SENIOR SECONDARY SCHOOL STUDENTS

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ABSTRACT

The study investigated the relationship between stress and academic achievement of senior secondary school students. A total of 120 senior secondary school students randomly selected from six senior secondary schools of North-western Delhi participated in the study. Three null hypotheses were tested using data generated from research instruments. The instrument included Stress Inventory designed and standardized by Dr. Suman Nangia (1990). Academic achievement was taken from the students' previous examinations. Data generated from these instruments were correlated using Pearson product moment correlation method. Results showed a positive correlation between stress and academic achievement. Significant difference exists in the academic achievement of students having high, moderate and less stress. Students with high and moderate stress performed better than the students having less stress. Further it was also found that stress and academic achievement are not mediated by gender.

KEYWORDS: *Stress, Academic Achievement, Senior Secondary School Students.*

INTRODUCTION

Academic behaviour is something of great importance to parents, teachers and students themselves. Even the larger society is aware of the long term effects of positive or negative academic behaviour since graduates from educational institutions are expected to shape the destiny of society (Salami, 2001). Unfortunately academic behaviour of undergraduates is becoming worrisome and this has remained a matter of grave concern to many educationists (Aremu, 2001). These students have many obstacles to overcome in order to achieve their optimal academic performance (Womble, 2003). Stress is a common problem to male and female students in schools and the way it is managed may reflect in their academic performance (Salami, 2001). A total of 70% of the undergraduates experienced stress (Office of Planning and Institutional Research, Villanova University, 2008). The effects of stress can be positive or negative. Positively used, stress can be a motivator for an improved quality of life. Stress can be negative, when it becomes destructive as a result of how an individual negatively perceived it and reacted to it (Blonna, 2005).

Could it be that the level of stress being experienced by senior secondary school students has bearing with the reported negative trend in their academic performance? A number of studies have found a relationship between stress and poor academic performance (Clark & Rieker, 1986; Linn & Zeppa, 1984, Struthers, Perry & Menec, 2000). Bell (1995), Dubois & Felner (1992) and Ganesan (1995) have found that stress made significant contribution in poor school performance of adolescents. Felsten & Wilcox (1992) found a significant negative correlation between the stress levels of college students and their academic performance. In a similar study, Blumberg & Flaherty (1985) found an inverse relationship between self-reported stress level and academic performance. Malik & Balda (2006) also found a negative correlation between stress and academic achievement. Stress pervades the life of students, and tends to impact adversely their mental and physical health, and their ability to perform schoolwork effectively (Clark & Rieker, 1986; Felsten & Wilcox, 1992).

Mostly it is found that Students with more stressed behaviour show average or poor results in academic achievement. Their concentration never works properly in educational field (Signal, 1998). Though most of the research findings support the negative relationship between stress and academic achievement, few researches conclude against them. Bankston & Zhou (2000) reported a significant positive relationship between stress and academic performance of college students. Kaplan & Sadock (2000) reported that an optimal level of stress can enhance learning ability. Gelow, Brown, Dowling & Torres (2009) stated that a state of emotional stress was reported to have a significant positive relationship with reported school performance. In another research Womble (2003) did not find any relationship between perceived stress and academic achievement of college students.

The majority of investigations related stresses have taken place in the United States which concentrated mainly on students in the medical field (Rafidah, Azizah, Norzaidi, Salwani, & Noraini, 2009). It is important to note that there were also some inconsistencies with the findings in the previous literature as stress was not shown to be positively related to academic performance. There also arises a question of which stress factor(s) has/have substantial influential on the academic achievement of students. This paper thus attempts to address these gaps by incorporating five areas of stress and correlating them with the academic performance of senior secondary school students of Delhi.

OPERATIONAL DEFINITIONS OF THE TERMS USED

STRESS: Stress is defined as a state of psychological arousal that results when external demands tax or exceed a person's adaptive abilities (Lazarus, 1966; Lazarus and Folkman, 1984). In the present study stress refers to physical stress, social, economical and political stress, family stress and job and career stress.

ACADEMIC ACHIEVEMENT: Good (1945) defines academic achievement as, "knowledge attained or skills developed in the school subjects, usually designed by test scores or by marks assigned by teachers, or by both". In the present study academic achievement refers to the marks obtained by the senior secondary school students in their annual examinations of +1 and pre-board examination of +2 classes.

SENIOR SECONDARY SCHOOL STUDENTS: For the present study senior secondary school students are those who are receiving their +2 education from different senior secondary schools of Delhi.

OBJECTIVES OF THE STUDY

1. To investigate the relationship between stress and academic achievement of senior secondary school students.
2. To compare the stress levels of male and female senior secondary school students.
3. To compare the academic achievements of male and female senior secondary school students.
4. To compare the academic achievements of students having less, moderate and high stress.

RESEARCH HYPOTHESES

The following null hypotheses were tested in the study:

1. There exists no significant relationship between stress and academic achievement of senior secondary school students.
2. There exists no significant difference in the stress levels of male and female senior secondary schools students.
3. There is no significant difference in the academic achievements of male and female senior secondary school students.
4. There exists no significant difference in the academic achievements of students having less, moderate and high stress.

MATERIALS AND METHODS

SAMPLE AND SAMPLING TECHNIQUE: To comply with the objectives of this study, 120 senior secondary school students were selected from different schools of Delhi. The mean age of the students was 16.57. The stratified random sampling technique was employed in selecting the sample. Students were stratified based on gender such that equal number of participants represented each of the two genders (male and female).

MEASURES: A stress inventory designed and standardized by Dr. Suman Nangia (1990) was used in this study to assess the level of stress in the individuals forming sample. The instrument contained 37 items having five areas of stress viz. (a) physical stress, (b) social, economical and political stress, (c) family stress, (d) job and career stress (e) other relationship. Internal consistency was evaluated for the stress inventory events and impact scores by computing Cronbach's alpha for the sample. Coefficient alpha for the event score was .92 and for the impact score was .91.

The demographic data of the participants were gathered via the information sheet. In the information sheet, data of the students include their name, gender, class, date of birth and academic achievement. The participants' performances in last two examinations (annual exam of +1, and pre-board exam of +2) were taken from their academic record. This represents the participants' academic achievement scores.

SCORING METHOD AND DATA ANALYSIS: The Stress Inventory was scored on 5 point scale Likert format, where by least often= 1 point to most often = 5 points. The scores were collated for analysis using product moment correlation (to find out the relationship between stress and academic achievement) and t-test (to compare the stress levels and academic achievements of male and female students & to compare the academic achievements of highly stressed, moderately stressed and less stressed students).

RESULTS**TABLE-1: CORRELATION COEFFICIENT OF STRESS AND ACADEMIC ACHIEVEMENT**

Stress	Academic achievement
Physical Stress	0.10
Social, Economical and Political Stress	0.17*
Family Stress	0.07
Job and Career Stress	0.34**
Other Relationship	0.08
Total Stress	0.19*

Note: * significant at 0.05 level, **significant at 0.01 level.

Table-1 shows the correlation coefficient of stress and academic achievement of senior secondary school students. It is clear from the table that no significant correlation existed between physical stress and academic achievement, family stress and academic achievement, other relationship and academic achievement while other type of stress viz. social, economical and political stress, job and career stress as well as total stress were positively and significantly related with academic achievement of senior secondary school students. The correlation coefficient of job and career stress with academic achievement is significant at 0.01 levels where as, the correlation coefficient of social, economical and political stress and total stress with academic achievement is significant at 0.05 levels. Hence the null hypothesis stated above is rejected in favour of alternative hypothesis. This means that there is a significant positive relationship between stress and academic achievement of senior secondary school students.

TABLE-2: GENDER DIFFERENCE IN PARTICIPANTS' STRESS

Group	N	Mean	SD	df	t-value	Level of significance
Male	60	123.4	21.8	118	0.02	Not significant
Female	60	123.5	22.3			

Table-2 depicts no significant gender difference in participants' stress level as t- value (0.02) is not significant at .05 levels. Thus the postulated null hypothesis is retained. This means that stress is not gender sensitive.

TABLE-3: GENDER DIFFERENCE IN PARTICIPANTS' ACADEMIC ACHIEVEMENT

Group	N	Mean	S. D.	df	t-value	Level of significance
Male	60	62.83	6.83	118	1.40	Not significant
Female	60	60.83	8.68			

Table-3 reveals no significant gender difference in participants' academic achievement as the t-value (1.40) is not significant at .05 level. Therefore the null hypothesis stated above is retained. This means that academic achievement is not gender sensitive.

TABLE -4: ACADEMIC ACHIEVEMENT OF SUBJECTS AND THEIR LEVEL OF STRESS

Level of stress	N	M	S.D.	t	Level of significance
Highly stressed	28	63.36	6.93		
stressed	30	58.17	8.32	2.59	Significant at .05 level
Moderately stressed	62	62.68	7.72		
Less stressed	30	58.17	8.32	2.50	Significant at .05 level
Moderately stressed	62	62.68	7.72		
Highly stressed	28	63.36	6.93	0.42	Not significant

From the table-4 above, highly stressed students had a mean academic achievement of 63.36 and a standard deviation of 6.93, while less stressed students had a mean of 58.17 and a standard deviation of 8.32. The difference between mean values of two groups (2.59) is statistically significant at 0.05 levels. This indicates that a significant difference exists between the academic achievements of highly stressed and less stressed students with highly stressed performing better than the less stressed students. Furthermore data on the mean academic achievements of moderately stressed (M=62.68, S.D.=7.72) were compared with those of less stressed (M=58.17, S.D.=8.32). This analysis showed a mean difference of 2.50 which is significant at 0.05 levels. This indicates that the academic achievements of moderately stressed students were better than those of less stressed. On the other hand another comparison of mean academic achievements of moderately stressed (M=62.68, S.D.=7.72) and highly stressed (M=63.36, S.D.=6.93) showed a mean difference of 0.42 which is not significant at 0.05 level. This perhaps suggests that the academic achievement of moderately and highly stressed is not different.

DISCUSSION

It is commonly held view that stress has a negative effect on academic performance. The result of present study does not provide any additional support for the often-observed negative relationship between stress and the academic achievement of adolescents or students. The findings of the present study reveal that there is a positive relationship between stress and academic achievement. This result of the present study is corroborated with the findings of the study conducted by Bankston and Zhou (2002), where they found a significant positive relationship between stress and academic performance of college students. The next finding of the present study reports no significant gender difference in stress and academic achievement of senior secondary school students. This means gender difference did not mediate senior secondary school students' stress and academic achievement. This finding of the present study is in congruence with finding of the study conducted by Eweniyi (2009), where he reported an insignificant gender difference in the stress level and academic achievement of Nigerian

undergraduate students. This suggests that whether one is a male or female, the way the individual feels stress has a bearing on his or her academic achievement.

The result of the study also indicated that there is a significant difference in the academic achievement of highly, moderately and less stressed students. Students with high and moderate level of stress have higher academic achievement than students with low levels of stress.

EDUCATIONAL IMPLICATION

These findings have practical implications for parents, teachers, educational planners, and of course for students. Students can rest assured that there is a positive relationship between stress and academic achievement. Teachers can understand that stress has a positive impact on a students' academic achievement and stress does not always correlate academic achievement negatively. Parents should be aware of the fact that few related areas of stress are essential for the better performance of their children. Stress related to career and job matter may not be as harmful in this context. Parents should identify level of stress of their children and should treat them accordingly. Parents should motivate them to read newspapers, magazine etc. in order to utilize their energy and to give them positive direction in relation to academics. Parents should inspire their children to develop self-discipline and balance state of mind. Teacher should arouse curiosity and interest among students. It depends on the teacher's efficiency that how a stressed student can achieve more in the examination. Teachers should not be over concerned of students' academic life. Instead they should help the students to remain concerned on their academic matter seriously. Teacher should maintain discipline and should not give unnecessary leniency to students, so that students take required stress or expectation from themselves in relation to their academic matters. Guidance services should be provided to develop confidence among students for better adjustment in classroom, family and society, to use their potential and talents which would help to achieve success in life. There should be adequate planning in academic work such that there would be enough intervals between the periods of examinations and continuous assessment tests.

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EDUCATION IN THE KAVYAS OF ASVAGHOSA

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INTRODUCTION

The word education comes to us from the Latin word *educare*, meaning to train, nurture or bring up a child physically or mentally.¹ 'Man cannot propose' says Plato, the pre-eminent educational philosopher of all ages, 'a higher or holier object for his study than education and all that pertains to education.'² Devoid of education, as put by Bhartri-Hari, man was nothing short of a beast. It was nothing else but education that elevated a man into a perfect human being.³

The importance of education has been realized since times immemorial and continues right up to this day. India is pregnant with an affluent tradition of knowledge and learning from the earliest days of Indian civilization. There are several literary sources, such as the Vedas and other Hindu texts and scriptures, which offer references about education system of the ancient societies. The Mahabharata, some Dharma sutras (particularly those of Gautama Buddha and Apastamba) and the Manu Smṛti are the principal works dealing with the system of education in ancient India. To begin, with, in ancient India, the main subject of study was the Vedas. The curriculum of studies was, however, modified in post-Vedic times. It was no longer purely ritualistic but was broad-based and included subjects like grammar, philosophy and those of a secular nature.⁴ The spread of Buddhism and Jainism in India enriched the education in ancient India. In this period education became available to everyone and various celebrated educational institutions were established at that instant. Kautilya's Arthashastra, though a book on science of polity, gives reference to the sort of educational system prevailing during the time period of the Mauryas. It seems that legacy was continued to a great extent. After the decline of the Mauryan empire India witnessed the incursions of the foreign elements (Greeks, Sakas, Pahlavas and Kusanas) which caused social convulsions and political disturbances. During this period convergence of new ideas in the social and religious field took place. Of these foreign elements Kusana age was a period of great prominence (especially of Kaniska-I, the Kusana emperor).

Asvaghosa, a great Buddhist and Indian philosopher-poet, said to be born in Saketa in northern India to a Brahmana family. He is believed to have been the first Sanskrit dramatist and is considered the greatest Indian poet prior to Kalidasa. The tradition associates the work of Asvaghosa with the reign of Kaniska-I, the Kusana ruler (the last quarter of the first century and the first decade of the early second century). As a poet Asvaghosa is revealed to us through his two kavyas, the Buddhacarita and the Saundarananda. A careful study of the two kavyas of Asvaghosa shows that the poet was a well-read man and he was accurate in his knowledge.⁵ The Buddhacarita records the acts of the Buddha from his birth to his demise.⁶ The Saundarananda, a poem retelling the conversion of the Buddha's cousin Nanda. His works are reflection of the Indian society of that period. Nevertheless, the theme of these two kavyas is religion based, the poet gives us glimpse of educational system prevalent in the contemporary society. As witnessed society was undergoing many changes during this period and education a very influential factor in social change, necessitates the study of education of the period.

The relationship between the teacher and student has always been one of prime importance in the educational field. The teacher had certain obligations to his pupils which he was to discharge

during the period of their stay. The latter too were enjoined to perform certain duties towards their preceptor.⁷ A student was initiated to education by the traditional rite called Upnayana.⁸ A teacher was called Guru and he was highly respected by the pupil, public and the king.⁹ Education was imparted by very learned scholars of different arts.¹⁰ In the epics (the Ramayana and the Mahabharata) Guru is regarded as the master who opens the eyes of the disciples blinded by darkness and ignorance. The same expression is found in the Saundarananda.¹¹ Education planning was in conformity with the needs of the people. The education of common man and kings, princes, warriors, technicians and the like seem to differ. Siddhartha was imparted education suitable for his race.¹² A student is called (Sisya) pupil¹³ and they had certain duties towards their preceptor known as Sisya Dharma. Asvaghosa refers to the students living with their teachers, in the hermitages. Ikshvaku's sons lived with sage Kapila in the hermitage.¹⁴ The students serve their teachers and gathered wood, flowers and Kusa grass for their sustenance.¹⁵ Our poet refers to certain 'Dharma' to be observed by a Sisya. Nanda passed through all the stages of 'Sisya Dharma' and attained Arhatship.¹⁶ Devoted faith in the Law (dharma) is mentioned as the essential quality in a Sisya to acquire knowledge. Knowledge was also diffused through wandering teachers popularly known as 'Charakas' or 'Pravrajakas'. On Nanda's conquering himself the sage was pleased and hence onwards it became fruitful for him to adopt a wanderer's life but anyone with unsubdued and unstable senses was never permitted to adopt a wanderer's life.¹⁷ Asvaghosa described Buddha as a wanderer. Buddha went out to preach and as a result king of Kapilavastu (Suddhodana, father of Buddha) and many young Sakya nobles adopted a pravrajaka's life.¹⁸ Nanda, when gained self-control and Arhatship, went to his Guru (Buddha) for Gurudiksha. Nanda was directed to help others by preaching the Law. Nanda, indifferent to gain or loss, free from the yearning of senses, preached the faith in Kapilavastu to the masses.¹⁹

A man can discharge his debt to the seers only 'by the Vedas'²⁰ and "that liberation is for him only who strives thus in accordance with Vedic injunctions"²¹ shows the importance attached to the Vedas. Life of sages represents more of Brahmanical colouring in the hermitages rather than the Buddhist way of living in the Viharas. Munis in the forests, practised austerities according to various scriptures and under varying rules.²² The poet has referred to Rajasastra, Nitisastra and Dandaniti.²³ Asvaghosa employed the term Rajasastra for the science of politics and treated as standard authorities the works of Sukra and Bhrhaspati²⁴ (the sons of Bhrgu and Angiras). They are regularly coupled together as the authors of the first treatises on political science.²⁵ The court poet, however, must also be familiar with the doctrine of nitisastra or statecraft.²⁶ The Buddhacarita refers to Udayin as an authority on niti or the science of worldly conduct²⁷ and the world-wide principles are unfolded to the prince by the priest attached to the royal household in order to divert his mind from meditation²⁸ and in the Saundarananda reference to dandaniti²⁹ is made. Asvaghosa's reference to warrior and scholar ("Astra and Sastras"³⁰ Vidhya) gives account of existence of polity of warfare and administration during the period. Asvaghosa tells that engineering science or Vastusastra was developed. It was studied and put into practice is clearly evident from the description of the city of Kapilavastu as '..... a city which was majestic through their knowledge of townplanning'.³¹ Asvaghosa seems to be acquainted with Kamasastra. Asvaghosa tells that king Suddhodana made special arrangement for 'Visyaprachar' (application of sensual attractions) for Siddhartha.³² In the Buddhacarita, after marriage Siddhartha was so much fascinated in the palace of women, who were expert in the accessories of love, that he did not descend from the palace to the ground.³³ In the Saundarananda the description of amorous amusements of Nanda and Sundari, the powerful expressions of love-making³⁴ and references to the god of love: Kandarpa and Rati and God of fish banner are worth

notice.³⁵ In brief the giles and wiles of women, such as gestures to cause rapture with brows, looks and blandishments, with laughter, frolicking and movements to captivate the prince³⁶ all are the arts described in Kamasutra. Asvaghosa refers to the method of Yoga in the Buddhacarita e.g. Janaka instructing the twice-born in the methods of Yoga.³⁷ The poet has used the word 'Yoga' and 'Yogi' many a times.³⁸ The Buddhacarita's canto XII and the Saundarananda's canto XVI deal with Yoga and Dhyana. Asvaghosa's description of Siddhartha's meeting with sage Arada and the exposition of the Samkhya philosophy by the sage, rejection of the same by Siddhartha tells about the Samkhya system of the day and interpretation of it by the Buddha. From the references of Yoga and Samkhya in his kavyas it is clear that they are important philosophies during poet's era.

The content of Saundarananda indicates towards Asvaghosa's knowledge of Nyayasutras. According to Johnston, Asvaghosa had knowledge at least of the first section of the Nyayasutras. There is a clear reference to Nyaya principles at Saundarananda i.14.³⁹ Professional education, the science of medicine and surgery seems to have developed much by the time of our poet. Asvaghosa has mentioned surgical instruments, 'forceps and jaws' and surgeons.⁴⁰ He refers to skillful surgeons performing delicate operations in extracting splinters lodged near the heart.⁴¹ He calls him (Buddha) The Chief of Physicians (BhisakPradhan) and Great Physician (Mahabhisak)⁴² as no one excelled him in this art and he cured the diseases of body and mind. Asvaghosa has also mentioned about some charms to ward off the effect of snake bite.⁴³ RsiAtreya incidentally finds mention as the first propounder of the science of healing.⁴⁴ Asvaghosa's works reveal his deep knowledge of Ayurvedic treatment of various diseases. Remedies for the deadly poisoned persons and antidotes of medicines were also known in the age.⁴⁵ Serious as well as ordinary diseases, are mentioned along with their cures.⁴⁶ Fever⁴⁷, headache⁴⁸, blood-vomiting⁴⁹ etc. as diseases of the body and 'Defective Senses'⁵⁰ and madness or maniac⁵¹ as mental diseases are mentioned. Asvaghosa has given philosophic definition of diseases and cures, as well as has referred to Ayurvedic medicines.

Asvaghosa's works give a fair glimpse of Astronomy. The references made by him show the developed science. PusaNaksatra (planet)⁵² is mentioned many a times. The earth⁵³, the moon⁵⁴, the sun⁵⁵ and Brhaspati⁵⁶ planets are specifically mentioned. The art or science of astrology was well developed and there lived professional astrologers and astronomers but our poet has condemned, 'Jyotisa' or astrology as the destroyer of good conduct⁵⁷ but references of constellation of stars, auspicious and inauspicious days point to the development of astronomy. The grammatical usage of Asvaghosa stands between that of the epics and of Kalidasa. The self-expression in Asvaghosa's poetry gave the introspective thought a place in literary Sanskrit.⁵⁸ Upajati is the metre which is abundantly used by Asvaghosa in his Buddhacarita. Asvaghosa has skillfully employed Udghata and Upasthitapracupita among difficult metres. Employment of the Vipula in the sloka in the two kavyas, which fell out of use in classical kavya, keep the works nearer to the great epics in which it is common enough.⁵⁹ This points that our poet had sound knowledge of grammar and its development during his period, though he does not always comply with the rules of Panini.

Asvaghosa's knowledge of vedas, vedangas, samkhya philosophy, epics, sastra and astravidhya, grammar, astronomy, astrology etc. and their depiction in his kavyas is a sufficient testimony to the prevalent education of the era.

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PARENTING STYLES AND MORALITY IN ADOLESCENTS

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INTRODUCTION

MEANING OF MORAL BEHAVIOR

Moral behavior means behavior in conformity with the moral code of the social group.

IMMORAL BEHAVIOR

Immoral behavior is behavior that fails to conform to social expectations.

UNMORAL BEHAVIOR

Unmoral or nonmoral behavior is due to ignorance of what the social group expects rather than intentional violation of the group's standards.

DIMENSIONS OF MORAL DEVELOPMENT

- 1. PSYCHOANALYTIC THEORY :** Psychoanalytic theory emphasizes emotions in explaining moral development. According to Freud, the child learns moral rules by identifying with the same-sex parent during the phallic stage. The rules a child learns from her same-sex parent form during this stage. The rule a child learns from her same-sex parent form her superego, or her internal moral judge.
- 2. BEHAVIOURISTIC THEORY :** Another way of looking at moral development is through the lens of learning theorist B.F. Skinner's operant conditioning model, which proposes that consequences teach children to obey moral rules.
- 3. COGNITIVE THEORY :** Moral reasoning is the process of making judgment about the rightness or wrongness of specific act. As you learned earlier in this chapter, children learn to discriminate between intentional and unintentional acts in early childhood. However, using this understanding to make moral judgments is another matter. Piaget claimed that the ability to use reasoning about intentions to make judgments about the moral dimensions of behavior appears to emerge along with concrete operational thinkings.

All children need the security of knowing the rules and boundaries of behavior; without them they feel at a loss. Parents teach children appropriate behavior, expected rules and boundaries. Discipline means helping a child develop self control and a sense of limits, experience the consequences of his/her behavior, and learn from his/her mistakes. Discipline does not mean punishment or conflict between parent and child.

DISCIPLINE: A DEVELOPMENTAL LOOK

Cooperation, consideration and flexibility are required to discipline as children grow. Parents must be prepared to modify their discipline approach over time, using different strategies as their child develops greater independence and capacity for self regulation and responsibility. Thus the goal of discipline is the development of self-control.

PARENTING STYLES

- 1) Permissive Style - There are a number of behaviours that characterize the permissive style, these include leaving the child to their own devices, simply providing the resources that the child requires and not passing any comment.
- 2) The Authoritarian Style - This style is characterized by the imposition of a set of rules and behaviours on the child that is strictly enforced.
- 3) The Authoritative Style - This style might be characterized as a middle road between the permissive and authoritarian styles, attempting to take the advantages of each style of parenting and combine them into a more effective approach.

OBJECTIVE OF THE STUDY

The objective of the study is to find out the relationship between parenting styles and self – control in adolescents.

METHODOLOGY

200 subjects (100 males and + 100 females) were selected from the Govt. College Ambala Cantt and G.M.N. College Ambala Cantt. The age of the subjects was ranging from 18 to 20 years.

VARIABLES

1. “Parenting styles” (namely authoritative, authoritarian & Permissive)
2. Self Control

TOOLS USED

1. Brief self control scale (BSCS); Tangney, Baumeister & Boone, 2004
2. Interview and Parental Authority Questionnaire (PAQ) by Bury et al.
3. Statistical tool for Analysis T-Ratio of the means

RESULTS OF THE STUDY

Mean, Standard Deviation of Self Control Scores in relation of Permissive style, Authoritarian Style and Authoritative Style are shown in Table-I.

TABLE-I

Variables	N	Mean	S.D
Permissive Style	28	32	4.5
Authoritarian Style	35	51	5.2
Authoritative Style	41	60	4.0

FINDINGS OF THE STUDY

1. Third Column & Fourth Column of Table-I indicates that mean, S.D of Self Control Scores in relation to Permissive Style, Authoritarian Style and Authoritative Style are 32, 51, 60 & 4.5, 5.2 & 4.0 respectively.

2. High Authoritative Parenting Style Subscale Scorers have been found to have high level of Self control, since they are found to be high scorers on brief Self Control scale.
3. High Authoritarian parenting Style subscale Scorers and High Permissive Parenting Style Subscale Scorers have been found low Scorers on Self Control measures.

DISCUSSION & CONCLUSION

To conclude we can say that the authoritative parenting style is most desired behavior practice to discipline adolescents and develop morality. The authoritarian and permissive styles are less than ideal in adolescents. There are certain limitations which we admit and promise to remove them in the major research project in the near future.

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APPROACHES TO FINANCIAL INCLUSION- A CASE STUDY OF DELIVERY MODEL OF JAMMU & KASHMIR BANK

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INTRODUCTION

Indian economy in general and banking services in particular have though made rapid strides in the recent past, yet a sizeable section of the population, particularly the vulnerable groups, such as weaker sections and low income groups, continue to remain excluded from even the most basic opportunities and services provided by the financial sector. In order to address the issue of such financial exclusion in a holistic manner, it is essential to ensure that a range of financial services is available to every individual. Financial inclusion is a great step to alleviate poverty in India. But to achieve this, the government should provide a less perspective environment in which banks are free to pursue the innovations necessary to reach low income consumers and still make a profit. Financial service providers should learn more about the consumers and new business models to reach them. In India Financial inclusion will be good business ground in which the majority of her people will decide the winners and losers. Access to finance by the poor and vulnerable groups is a prerequisite for poverty reduction and social cohesion. This has to become an integral part of the efforts to promote inclusive growth. In other words, providing access to finance is a form of empowerment of the vulnerable groups. Financial Inclusion denotes delivery of financial services at an affordable cost to the vast sections of the disadvantaged and low-income groups and the various financial services include credit, savings, insurance and payments and remittance facilities. Financial inclusion is the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost. It means the delivery of banking services and credit at an affordable cost to the vast sections of disadvantaged and low income group in reference to -

- General Saving Accounts
- “Zero” balance Saving accounts under Social pension scheme & NREGA scheme
- Term deposit bank accounts
- Financial Advice
- Affordable Credit
- Payment & Remittance
- Insurance –Life & Non-Life
- Basic “no frills” bank accounts for receiving payments/ saving/ deposits
- Small loans/ overdraft facilities
- Money transfer facility

- “Saving Ujjala A/c” with “zero” balance for saving or receiving payments from Govt. under NREGA Scheme
- Small loans to Self Help Groups
- Small loans to unemployed under government sponsored schemes

It has been observed from the literature review that an inclusive financial system allows broader access to financial services and would lead to faster and more equitable growth. Such a system allows poor households to save and manage their money securely, decreases their vulnerability to economic shocks and allows them to contribute more actively to their development. Increasingly, with the proliferation of micro finance initiatives, there is evidence that inclusive financial systems can empower poor households socially too, through graduated credit. The inclusion of all sections of society in the financial system has become one of the central planks of financial policy in developed as well as developing countries in recent years. In India, there has been a concerted effort to promote the inclusion of our uniquely termed "weaker sections" into that system. Micro Finance activity has grown rapidly due to ability to reach out to the poor, promise of financial sustainability, the potential to build on traditional system, provision of informal & flexible financial services to the poor for livelihood needs, availability of financial products as a result of innovation, provision of collateral free micro credit to the poor.

From literature review, it is observed that Microfinance is the provision of thrift credit & other financial services & products of very small amount to the poor in rural, Semi-urban and urban areas for enabling them to raise their income levels and improve living standard. Micro Finance institution (MFI) can be non-profit organization, regulated financial institution or commercial bank- that provides micro finance products and services to low income clients. There exist a number of challenges ahead in proper implementation of Micro Finance, viz. appropriate legal structure for the structured growth of Micro Finance operation, ability to access loan funds at reasonably low rates of interest, ability to attract & retain professional and committed human resource, design of user friendly software to tracing accounts and operations, capacity to provide backward linkages or create support structures for marketing. According to RBI, Bank should not demand for the collateral securities, but B.U.s. (Business Units, previously called branches) of Banks insists for these securities for even these small loans. Due to profit target of every B.U. of the Bank, B.U. focuses on bigger loans & deposits cases rather than on these cases under Micro Finance. For successful implementation of Micro Finance it is needed to design financially sustainable model. There should be community participation and ownership with increase outreach and scale up operations. It is required to make demonstration that banking with the poor is viable by building professional system and processes to ensure transparency and enhance credibility through disclosures which will support for capacity building initiatives.

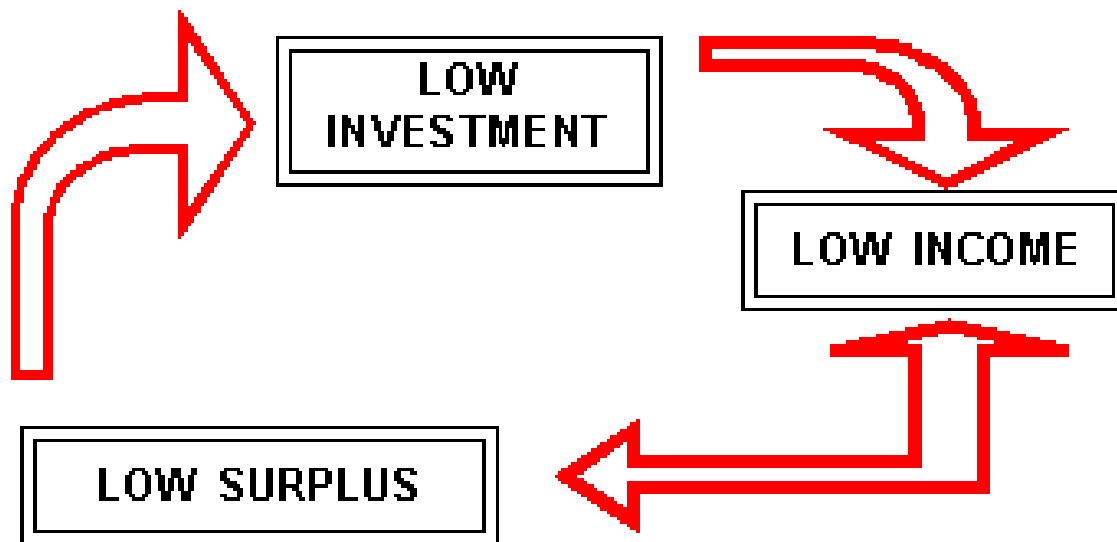
MICROCREDIT

Micro is the extension of very small loans (microloans) to those in poverty designed to spur entrepreneurship. These individuals lack collateral, steady employment and a verifiable credit history and therefore cannot meet even the most minimal qualifications to gain access to traditional credit. Microcredit is a part of microfinance, which is the provision of a wider range of financial services to the very poor.

Approximately 400 million people in India living below or close to the poverty line, could be roughly translated into 75 million households out of which around 60 million are rural household. So poverty in India has predominantly a rural character. While there are several

structural dimensions to the rural poverty it is generally accepted that it arises due to the lack of capital or lack of surplus. The rural poor is perpetuating poverty and is the victims of the "vicious cycle of poverty"

Vicious cycle of poverty



Therefore, the Poverty Alleviation Interventions policy prescription tries to break this cycle of poverty through infusion of credit. It is believed that one, two or three doses of credit infusion could break the cycle. Hence, credit has remained a major policy thrust for rural poverty alleviation. Three major components are common in all institutional rural credit system, which remained constant since the 1950s. The Rural Credit Programme has three important components -institutionalize credit, enlarge coverage, provide timely and adequate finance. Increased involvement of banks in rural credit in post nationalization era is essentially viewed credit as an integral part of the socio-economic developmental efforts in the rural area and the network of commercial banks were used especially to enlarge coverage. During the period, banking network has reached a spectacular expansion in the rural India. However, the formal financial systems are not been able to benefit more than half of indebted rural households, despite having a vast network of bank offices-125000 branches of commercial, co-operative, rural banks and non-banking financial institutions.

On the institutional front, shortly after independence, the policy makers recognized the criticality of people's participation in the development process.

- To ensure the peoples' participation, the Government intensified banking activities by opening large number of co-operatives in rural areas to provide credit inputs and marketing facilities to farmers.
- Other attempt made by the Government was setting up and strengthening of Panchayat Raj Institutions through 73rd and 74th amendment of the Indian Constitution.

However, many of these institutions were being dogged by financial non-viability. Local level politics inconvenienced with bureaucracy saw these institutions relegated to power centers of the

local elite. The bureaucratic interference gave rise to corruption; partisan interests and consequently, people were kept away from these people's organizations.

The picture would not be completed if one does not mention about the largest poverty alleviation programme-Integrated Rural Development Programme (IRDP) in this context. The IRDP was launched in the year 1979-80 with an aim to target group alleviation of poverty in the rural areas. The programme aimed at reaching the people below poverty line in rural areas through subsidized credit for asset creation. Block level governmental machinery played a key role in implementation of this programme to dispense credit through banks.

However, it is estimated that only about 20 per cent of the borrowers have crossed the poverty line after assistance. The main causes of failure could be put to Credit dispensing bodies; (i) in this case the banks did not had any role in identification of activities and borrowers, (ii) Partisan local political interests had dominated the process.

This patronage led to emergence of middlemen at all levels and corruption. In this permissive atmosphere, it is no wonder that repayment ethics goes for a toss. By the time joint identification committees were set up, the bankers lost interest in the programme.

With the introduction of Prudential Norms of Asset Classification since the early 1990s, bankers started citing the default as the major reasons of non-adherence to implementation target of the programme (it is a different matter that a recent study published in the Journal of Rural Development, April-June 1999, has put a very insignificant correlation between poor recovery performance of banks and their exposure to IRDP and weaker section loans).

TRANSACTION COSTS IN AVAILING A LOAN: Opportunity cost of foregone wage because of the repeated visits to government offices and the bank neutralizes the cheap credit and capital subsidy. According to a World Bank study on transaction costs in availing a loan of average size of Rs7000, the poor borrowers incur about 18.9 per cent towards informal expenses and wage loss. Even after considering all the small loans of the banking system, the situation is still in the nascent stage of access to credit by the people. Small loans account for nearly 93.6 per cent (0.56 million accounts in 1994) of total number of loans and 18 per cent of the total amount. Of these, 80.5 per cent of the total accounts loan is loan outstanding less than Rs7500.

By 1998, the total number of small borrowers is 50 million households. The micro loans cover 40 million households in 2000 (assuming percentage of micro loans below 7500 remaining constant). The remaining 35 million households are perhaps meeting their credit needs from informal sector-landlords, moneylenders, pawnbrokers, traders, relatives etc. Apart from a large unreached people, it implies a process failure and as a result the institutions failed to address issues on distributional social justice. There are two critical criteria for success of any credit programme for the rural poor -such programme should be of high reach and the institutional design should be participatory in nature. In this context, the grassroots organization plays crucial role. The governmental and institutional policies need to be geared towards providing a conducive environment to the poor to develop their own organizations. The growing realization during the decade of 1990s has resulted in growth of people's organization of various types. If one judges them by the reach and proximity to people, Self-help Groups (SHGs) could be termed as the most prominent among them. Both Government and Financial Institutions are now operating through Non-governmental Organization (NGOs) to develop SHGs. However, even before institutional patronage, NGOs had been promoting this grassroot organization as a platform for social interventions.

Microcredit is a financial innovation that is generally considered to have originated with the Grameen Bank in Bangladesh. In that country, it has successfully enabled extremely impoverished people to engage in self-employment projects that allow them to generate an income and, in many cases, begin to build wealth and exit poverty. Due to the success of microcredit, many in the traditional banking industry have begun to realize that these microcredit borrowers should more correctly be categorized as pre-bankable; thus, microcredit is increasingly gaining credibility¹ in the mainstream finance industry, and many traditional large finance organizations are contemplating microcredit projects as a source of future growth, even though almost everyone in larger development organizations discounted the likelihood of success of microcredit when it was begun. The United Nations declared 2005 the International Year of Microcredit. Microcredit is based on a separate set of principles, which are distinguished from general financing or credit. Microcredit emphasizes building capacity of a micro-entrepreneur, employment generation, trust building, and help to the micro-entrepreneur on initiation and during difficult times. In the past few years, savings-led microfinance has gained recognition as an effective way to bring very poor families low-cost financial services.

FINANCIAL EXCLUSION IN JAMMU AND KASHMIR STATE

Common Reasons for Exclusion are remote, hilly & sparsely populated areas of Jammu & Kashmir state with poor infrastructure and difficult physical access, lack of awareness, low income, social exclusion, illiteracy, distance from bank branch, branch timings, cumbersome documentation/procedures, unsuitable products, language, staff attitude, higher transaction cost, ease of availability of informal credit, KYC – documentary proof of identity/ address. These are the demand side handicaps which lead to the financial exclusion.

SUPPLY-SIDE CONSTRAINTS IN FINANCIAL EXCLUSION: The other reasons for financial exclusion are the lack of a regular or substantial income and less geographical coverage by banks & MFIs. In most of the cases people with low income do not qualify for a loan. The proximity of the financial service is another fact. The loss is not only the transportation cost but also the loss of daily wages for a low income individual. Most of the excluded consumers are not aware of the bank's products, which are beneficial for them.

Getting money for their financial requirements from a local money lender is easier than getting a loan from the bank as they will have to travel 10 to 15 km to reach a branch. (i) Most of the banks need collateral for their loans. It is very difficult for a low income individual to find collateral for a bank loan. (ii) Moreover, banks give more importance to meeting their financial targets. As all branches of banks focus on meeting quarterly targets and then yearly targets, so their workforce try to finance big units to meet their Advance targets, large sum of deposit for Deposit targets. As they have less time to meet their targets so they focus on larger accounts and find it difficult to make an effort for microfinance. (iii) Banks mostly feared from financing them as many poor people come from far furlong areas so the bank officials do not know them and also due to poor condition of these poor people.

In sum, it can be said that busyness of bank officials, more traveling distance from target customer, more pressure for meeting the financial targets on official, less knowledge to the employee about the borrower are the main reason for financial exclusion.

Extent of Financial Exclusion of the Farm Sector: NSSO data reveal that 45.9 million farmer households in the country (51.4%), out of a total of 89.3 million households do not access credit, either from institutional or non institutional sources. Further, despite the vast network of bank branches, only 27% of total farm households are indebted to formal sources (of which one-third

also borrow from informal sources). Farm household's not accessing credit from formal sources as a proportion to total farm households is especially high at 95.91 %, 81.26% and 77.59% in the North Eastern, Eastern and Central Regions respectively. Thus, apart from the fact that exclusion in general is large, it also varies widely across regions, social groups and asset holdings. The poorer the group, the greater is the exclusion.

FINANCIAL INCLUSION INITIATIVES BY JAMMU & KASHMIR BANK

Jammu & Kashmir Bank has initiated a two prong strategy: on the one hand the bank is mobilizing deposits of customers by relaxing KYC norms as per the guidelines of RBI for financial inclusion and on the other hand the bank has partnered with the Government for its e-governance drive. Government of India has initiated its plan of E-Governance in which all revenue records, regional transport records, record of date of birth and death will be on computers. In Jammu & Kashmir state, Government of India has made Jammu & Kashmir Bank its partner for the E-Governance. Jammu & Kashmir Bank has introduced the concept of Common Service Centre (CSC) - Khidmat Centre in various districts of Jammu & Kashmir State.

In Jammu & Kashmir State, Jammu & Kashmir Bank is opening its CSC in the place where there is no branch of J & K Bank. Any person between the age of 18 to 27 who is graduate having knowledge of computer and having a owned or rented premises can become the entrepreneur for the CSC.

These Common Service Centres or Khidmat Centres will offer the following services-

1. one can get his documents photostat,
2. digital photograph,
3. copy of land record,
4. copy of registration,
5. date of birth certificate,
6. death of certificate,
7. lodge FIR,
8. ration card,
9. deposit small sum of money,
10. withdraw small of money,
11. loan application form,
12. saving account opening forms and
13. most important many information about banks schemes and products. It is very beneficial for the customers.

Many old age pensioners has to come to bank premises for withdrawal of just Rs.200/- or Rs.400/- from their old age pension account which was difficult for them and they also to pay transport charges. Now they will get the money from the CSC at their village. Previously if a laborer wanted to deposit the money in the account in the bank he had to make a loss of his one day wages of Rs100/- to Rs.150/-. In spite this he had to give fare in the bus. But now he has no

need to suffer from the loss, he can deposit the cash at the CSC when he find suitable time, may be at lunch break.

So J & K Bank really solve the one of the main problem of financial exclusion. Moreover the entrepreneur who will run the CSC in the village of these financial excluded people can have more knowledge about them than bank. He after making inquiry from local people can give loan to him or can recommend the bank to do so.

When all these types of large volume, low business work shifted to CSC then Business units can perform better and would have time to listen the problem of the needy people.

LIMITATION OF THE APPROACH OF J&K BANK:

While financial inclusion can be substantially enhanced by improving the supply side or the delivery systems, it is also important to note that many regions, segments of the population and sub-sectors of the economy have a limited or weak demand for financial services.

In order to improve their level of inclusion, demand side efforts need to be undertaken including improving human and physical resource endowments, enhancing productivity, mitigating risk and strengthening market linkages.

A SURVEY RESULTS

A survey was conducted through direct communication with respondent depositors through personal interviews and structure interviews. So, researcher had taken interview method and structure interview method for collecting necessary information. An interviewed schedule was prepared with a number of questions in a specific order at various branches of the J & K Bank in the J&K state.

The basic objective of the survey was to assess the financial inclusion drive of J&K Bank. An explanatory research design was adopted to conduct the survey to provide a better understanding of the people's perception of the financial inclusion drive, their expectations from the bank and the degree to which the bank has been able to satisfy their needs and expectations. A sample of 200 respondent depositors were taken in the study giving an appropriate representations to the different segment clusters.

It is found from the survey that less than half respondents know about the Financial Inclusive drive of J & K Bank and had knowledge that they can open an account with Zero balance. Half respondents knew about opening of Saving Ujjala account with initial deposit of Rs.50/- only, as J & K Bank had already opened these accounts of the students of their area. Some children of the respondents were also opened these accounts for getting scholarship for the persons belonging to BPL (Below Poverty Line). Most of the respondent had opened their accounts or would open their account due to getting funds from somewhere, it may be wages under NREGA scheme, old age pension, financial assistance for construction of room under Indira Vikas Yojana or collecting a LIC Cheque(very few). Only 30% respondents opened their accounts during the derive. There is better financial inclusive in deposit side than credit side. Though, banks boosts about giving credit also to poor people but only 10% respondents had loans accounts. It is due to wrong concept about loans in the respondents, less interest of banks in microloans than microdeposit. Some respondents said that it was thought by their elders not to take any loan in their life to live without complexity. They thought that once they took loans, it will never be adjusted, it may be due to their bad experience of credit from un-organised sector. J & K Bank not only took Financial inclusive initiative in opening Saving-Ujjala account but also

implemented it very effectively at operational level as 95% respondents had not faced any difficulty in opening these accounts. As most respondents went to business unit for getting the fund they get from Govt, so opening of these accounts had made a habit of saving in only 25% respondents. Most poor people went to business unit for withdrawal of cash, often once in a two month. That was the reason that 90% respondents did only 1 to 5 transaction in the accounts since opening. Due to less income, 58 % respondents saves less than Rs.50/- in a week. As J & K Bank had large network of business unit in J & K, half of the respondents had a business unit at feasible distance to them. As in J& K, Bank had a B.U. approximate at a distance of 25Kms so 54% respondents had a B.U. less than 20 Kms. Before the derive of Saving Ujjala account by J & K Bank, 75% respondents had bank accounts, its all due to getting funds like Old age pension etc. The awareness campaigns organised by J & K Bank were very effective as it helped the 90% respondents in any way. Most of the respondents needed consumer loans than production loan as 90% had a demand of consumer loans.

As already mentioned main reason or habit of opening a account by these people is getting funds from Govt., so 51% did not opened Saving Ujjala account due to said reason.

RESEARCH RECOMMENDATIONS

THE RESEARCH HAS RESULTED IN SOME OF THE FOLLOWING STRATEGIC IMPLICATIONS

1. J&K Bank has shown tremendous growth in volume and complexity during the last few decades. Despite making significant improvements in all the areas relating to financial viability, profitability and competitiveness, the bank has not been able to include vast segment of the population, especially the underprivileged sections of the society, into the fold of basic banking services (i.e. SB Ujjala).
2. The Bank should study the causes of this financial exclusion and design strategies to ensure inclusion of the poor and disadvantaged. The strategy could vary from village to village but all efforts should be made in this direction as financial inclusion can truly lift the financial condition and standards of life of the poor and the disadvantaged people of Jammu & Kashmir.
3. Although, the bank claims to have attained 83% financial inclusion in the study area, the survey conducted during the course of the study revealed that only 50-55% inclusion has been attained. Out of 200 people / households interviewed, only 60 had opened accounts during the drive. So, it is apparent that the financially excluded constitute a significant share of population, especially amongst the low-income groups. Greater research needs to be done by the Bank to ascertain how targeting techniques can be improved. Furthermore, such initiatives need to be accompanied by extensive marketing campaigns, which publicize these campaigns and its benefits for the people, especially the underprivileged classes.
4. The daily financial lives of low income families of the study area are characterized by the regular accumulation of savings, of the order of Rs10 to Rs200, and the occasional need to borrow amounts of Rs500 to Rs3,000 to overcome occasional shortfalls in income. The design of no frills SB-Ujjala account should conform well to the saving and expenditure pattern of the people of the place where the drive is being carried out. This will make the account more realistic to the needs of the people.
5. In a few villages, the focus of the bank was confined to ensuring a bare minimum access to bank accounts without frills. At the national level, the financial inclusion has been viewed as

a much wider perspective. Also, some of the account holders do not recall having opened these accounts since these accounts were opened without any purpose from the beneficiary's perspective. Having a current account / saving account on its own, cannot be regarded as an accurate indicator of financial inclusion. The need of the time is to ensure a proper follow-up of the accounts opened and to generate some activity in these accounts.

6. Large portion of loans is taken by households for meeting financial emergency, medical emergency and social obligations like marriages, etc. These three purposes amount to 53% of the loans availed by the people. More than 60% of people/farmers are indebted to non-institutional sources. In case of emergency, these people find it convenient to approach non-institutional sources for their credit needs. Financial emergencies, for instance include unplanned expenditure on business, consumption, marriage among others, which may not be financed by banks and other institutional organizations. Need specific loans / credit schemes can attract the people towards the banking sphere.
7. J & k Bank should also demand from the Govt. interest subsidy as other nationalized banks are availing to compete with other banks.
8. Bank's staff who have to deal with these people in particular, should know the need of financial inclusion for real growth of the country. Policy makers at different levels, - at headquarter level, zonal heads and other staff at zonal office level & even staff at operational level should know that how important the subject is for the progress and growth of bank and the country. This sense of patriotism and belongingness can motivate all the citizens at operational level in the implementation of Micro Finance in its true sense.

To sum up, J&K Bank should come out of inhibited feeling that very aggressive competition policy and social inclusion are mutually exclusive. As demonstrated elsewhere, the mass banking with no-frills etc. can become a win-win situation for both. Basically banking services need to be "marketed" to connect with large population segments and these may be justifiable promotional costs. It is becoming increasingly apparent that addressing financial exclusion will require a holistic approach on the part of the bank in creating awareness about financial products, education, and advice on money management, debt counseling, savings and affordable credit. The bank would have to evolve specific strategies to expand the outreach of its services in order to promote financial inclusion. One of the ways in which this can be achieved in a cost-effective manner is through forging linkages with micro finance institutions and local communities. Bank should give wide publicity to the facility of no frills account. Technology can be a very valuable tool in providing access to banking products in remote areas. ATMs, cash dispensing machines can be modified suitably to make them user friendly for people who are illiterate, less educated or do not know English. Bank needs to redesign its business strategies to incorporate specific plans to promote financial inclusion of low-income groups treating it both a business opportunity as well as a corporate social responsibility. It has to make use of all available resources including technology and expertise available with it as well as the MFIs and NGOs. It may appear that taking banking to the sections constituting "the bottom of the pyramid" may not be profitable but it should always be remembered that even the relatively low margins on high volumes can be a very profitable proposition. Financial inclusion can emerge as commercial profitable business. The suggestions and recommendations if rightly perceived and properly implemented will certainly go a long way to make the overall financial inclusion drive of J&K Bank more effective and efficient and help the Bank to increase its outreach.

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WOMEN WORKERS IN UNORGANIZED SECTOR: SOCIO-ECONOMIC PERSPECTIVE

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INTRODUCTION

A woman is identified as a mother, a wife, a daughter-in-law or a daughter but never as an independent person. To be born as a woman means to inhabit, from early infancy to the last day of life, a psychological world that differs from the world of the man. Much of the exasperation and discrimination in woman's life stems from this fact. The overall picture is one of greater disadvantage for women workers in general and those belonging to unorganized sector in particular. As a matter of fact, the problem of female worker is the index of the status of Indian labour in both organized and unorganized sectors. Any discussion regarding the problems associated with the women labour has many aspects, such as economic, political, psychological, sociological and legal etc.

The employment in the organized sector requires certain minimum qualifications and most of these educated women workers are drawn from middle classes and richer sections, a very few women from lower class would get chance in these jobs. The National Commission on Labour describes some characteristics and constraints of unorganized sector, namely: (a) casual nature of employment; (b) ignorance and illiteracy; (c) small size of establishment with low capital investment per person employed; (d) scattered nature of establishments; and (e) superior strength of the employers operating singly and in combination.

Almost 400 million people (more than 85% of the working population in India) work in unorganized sector and of these about 120 million are women. According to an estimate, by the National Commission on Self-Employed Women (1988a), of the total number of women workers in India, about 94 percent are in the informal or unorganized sector whereas just 6 percent are in the organized or formal sector. Thus there is no exaggeration in saying that the unorganized sector in India is the women's sector. However, the plight of women in this sector is miserable as they work for extremely low wages, with a total lack of job security and social security benefits, working hours are long and working conditions are unsatisfactory. According to census 2011, women constitute 48.46 percent of the total population in India and about 25.67 percent of female population is designated as workers. Two National Labour Commissions, along with several other international and national commissions, committees and conferences in the last 50 years have documented the socio-economic conditions of workers in the unorganized sector in India. The Arjun Sengupta Committee report is a stark reminder of the huge size and poor conditions in this sector. The National Commission for Enterprises in the Unorganized Sector (NCEUS), has extensively profiled the unorganized sector and unorganized employment in its report, 'The Challenges of Employment in India-An Informal Economy Perspective' (April, 2009) and suggested the measures that are considered necessary for enhancing competitiveness of the unorganized sector in the emerging global environment and generation of large scale employment opportunities on sustainable basis. The most significant finding is that the economy will experience a greater degree of informalisation of employment that will increase the already high share of informal workers from 91.8% to 93.9% by 2016-17 (Table 1).

TABLE 1: PROJECTED EMPLOYMENT IN AGRICULTURE, INDUSTRY, AND SERVICES

Year	GDP growth rate	Projected Employment (in million)			
		Agriculture	Industry	Services	Total
2011-12	9%	229.2	105.0	153.5	487.7
	7%	225.4	102.0	149.0	476.4
	5%	221.5	99.1	144.6	465.2
2016-17	9%	240.2	126.2	189.5	555.9
	7%	232.0	116.8	174.8	523.5
	5%	224.0	108.1	161.2	493.3

Source: 'The Challenge of Employment in India – An Informal Economy Perspective' (April, 2009)

The most important features of unorganized sector are that most of the women labourers are appointed as contract labourers. Studies conducted in several parts of the country indicate the awful conditions of the women workers in this sector. They continue to face discrimination and marginalization both subtle and blatant and do not share the fruits of development equally. Ignorance, traditional bound attitudes, illiteracy, lack of skills, seasonal nature of employment, heavy physical work of different types, lack of job security, lack of a comprehensive legislation to cover these workers in unorganized sector and competition in employment are resultant deprival of real wage. Wages in the unorganized sector are arbitrarily fixed, often without regard to the minimum wage legislations, which adversely affect the income of the wage workers in general, and women workers in particular. In the informal sector, wage workers constituted 36% and the remaining 64% were self-employed. Average wage of men and women workers are Rs. 75 and Rs. 45 respectively which is much less than the wage of Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP) i.e. Rs.100. Another dimension of this wage result shows the existence of gender bias in unorganized sector in terms of wage level.

The higher level of unemployment and under-employment among women leads us to conclude that their proportion below the poverty line is likely to be higher than men. Women who are drawn from rural areas are unskilled labourers. The life of unorganized sector worker is very tough. They are exploited in many ways. The exploitation is not only carried on the class lines but also on the lines of male domination over females. Sexual harassment is common but unarticulated due to fear of loss of employment. Despite the advances women have made in many societies, women's concerns are still given second priority almost everywhere. Their contribution is not given due credits. Women workers in unorganized sector lag behind the males in terms of level and quality of employment. There are still cases where women workers are deprived of the benefits and amenities like equal remuneration vis-à-vis their male counterparts, maternity benefits, proper child care services and indifferent attitude of the employers towards women workers. Research shows that women and girls, who tend to work harder than men, are

more likely to invest their earnings in their children, are major producers as well as consumers and shoulder critical, life sustaining responsibilities without which men and boys could not survive, much less enjoy high levels of productivity. Such women, when they have to perform dual role of both outside employment in harsh and hostile working conditions and manage their homes, come across problems, which needs a loud hearing. The major problems they face are poverty, lack of access to education and inadequate healthcare facilities. Living in abject poverty, most workers in the unorganized sector barely manage a subsistence existence. The rising costs of private healthcare and the systematic dismantling of the public health system in these times of liberalization are a major reason for the huge indebtedness of households in the unorganized sector. There is a pressing need to provide insurance, especially health insurance cover to the workers. Several factors responsible for their plight are indifferent attitude of the employers towards women workers, their weak bargaining power and in many cases the women workers themselves being unaware of their rights. From the close study, it can be easily estimated that the women working in unorganized sector are living a life far below from satisfaction.

It is not that there are no statutory provisions to ensure fair working conditions for women in India. In fact, the Constitution of India provides equal rights and opportunities to both the genders. In addition, there are specific provisions for protection and welfare of working women in many of the labour laws. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a major step in the direction of providing security of employment to rural workers. One of the successes of MGNREGA is that, on average the participation of women in the programme is higher than the stipulated minimum requirement of 30%. Women constitute 46% of the beneficiaries in 2007-08. Although the Government is seized of the situation, yet it continues to remain a problem area due to non-availability of reliable statistical data and other information pertaining to working, living and socio-economic conditions of women workers. The first enquiry for studying socio-economic conditions of women worker was undertaken by Labour Bureau in the year 1953 and a report titled “The Economic and Social Status of Women Workers in India” was brought out.

No doubt, there are laws to protect women and prevent exploitation but these laws (the Interstate Migrant Workmen Regulation of Employment and Conditions of Service Act, 1979, The Bonded Labour System (Abolition) Act, 1976 and Maternity Benefit Act, 1961 etc.), and legislations are not practically and strictly implemented. The very vastness of the country, the scattered nature of women workers, their lack of education and legal literacy, the indifferent attitude of the government-bureaucracy and the general status of women in society caused vulnerability to women. It is the need of the hour that government and Non-Government Organizations (NGOs) must come forward to actively and efficiently deal with the plight of these women. The Trade Unions and Voluntary Organizations can play a vital role in making them conscious of health, education and above all their rights. Women should be provided education and training to enhance their sense of self-worth and self-esteem and to enlighten them regarding their right to good health. Therefore a credible employment strategy needs to focus to enhance educational level of the workers, social status of workers including women, specific industries that can absorb a higher proportion of males and females and creation of quality job.

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A STUDY OF JOB SATISFACTION OF PHYSICAL EDUCATION TEACHERS AND THEIR ATTITUDE TOWARDS TEACHING

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ABSTRACT

Objective of the study was to compare the job satisfaction among Physical Education teachers and their attitude towards teaching. The Present study was conducted on 65 Physical Education teachers, working in various Senior Secondary Schools of Karnal and Kurukshetra Districts (Haryana). The specific methods and procedures that have been follow in the present study as are under: Research Method, Sample and Sampling, Tools Used, Collection of data, Administration of Tools, Scoring and Statistical Techniques. The first objective of the study is to find out the relationship between job satisfaction and attitude towards teaching of the Senior Secondary School's Physical Education teachers. For this, Spearman's coefficient of correlation was computed between the total Job Satisfaction Scores and Total Attitude Scores for 65 Physical Education teachers working in the Senior Secondary School. The coefficient of correlation comes out to be 0.04. It means the Job Satisfaction and Attitude of the teachers towards teaching are (+) negligible correlated with each other. T-Test was applied to find out the significant differences between the married and unmarried, Male & Female, Graduate & Post-Graduate and High & Low Income groups of Physical Education teachers. Job Satisfaction of the Senior Secondary Schools Physical Education teachers and their Attitude towards teaching are positively correlated. Female and Male Physical Education teachers are equally Job-Satisfied. Post-Graduate & Graduate teachers have same level of significance of in Job Satisfaction. High Income group teachers and Low Income group teachers are equally job satisfied. Married and Unmarried teachers are equally job satisfied. Male and Female Senior Secondary Schools Physical Education teachers have the same attitude towards teaching. More qualified and less qualified Physical Education teachers have the same attitude towards teaching. Teachers getting more salary and less salary have the same attitude towards teaching married and unmarried teachers have the same attitude towards teaching.

INTRODUCTION

JOB SATISFACTION: Job Satisfaction is the result of various attitudes possessed by an employee towards his job factors such wage, job-security, job environment, nature of work, opportunity for promotion, prompt removal of grievances, opportunities for participation in decision-making and other fringe benefits. Job Satisfaction may thus be defined as an attitude which results from a balancing and summation of may likes and dislikes, experienced by an employee in the performance of his job.

ATTITUDE: Psychologists define attitude as a tendency to seek or avoid something. Their early study of liking and disliking, approval or disapproval were helpful, through incomplete, but to understand the reasons behind such responses, we need to go deeper and should have more comprehensive definition of the term.

ATTITUDE TOWARDS TEACHING: A positive attitude towards teaching is the one which makes the teacher favorable or like his teaching profession.

A negative attitude towards teaching is the one which evokes feeling of disfavor and disapproval of the teachers towards teaching

OBJECTIVES OF THE STUDY

1. To study the relationship between job satisfactions among senior secondary school physical education teachers and their attitude towards teaching.
2. To compare the job satisfaction among male and female senior secondary school physical education teachers.
3. To compare the job satisfaction among married and unmarried senior secondary school physical education teachers.
4. To compare the job satisfaction among post graduate and graduate senior secondary school physical education teachers.
5. To compare the job satisfaction among the high income group and low income group senior secondary school physical education teachers.
6. To compare the attitude of male and female senior secondary school physical education teachers towards teaching.
7. To compare the attitude towards teaching of the married and unmarried senior secondary school physical education teachers.
8. To compare the attitude towards teaching of post graduate and graduate senior secondary school physical education teachers.
9. To compare the attitude towards teaching of the high income group and low income group senior secondary school physical education teachers.

METHODOLOGY

The specific methods and procedures that have been followed in the present study are as under:

Research Method, Sample and Sampling, Tools Used, Collection of data, Administration of Tools, Scoring and Statistical Techniques.

SUBJECT

The present study was conducted on a random sample of 65 physical education teachers, working in various senior secondary school of Karnal & Kurukshetra districts, (Haryana) served as subjects

VARIABLE \ CONTENTS SELECTED

The investigator has used the following tools:-

1. Teacher's job satisfaction questionnaire
2. Attitude scale for teachers towards teaching

For the purpose of the study a random sample of 65 physical education teachers, working in various senior secondary school of Karnal & Kurukshetra districts, (Haryana) served as subjects

STATISTICAL ANALYSIS

The following statistical techniques for used in the present study :-

1. spearman correlation
2. t-tests to find out the mean differences between the groups.

The first objective of the study is to find out the relation ship between job satisfaction and attitude towards teaching of the senior secondary school physical education teachers. For this , spearman 's coefficient of correlation was computed between the total job satisfaction scores and the total attitude scores for 65 physical education teachers working in senior secondary school .The coefficient of correlation comes out to be 0.04. It means the jobs satisfaction and attitude of the teacher towards teaching are (+) negligible correlated with each other.

RESULTS FOR JOB –SATISFACTION

t-tests was applied to find out the significant differences between the married and unmarried ; male and female; graduate & post - graduate and high & low income groups of physical education features .The results are given in the following tables.

TABLE 1 SIGNIFICANCE OF DIFFERNCE IN JOB SATISFACTION AMONG MARRIED AND UNMARRIED SENIOR SECONDARY SCHOOL PHYSICAL EDUCATION TEACHERS

Subject	Mean	S.D.	N	t-ratio	Level of significance
Married	24.08	24.21	56	0.02	Insignificant
Unmarried	24.33	24.44	9		

It can be found from the table 1 that the mean scores of married and unmarried teachers are found to be 24.08 and 24.33 with S.D. of 24.21 and 24.44 respectively.

The t-ratio for married and unmarried teachers comes out to be 0.02. Since the t-ratio is less than the table value against .98 degrees of freedom at .05 level of significance. The difference between the mean scores is not significant.

TABLE 2 SIGNIFICANCE OF DIFFERNCE IN JOB SATISFACTION OF FEMALE AND MALE SENIOR SECONDARY SCHOOL PHYSICAL EDUCATION TEACHERS

Subject	Mean	S.D.	N	t-ratio	Level of significance
Female	23.6	23.74	10	0.033	Insignificant
Male	23.87	24.002	55		

It can be observed from the table 2 that the mean scores of female and male teachers are 23.6 and 23.87 with S.D. of 23.74 and 24.002 respectively. The t-ratio comes out to be 0.033.

Since t-ratio is less than the table value at .05 level of significance, the differences in the mean scores is insignificant.

TABLE 3 SIGNIFICANCE OF DIFFERENCE IN JOB SATISFACTION OF GRADUATE AND POST GRADUATE SENIOR SECONDARY SCHOOL PHYSICAL EDUCATION TEACHERS

Subject	Mean	S.D.	N	t-ratio	Level of significance
Post graduate	24.4	24.57	22	0.068	Insignificant
Graduate	23.97	24.08	43		

From the table 3 it can be observed that the mean cores of post graduate and graduate teachers are 24.40 and 23.97 with S.D. of 24.57 and 24.08 respectively. The t-ratio comes out to be 0.068.

As the t-ratio is less than the table value at 0.05 level of significance (1.96). The difference in the mean scores is not significant or we can say that academic qualifications of the teachers do not influence their job-satisfaction.

TABLE 4 SIGNIFICANCE OF DIFFERENCE IN JOB SATISFACTION OF HIGH INCOME GROUP AND LOW INCOME GROUP SENIOR SECONDARY SCHOOL PHYSICAL EDUCATION TEACHERS

Subject	Mean	S.D.	N	t-ratio	Level of significance
High income group	23.9	24.89	32	0.15	Insignificant
Low income group	24.81	23.56	33		

It can be observed from the table 4 that the mean scores for high income group and low income group comes out to be 23.90 and 24.81 with S.D. of 24.89 and 23.56 respectively. The t-ratio comes out to be 0.15.

Since the t-ratio is less than the table value at .05 level of significance (1.96), the difference in the mean scores is not significant.

RESULTS FOR ATTITUDE TOWARDS TEACHING

Again t-test was applied to find out the significance of difference in attitude towards teaching among married and unmarried, female & male, Post- graduate & graduate and high income group and low income group senior secondary school physical education teachers. The findings are given in the following tables.

TABLE 5 SIGNIFICANCE OF DIFFERENCE IN ATTITUDE TOWARDS TEAHING OF MARRIED AND UNMARRIED SENIOR SECONDARY SCHOOL PHYSICAL EDUCATION TEACHERS

Subject	Mean	S.D.	N	t-ratio	Level of significance
Married	113.76	114.19	56	0.1	Insignificant
Unmarried	118	118.08	9		

Since the T-ratio is less than the table value at .05 level of significance, the difference in the mean scores is not significant. The marital status of the teachers does not influence their attitude towards teaching.

TABLE 6 SIGNIFICANCE OF DIFFERENCE IN ATTITUDE TOWARDS TEACHING OF FEMALE AND MALE SENIOR SECONDARY SCHOOL PHYSICAL EDUCATION TEACHERS

Subject	Mean	S.D.	N	t-ratio	Level of significance
Female	110.01	110.26	10	0.088	Insignificant
Male	113.49	113.91	55		

It can be observed from the above table 6 that the mean scores for attitude towards teaching of female and male senior secondary schools physical education teachers are 110.1 and 113.49 with S.D. of 110.26 and 113.91 respectively. The t-ratio among male and female teachers comes out to be 0.088.

Since t-ratio is less than the table value at .05 level of significance, the difference in the mean scores is not significant.

TABLE 7 SIGNIFICANCE OF DIFFERENCE IN ATTITUDE TOWARDS TEACHING OF GRADUATE AND POST GRADUATE SENIOR SECONDARY SCHOOL PHYSICAL EDUCATION TEACHERS

Subject	Mean	S.D.	N	t-ratio	Subject
Post graduate	43.54	114.06	22	0.043	Post graduate
Graduate	114.76	94.98	43		Graduate

Since the t-ratio is less than the table value at .05 level of significance. There exist a significance difference between the mean scores for attitude of Post-graduate and graduate senior secondary schools physical education teachers.

TABLE 8 SIGNIFICANCE OF DIFFERENCE IN ATTITUDE TOWARDS TEACHING OF HIGH INCOME GROUP AND LOW INCOME GROUP PHYSICAL EDUCATION TEACHERS WORKING IN SENIOR SECONDARY SCHOOL

Subject	Mean	S.D.	N	t-ratio	Level of significance
High income group	113.62	113.97	32	0.05	Insignificant
Low income group	115.06	115.48	33		

Since the t-ratio is less than the table 8 value at .05 level of significance the difference in mean scores is not significant. There exist a significance difference between the high income group and low income group physical education teachers working in senior secondary schools.

FINDINGS OF THE STUDY

The present study was conducted in two parts –

- (i) Job satisfaction among senior secondary school physical education teachers
- (ii) Teacher's attitude towards teaching. The findings are being divided in two parts namely-
 - 1. Findings of the study concerning job satisfactions
 - 2. Findings of the study concerning attitude of the teachers towards teaching.

The total job satisfaction of the senior secondary school physical education teachers and their attitude towards teaching are positively correlated.

FINDING OF THE STUDY CONCERNING JOB SATISFACTION

The main finding of the study regarding job satisfaction is detailed are below:-

- 1. Male and female physical education teachers are equally job-satisfied.
- 2. Post-Graduate teacher and graduate teachers have same level of significance in job satisfaction.
- 3. High income group teachers and low income group teachers are equally job-satisfied.
- 4. Married and unmarried teachers are equally job-satisfied.

FINDING OF THE STUDY REGARDING TEACHERS ATTITUDE TOWARDS TEACHING

- 1. Female and male Senior Secondary School physical education teachers have the same attitude towards a teaching.
- 2. More qualified and less qualified teachers have the same attitude towards a teaching.
- 3. Teachers getting more salary and less salary have the same attitude towards a teaching.
- 4. Married and unmarried teachers have the same attitude towards a teaching.

DISSCUSION

Job satisfaction of the senior secondary school physical education teachers and their attitude towards a teaching are positively correlated male and female physical education teachers are equally job-satisfied. Post graduate and graduate teachers have same level of significance in job satisfactions.

High income group teacher and low income group teachers, married and unmarried physical education teachers of the Senior Secondary School are equally job-satisfied.

Female and male Senior Secondary School physical education teachers have the same attitude towards teaching more qualified and less qualified, getting more salary and less salary, married and married and unmarried physical education teachers have the same attitude towards teaching .This might be due to the reason that get adequate salaries, better facilities, working in various educational institutions , having extra educational qualifications, favorable working conditions etc.

SUGGESTIONS FOR FURTHER STUDY

Any research work can not be said the final work of a problem, because it is very difficult for a researchers to touch all the aspects of the problem. So the suggestions for further study in these directions may not be out of place. They are as follows:-

1. Same type of study may be conducted by taking more samples.
2. Same type of study may be conducted by taking more variables.
3. Vast areas may be included for the collection of data.
4. This type of study may be spread out for the collection of data in all the districts of Haryana.
5. Separate study may be conducted for Physical Education teachers working in Primary/Middle/High and Higher Secondary Schools, colleges and universities.

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ICT AND TEACHER EDUCATION

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ABSTRACT

Technology is evolving at an exponential rate. Teaching demands and the changed face of education add pressures to an existing teaching populace. Loss of expertise and an undersupply of ICT skilled teachers, heralds an age of extreme concern. We have to realize that ICT is here to stay, and its infusion into every aspect of daily life cannot be argued or disbanded. So, for today's society to function effectively, 'highly competent teachers must present tomorrow's school graduates with the highest quality of schooling. Through professional development or retraining the teacher models life-long learning and acquires good ICT skills incorporated into a new pedagogical approach. The skills and knowledge of the older teacher then evolves in to a rich tapestry of knowledge that can only serve to create fuller teaching styles that will ultimately benefit the student and society. All teachers must then embark on this continuum of professional development with encouragement and support, and ultimately be valued.

KEYWORDS: *ICT teachers, pre service, professional development, pedagogical approach.*

INTRODUCTION

ICTs are one of the major contemporary factors shaping the global economy and producing rapid changes in society. They have fundamentally changed the way people learn, communicate and do business. They can transform the nature of education-where and how learning takes place and the roles of students and teachers in the learning process. Basically ICT is a combination of Informatics technology with other related technologies specifically communication technology. ICT relates to all those technologies that are used for accessing, gathering, manipulating and presenting or communicating information.

KNOWLEDGE REVOLUTION AND ROLE OF THE TEACHER

Dr. A.P.J. Abdul Kalam once said, "If a country is to be corruption free and become a nation of beautiful minds, I strongly feel there are three key societal members who can make a difference. They are the Father, the Mother and the Teacher."

The pace of technological revolution and emergence of a knowledge society has changed the traditional role of the teacher and the students. Traditionally, the teacher used to be the source of knowledge for the students. But, in many cases, the teachers do not possess adequate knowledge to supplement the view of the student, and the main source of knowledge remains limited to text book. At present, in a number of cases the student is more informed than the teacher. Furthermore, when these teachers find themselves in a situation where they are no longer the

principal source for delivery of information they get confused about their new role in relation to the use of these technologies.

In the new phase there is decentralization of knowledge source. Thus, there is a need to facilitate training on ICTs for teacher both at the preservice level and in service level.

INCORPORATION OF ICT IN EDUCATION

ICT incorporation is important in teacher training as only teachers have the knowledge, experience and appropriate context for developing digital learning methods. They are with students all the time; they see how they react to teaching and what they produce as a result. Teachers are best placed to know what students need if they are to master the concepts and cognitive skills of formal learning. The act of teaching provides the fieldwork that needs to be carried out to test, redesign and retest the new methods being developed.

Though, Organizations have started training teachers by using ICT, there is a major drawback, i.e. organizations focus on using ICT as Teacher training for course content, rather than, improving pedagogy, which is more important. UNESCO has published a summary of case studies conducted in 9 countries in different parts of world and most of these studies reflect the necessity of having multiprong strategies for teacher education and to improve their expertise.

Therefore, a Teacher must master the use of information skills of research, critical analysis, linking diverse types and sources of information, reformulating retrieved data, if they are to teach their pupils to develop these same skills. Thus, it can be said that we have to move from “LEARNING TO USE TO USING TO LEARN”.

There is little doubt that today’s prospective teachers will be expected to teach with technology in the classrooms of tomorrow. However, the resources available to teachers in terms of hardware, software, networking and professional development vary greatly at different levels. Thus, the development of a pedagogically based framework of constructs that are related to learning to use computers and an approach to learning to use computer and an approach for its application in teacher preparation shows promise for meeting the following challenges.

- (1) It is a challenge in itself to find classrooms where preservice teachers could observe teacher educators using technology appropriately and to understand where and how to include technology in their lessons. Teacher education and technological competence should involve all aspects of the preparation of teacher, i.e. introductory competencies, use of technology in methods classes, school placements and student teaching. Therefore, teacher preparation programs could no longer rely on an introductory course.
- (2) Another challenge of preparing teachers to teach with technology is that as a result of knowledge generation, our knowledge about computer technology is constantly changing.
- (3) To meet finances is another challenge. In a country like India where a major section of population of society is deprived of education and basic necessities of life, hi-tech teaching and training is difficult to achieve.
- (4) Lack of human skills is another problem. Before preservice teacher training we should stress on inservice teacher training for appropriately using ICT tools. Then only we will have enough workforce to facilitate preservice training.
- (5) There is no standardized syllabus for any class through the country. This makes it difficult for software developing companies to deliver the level of education or lesson plans necessary to ensure the concept clarity.

- (6) Technological development always warrants transition to newer technologies by jeopardizing the cost effectiveness of the distance education programme. So, it becomes important to retain the already existing technologies for a considerable period of time and subsequently embrace new technologies.
- (7) The increase in expenditure on elementary education alone over the last four Five year plan periods has been more than the increase in expenditure on education as a whole. This limits the chances of improving the quality of education.

The effectiveness of ICT integration can be adjudged by a study conducted by Monica Nagpal. He evaluated the effectiveness problems and suggestions for improving mobile phones, SMS amongst student teachers and teacher educators of B.ED program. Results showed that M-learning has already taken its place in teacher preparation and it must be expanded further by using appropriate language and incorporating the preferred frequency.

Other studies show that mobile phones can record the lectures, read E- books, provide feedback, access internet, multimedia materials, practical exercises and use educational software to enhance learning process.

ICT AND FUTURE TEACHERS

In the foreseeable future teachers and learners will not be anchored to classrooms as they make appropriate use of various forms of computer enhanced learning. The traditional positioning of teacher at the front of a classroom with students at tables around, but basically facing the teacher, will be only one of many learning situations to be used each day.

Prof. Ram Takwle (2003) said about IT driven education, “They are changing the methods of content generation, content storage, content packaging and content delivery and hence offer a new paradigm of education.”

ICT especially in 21st century envisages excitement to the learner’s eyes, ears and more importantly the head. ICT helps in transforming the definition of literacy, learning and knowledge; a definition that increasingly includes multimedia digitized literacy. ICT facilitates the learner to have control on lesson, pace the sequence, content, and feedback, which in turn enhances the efficiency of learning. Moreover, ICT-empowered simulated situation minimizes dangers in the real world’s e.g.- practical’s in science, pilot training driving etc.

Finally, teachers in the future will make even more use of ICT for professional activities including lesson planning and preparation of teaching materials, recording student assessment and other administrative tasks and their own professional development and continuing education. Teacher already produce design briefs and worksheets using word processing, but this will change to encompass web based material as the electronic screen slowly replaces printing on paper-schools are beginning to make use of wireless technology for computers, especially wireless local area networks(WLAN). Concepts such as 4MAT (About learning 2001) will be used to help teachers devise learning experiences that don’t just allow for different learning styles, but instead actively encourage students to learn to learn in a variety of modes and groupings.

To assist future teachers it is necessary that education systems, the employers indicate to teacher education providers which models they would expect teachers to follow. Otherwise it is impossible to properly prepare new teachers and to offer professional development to existing teachers, when there is no systemic agreement on which ideas will be used at what levels.

CONCLUSION

The objective at preservice level is not to prepare technocrat, but to develop techno pedagogues. Teacher should be in a position to integrate technology into teaching / learning, as well as develop the art and skill of webogogy (i.e., to make use of internet technology, exploring it , accessing information form it to use in teaching learning etc.) Besides, offering ICT as a compulsory and special course , integrated approaches need to be studied along with methods courses. It is very important to remember that ICTs in education are not transformation on their own. Transformation requires to improve student learning. The professional development of teacher educators in the area of ICT integration is essential. Unless teacher educators model effective use of technology in their own classes, it will not be possible to prepare a new generation of teachers who effectively use the new tools for teaching and learning.

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A COMPARATIVE STUDY OF MALE AND FEMALE SCHOOL TEACHERS IN THEIR JOB SATISFACTION

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ABSTRACT

The present study has been conducted by employing description survey method by the investigator and designed to determine the comparative study of male and female teachers in their job satisfaction. For this study, sample of total 100 School teachers of Sangrur District of Punjab State was considered. Job satisfaction scale (JSS) by Dr. Amar Singh and Dr. T.R. Sharma were used to collect data. The results may be attributed to the fact that females are better mental health level as compare to male school teachers because they are living more active life inform of home activities as well as outside the home activities which helps them keeping her fit as compare to the male counter parts.

KEYWORDS: *Male & Female, School Teachers, Job Satisfaction.*

INTRODUCTION

Teaching and job satisfaction go hand in hand. Tradition, the teaching job enjoyed a considerably high level of prestige and only dedicated and selected individuals joined this profession. The teachers were usually held in very high esteem by the different section of people and society was sensitive enough to take care by the needs of the teachers. Which the changing social-economic scenario and increasing unemployment, the value of teachers and their professional concern associated with the job have forcibly undergone a change. Many of them now treat 'teaching' like any other profession and making money has become very important. Extrinsic motivation has become important for them. Not withstanding this fact, the stress and hassles of teachers have all the more increased. The economic condition of the teachers also varies, depending on the nature and type of institution they belong to. Their stresses often spill over from work to the family setting and vice versa. The changing relations between the teachers and the students also create the problem (Crank, K. 1987). Under these conditions, the participation of the teachers in the educational process in often rated to be at below the optimum level of functioning.

Moreover, no two things are alike and identical in this world. The difference is found in both the animate as well as inanimate things. One individual is never like another individual in each and every respect. Each individual has his own peculiarities, abilities and capabilities which present him as a separate individual.

CONCEPT OF JOB SATISFACTION

Job satisfaction is a combination of two words job and satisfaction. The word job refers to the collection of tasks, duties and responsibilities while satisfaction means the fulfillment of a need or desire.

Job satisfaction occupies a central position in today work oriented society, as large part of individuals time is spent on job. Job satisfactions the favorableness or unfavourableness with which employee view their work. It expresses the amount of agreement between ones expectations of the job and the rewards that the job provides. Job satisfaction is a part of life satisfaction. The nature of one environment off the job does affect ones feelings on the job. Similarly, since a job is an important part of life, job satisfaction influences one general life satisfaction.

Job satisfaction is an emotional state resulting from appraisal of ones job experience. Teachers are the ultimate arbiters of educational process. The teacher satisfaction in his job is so self explanatory that it hardly needs a detailed discussion to elucidate its significance in determining his effectiveness. Low job satisfaction is a surest sign of deteriorating teaching standards. High job satisfaction on the other hand makes work (teaching) well organized. Hodson (1991) Job satisfaction can be defined as an individual general attitude towards his or her job. Macmillan English Dictionary (2002) Job satisfaction is the feeling that one has when he enjoys his job.

Kotzell (1980) Job satisfaction is an employees of his or her job in terms of supervision, co workers, pay promotions and the work itself. This evaluation is actually a comparison between the employees expectation about these job related factors and his or her actual experience on the job.

Hence, job satisfaction is the sum of all negative and positive aspects related to individual's salary, working conditions, the levels of success, the rewards, and the social maintained in relation to his or her job. It refers to an individual subjective experience of his work situations, his response and feeling towards different factors of work role. It is not a unitary concept what a composite of factors or dimensions.

REVIEW OF RELATED LITERATURE

Centers and Cantril (1956) who made an investigation to find out the relationship between education and job-satisfaction concluded that the best paid workers, who were not doing tedious work and had lower educational-achievements, were the employees with highest levels of job-satisfaction. Anjaneyulu (1974) who studied job satisfaction in the secondary school teachers in the state of Andhra Pradesh found that the post-graduate teachers were more dissatisfied than those with less educational qualifications.

Clifford (1993) conducted a study on a sample of 197 teachers from 50 Public schools and found no significant difference in male and female teacher's level of job satisfaction. Kapoor, Monika (1999) conducted "A comparative study of job satisfaction of teachers working in Navodaya Vidyalayas and Traditional School". She found that there existed significant difference in the job satisfaction of Navodaya Vidyalayas and traditional school teachers.

Kaur, R. (1999) found that there exist significant relationship between job satisfaction and personality traits of Navodaya Vidyalayas teachers. Cheryal, B. (2000) explored the relationship between teachers personally and teacher's perception of their Principal's leadership style and how it affect teacher job satisfaction, found that there were no significant relationships.

NEED OF THE STUDY

School is the nucleus of learning and epicenter for development of any nation. Functioning and performance of the school depend upon the managerial skills of headmaster, enthusiasm of teachers and resource management performance of teachers would have direct learning on

student's performance and behaviors every teacher should encourage the students to become more innovative rather than passive recipients of information.

Looking at job satisfaction from a teacher's perspective, the researcher's interest is to analyze job satisfaction from a school teacher's point of view. This study has tried to reveal the job satisfaction among the teachers of schools in Sangrur district (Punjab).

In the recent years, there is a growing realization of the importance of understanding a teacher's job satisfaction and how it influences the level of performance and life of a teacher. The teacher can justify his work, if he or she is fully satisfied with his or her job. Mental health plays a significant role because if teachers are mentally healthy only then they can serve the cause of society. There is a need to explore this area. Hence, a more detailed study needs to be conducted in the field.

DELIMITATIONS OF STUDY

1. The study was delimited to Government School of Sangrur District.
2. The study was delimited to 100 Government school teachers.
3. The study was delimited to one Psychological Test i.e. Job Satisfaction.

OBJECTIVE

To find out the comparative difference between male and female school teachers in their job satisfaction.

HYPOTHESIS

There will be no significant difference between male and female school teachers in their job satisfaction.

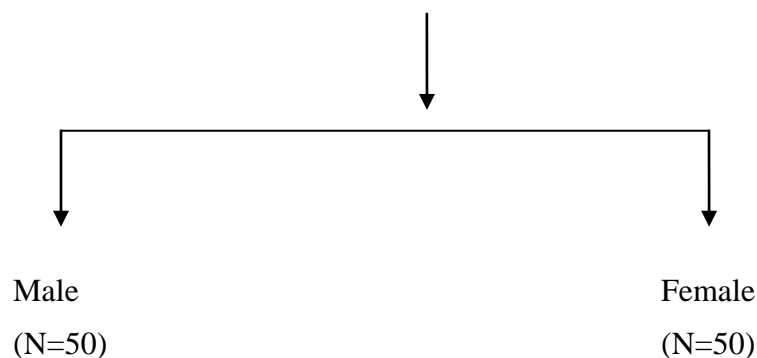
SAMPLE

The sample of the present study comprised of 100 government school teachers out of which 50 were male and 50 were female school teachers.

FIG. 1.1

Govt. Teacher

N=100



TOOLS USED

Job Satisfaction Scale (JSS) by Dr. Amar Singh and Dr. T.R. Sharma

STATISTICAL TECHNIQUES USED

The present study statistical techniques were used - Mean, Standard Deviation and t-test.

ANALYSIS AND INTERPRETATION

TABLE MEAN DIFFERENCE BETWEEN MALE AND FEMALE SCHOOL TEACHERS ON THEIR JOB SATISFACTION

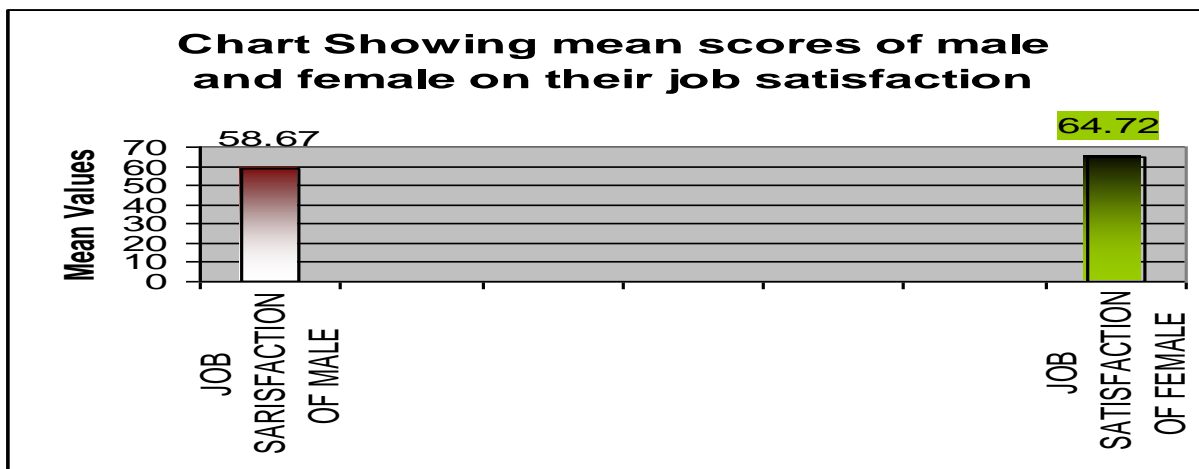
S.No.	Variables	Male School Teachers (N=100)		Female School Teachers (N=100)		MD	SDEM	't'	df
		M ₁	SD ₁	M ₂	SD ₂				
1.	Job Satisfaction	58.67	10.927	64.720	7.720	6.09	1.338	4.552*	198

*P> 0.05 = 1.97 (df = 198)

The result presented in the table shows mean scores and standard deviation of male and female school teacher on job satisfaction. Mean scores of male school teachers in their job satisfaction is 58.67 and that of female school teachers are 64.720 respectively. The standard deviations of male school teachers in Job satisfaction is 10.927. Where as standard deviations of female school teachers are 7.720 respectively.

The 't' value shown in table related to male and female school teachers on their job satisfaction indicate significant mean differences in job satisfaction (t = 4.552) because the obtained 't' value were found higher than the table 't' value i.e. 1.98 required to be significant at 5% level of confidence with 198 degree of freedom.

FIG. 1.2

**DISCUSSION OF THE RESULT**

Job satisfaction females were found significantly better degree of job satisfaction level as compare to male school teachers. While comparing the achieved mean scores i.e. female (mean = 64.720) and male (mean = 58.67) indicate very satisfied and moderate job satisfaction level respectively. The Significantly better job satisfaction level of female school teachers as compare to male school teachers indicates the commitment, attitude, values, responsibilities, etc. of females school teacher towards their teaching profession which some how found lesser in male school teachers. The results of the present study also supported the results of Anand, S.P (1972) who conducted a study on job satisfaction of the school teachers. He observes that women

teachers are more satisfied than men teachers. The above results may be attributed to the fact that females are better mental health level as compare to male school teachers because they are living more active life inform of home activities as well as outside the home activities which helps them keeping her fit as compare to the male counter parts. Therefore the hypothesis stated as there will be no significance difference between male and female school teachers in their job satisfaction is rejected.

EDUCATIONAL IMPLICATION

1. Education system should be planned in such away that it would help in building favorable environment in the school, college and universities for the person for the persons working there.
2. The government and the education institution should work for the favorable environment conditions in relation to salaries leaves, promotion levels etc. which directly and indirectly effects job satisfaction level for the teachers.
3. Regular evaluation of school, colleges and universities must be done in special reference to the working conditions for the teachers by the DPIs (School and Colleges), NAAC (Colleges and Universities etc.). So that the authorities may be motivated for providing favorable environment to their customers which directly effect and affect their mental health.
4. Before appointment of the teacher in any of the educational institute his or her mental health must be evaluated because only the others faculty members (teaching and non- teaching) students and institution who are the major subjects for the favorable school environment.

SUGGESTIONS FOR FURTHER STUDY

1. Present study was conducted on a small sample (100) it is suggested that a large sample can be taken for further study.
2. The study was limited to certain government schools teachers should be taken.
3. The present study was limited to the school teachers only. A similar study may be conducted in other district also.
4. The study was limited to only one variable i.e. job satisfaction. To elaborate studies more variables should be taken.

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ENTREPRENEURSHIP IN INDIA: A CASE STUDY OF YOUNG ENTREPRENEURS IN NCR DELHI

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ABSTRACT

The Government of India has undertaken several initiatives and instituted policy measures to foster a culture of innovation and entrepreneurship in the country. Job creation is a foremost challenge facing India. With a significant and unique demographic advantage, India, however, has immense potential to innovate, raise entrepreneurs and create jobs for the benefit of the nation and the world. In the present study we tried to examine the entrepreneurship pattern and the challenges behind the growth of entrepreneurship in India. A Sample of 200 respondents has been taken for the study. We found that India has a great pool of talent and it is necessary to retain it in the country for the development of the nation. And thus entrepreneurship is the best way to use this talent in a progressive way. The present study recommended that the Government should arrange special training programs of entrepreneurial development and shall introduce special rates at which the emerging entrepreneurs can take loan so that they are able to bud and survive in cost-cutting competition.

KEYWORDS: *Entrepreneurship, Cost-Cutting, Initiatives, Innovation*

INTRODUCTION

The word “entrepreneur” is derived from the French verb *entreprendre*, which means ‘to undertake’. This refers to those who “undertake” the risk of new enterprises. An enterprise is created by an entrepreneur. The process of creation is called “entrepreneurship” The capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit. The most obvious example of entrepreneurship is the starting of new businesses.

Entrepreneurial spirit is characterized by innovation and risk-taking, and is an essential part of a nation's ability to succeed in an ever changing and increasingly competitive global marketplace.
Characteristics of Entrepreneurship:

- **Economic and dynamic activity:** Entrepreneurship is an economic activity because it involves the creation and operation of an enterprise with a view to creating value or wealth by ensuring optimum utilisation of scarce resources. Since this value creation activity is performed continuously in the midst of uncertain business environment, therefore, entrepreneurship is regarded as a dynamic force.
- **Related to innovation:** Entrepreneurship involves a continuous search for new ideas. Entrepreneurship compels an individual to continuously evaluate the existing modes of business operations so that more efficient and effective systems can be evolved and adopted. In other words, entrepreneurship is a continuous effort for synergy (optimization of performance) in organizations.
- **Profit potential:** Profit potential is the likely level of return or compensation to the entrepreneur for taking on the risk of developing an idea into an actual business venture.” Without profit potential, the efforts of entrepreneurs would remain only an abstract and a theoretical leisure activity.
- **Risk bearing:** The essence of entrepreneurship is the ‘willingness to assume risk’ arising out of the creation and implementation of new ideas. New ideas are always tentative and their results may not be instantaneous and positive.

An entrepreneur has to have patience to see his efforts bear fruit. In the intervening period (time gap between the conception and implementation of an idea and its results), an entrepreneur has to assume risk. If an entrepreneur does not have the willingness to assume risk, entrepreneurship would never succeed.

CURRENT SCENARIO: India currently has more than 48 million small businesses, double the number of the small companies here in the U.S. (23 million). According to a report by Business Today (India). Breakdowns among the top industries are as follows

Retail(except motor vehicles): 40%

Clothing manufacturing: 8.75%

Food & Beverage: 7%

Services: 6.2%

Auto (sales, maintenance, repairs): 3.6%

Furniture: 3.2% According to Indian government data, Micro, Small and Medium Enterprises (MSME) contribute nearly 8 percent of the country's GDP, 45 percent of the manufacturing output, and 40 percent of the country's total exports. Small businesses in India create 1.3 million jobs every year and provide the largest share of employment after agriculture. They play a significant role in the country's GDP. Yet, only 7% of people used their savings account to start a business (the proportion is even smaller for those in the bottom 40% of the income distribution).

A last-placed ranking on small business ownership is evidently not for want of good ideas, as India scores fourth on a measure of patent applications. But budding entrepreneurs are held back by red tape and an inefficient justice system, with relatively low rankings for indicators such as

the time and cost of starting a business, enforcing a contract and resolving insolvency.



Ministry of MSME, Govt. of India

Schemes for Entrepreneurs: Government of India operates many schemes for the benefit of existing and prospective entrepreneurs. Schemes for existing entrepreneurs help the MSMEs to upgrade their technology, to develop their market, to acquire international/national quality standards, to adopt energy saving measures, to enter export market etc. The schemes aim to increase the competitiveness of the MSMEs by adopting these measures Schemes of MSMEs.

MSME Schemes:

1. Credit Guarantee Scheme for collateral free loan
2. Credit linked Capital Subsidy scheme for technology upgradation
3. ISO 9000/14000 expenses reimbursement scheme
4. Participation in International Trade Fairs
5. MSE-Cluster Development Scheme
6. National Awards

NMCP Schemes:

1. Bar Coding Scheme
2. Lean Manufacturing
3. Quality Management Systems/ Quality Testing Tools
4. Design Clinic
5. Business Incubators
6. Mini Tool Room
7. Technology and Quality Upgradation
8. Marketing assistance and Technology upgradation
9. Intellectual Property Rights
10. Information & Communication Technology

Indian Industry Associations

These associations provide support & strength to the entrepreneurs & the organizations they setup. Additionally, industry association networks are crucial in steering government policy & action as well.

- National Bank for Agriculture & Rural Development (NABARD)
- Laghu Udyog Bharati (LUB)
- Federation of Indian Chambers of Commerce and Industry (FICCI)
- Confederation of Indian Industry (CII)
- The Associated Chambers of Commerce and Industry of India (ASSOCHAM)
- Federation of Indian Micro and Small & Medium Enterprises (FISME)



LITERATURE REVIEW:

RRG Javalgi (2011) in his article "Entrepreneurial orientation, management commitment, and human capital: The internationalization of SMEs in India" extends the literature addressing the relationships surrounding the internationalization of SMEs in India as related to entrepreneurial behavior, firm resources, and commitment to internationalization. Entrepreneurial orientation, a commitment to internationalization, and the ability to leverage human capital influence the international success of Indian SMEs, based on the analysis of data collected from 150 Indian SMEs. Research concerning the internationalization of SMEs is available in the context of developed economies but less is can be found dealing specifically with the entrepreneurial behavior and international expansion of SMEs in emerging markets such as India.. Punita Bhatt Datta (2012) in her article "Empowering Women Through Social Entrepreneurship: Case Study of a Women's Cooperative in India" explains how Women's cooperatives offer self-employment opportunities that can contribute to women's social inclusion and empowerment. This article seeks to broaden existing understandings of women's entrepreneurship by focusing on less studied types of ventures and contexts—namely, a social entrepreneurial venture in India. A case study analysis was used to assess two primary areas of interest: (1) elements of empowerment embedded in the venture's business model and (2) individual perceptions of empowerment. The personal accounts of sister members reveal that this collective form of entrepreneurship has empowered them in three ways: economic security, development of entrepreneurial behavior, and increased contributions to the family. Garry D. Bruton, David Ahlstrom and Krzysztof Obloj (2007) in their article "Entrepreneurship in Emerging Economies: Where Are We Today and

Where Should the Research Go in the Future?” explains the role of Entrepreneurship in economic development of Emerging economies, these are characterized by an increasing market orientation and an expanding economic foundation. The success of many of these economies is such that they are rapidly becoming major economic forces in the world. This article to the special issue on entrepreneurship in emerging economies examines the literature that exists to date in this important domain. It then reviews the research that was generated as part of this special issue on this topic. The article concludes with a discussion of the critical future research needs in this area. Entrepreneurship compared with incumbent industry locations.

OBJECTIVES OF THE STUDY:

The present study revolves around the following broad objectives:-

- To study the entrepreneurship pattern in India
- To understand the challenges behind the growth of entrepreneurship in India.
- To know the various government schemes and policies for entrepreneurial growth in India
- To suggest recommendations for an effective growth of entrepreneurship in India.

RESEARCH METHODOLOGY: A Research Methodology defines the purpose of the research, how it proceeds, how to measure progress and what constitute success with respect to the objectives determined for carrying out the research study.

RESEARCH DESIGN:

Usually, there are 3 types of approaches used during any research :-

1. Exploratory
2. Descriptive
3. Experimental

The present study contemplated an **exploratory** research. This kind of research has the primary objective of development of insights into the problem. It studies the main area where the problem lies and also tries to evaluate some appropriate courses of action. The research methodology for the present study has been adopted to reflect these realities and help reach the logical conclusion in an objective and scientific manner.

NATURE OF DATA:-

PRIMARY DATA: Data which is collected through direct interviews and by raising questionnaires.

SECONDARY DATA: Secondary data that is already available and published .it could be internal and external source of data. Internal source: which originates from the specific field or area where research is carried out e.g. publish brochures, official reports etc. External source: This originates outside the field of study like books, periodicals, journals, newspapers and the Internet.

DATA COLLECTION:-

Primary Data:

Collected through structured questionnaires and interview. Sampling unit:

(a) Entrepreneurs

(b) Students

(c) Professionals

Sample size: 200 Respondents

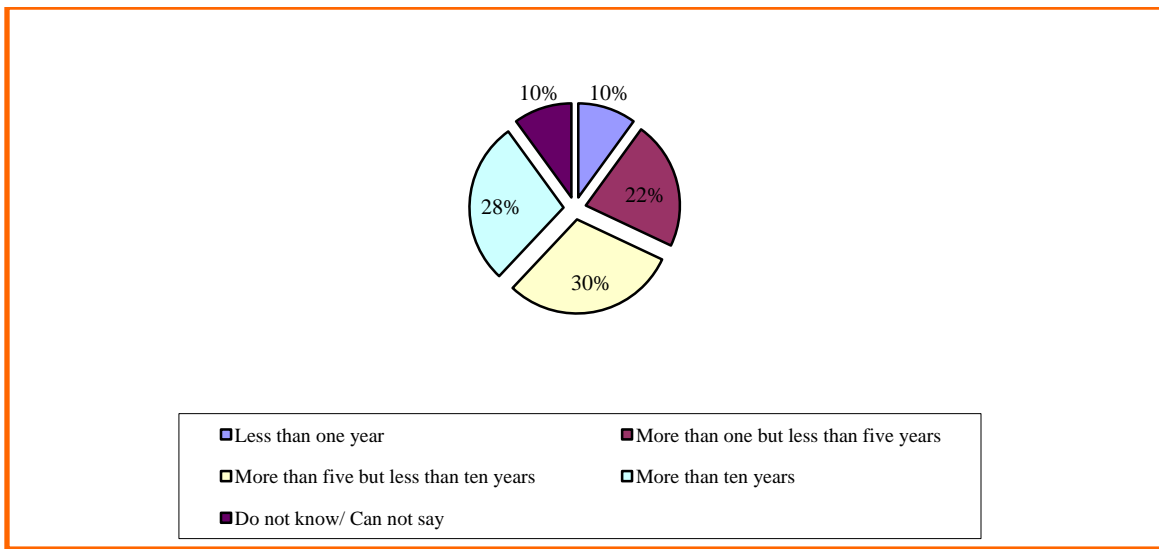
SECONDARY DATA:-

Secondary data was collected through the following sources:- Articles, Reports, Journals, Newspapers and Internet.

DATA ANALYSIS AND INTERPRETATION

1. For how many years you are in your present occupation?

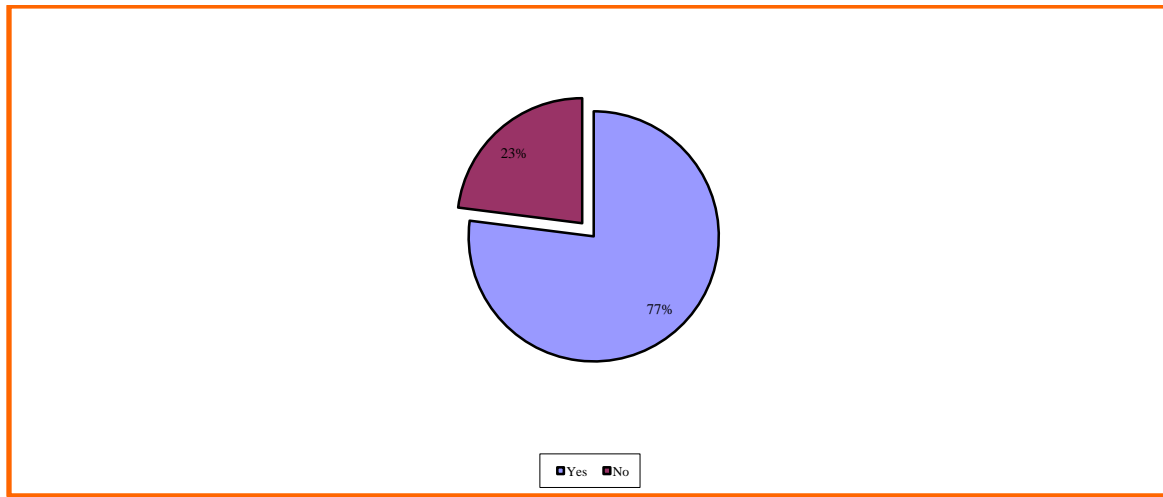
- | | |
|--|-------------|
| ➤ Less than one year ----- | 10 per cent |
| ➤ More than one but less than five years ----- | 22 per cent |
| ➤ More than five but less than ten years ----- | 30 per cent |
| ➤ More than ten years ----- | 28 per cent |
| ➤ Do not know/ Can not say ----- | 10 per cent |



Interpretation: Most of the entrepreneurs who were studied have been in the present occupation for more than five years. They were included through purpose random sampling so that they can contribute to the study because of their experience.

2. Did you pursue any other occupation before you became a entrepreneur?

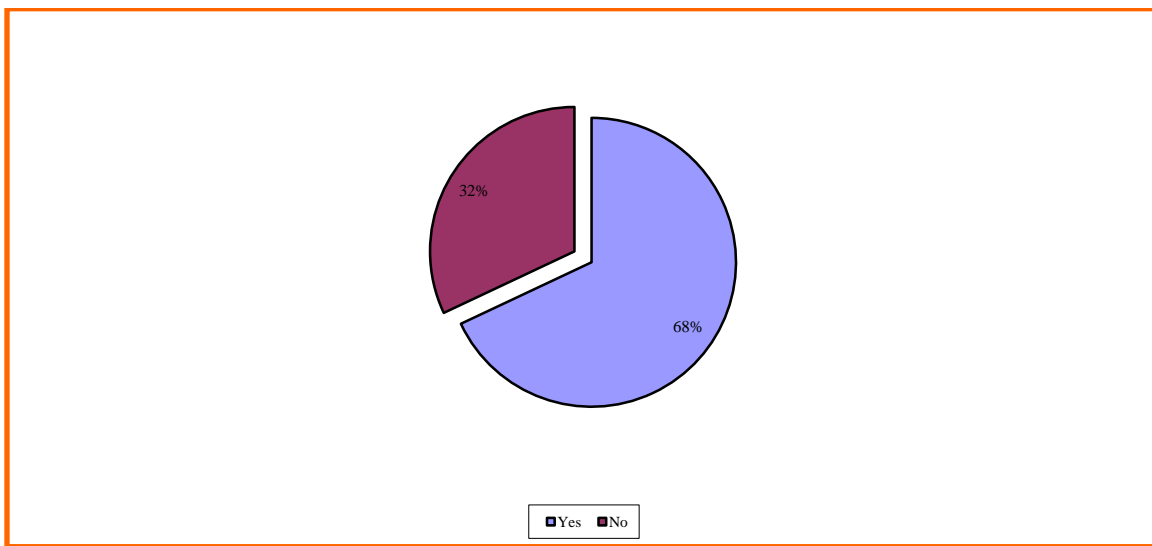
- | | |
|-------------|-------------|
| ➤ Yes ----- | 77 per cent |
| ➤ No ----- | 23 per cent |



Interpretation: 67 per cent of the respondents informed that they were pursuing other occupations before they became entrepreneurs.

3. before you started business, did you know friends or relatives who had managed or run a business?

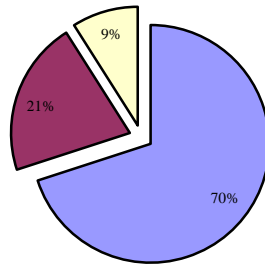
- Yes ----- 68 per cent
- No ----- 32 per cent



Interpretation: The respondents had stated that they had information about their friends or relatives in the entrepreneurship and that encouraged them to join the business.

4. Did anyone among your acquaintances – parents, friends or relatives - help you start your first business with concrete actions or recommendations?

- Yes ----- 70 per cent
- No ----- 21 per cent
- Do not know/ Can not say ----- 09 per cent

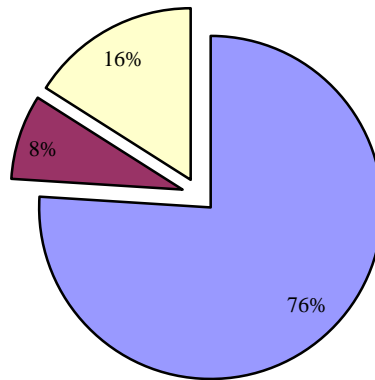


■ Yes ■ No ■ Do not know/ Can not say

Interpretation: The study has revealed that the entrepreneurs get their primary level of support from their friends and relatives which constitute the non-institutional support base.

5. Are you qualified enough to run the business?

- Yes ----- 76 per cent
- No ----- 08 per cent
- Do not know/ Can not say ----- 16 per cent

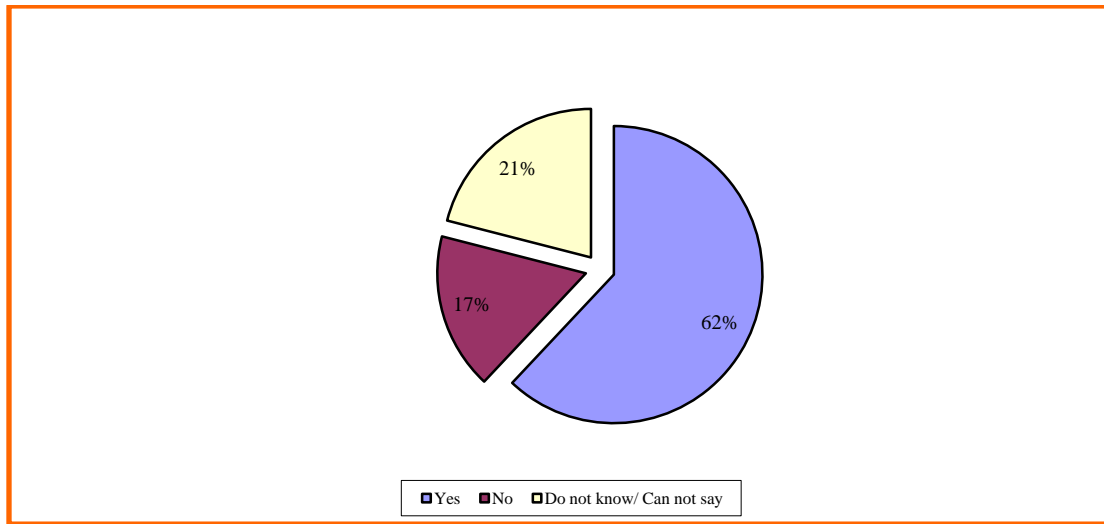


■ Yes ■ No ■ Do not know/ Can not say

Interpretation: The major samples of the total entrepreneurs were found to be in the age group of 40-45 and they are found well qualified.

6. Do you find government initiatives helpful enough for existing and emerging entrepreneurs?

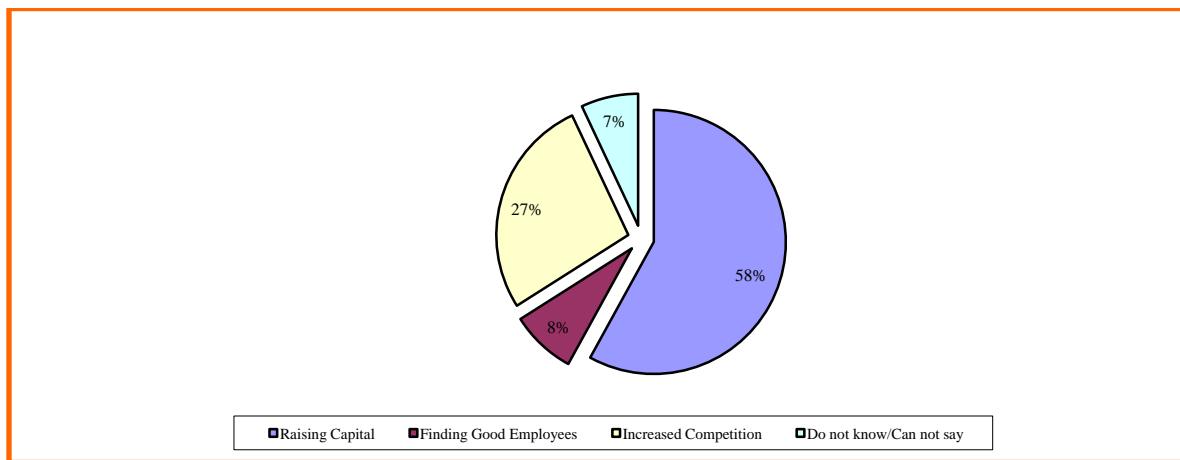
- Yes ----- 62 percent
- No ----- 17 percent
- Do not know / Cannot say ----- 21 percent



Interpretation: Most of the people were happy with the initiative and policy decisions of the government regarding entrepreneurship development in India.

7. What according to is the major concern during or while starting the business?

- Raising Capital ----- 58 percent
- Finding good employees ----- 8 percent
- Increased competition ----- 27 percent
- Do not know/ Can not say ----- 7 percent



Interpretation: Major issue for a business concern seems Raising Capital, as it is a key essential for the working of the business. Getting right amount of capital at the right rate of interest is very essential for the survival and success of business. Increased Competition is also a major issue for the start-ups and the existing business.

CONCLUSION OF THE STUDY:

Entrepreneurship must be developed and supported so that there is a proliferation of SMEs in the country. An entrepreneur's entry into business does not guarantee his/her survival. Attrition rate for new entrepreneurs is very high in many countries of the world. While this may be because their chosen business inappropriate or a lack of adequate technical or business expertise, one

critical reason is that overall macro and micro environment in which they are forced to operate. Therefore a key consideration by the government should be to critically evaluate the exiting macroeconomic policies and their impact on grassroots entrepreneurship development. Entrepreneurship is influenced by four distinct factors: economic development, culture, technological development and education. In areas where these factors are present, you can expect to see strong and consistent entrepreneurial growth. These conditions may have both positive and negative influences on the emergence of entrepreneurship. Positive influences constitute facilitative and conducive conditions for the emergence of entrepreneurship, whereas negative influences create inhibiting milieu to the emergence of entrepreneurship. India has a great pool of talent and it is necessary to retain it in the country for the development of the nation. And thus entrepreneurship is the best way to use this talent in a progressive way.

RECOMMENDATIONS OF THE STUDY

- ✓ Awards are to be given to entrepreneurs who demonstrate extraordinary success in the areas of innovation.
- ✓ Innovation and growth can be achieved by systematic planning and not by suddenly by Pressure. Change the mindset of youth from entrepreneurship to innovative Technopreneurship. / Entrepreneurship is essential
- ✓ Entrepreneurship Business Development Cell needs to be established at all Level and Entrepreneurship Guidance and Counseling cell also must function to motivate the use innovation in technology in each and every sphere of Business Management.
- ✓ The State Governments must eliminate red-tapism and bureaucracy if any and must help entrepreneurs on priority basis
- ✓ More SEZ (Special Economic Zones) should be established that has a good road network and other amenities..
- ✓ The Government should arrange special training programs of entrepreneurial development
- ✓ The government shall introduce special rates at which the emerging entrepreneurs can take loan so that they are able to bud and survive in cost-cutting competition.

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