

**ASIAN JOURNAL OF MULTIDIMENSIONAL RESEARCH****Vol.1 Issue 2, July 2012, ISSN 2278-4853**

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**LONELY GROTESQUES OF WINESBURG – SHERWOOD ANDERSON****Dr B. Mohan\*; B. Srikala\*\***

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**ABSTRACT**

*Sherwood Anderson (1876-1941) was a prolific, profound, provocative and perceptive writer of short stories. Further, it is acknowledged that he “remained a profound, provocative and perceptive writer to the end, and that he has much to say” to the present time. The short story became the most popular of fictional forms at the beginning of the twentieth century, especially in America. Frank O Connor, who had an acute sense of national values, was led on to declare way back in 1963 that “the Americans have handled the short story so wonderfully that one can say that it is a national art form”. “Anderson reshaped the American short story, making it his own, and at the same time prepared the ground work for the revolutionary writers who would follow them”. The most impressive and the most recurrent theme of Anderson which appears virtually in all his works and forms their ground bass is human loneliness and isolation and all the feelings that accompany it. Anderson explores this theme with particular reference to the American society of his times. Philosophers, men of religion and social scientists have been deeply concerned with this phenomenon and are trying to trace its root cause and discover, if possible remedies for it in the modern world. Loneliness is the most striking symptom of the malaise afflicting man in the contemporary world. It is a sickness, which is mental and spiritual rather than physical. Gregarious as man is by instinct, he feels deeply the need to be related to the outside world, his family, his community or society and the world at large. Surrender, one of the parts of the larger tale Godliness in Winesburg, Ohio, who illustrates the points made. It is a story of misunderstanding and loneliness. All the protagonists are, as noted already, lonely, isolated, alienated, defeated and frustrated persons, their lives distorted, fragmented and broken, their emotional hunger, longing for love, communion, and fulfillment ungratified. They feel estranged from the basic sources of emotional sustenance, living as they do in a claustrophobic atmosphere. However, as human beings they are indeed like the twisted and gnarled apples rejected, but whose delicious sweetness is gathered at the side.*

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**INTRODUCTION**

Sherwood Anderson (1876-1941) was a prolific, profound, provocative and perceptive writer of short stories. In the recent decades, however, there has been a revival of considerable scholarly critical interest in his life and all that he wrote including his writings as writer of advertising copy for different advertising companies. He is recognized as one of the really important and

significant creative writers of the first few decades of the 20<sup>th</sup> century. Further, it is acknowledged that he “remained a profound, provocative and perceptive writer to the end, and that he has much to say” to the present time. The short story became the most popular of fictional forms at the beginning of the twentieth century, especially in America. Almost every important writer of fiction during the first half of the century- Scott Fitzgerald, Earnest Hemingway, William Faulkner and others among them handled this form of short fiction with distinction, exploring and revealing its possibilities to give expression to contemporary life and sensibility. Frank O Connor, who had an acute sense of national values, was led on to declare way back in 1963 that “the Americans have handled the short story so wonderfully that one can say that it is a national art form”. The contribution of Sherwood Anderson to this phenomenal development was by no means ordinary and has influence on other writers of short stories among his immediate contemporaries and those of the newer generations. “Anderson reshaped the American short story, making it his own, and at the same time prepared the ground work for the revolutionary writers who would follow them”.

The most impressive and the most recurrent theme of Anderson which appears virtually in all his works and forms their ground bass is human loneliness and isolation and all the feelings that accompany it. Anderson explores this theme with particular reference to the American society of his times. However, experience of loneliness is as old as man and known to mankind from times immemorial. But at no time in human history it was as widespread and pervasive as it is in modern times. It may even be said that it has not only become the badge of contemporary life all over the world but is being experienced by a number of men and women with a keenness of edge and intensity as never before. Today throughout the world we are familiar with lonely crowds, loneliness in crowds, anonymous and lonely existence in crowded towns and cities. One is reminded of the ‘crowd’, which flowed over London Bridge, and ‘each man’ with his eyes ‘fixed’ ‘before his feet’ in T.S. Eliot’s *The Waste Land*. Philosophers, men of religion and social scientists have been deeply concerned with this phenomenon and are trying to trace its root cause and discover, if possible remedies for it in the modern world. In the world of letters, there is hardly a writer worth the name in the West or East, who is not anguished over it. It has become one of the central concerns of modern literature as of life. For all its universal presence each society, country, and each individual experiences loneliness in a distinct way. They are all lonely but lonely in different ways. Sherwood Anderson, like other important writers of his generation, on either side of the Atlantic-James Joyce, T.S.Eliot, Katherine Mansfield, Earnest Hemingway, William Faulkner and others- contends with the problem of human loneliness and tries to come to grips with it.

Loneliness is the most striking symptom of the malaise afflicting man in the contemporary world. It is a sickness, which is mental and spiritual rather than physical. Gregarious as man is by instinct, he feels deeply the need to be related to the outside world, his family, his community or society and the world at large. He feels mentally and emotionally secure when he feels this relatedness others, however small the group comprising others be. This relationship need not always mean physical contact with one another. When this relationship snaps, one feels not only utterly lonely but also alienated. In Coleridge’s **Rime of the Ancient Mariner** we have the most impressive example of such a spiritual condition. The Mariner’s experience is exceptional in that he feels most acutely that he is estranged from man, all creation and God and cursed to live in the claustrophobic prison house of his own sterile guilty self. Only when he is able to pray, his anguish is transformed into joy and he is restored to human community. His suffering loneliness and alienation as well as his restoration takes place within a moral and supernatural order.

All loneliness need not necessarily be a symptom of sickness, spiritual or otherwise. For, one may choose deliberately to be alone and withdraw from society and all social contact with others, to an isolated and lonely place to live a life of meditation and contemplation. Monks who retire to their remote monasteries and sanyasis who make their way to distant places in the Himalayas in India to live the life of recluse are of this kind. If they are not in touch with the outside society or world, they are in contact with or strive to be in contact with a higher power. Therefore they are never alone. It is possible that a political prisoner, condemned for life to life in a solitary cell, may not feel lonely, however oppressive and narrow the goal, because he feels a sense of solidarity with his fellow fighters who share with him his faith in an ideal, a new political order. In a significant sense he is in spiritual contact with others who are like minded. His shared faith sustains him. He experiences his loneliness and estrangements, which are actually forced on him, chiefly at the physical level. In fiction there is the famous example of Robinson Crusoe, created by Daniel Defoe, who is forced to live alone on a desolate island for an unbelievably long period of twenty-eight years before he is able to return home and to civilization. Though frightened out of his wits at the prospect of utter loneliness in a lonely island, Crusoe soon recovers, reconstructs there a miniature version of the ordered Protestant society he knew, devises his own calendar to guide his everyday life and lives according to it. His faith in God and his countrymen remains unshaken all through the years of his lonely existence and struggle to survive. What he experiences in essence is physical estrangement and not loneliness. Recent American history itself provides the example of Henry David Thoreau who deliberately chose to live all by himself in a hut which he himself built for a couple of years (1845-1847) by the side of Walden Pond to live as a recluse according to the values of the society he had come away from. Thoreau was in complete harmony with himself, and in constant contact in spirit with those of his kind, past and present. He neither felt lonely nor estranged. The distinguished thinker Erich Fromm observes: 'Religion and nationalism as well as any custom and any belief however absurd and degrading if it only connects the individual with others, are refuges from what man most dreads: isolation'.<sup>1</sup> One could be living amidst people and yet experience overpoweringly utter isolation and loneliness when there are no related values, symbols and patterns of living shared among them. This spiritual isolation and loneliness is the most agonizing. Several branches of modern thought such as sociology, psychology and others have shown conclusively that modern man has lost his moorings in nature, in religion and simple human relationships which sustained him in former ages through thick and thin, and that these changes have affected him so profoundly that he feels lonely, insignificant and lost. Erich Fromm raises the question, which suggests its own answer, "whether there is not something fundamentally wrong with our own way of life and with the aim towards which we are striving".<sup>2</sup> Most thinkers would endorse his view.

The experience of loneliness and isolation has remained a constantly recurrent theme in the American literary tradition, but the nature of this experience and how it is experienced, and its motivating factors have changed from generation to generation. The factors responsible for this recurrent phenomenon are bound up with American history, and its first manifestation dates back to the time when the first pilgrims from England landed in the New World and were challenged by an overwhelming sense of isolation, separated as they were from the old world by a vast ocean, and faced by a hostile environment. These first settlers were sustained by their faith in God, and they viewed their estrangement and loneliness as a test of their faith and potentialities, as the entries in the personal journal of William Bradford reveal.<sup>3</sup> Tracing historically in any detail the changing phases of this experience of isolation and loneliness and its significance as it finds expression in American literature is outside the scope of the present study. For its purposes it is enough to take note of the recurrent phenomenon and its presence in writers like Sherwood

Anderson and others of his generation, so that it may serve as a scaffolding to approach Anderson's exploration and expression of it in his short stories.

Loneliness as it has been noted by many an Anderson critic is the keynote of his first major work Winesburg, Ohio. This work consists of twenty-one tales. The tales, as Rex Burbank points out, are "self-contained and complete in themselves and may be read individually with enjoyment". However "they gain an added and important dimension when read consecutively as episodes in a single narrative".<sup>5</sup> They are thematically related sketches about individuals whose lives are in some way connected. Thus the stories together present, as one of the first viewers of Winesburg, Ohio noted, "a continued picture of life in a small inland town".<sup>6</sup> Winesburg is a wholly imaginary Midwestern small country town of Anderson's creation (somewhat similar to Malgudi created by R.K.Narayan, one of the leading Indian novelists in English, but very different in content and spirit from it.) Its known layout and clearly defined topography offers a tremendous advantage to the creative imagination of one like Anderson who is deeply concerned with human beings. Within the small town's manageable limits, attention can be focused on individual men and women, their experiences and the problems vexing them—loneliness in the present instance—and probed into with imaginative sympathy. Anderson's own aim is to commiserate and understand through compassion and a loving concern for them, rather than judge or revile or satirize them.

The men and women who live in Winesburg are ordinary, average and unspectacular people, inconsequential and obscure. It could even be said that it is a small town of solitary persons. There is nothing special about them to attract attention except perhaps some harmless oddities and eccentricities. They are 'grotesques' in the sense Anderson uses the term charging it with a new meaning. There are men and women, young and old alike, among them. For one reason or another, either willfully or because of certain circumstances which they are unable to control, they have become isolate from others and lonely. As a result they are "closed off from the full range of human experience".<sup>7</sup> There is no normal sociability between men and women. People move about in Winesburg, come across their acquaintances or strangers, sometimes collide with one another, but rarely establish any meaningful communication and understanding with each other. "There is indeed more muttering than talk",<sup>8</sup> as observed by Waldo Frank. Not only does the word 'lonely' occur again and again in the course of the several narratives, but one of the stories is even given the title Loneliness. Almost everyone, regardless of age, experiences in one way or another, and in different degrees, an acute sense of isolation and loneliness, with little or no opportunities for building up enduring and fruitful human and personal relationships. They hardly participate in each other's lives, and those who try seem to fail invariably.

Surrender, one of the parts of the larger tale Godliness in Winesburg, Ohio, who illustrates the points made. It is a story of misunderstanding and loneliness. Louise Bently, a young country girl, the daughter of 'a delicate and overworked mother and an impulsive, hard and imaginative father', is sent to live with the Hardys in Winesburg, where she attends school. As a child she is 'silent', 'moody', 'over sensitive' and 'neurotic' and not happy because her father looks upon her with disfavour. She wants, therefore, 'love more than anything else in the world', but does not get it. At the Hardy's place too she is not happy, as her dreams of freedom do not come true:

For years she had dreamed of the time when she could go forth into the world, and she looked upon the move into the Hardy household as a great step in the direction of freedom---.It had seemed to her that in town all must be gaiety and life, that men and women must live happily and freely giving and taking friendship and affection---. After the silence and cheerfulness of life in



the Bently house she dreamed of stepping forth into an atmosphere that was warm and pulsating with life and reality.<sup>9</sup>

But in the Hardy household she feels lonely and is treated with coldness and disfavor by the Hardy girls. The sharp pain of her childhood loneliness continues there too. "It seemed to her that between herself and all the people in the world, a wall had built up".<sup>10</sup> Possessed by a vague and intangible hunger roused in her by her loneliness, and in her desperate need for love which was denied to her all these years, she risks writing to John Hardy, the son "I want someone to love me and I want to love someone".<sup>11</sup> The next step is to take him for a lover, but her hunger for love remains ungratified. Marriage with him does he make an attempt to understand her unfulfilled longing. She becomes so much frustrated that "she did not know what she wanted".<sup>12</sup> She refuses to give their son David any of her love. Her sharp rejoinder to her reproaching husband is. "It is a man child and will get what it wants anyway. Had it been a woman child there is nothing in the world I would not have done for it".<sup>13</sup> Several other women in Winesburg go through alike share her agonized feeling that each individual is walled in and has to live in loneliness without communication or understanding.

The sense of loneliness is so subjective an experience that it seems easier to sense than define it. It is a state of mind and touches upon a variety of feelings. It is experienced as separation, misunderstanding, failure, feelings of unworthiness, vague hunger, impotence, lostness and lack of communication etc., the grotesques of Winesburg, both men and women belonging to different walks of life, experience it. Few among them have any intellectual interests as such, but it is their ordinary humanity rather than their intellectual brilliance that is stressed by the author. These denizens of Winesburg have their innate weaknesses and limitations, human as they are. However all are subject to the pressures exerted on them by their circumstances of which some of them are victims. They all seek love, fulfillment, and communion in a world where they feel alienated. There is hardly anything heroic about them, despite some of them like Dr. Reefy of Paper Pills exhibiting a quiet courage. All are seemingly minor characters, naive, simple, pathetic, sometimes shrinking into themselves, caught as they are in struggles, conflicts and thwarted desires. Most of them grope for joy and happiness in life, which elude them. They are either inarticulate or half-articulate, but feel the urgent need to make human contact and break away the loneliness and isolation of their broken lives. This is best seen in almost everyone of them eagerly seeking the sympathetic company of the young reporter George Willard, who seems to be the only person in Winesburg who has not yet become a grotesque. The irony of their lives is that they live in a small country town where everyone is likely to be known to everyone else, and therefore where there should be a sense of community, and yet feel lonely, and isolated because there is nothing in their society to connect them with each other.

Contrasting with these sensitive back street grotesques whose humanity has been outraged, are those conventional and banal people who dominate the official life of Winesburg, and exert an intangible but decisive and unhealthy influence over the less fortunate. These clouds "present a background of moral decay, calculation, and artifice, of a rampant egoistic individualism".<sup>14</sup> For Tom Willard, young George's (Mother), and John Hardy the insensitive husband of Louise Bently and banker (Surrender). The new American ideal of success is their religion. Will Henderson, editor of The Eagle and his saloon keeper friend Tom Willey, both are banal creatures and gossip-mongers. The middle aged Henderson (The Philosopher) is a "sensualist" and enjoys talking of women. Henry Carpenter, father of Belle Carpenter and Book Keeper in a local bank (An Awakening), is such a petty minded bully that he makes life almost unbearable for his daughter. The two persistent suitors of the rich "tall dark girl", who later marries Dr.

Reefy (Paper Pills) profess love for her but actually lust for her body. Three are in Winesburg women like Wash William's mother-in-law (Respectability) and Helen White's mother (Sophistication) who "exploit sex with varying degrees of crudity and subtlety to draw young men to their daughters".<sup>15</sup> The Hardy sisters (Surrender) crush the sensitive country girl Lousie Bentley by their hypocrisy and crafty use of sex.

Portrayal of such people as these reveals a society which is culturally moribund and socially degenerating. It appears as a society "that has no cultural framework from which to draw common experiences no code of manners by which to initiate, guide and sustain meaningful relationships among individuals, no art to provide a communion of shared feeling and thought, and no established traditions by which to direct and balance their lives. They live in the midst of cultural failure".<sup>16</sup> what a decaying and degenerating place Winesburg has become may be gathered from the stories themselves, apart from the occasional but clear hints given in the narrative and dialogue.

Anderson's endeavour in Winesburg, Ohio is to enter into the apparently uninteresting, defeated and frustrated lives of his characters with imaginative sympathy and empathy to understand and portray authentically their earnings, hopes, deprivations, frustrations and their sense of being alone in a stifling atmosphere. He does not develop their characters fully. Instead he focuses on the crucial and revealing moments their lives. But they are all distinct individuals without exception deserving sympathetic attention and understanding. Anderson is aware of the social and historical factors, which contributed greatly to the plight of these individuals. He senses that a repressive Puritanism without its relation God and the concomitant materialism are the chief social forces lurking behind the prevailing lifeless individualism and gross materialism. However, David D. Anderson presents in the right perspective Sherwood Anderson's approach to the grotesques and their problems in Winesburg, Ohio. He remarks: "In the short stories of Winesburg, Ohio Anderson is determined to treat isolation as a phenomenon of the individual rather than as a manifestation of a social evil. As such, he approached the problem in its simplest level, seeking understanding through intuitive perception. This was to be accomplished not through analysis, but through empathy, his purpose being not to diagnose and to cure, but simply to understand and to love---".<sup>17</sup>

Against the background presented in the preceding paragraphs the stories selected from Winesburg, Ohio, may be briefly examined with particular reference to loneliness and isolation. Anderson's preoccupation with this theme, as is obvious, is not the result of any philosophical or literary influence. It springs directly from his own observation and experience of life as it was lived during his times. The stories of Winesburg, Ohio form one unit, and are knit together however seemingly loosely. The idea of the first tale, The Book of the Grotesque sets the tone for the subsequent narratives. The imaginative figures, apart from their shared suffering of loneliness, isolation and frustration, are related in their environment. Though each story focuses on one individual man or woman and reflects and presents some emotional reality, the tales are thematically related and interconnected because of some common characters. George Willard the young reporter of the Eagle, for instance, appears in a majority of the stories. He is sought after by others in Winesburg to communicate with or confide in. Helen White, the attractive rich banker's daughter, is a presence of varying importance in more than one story. She is seen in The Thinker, Drink, Sophistication and Departure, Kate Swift, the teacher is a crucial presence in The Strength of God and is the chief character in The Teacher, Mother, and Death tell the sad and painful story of Elizabeth Willard, mother of George, and Dr. Reefy of Paper Pills also figures in one of her stories. Thus the common characters, common environment and psychic atmosphere,

and shared experiences weld the stories of Winesburg, Ohio into a whole. All the protagonists are, as noted already, lonely, isolated, alienated, defeated and frustrated persons, their lives distorted, fragmented and broken, their emotional hunger, longing for love, communion, and fulfillment ungratified. They feel estranged from the basic sources of emotional sustenance, living as they do in a claustrophobic atmosphere. However, as human beings they are indeed like the twisted and gnarled apples rejected, but whose delicious sweetness is gathered at the side.

Rex Burbank has justly remarked on *Hands* as, “one of the best tales in Winesburg, in which Anderson’s technique of constructing the tales around epiphanies can be seen in the portrayal of Wing Biddlebaum”.<sup>18</sup> It is about an unfortunate school teacher who comes to live as a recluse in Winesburg from a town in Pennsylvania literally hounded out of it in disgrace because of a complete misunderstanding of his nature and misinterpretation of his gestures. The story is presented as third person omniscient authorial narrative and told from the point of view of Biddlebaum, who is the first in the series of lonely, isolated and alienated grotesques in Winesburg, Ohio who have suffered psychic damage and whose potential is thwarted. His actual name was Adolph Myers, which he changed into wing Biddlebaum in Winesburg to suit his desire for anonymity. This timid and forever frightened man, “beset by a ghostly band of doubts”, feels so lonely and alienated that he does “not think of himself as in any way part of the life of the town”, where he has lived alone for “twenty years”. His presence in Winesburg remains a “mystery”.<sup>19</sup> So complete is his withdrawal from the people and society there. No one seems to be particularly interested in him, except as an occasional butt of laughter. He was driven into this condition of helplessness and loneliness by an insensitive, unimaginative, unthinking and narrow-minded community of a town in Pennsylvania where he worked for some time, years ago as a school teacher. The harassment he was subjected to did him permanent psychic damage.

All of Biddlebaum’s troubles began with his hands. It is “a story of hands”.<sup>20</sup> says the narrator in brief pregnant statement. Before telling the reader how it all happened, the narrator gives a brief description of the silent Biddlebaum’s walking restlessly up and down in the dilapidated veranda of his lonely ramshackle house near the edge of a ravine in front of which is a long field with only a dense crop of weeds. The boisterous and laughing berry pickers, youths and maidens, returning from the fields, make fun of him. One of them from a distance commands this awkward bald man who had grown prematurely old, to “comb” his hair. He is so unnerved by it that his “nervous little hands (fiddle) about the bare white forehead as though arranging a mass of tangled locks”.<sup>21</sup> This description suggests not only Biddlebaum’s alienation from the town but a possible connection between his twitching and nervous hands and his loneliness. The dense crop of weeds grown in the long field in front of his house also hints at his thwarted potential for creativity.

As the narrative makes its progress, more and more attention is focused on Biddlebaum’s hands, so that they acquire cumulative meaning and symbolic significance to justify the statement that this is “a story of hands”, and hence the title given to this story. The lonely and alienated Biddlebaum has one and only acquaintance in Winesburg in the young reporter George Willard with whom he has a sort of friendship. He looks forward to the youngster’s visit to him and even ventures to walk with him in Main Street now and then breaking the shell of isolation. In his youthful company he becomes articulate his imagination is enlivened, and he talks excitedly about his dreams, his hands in their excited activity keeping pace with his talk:

The voice that had been low and trembling became shrill and loud. The bent figure straightened--Biddlebaum the silent began to talk, striving to put into words the ideas that had been in his mind during long years of silence. (He) talked much with his hands. His slender expressive



fingers, forever active, forever striving to conceal themselves in his pockets or behind his back, came forth and became the piston rods of his machinery of expression.<sup>22</sup>

Talking to George makes Biddlebaum feel at ease and comfortable. He becomes wholly inspired. In his eagerness to advise him he forgets his hands, which steel forth, rest upon the young man's shoulders, and rise further to caress him. But suddenly as if he is thunder-struck, horror sweeps over Biddlebaum's face, and he thrusts his hands into his trousers pockets. Unable to talk any more, he abruptly leaves his company. George who is both perplexed and frightened, senses that there is "something wrong" and that "his hands have something to do with his fear of me and of everyone".<sup>23</sup>

It is at this point of the narrative, the hidden story of Biddlebaum's hands and the secret of his loneliness and isolation are revealed. In his youth he was a school teacher in a town in Pennsylvania. By nature he was meant to be a teacher, and was much loved by the boys under his care. Of his exceptionally gentle nature the narrator says: "He was one of, those rare little-understood men who rule by a power so gentle that it passes as a lovable weakness. In their "feeling for the boys under their charge such men are not unlike the finer sort of women in their love of men".<sup>24</sup> Biddlebaum walked with the students or sat with them upon the school house steps in the evening, "lost in a kind of dream". He talked to them in a voice "soft and musical", while his hands went "caressing the shoulders of the boys, playing about the tousled heads". The voice, the hands, the stroking of the shoulders and the touching of the hair were "part of the school master's effort to carry a dream into the young minds". By the caress in his fingers he expressed himself.<sup>25</sup> Unfortunately his loving touch upon his pupils was misinterpreted by half-wit boy who had become enamored of the teacher, and the crude, obscene men of the town. He was beaten black and blue and driven out of the town in dark and raining night, by indignant men, one of whom would have loved to hang the schoolmaster. Poor Biddlebaum did not understand what had happened but felt that his hands were to blame since every one of the furious attackers had warned him to keep his hands to himself. Since then strove hard to conceal his hands, which had become a source of shame to him.

Having sought refuge in Winesburg, Biddlebaum had turned a day laborer, a berry picker, for his survival. His hands, however, could not escape attention, and even became famous despite his frantic effort to hide them, because he could with amazing speed pick "as high as a hundred and forty quarters of strawberries in a day".<sup>26</sup> In Winesburg his hands become his distinguishing feature and the source of his fame. The irony is that this country town is proud of his hands in the same spirit in which it is proud of the race winning bay stallion Tony Tip. The narrator comments appropriately that the hands "made more grotesque an already grotesque and elusive individuality".<sup>27</sup> In Winesburg, Biddlebaum lives a buried life, lonely and isolated, and afraid of being victimized. He also, it must be recognized, is a victim of his own timidity and naivete. A part of his isolation stems from his human shortcomings. All the same, this battered man rouses our sympathy. Forced to withdraw himself from the lives of others, his psyche bruised by insensitive people, he is unable to find an outlet for his creative and imaginative life. Disillusioned and defeated he becomes a human fragment, all because of his hands, which were actually his means of expressing love. The nature of his love was creative and as long as he was a teacher it found an outlet in communicating to his pupils through his gentle caresses, and in his own tendency to dream. But these gestures were misinterpreted. As the narrative progresses the hands "change from image to symbol and the themes of alienation, fear, love and shame become in turn associated with them. And at the end of the narrative Biddlebaum appears as "a kind of defeated, strangely perverted priest of love".<sup>28</sup>

Dr Reefy of Paper Pills is the second grotesque to appear in the gallery of grotesque presented in Winesburg, Ohio. It is in telling his story of isolation and loneliness that Anderson uses the very expressive analogy of twisted apples, which are discarded by fruit pickers, to render in terms of a concrete image, the grotesques of his conception. If Wing Biddlebaum presents one kind of psychic unfulfilment or limitation and thwarted potentially, Dr. Reefy offers another. Paper Pills is an unemphatic story and told after effortlessly in a brief compass of five pages. The basic problem in this story too is loneliness and isolation of human beings resulting in an inability to communicate. Anderson's approach to his characters is amply suggested by the image of twisted apples. It is his conviction that "the sources or natures of their deformities are unimportant compared to their intrinsic worth as human beings needing and deserving of understanding". He also believes "that one dare not reject because of mere appearance, either physical or spiritual; that appearance may mask significant experience made more intense and more worthwhile by the deformity itself".<sup>29</sup>

There is a contrast between Dr.Reefy's outward appearance and his inward nature. He is a tall old man with a white beard and huge nose and hands. The knuckles on his hands are "extraordinarily large", and when the hands are closed they look like "clusters of unpainted wooden balls as large as walnuts fastened together by steel rods".<sup>30</sup> as if to match his awkward outward appearance, he is indifferently dressed. For ten years he has "worn one suit of clothes", "frayed at the sleeves" and with "little holes" "at the knees and elbows".<sup>31</sup> what is more, this country doctor who drives a buggy drawn by faded horse, has chosen to live alone in his nasty office in the Heffner block above the Paris Dry Goods Company's store. Nevertheless inwardly Dr. Reefy is a different man, sensitive, understanding, insightful and thoughtful. There are in him "the seeds of something fine",<sup>32</sup> which however have not been allowed to sprout and grow to their full potential. The beauty of his inner life is revealed when he marries quietly and thus helps the tall dark girl who comes to confide in him and seeks his help in a desperate situation. Dr. Reefy understands what has happened to her and therefore does not ask her any questions. He merely takes her out for a ride in the countryside in his buggy. We hear nothing of their talk together. She discovers in him "the sweetness of twisted apples". When she dies and leaves all her wealth to him he is least affected by it. What difference he death after an all too brief married life makes for him and the stunning effect it has had on him is revealed in the following passage:

He smoked a cob pipe and after his wife's death sat all day in his empty office close by a window that was covered with cobwebs. He never opened the window. Once on a hot day in August he tried but found it stuck fast and after that he forgot all about it.<sup>33</sup>

Dr. Reefy's problem is the extreme difficulty of communication with others. Long before he married the young lady he had formed the habit of jotting down on scraps of paper in an epigrammatic form "thoughts, ends of thoughts, beginning of thoughts".<sup>34</sup> During winter he read out to his wife all of the odds and ends of thoughts he had scribbled on bits of paper. He had formed the habit of thrusting these bits into the large pockets of his linen duster, which in course of time became hard pellets and balls. After his wife's death, Dr. Reefy has none to whom he can communicate his thoughts except John Spaniard, an old man and his only friend and his only human contact for ten years. But instead of reading the thoughts to him, he throws the paper pills in him. Dr. Reefy fears that others, unthinking and insensitive as they are, may not understand his thoughts properly and even misinterpret them. It is also possible that he himself feels the inadequacy of his thoughts in the face of the complexity of life. Either way, he has to prefer lonely silence to communication and allow his potentialities thwarted.

Characteristically Winesburg forgets this old man and ignores him because he has no use for it. The Paper Pills, which Dr. Reefy prefers to vain attempts at communication, “represent the barriers of isolation that surround human minds”. He voluntarily isolates himself rather than try to overcome those barriers and he “lets himself to become a grotesque because he is unable to find a satisfactory means of communication”.<sup>35</sup> In a later story, Death, in which Dr. Reefy once again appears, he is shown not only as an understanding and compassionate man but as one who achieves real communication with another kindred soul in a moment of insight, although it does not last long, as death snatches away both of them.

Winesburg, Ohio as whole conveys the feeling of loneliness, isolation and defeat through twenty and odd specific instances of people, both, men and women of Winesburg, who have been transformed into grotesques. Anderson understands them through intuitive understanding and empathy, and presents their tales through the omniscient authorial point of view. For one reason or the other lonely men and women have become, either with fully or because of circumstantial pressures, isolated and closed off from the full range of life’s experiences, and they live narrow, lonely, lives. Denial of love or the death of it is a common experience for most of them. And their yearning for love is frustrated. Women are the worst affected in this respect. Elizabeth Willard, Alice Hindman, Kate Swift, and Louise Bently are all poignant instances of it. Of course men too have their share of it. The lives of Biddlebaum, Dr. Reefy, Wash William and Seth Richardson are empty because of it.

Further, none has any active relationship with the society in which they live, and they have no sense of community, which for them is sterile, insensitive and incapable of any understanding. Loneliness drives some of them to the edge of despair. Religion in their society is reduced to sterile and empty conventional moralism. Few pray because prayer seems ineffectual. As a result they do not have the consolation of philosophy or the comfort of faith. Nothing happens in their lives, as there is little scope for anything to happen. They know inarticulateness and silence rather than meaningful communication. Culturally Winesburg presents a decayed and deteriorating society. The social and historical factors, which have helped to shape the grotesques, are implied in the narrative. But Anderson focuses on the limitations of human nature, ignorance and cruelty as seen in individuals and the community, largely responsible for the psychological damage done to people, and metaphysical homelessness. However the twilight and darkening world of Winesburg, is not entirely without hope. That there is still the possibility of love, affection and human understanding, though they are often disfigured and dislocated, is indicated by the growing and maturing young lovers, George Willard and Helen White.

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## **POST-PURCHASE BEHAVIOUR OF RURAL CONSUMER AND CONSUMERISM: A STUDY**

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### **INTRODUCTION**

Customer relationship marketing enables companies to provide excellent consumer service by developing a relationship with each customer through the effective use of consumer's information and feedback. The major driver of company's profitability is the aggregate value of the company's customer base. The companies improve the value of customer base by excelling by taking certain measures to reducing customer's defection rate, increasing longevity of customer relationship, enhancing the growth potential of customer through cross selling and up selling, focusing on high customer value. Whether the customer is satisfied after purchase depends on the after sales-service in relation the consumer's expectation. In general satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance in relation to his or her expectation. If the performance falls short of expectation, the customer is dissatisfied. If the performance<sup>0</sup> matches the expectations, the customer is satisfied. If the performance exceeds exportation, the customer is highly satisfied or delighted.

Customer satisfaction is an important element in the process evaluating the performance of markets. At low level of customer satisfaction, the buyers' state being adequately regarded in a buying situation for the sacrifices he has made customers are likely to abandon the company and even bad mouth it. Customer who is fairly satisfied may find it easy to switch, when a better-offer comes along. At the higher levels of satisfaction, customers are likely to repurchase and even speak good 'word of mouth' about the company and its products. Higher levels of satisfaction create an emotional bond and company, not just a rational preference. This study reveals that, completely satisfied customers are six times more likely to repurchase the products than its very satisfied customers. Most successful are companies raising expectation and delivering performance to match and aiming for total customer satisfaction. In a competitive economy with increasingly rational buyers, a company can only win by creating, delivering, and superior value involving five customer capabilities, such as: a), understanding customer value b). creating customer value c) delivering customer value d). capturing customer value, and e). sustaining customer value. To succeed, company needs to use the, concept of value chain and a value delivery network. Michael Porter proposed value chain as tool for identifying ways to create more customer value. According to him, every firm is a synthesis of activities that perform to design, produce, market, deliver and support its products. The value chain identifies nine strategically relevant activities that create value and cost in a specific business.

Today's customers are becoming harder to please. They are smarter, more price conscious, more demanding, less forgiving and many more competitors with equal or better offers approach them. Therefore, the real challenges are not only to produce-satisfied customer, which several competitors can also do, but it is to produce delighted and loyal customers. Otherwise, companies suffer from high customer churn i.e., high customer defection.



## **POST- PURCHASE EVALUATION**

In addition to the above type of behavior that results from purchase, the customer also engages in an evaluation of the purchase decision. This post purchase evaluation of the customers serves the three important purposes:- a) to broaden the customer set of experiences stored in memory, b) to provide a check and how well is selecting the products, and c) to make adjustment in future purchase decisions. The interaction between consumer expectations and actual' product performance produces either satisfaction or dissatisfaction. So satisfaction and dissatisfaction in not an emotion but it is the evaluation of an emotion. Research studies reveal that, several determinants, which influence satisfaction, include demography variables, personality variables, expectations and other factors. Various problems faced by the consumers and their dissatisfaction with regard to the various marketing practices and product attributes of FMCGs have led to consumerism. Consumerism is a movement, which seeks to protect and augment the rights of the consumer in relation to various marketing practices of FMCG companies. This movement should influence the attributes of marketing people to share social responsibilities and responsiveness to consumer problems on are hand, and to untidily resist the unfair trade practices of businessmen by the consumers, on the others.

## **OBJECTIVES OF THE STUDY**

An attempt is made to evaluate the marketing practices of FMCG companies from the consumer's perspective.

1. Analyze the levels of satisfaction with regard to various product attributes and other general factors such as availability, range of products etc.
2. To examine the post-purchase behaviour of consumers in terms of consumers complaint behaviour etc.
3. To study the levels of the consumerism in terms of levels of awareness with regard to various Consumer Protection Acts and customer grievance redressal mechanism etc., among rural consumers.

As the study deals with three broad categories of packaged products namely food-items, toiletries and cosmetics, the product attributes and general factors also vary from one product category- to another product category. Therefore, the consumer satisfaction with regard to different product categories is analyzed separately.

In order to measure the levels of satisfaction with regard to product attributes and general factors, a five point scale; a). Highly satisfied b). Satisfied c). Neither satisfied nor dissatisfied d). Dissatisfied e). Highly dissatisfied is used. The same analogy is applied to all three categories of select packaged products.

## **CUSTOMER SATISFACTION WITH REGARD TO PACKAGED FOOD ITEMS**

To measure the satisfaction levels of consumers with regard to food items the following product-related attributes are identified: quality, quantity, price, taste, freshness, nutrition value flavour, packing etc, while general factors included: availability, range of products, regularity of supply, cold storage facility and proximity of retail shop etc.,

Scores are each feature is calculated by multiplying the number of responses by the weights of corresponding responses. The resultant weighted scores of these features provided by sample consumers are shown in Table.11 and Table 1.2.

**TABLE-1.1 CALCULATION OF LEVELS OF SATISFACTION WITH REGARD TO  
FOOD-ITEMS OF UPPER INCOME RESPONDENTS**

Factors	Levels of satisfaction					
	Highly satisfied	Satisfied	Neither satisfied	Dissatisfied	Highly dissatisfied	Scores
	+2	+ 1	0	-1	-2	
<b>A. Product Attributes</b>						
Quality	70	40	6	5	3	180-11 =
Quantity	42	41	24	9	5	125-19-
Price	40	37	30	10	4	117-
Taste	39	35	30	10	7	113-
Freshness	35	38	30	12	6	108-24-8
Nutrition value	43	35	30	5	8	121-21 =
Flavour	30	38	25	13	15	98-43-55
Packing	32	31	20	23	15	95-53-42
<b>B. General Factors</b>						
Availability	40	34	15	25	7	114-
Range of product	36	32	25	22	6	104-
Regularity of supply	36	31	28	16	10	103-
Cold storage facility	25	28	38	19	11	78-41=37
Proximity of retail shop	30	36	30,	17	8	96-33=63

Source: Compiled from questionnaire

**TABLE-1.2 CALCULATION OF LEVELS OF SATISFACTION WITH REGARD TO  
FOOD-ITEMS OF MIDDLE INCOME RESPONDENTS**

Factors	Levels of satisfaction					
	Highly satisfied	Satisfied	Neither satisfied nor	Dissatisfied	Highly dissatisfied	Scores
	+2	+ 1	0	-1	-2	
<b>A. Product Attributes</b>						
Quality	65	75	93	21	17	205-55=150
Quantity	73	78	74	30	16	224-62=162
Price	79	77	68	18	29	235-76=159
Taste	62	58	84	18	29	182-92=0
Freshness	68	69	81	23	30	205-83=122
Nutrition value	67	71	73	38	22	205-82=123
Flavour	66	79	67	31	28	211-87=124
Packing	68	69	68	33	33	205-99=106
<b>B. General Factors</b>						
Availability	71	62	80	34	24	204-82=122
Range of product	65	68	78	41	19	198-79=119
Regularity of supply	63	67	81	43	17	193-77=116
Cold storage facility	65	68	69	55	14	198-83=115
Proximity of retail shop	70	67	65	44	25	207-94=113

Source: Compiled from questionnaire

Whole, rural consumers are satisfied with the product attributes as well as general factors on a moderate scale. Interestingly, there was no negative score in both the categories of factors. On the whole, the levels of satisfaction was high among higher income group respondents with total score of 748 against the ideal score of 1936, while it was 1036 against 4336 among middle

income group and 318 against - 1728 among the lower- income group of rural consumers. Thus, it is clear that the levels of satisfaction among higher income group are higher, while it was moderate among- middle income and lower in. case of lower income group. This indicates a close relationship between levels of income and levels of satisfaction.

Higher levels of satisfaction among higher income groups of rural consumers were unlike in the past, a wide range of products are available in these modern clays and able to get quality products and products of their choice in rural areas which they were able to get in urban areas only in yesteryears, with the increase in the purchasing power, they were able to enjoy a wide variety of products. Income category wise analysis of consumer satisfaction reveals that, the higher income consumers are highly satisfied with quality followed by reasonable price among the product attributes. The least satisfaction was with regard to packing.

### **CONSUMER SATISFACTION WITH REGARD TO PACKAGED TOILETRIES**

With a view to measuring the levels of satisfaction of sample rural consumers with regard to packaged toiletries the following product related attributes are identified and included for the purpose of the study: Quality, size, odour and fragrance, quantity, price, foaming, performance, durability, packing, scientific features etc, while general factors included all those which were relevant in case of food-items.

**TABLE-2.1 CALCULATION OF LEVELS OF SATISFACTION WITH REGARD TO TOILETRIES OF UPPER INCOME RESPONDENTS**

Factors	Levels of Satisfaction					Scores
	Highly Satisfied	Satisfied	Neither satisfied nor	Dissatisfied	Highly Dissatisfied	
	+2	+1	0	-1	-2	
<b>A. Product Attributes</b>						
Quality	42	35	31	9	4	119-
Size	40		30	8	6	116-20=96
Odour and Fragrance	33	31	22	15	19	98-75=23
Quantity	35	41	26	9	10	111-29=82
Price	47	33	18	18	5	121-28=99
Foaming	31	34	27	15	14	96-43=53
Performance	28	31	27	14	21	87-56=31
Durability	28	31	25	16	21	87-61=26
Packing	29	34	25	19	14	92-47=45
Scientific Features	30	32	21	24	14	92-52=40
<b>B. General Factors</b>						
Availability	30	38	25	18	10	98-38=60
Range of Product	30	31	90	17	21	91-59=32
Regularity of supply	29	35	22	15	20	79-58=21
Cold-storage facility	30	28	28	14	21	88-56=32
Proximity of retail	27	34	24	14	22	88-58=30

Source: Compiled from questionnaire

**TABLE-2.2 CALCULATION OF LEVELS OF SATISFACTION WITH REGARD TO TOILETRIES OF MIDDLE- INCOME RESPONDENTS**

Factors	Levels of Satisfaction					
	Highly Satisfied	Satisfied	Neither satisfied nor	Dissatisfied	Highly Dissatisfied	Scores
	+2	+ 1	0	-1	-2	
<b>A. Product Attributes</b>						
Quality	65	75	93			205-
Size	69	82	66		22	220-
Odour and Fragrance	63	57	82	42	27	183-
Quantity	70	74	79	18	29	214-
'rice	79	74	70	19	28	232-
Foaming	65	72	80	24	30	202-
performance	66	73	74	38	20	205-
Durability	67	78	67	32	27	212-
Packing	69	76	67	30	29	214-
Scientific Features	65	72	70	31	33	202-
<b>B. General Factors</b>						
Availability	70	63	80	34	24	203-82-
Range of Product	66	67	77	42	19	199-80-
Regularity of supply	65	65	81	4.1	19	195-79-
Cold storage facility	66	67	69	53	16	199-
Proximity of retail shop	65	67	70	40	29	197-

Source: Compiled from questionnaire

**TABLE-2.3 CALCULATION OF LEVELS OF SATISFACTION WITH REGARD TO TOILETRIES OF LOWER INCOME RESPONDENTS**

Factors	Levels of Satisfaction					
	Highly Satisfied	Satisfied	Neither satisfied nor	Dissatisfied	Highly Dissatisfied	Scores
	+2	+1	0	-1	-2	
<b>A. Product Attributes</b>						
Quality	28	22	31	13	14	78-41=37
Size	30	26	22	17	13	86-43=43
Odour and	31	27	20	14	18	89-50=39
Quantity	32	26	20	16	14	90-44=46
Price	31	27	22	23	5	89-33=56
Foaming	24	26	31	14	13	74-40=34
Performance	25	30	22	17	14	80-45=35
Durability	28	29	21	19	11	85-41=44
Packing	26	24	23	13	22	76-57=19
Scientific features	25	28	21	12	22	78-56=22
<b>B. General Factors</b>						
Availability	27	26	24	10	21	80-52=28
Range of Product	25	26	21	14	22	76-56=20
Regularity of	21	24	32	16	15	66-46=20
Cold storage facility	21	27	29	15	16	69-47=22
Proximity of retail	25	27	20	16	20	77-56=21

Source: Compiled from questionnaire

An analysis reveals that on the whole, rural respondents belonging to all the three income groups are satisfied with the product attributes as well as general factors, on a moderate scale. Interestingly, there was no negative score in both the categories of factors. The levels of satisfaction among higher income group was 597 against ideal score of 2420, while it was 1278 against 5420 among middle income group and 375 against 2160 among lower income group rural consumers thus, it clear that the levels of satisfaction among higher-income groups is higher, while it was moderate among middle income and low in case of lower-income group. This indicates a close relationship between levels of income and levels of satisfaction.

Higher income consumers are highly satisfied with quality followed by reasonable price among the product attributes. The least satisfaction was with regard to odour and fragrance. With regard to general factors, higher-income group consumers were highly satisfied with availability of products, in rural areas followed by regularity of supply. Among the middle income group consumers price was dominant followed by quality, Size, quantity, performance, durability, packing etc, are also given due importance. Among lower income consumer's price dominated, closely followed by durability and quantity, with regard to rest of them, they were almost equally divided. Among general, factors availability of goods dominated over other general among lower income group.

### **LEVELS OF SATISFACTION WITH REGARD TO COSMETICS**

Levels of satisfaction of sample rural consumers with regard to packaged cosmetics the following product related attributes' are identified Quality, Size, Odour and fragrance, Price, Foaming, Performance, Packing, Scientific feature etc. while, general factors included similar to that of other selected packaged commodities.

An examination of Tables reveals that on the whole, rural consumers were satisfied with the product attributes as well as general factors on a moderate scale. .On the whole, the levels of satisfaction was high among higher income group with total score of 490 against the total score of 1936, while it was moderate 1013 against 4336 among middle income group and 310 against 1728 among lower income group of rural consumers. Thus, it is clear that the levels of satisfaction among higher income group is higher, while it was moderate among middle income and lower incase of lower income group. This indicates a close relation ship between levels of income and levels of satisfaction. With regard to general factors, higher income group consumers were highly satisfied with availability of product in rural areas followed by regularity of supply. Among the middle-income group consumers, price was dominant, closely followed by the quality. Size, performance, packing, foaming, scientific features etc. are also given due importance. Among lower income consumers price dominated closely followed by size.

**TABLE-3.1 CALCULATION OF LEVELS OF SATISFACTION WITH REGARD TO COSMETICS OF UPPER INCOME RESPONDENTS**

Factors	Levels of Satisfaction					Scores
	Highly Satisfied	Satisfied	Neither satisfied	Dissatisfied	Highly Dissatisfied	
	+2	+1	0	-1	-2	
A. Product Attributes						
Quality	40	35	30	10	4	115-14=101
Size	35	41	26	9	10	111-29=82
Odour and Fragrance	35	30	22	14	20	100-54=46
Price	46	31	20	19	5	123-29=94



Foaming	32	33	28	14	14	97-42=5
Performance	28	31	25	16	21	87-58=29
Packing	29	34	25	18	15	92-48=44
Scientific Features	30	32	21	23	15	92-53=39

**B. General Factors**

Availability	32	36	25	18	10	100-38=62
Range of Product	29	32	22	17	21	90-59=1
Regularity of supply	30	34	21	16	20	94-56=38
Cold storage facility	29	29	28	14	21	87-56=31
Proximity of retail	28	33	24	14	22	89-58=1

Source: Compiled from questionnaire

**TABLE-3.2 CALCULATION OF LEVELS OF SATISFACTION WITH REGARD TO COSMETICS OF MIDDLE INCOME**

Factors	Levels of Satisfaction					
	Highly Satisfied	Satisfied	Neither satisfied nor	Dissatisfied	Highly Dissatisfied	Scores
	+2	+1	0	-1	-3	
<b>A. product Attributes</b>						
Quality	66	74	92	22	17	206-
Size	70	81	66	32	22	221-
Odour and Fragrance	63	57	82	42	27	183-
Price	78	75	70	18	29	231-76-
Foaming	66	71	80	24	30	203-
Performance	66	72	75	38	20	204-78-
Peking	67	78	67	32	27	212-86-
Scientific Features	65	72	70	31	33	202-97-
<b>B. General Factors</b>						
Availability	71	62	80	34	24	204-
large of Product	66	67	77	42	19	199-80-
Regularity of supply	64	66	81	42	18	194-78-
Cold storage facility	66	67	69	55	14	199-83-
Proximity of retail lop	70	67	65	40	29	207-78-

Source: Compiled from questionnaire.

**TABLE-3.3 CALCULATION OF LEVELS OF SATISFACTION WITH REGARD TO COSMETICS OF LOWER INCOME RESPONDENTS**

Factors	Levels of Satisfaction					
	Highly Satisfied	Satisfied	Neither satisfied nor	Dissatisfied	Highly Dissatisfied	Scores
	+2	+1	0	-1	-2	
<b>A. Product Attributes</b>						
Quality	29	21	31	16	11	79-
Size	31	27	21	15	14	89-
Odour and Fragrance	28	27	20	23	10	83-
Price	31	27	20	24	6	89-
Foaming	25	25	31	14	13	75-
Performance	25	29	23	17	14	79-
Packing	27	29	22	13	11	83-

Scientific Features	26	24	21	13	22	76-
<b>B. General Factors</b>						
Availability	26	27		10	24	79-
Range of Product	27	26	22	12	21	80-
Regularity of supply	25	27	21	13	22	77-
Cold storage facility	20	28	29	15	16	68-
Proximity of retail	26	26	23	16	17	78-

Source: Compiled from questionnaire

During the field study it was observed that lower-income respondents are also stated that using cosmetics are not only handy but also affordable, particularly among the lower income consumers. On the other hand, manufacturers of consumer non-durables like toiletries and cosmetics did not do much in this direction.

### **RURAL CONSUMERISM**

Various problems facing the consumers and their dissatisfaction with the producers with regard to their practices led to consumerism. Consumerism is a movement, which seeks to protect and augment the rights of the consumer in relation to marketing people-producers, middlemen, etc. It aims at educating consumer and reducing the distribution costs. As it was rightly observed marketing is not an end in itself. It is not the exclusive province of business management. Marketing, must serve not, only business but also the goals of society. In the light of these developments in the matter of consumerism, rural consumers of sample villages were asked to indicate on a three point scale viz. a) fully aware b) aware to some extent, and c) not aware as to what extent they were aware of the laws that sought to protect their interests. The responses of rural consumers about the extent of awareness different legislations related to consumer goods are presented in Table.4.

**TABLE.4 RURAL CONSUMERS AWARENESS LEVELS OF DIFFERENT CONSUMER PROTECTION ACTS**

Legislation	Full aware		Aware to some extent		Not aware		Total	
	f	%	f	%	f	%	f	%
ISI Certificate Act. 1955	83	16.60	92	18.40	325	65.00	500	100.00
AgMark	39	7.80	61	12.20	400	80.00	500	100.00
Prevention of food Adulteration	31	6.20	79	15.80	390	78.00	500	100.00
The Essential commodities supply Act. 1955	35	7.00	70	14.00	395	79.00	500	100.00
The standard weights and measurement Act. 1956	92	18.40	149	29.80	259	51.80	500	100.00
Packaged commodities (Regulation) order 1975	79	15.80	86	17.20	335	67.00	500	100.00
The Display of prices Order 1963	61	12.20	70	14.00	369	73.80	500	100.00
The Agricultural produces (Grading & marketing) Act. 1937	42	8.40	57	11.40	401	80.20	500	100.00
The Drugs Act. 1940 and Drugs control Act. Of 1954	13	2.60	26	5.20	461	92.20	500	100.00
The consumer protection Act.	44	8.80	55	11.00	401	80.20	500	100.00

Source: Compiled from questionnaire.

It is evident from Table-4, the responses of sample rural consumers that, consumer's movement had not made any dent in the rural areas. Of the 10 Acts listed, in no case, at least 50% of the respondents revealed that they were aware of these Acts. Most of these respondents belonged to upper income-groups and who were living in big villages. A majority of rural consumers indicated their ignorance with regard to a majority of Acts, It is due to the ignorance, illiteracy and consequent lack of knowledge of various consumer protection laws, rural consumers are exposed to unfair trade practices. Added to this, there are number of loopholes in actual implementation of these laws and many of these laws are becoming archaic, since they could not keep pace with the prevailing marketing situation.

### MAJOR COMPLAINTS OF RURAL CONSUMERS WITH REGARD TO SELECT FOOD ITEMS

The important problems that are faced by the rural consumers, which are identified for the purpose of study are: (a) poor quality (b) Higher price (c) short weighment and measurement (d) poor package (e) damage (f) higher prevalence of duplicate brands and (g) others- etc. The major complaints of food items faced by the rural consumers are presented Table.5.

**TABLE.5 MAJOR COMPLAINTS WITH REGARD TO SELECT PACKAGED CONSUMER PRODUCTS ITEMS**

Complaints		Types of Consumers							
		f	% -	f	%	f	%	f	%
1	Poor Quality	45	37.2	25	9.23	15	13.89	85	17.00
2	Higher Prices	15	12.4	91	33.58	34	31.48	140	28.00
3	Short weighment and	10	8.26	25	9.23	15	13.89	50	10.00
4	Poor Package	20	16.53	30	11.07	10	9.26	60	12.00
5	Damage	10	8.26	18	6.64	2	1.85	30	6.00
6	Prevalence of	20	16.53	75	27.67	30	27.78	125	25.00
7	Others	1	0.82	7	2.58	2	1.85	10	2.00
<b>Total</b>							<b>100.00</b>		

Source; Compiled from Questionnaire

Prevalence of duplicate brands was the major complaints across all the categories of consumers. Thus, it can be seen that perception of consumers about the packaged consumer goods varied among different categories of consumers. Poor quality was the major complaint among the upper-income consumers while, higher prices was the major concern of the middle income and lower income respondents. This also indicates the price consciousness of large segment of Indian consumers.

### MAJOR COMPLAINTS WITH REGARD TO TOILETRIES

Analysis of Table .6 with regard to toiletries reveals that also reveal that, a similar tread as that of food. On the whole, prevalence of duplicate brands dominated over other complaints with 25% respondents reporting it, closely followed by higher prices (24%), among other complaints poor quality (15%), poor package (14%), damage (10%) were significant. Very interestingly, short weighment and measurement was least with only 5% of respondents reporting it.

**TABLE. 6 MAJOR COMPLAINTS WITH REGARD TO SELECT PACKAGED CONSUMER PRODUCTS-TOILETRIES**

	Complaints	Types of Consumers							
		f	%	f	%	f	%	f	%
1	Poor Quality	33	27.27	29	10.70	13	12.03	75	15.00
2	Higher Prices	22	18.18	53	19.56	45	41.67	120	24.00
	Short weight and	5	4.13	15	4.80	5	4.63	25	5.00
4	Poor Package	27	22.32	35	12.92	8	7.41	70	14.00
5	Damage	17	14.05	18	6.64	15	13.89	50	10.00
6	Prevalence of Duplicate Brands	10	8.26	95	35.06	20	18.52	125	25.00
7	Others	7	5.79	26	9.60	9	1.85	35	7.00
	<b>Total</b>	<b>121</b>	<b>100.00</b>	<b>271</b>	<b>100.00</b>	<b>108</b>	<b>100.00</b>	<b>500</b>	<b>100.00</b>

Source: Compiled from Questionnaire.

The major complaints with regard to select packaged toiletries it was revealed that it varied across various types of consumer groups. Poor quality was the major complaint (27%) followed by poor package (22%). Higher prices were the third major complaint (18.18%), among the upper-income consumers. On the other hand, among lower-income consumers' higher prices (41.67%) was the major complaint, followed by prevalence of duplicate brands (18.52%). Among the middle-income group, prevalence of duplicate brands was the major complaint with 35%, followed by higher prices (33.5%). Poor package and poor quality were third and fourth important problems.

#### **MAJOR COMPLAINTS WITH REGARD TO COSMETICS**

**TABLE.7 MAJOR COMPLAINTS WITH REGARD TO SELECT PACKAGED CONSUMER PRODUCTS -COSMETICS**

Complaints		Types of Consumers							
		f	%	f	%	f	%	f	%
1	Poor Quality	32	26.45	28	10.33	10	9.26	70	14.00
2	Higher Prices	26	21.49	49	18.08	50	46.3	125	25.00
3	Short weight and measurement	5	4.13	13	4.8	7	6.48	25	5.00
4	Poor Package	17	14.05	15	5.54	8	7.41	40	8.00
5	Damage	17	14.07	16	5.9	7	6.48	40	8.00
6	Prevalence of Duplicate Brands	16	13.22	120	44.28	24	22.22	160	32.00
7	Others	8	6.61	30	31.07	2	1.85	40	8.00
	Total	121	100.00	271	100.00	108	100.00	500	100.00

Source: Compiled from questionnaire

In case of cosmetics also, the complaints' perception varied among different income group consumers. Poor quality and higher prices were the major complaints with 26% and 22% of respondents reporting it respectively. Among higher-income group, similar trends, which were prevailing with regard to toiletries, can also be seen. In case of cosmetics among the middle-income consumers' prevalence of duplicate, brands was highest at 44%, followed by higher prices (18%). With regard to lower-income respondent's higher prices was the major complaint

(46.3%), followed by prevalence of duplicate brands (22%). Poor quality was the third important complaint (9.26%).

### **ACTION TAKEN BY RURAL CONSUMERS TO RESOLVE CONSUMER PROBLEMS**

In the light of these consumer problems with regard to select packaged consumer products, the rural customers were asked to express, the steps taken by them to seek relief. Though, it is difficult to develop precisely, the alternative steps that consumers can take to get relief, the researcher has identified about 5 important alternatives. The type of action taken by rural consumers of different income groups is shown in Table 5.8. .

**TABLE. 8 TYPE OF ACTION TAKEN BY RURAL CONSUMERS TO RESOLVE THEIR MISTREATMENT AS CONSUMERS**

Type of action	Income Group							
	f	%	No	%	f	%	f	%
Returned the Goods	25	22.32	50	32.72	39	15.98	114	22.80
Asked for the compensation	20	17.86	9	6.25	12	4.92	41	8.20
Replaced with the new	29	25.89	13	9.03	26	10.66	68	13.60
Filed legal case	-	-	-	-	-	-	-	-
Others (can't do anything)	38	33.93	72	50.00	167	69.44	277	55.40
<b>Total</b>		<b>100.00</b>	<b>144</b>	<b>100.00</b>	<b>112</b>	<b>100.00</b>	<b>500</b>	<b>100.00</b>

Lower income upto Rs. 25,000, middle income Rs. 25,000-50,000, upper income : Above Rs. 50,000.p.a.

Source: Compiled from questionnaire.

It is evident from Table 5,8 that, on the whole a majority (50%) of rural consumers were 'withdrawn' and 'indifferent' to their mistreatment as consumers through unfair practices by the marketers. Among the other alternatives, to get relief, returning goods to the retailer topped with about 23% consumers opting for this method. This is followed by other alternatives like replacement with the new goods (13,60%) and asked for the compensation (8.20%).

### **FINDINGS**

The data further reveals that, there are wide variations among the respondents with different socio-economic backgrounds with regard to the type of action taken by them. The proportion of indifferent customers was higher in case of lower income respondents, followed by middle-income respondents. The proportion of higher income respondents with regard to alternative actions taken was high. Consumer Forums, which are supposed to be created at each mandal and village levels under the Consumer Protection Act, 1986 to protect the rights of consumers have been not only non-starters but also not even heard in rural areas.

One study, classified the consumers on the basis of the actions taken by them to seek relief, into three groups

(a) Upset-action, consumers, who experienced dissatisfaction and took action, (b) Upset-no action, who dissatisfied but did nothing about it, and (c) No upset, who had not experienced dissatisfaction with retailers during the preceding 12 months.

### **CONCLUSION**

In the present study, the proportion of upset-no action consumers is more with 55.40%, followed by upset-action consumers with 44.6% It is also evident that the type to which rural consumers



belonged in the light of the above three types was influenced by their socio-economic background. Thus, it is the indifferent attitude of rural consumers, to a larger extent, on one hand, and the ignorance of marketer's responsibilities under various laws and the concept of modern marketing, on the other, which is further complicating the consumer-marketer relationships in rural areas.

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## **CORRUPTION: IMPACTS AND MEASURES TO CONTROL**

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### **ABSTRACT**

*Corruption is not only an enemy of development; it is also an antagonist of democracy. Over the past few decades, rampant corruption has bred contempt for the law. Corruption in India is a consequence of the nexus between bureaucracy, politics, judiciary and criminals. It is not an exaggeration to talk about corruption terms of a crisis or a cancer endangering India's society, democracy and economy. There has been a drastic increase in transactions at Central, State and Local Governments, which creates opportunities for corruption. Corruption is a cancer, which every Indian must strive to cure. Many new leaders when come into power declare their determination to eradicate corruption but soon they themselves become corrupt and start amassing huge wealth. Thus, the number of ministers with an honest image can be counted on fingers. This paper deals with the impact of Corruption on our society. It includes meaning of Corruption, focuses on agencies of anti-corruption and highlights the anti-corruption measures.*

**KEYWORDS:** *Corruption, Anti-Corruption Agencies and Measures.*

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### **INTRODUCTION**

Corruption is a common word which has become a topic of discussion in all areas of life, corner of the world and by all people of the globe. It is now recognized to be one of the world's gravest challenges. In any society, there is a difference between what happens above board and what is under the table, of what is accepted and what causes outrage.

### **WHY CORRUPTION BECOMES COMMON?**

Corruption is germinated because of two major factors:

1. Greed for money and position
2. The corrupt nature and mentality acquired by birth

These are the factors operate and inspire to promote and live in corruption. The corruption is the result of a corrupted mind. Things around are so corrupted and it is so easy to get away things which are next impossible to acquire and accomplish. These generally promote corruption.

There are many types of corruption. For most people, bribery probably comes first to mind when they hear the word corruption, but other common types of corruption include nepotism, fraud, and embezzlement.

- **BRIBERY:** An offer of money or favors to influence a public official.

- **NEPOTISM:** Favoritism shown by public officials to relatives or close friends.
- **FRAUD:** Cheating the government through deceit.
- **EMBEZZLEMENT:** Stealing money or other government property.

In talking about different types of corruption, an important distinction is between administrative corruption and political corruption.

- **ADMINISTRATIVE CORRUPTION:** Corruption that alters the implementation of policies, such as getting a license even if you don't qualify for it.
- **POLITICAL CORRUPTION:** Corruption that influences the formulation of laws, regulations, and policies, such as revoking all licenses, and gaining the sole right to operate the beer or gas monopoly.

### **LEVELS OF CORRUPTION**

It is also important to distinguish between grand corruption and petty corruption:

- Grand corruption involves substantial amounts of money and usually high-level officials, while petty corruption involves smaller sums and typically more junior officials.
- With grand corruption highly placed individuals exploit their positions to extract large bribes from national and transnational corporations, who appropriate significant payoffs from contract scams, or who embezzle large sums of money from the public treasury into private bank accounts. It is also when politicians design legislation to work in their favor.
- Grand corruption mostly occurs in large procurement projects such as the building of roads, dams, hospitals, airports, mining, oil/gas concessions, construction projects and in arms and defense contracts, in new weapons technology, aircraft purchase, warships, and artillery pieces. Grand corruption involving public officials is referred to as kleptocracy.
- Petty corruption, on the other hand, is the low level corruption that citizens will face every day in their encounters with corrupt public officials, in the struggle to obtain public services such as health care, education, paying taxes, and obtaining licenses. This type of corruption is referred to as petty because the amount of money required in petty corruption is lower. However, even though the sums are low in stand-alone cases, petty corruption will often add up to quite a large sum of money. So even in case where there is very little grand corruption with the elite, a large amount of petty corruption in the lower offices of government or outside of government can do just as much harm, if not more.

### **IMPACT OF CORRUPTION**

Globally, there is a general consensus amongst most academics and policy makers that the debilitating effects of corruption permeate through all aspects of public life. Several studies have shown that corruption not only stifles growth, it also perpetuates inequalities, deepens poverty, causes human sufferings, dilutes the fight against terrorism and organised crime, and tarnishes India's image globally. The impact of corruption is multimode, encompassing: political costs, economic costs, social costs, environmental costs and issues of national security.

**(A) POLITICAL COSTS:** The political costs of corruption are manifested in weakened public trust in political institutions, reduced political participation, perversion of the electoral process, restricted political choices available to citizens and loss of legitimacy of the democratic institution and democracy itself.

**(B) ECONOMIC COSTS:** Corruption reduces economic efficiency by misallocation of resources in favour of rent-seeking activities, increasing the cost of public transactions, acting as an additional tax on business thereby reducing foreign direct investment, reducing genuine business competition.

**(C) SOCIAL COSTS:** The effect of corruption on the social fabric of society is perhaps the most alarming damage of all. It undermines people's trust in the political system, its institutions and leadership. Corruption distorts the value systems and wrongly attaches elevated status to occupations that have rent - seeking opportunities. This results in a disillusioned public, a weak civil society, which attracts unscrupulous leaders to political life. Eventually, there is a risk that demanding and paying bribes could become the norm.

**(D) ENVIRONMENTAL COSTS:** Environmental degradation is an indirect but serious consequence of corrupt systems. Environmentally devastating projects are given preference in funding, because they are easy targets for siphoning off public money into private pockets.

**(E) ISSUES OF NATIONAL SECURITY:** Corruption within security agencies can lead to a threat to national security, through distortion of procurement, recruitment of incompetent persons, providing an easy route for smuggling of weapons and terrorist elements into the country and money laundering.

### **ANTI-CORRUPTION MEASURES**

It is not possible in any short treatise to dwell upon all the possible strategies for combating corruption. A holistic analysis would demand a focus on socio-cultural, economic, political, administrative, legal-judicial and even technological aspects of reforms in the government system. So the country has not yet reached the point of no return. A set of measures which can be helpful are given:

- Corruption is a multi-dimensional problem having legal, political, economic, psychological, and administrative appearance. There is the need of an effective integrated approach.
- There is a quick need to provide Constitutional status to institutions, such as Ombudsman (Jan Lokpal Bill, 2010) at the Centre and State level.<sup>13</sup>
- The Central Vigilance Commission (CVC) should prevent misuse of discretion and corruption by politicians as well as administrators.
- The work load of the CBI has of-late increased being the premier investigation agency in corruption cases. It should be made autonomous and be staffed with competent and honest officers.
- Corruption will flourish until the general masses resist it with determination and strength. There is the need to provide and build healthy public opinion against corruption.
- The root cause of proliferation of corruption seems to be the complicated procedures of the government offices. These procedures need to be evaluated and simplified. Delays must be prevented and officials made fully responsive to the needs of all people.
- The salary structure should be fair, so that employees can fulfil their basic needs without resorting to corrupt practices.
- There are several rules and instructions dealing with government servants:

All India Services (Conduct) Rules, 1954

Central Civil services (Conduct) Rules, 1955

Railway Services (Conduct) Rules, 1956

In this regard Justice H.R Khanna has observed: “The present condition of rules of conduct or declaration of assets cannot assure rectitude among ministers and other members in the public life. What is needed is a climate of strong public opinion wherein none may dare to deviate from the path of rectitude. The ramparts of a clean and healthy administration are within the hearts of people; laws can only punish occasional lapses.”<sup>6</sup> So, effective implementation of Conduct Rules is required.

- The fountain head of corruption in India is the election fund. It has to be made more rational. Donations to political parties should be made more transparent. There is a need of quick reforms in the Election system of India.
- A system of performance appraisal of public servants and rewards appropriate to their performance may help reduce illegal money transaction. The present system of automatic promotion, annual increments and the like, based on seniority should be scrapped to ensure efficiency, discipline, honesty and integrity.
- The complicated and confusing laws should be amended. The judicial system must become active to prevent further erosion of national ethos and ethics. The Indian Prime Minister, Manmohan Singh expressed concern over growing incidents of corruption in judiciary and said “judiciary should bring accountability and transparency in its functioning” (on the occasion of inauguration of the Third Conference of Chief Justices and Chief Ministers at Vigyan Bhawan). Chief Justice of India R.C. Lahoti declared the year 2005 as the “Year of Excellence in Judiciary” and said there will be no place for any corrupt or indolent person in the system.<sup>7</sup>
- Rules and legal provisions should be amended to enable immediate and exemplary prosecution and removal of corrupt officials without recourse to any political protection.
- Elimination of corruption in public services should address preventive, surveillance and deterrent punishment and deal ruthlessly with the nexus of officials with criminal elements and venal political functionaries.
- Adoption of Code of Conduct and Ethics not only for civil servants but also for all public functionaries, media, political parties, professionals, and the corporate sector based on constitutional principles and moral values.
- Transparency and accountability in matters of public finance should also be promoted. Specific requirements are identified for the prevention of corruption in particularly vulnerable areas of the public sector, such as the judiciary and public procurement. Those who use public services are entitled to expect a high standard of conduct from their public servants.
- Preventing public corruption also requires an effort from the members of society at large. For these reasons, the Convention calls on countries actively to promote the involvement of non-governmental and community-based organisations, and to raise both public awareness of corruption and what can be done to combat it.<sup>18</sup>
- A reason for India’s ineffective anti-corruption strategy is lack of political will. Indeed, political will is the critical ingredient for an effective anti-corruption strategy because the



political leaders must demonstrate their commitment by providing: (1) adequate resources for combating corruption (2) comprehensive anti-corruption laws (3) an independent anti-corruption agency (4) punishment for those found guilty of corruption, regardless of their status or position in society.

- There is now a vast accumulation of Audit Reports to be submitted over the years both at Centre and State level, and not all the matters reported upon have been discussed in Parliament or in the State Legislatures or in the media. There is a need to properly use Audit Report in all avenues.<sup>13</sup>
- The Civil Society Organisation (voluntary or non - governmental organisations) plays an important role in the welfare and development; and these days in matters such as governance and corruption (Jan Lokpal Bill 2010). There is a need for Constitutional assistance to strengthen Civil Society.<sup>15</sup>
- The issues of black income - a sum of \$ 1500 billion (Rs 67, 50,000 crore) Indian money stashed in Swiss bank account alone and also at high places have come to attract considerable attention from civil society at large. Some eminent social activists, including a yoga guru, have started serious campaigns for the eradication of this scourge. The demand for getting back money believed to be stacked in Swiss bank accounts has been getting louder by the day.

## CONCLUSION

Corruption is an intractable problem. It is like diabetes, can only be controlled, but not totally eliminated. It may not be possible to root out corruption completely at all levels but it is possible to contain it within tolerable limits. Honest and dedicated persons in public life, control over electoral expenses could be the most important prescriptions to combat corruption. Corruption has a corrosive impact on our economy. It worsens our image in the international market and leads to loss of overseas opportunities. Corruption is a global problem that all countries of the world have to confront, solutions; however, can only be home grown.

We need reforms in almost all walks of life. Above all we need a strong political will to curb it, an efficient and responsible judicial system to meet out exemplary punishment on guilty persons. The attitude towards corruption and corrupt people needs to be changed. It should not be tolerated but restricted, and then only we can make an equitable society with a progressive outlook. The time has now come to root it out from its roots.

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## GROWTH PROCESS AND SPATIAL PATTERN OF FOOD JOINTS ALONG SELECTED NATIONAL HIGHWAYS IN HARYANA: A GEOGRAPHICAL ANALYSIS

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### ABSTRACT

*The present study shows the growth process and spatial pattern of food-joints along national highway-1, 2, 8 and 10 falling in Haryana. The objective of the study is to analyze the spatial pattern and temporal growth of food-joints i.e. hotels, restaurants, dhabas, wine-shops and other facilities. The present study is based on both qualitative and quantitative data. The data have been analyzed with the help of simple statistical techniques. The study reveals tremendous growth of food-joints after 1991. The study points out that NH-1 and NH-10 have more concentration of highway food-joints facilities; however, the later has maximum number of facilities largely in big cities.*

**KEYWORDS:** Food-Joints, National Highways, Hotels, Restaurants, Dhabas, Wine-Shops And Other Facilities.

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### INTRODUCTION

The national highways are the backbone of the road infrastructure and the major roads in India. These are main highways running through the length and breadth of the country connecting major ports, state capitals, large industrial and tourist centers, etc. (Ministry of Road Transport and Highways, 1984). Total length of national highways in India was 19,800 kms at the time of independence (Economic Survey, 2002-03). It has increased to 70, 934kms in August 2011. These constituted about 2 per cent of all the roads in India, but carried about 40 per cent of the total road traffic (NHAI 2012). On the formation day of Haryana on November 1, 1966, the total length of national highways in was 767kms in 1966-67 which increased to 1394kms in 2003-04 (Statistical Abstract Haryana, 2003-04 pp-459-465). Presently, 15 National Highways namely NH-1, 2, 8, 10 21A, 22, 64, 65, 71, 71A, 71B, 72, 73, 73A, and NE-2 with a length of 1512 km passes through different parts of the State (NHAI, 2012).

Provision of passenger oriented wayside amenities along national highways is essential since both the passengers and drivers need certain minimum wayside facilities to make their travel safe, comfortable and convenient in order to reduce fatigue in a long distance journey. The Ministry of Road Transport and Highways had launched schemes for provision of basic wayside facilities. All the state PWDs have already been requested vide Ministry's letter no. R.W./NH-11052/3/97-DOI dated December 31, 1997 that henceforth in all National Highway Projects being funded through the aid from the multilateral agencies or being developed through the private sector, provision must be made for passenger oriented wayside amenities at every 50

kilometer of National Highways. (GOI, 1998). Road Development Plan: Vision 2021 recommended that, provision of wayside amenities with facilities like parking lots, drinking water, toilet, snack bars, dhabas, restaurants, rest rooms, petrol pumps with service and repair and communication facilities should become integral part of roads modernization. Steps shall also be taken for providing highway police petrol, medical aid posts and arrangements for tow truck service to remove accidental vehicle from the site and provide immediate medical attention to victims (IRC, 2001).

**FOOD JOINTS:** Whenever a new road is constructed, the first ever thing comes up in populated area and on crossing is a food-joints. Food joints facilities are those facilities which the passenger avails on road side to have food, rest, (rest for vehicles also) and other refreshment. There are five different kinds of food-joints in the study area i.e. hotels, restaurants, dhabas, wine-shops and other facilities.

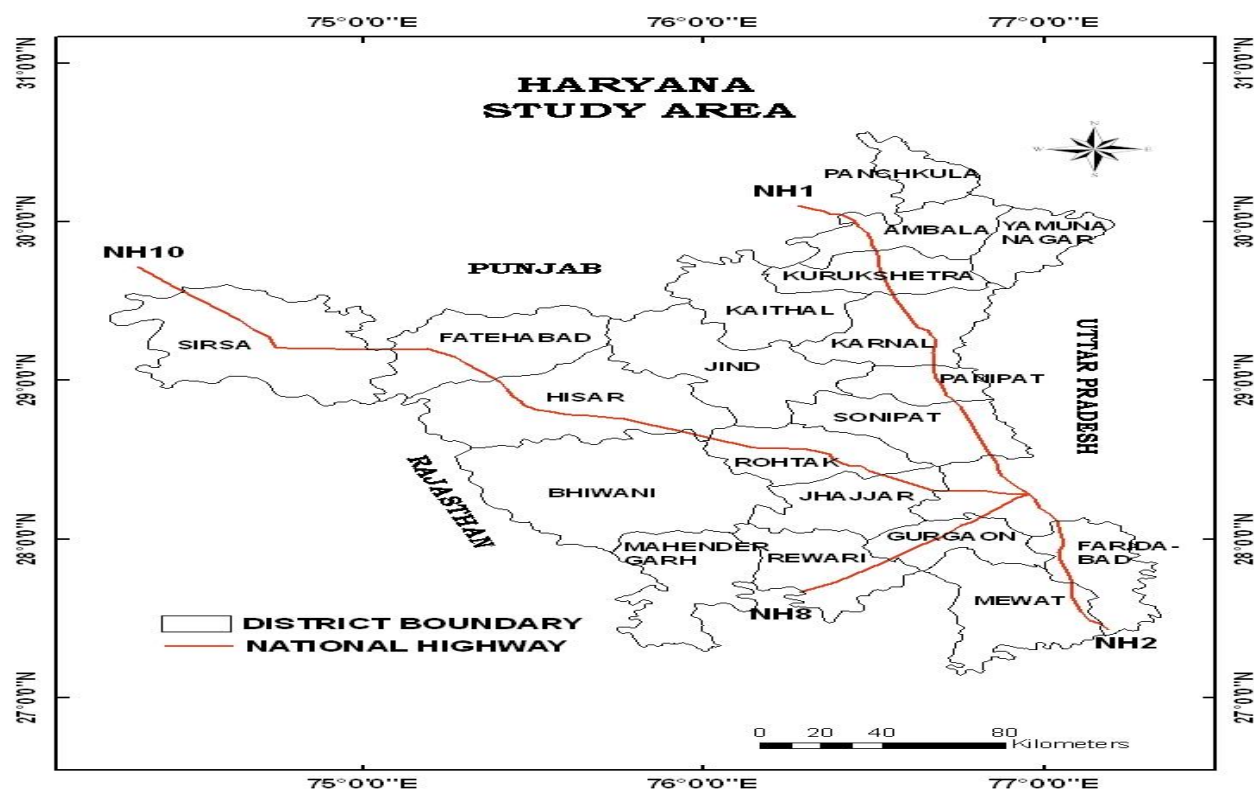


FIGURE 1

Source: State Natural Resources Data Management System (NRDMS) Centre, HSCST, Chandigarh, 2001

**STUDY AREA:** The state of Haryana came into existence on November 1, 1966. It shares boundary with Himachal Pradesh in the north, Delhi and Uttar Pradesh in the east, Rajasthan in the south and Punjab in the west. It encircles Delhi from three sides. It is located between  $27^{\circ}39'$  to  $30^{\circ}55'5''$  north latitudes and  $74^{\circ}27'8''$  and  $77^{\circ}36'5''$  east longitude. The state occupies the 17<sup>th</sup> position in the land area and ranks 16<sup>th</sup> in the population among the states of the country. The state has 42, 212 sq.kms area. The altitude of the Haryana state varies from lowest 250m to highest 1500m above sea level. It is a plain area except the Siwalik Hills in the north and the Aravalli in the south. Soils are alluvial in the plains. It varies from sandy loam, silt loam to red clay. Haryana is basically an agricultural state and most of the land is under cultivation.

Therefore, tree-covered area has reduced to 8 per cent of the geographical area (Singh, 1997). The population was 2, 53, 53, 081 persons in 2011 with 573 persons per square kilometers. Haryana has very low sex ratio (877). The state has 76.64 percent literacy rate (Census of India, 2011).

However, the present study is aimed at analyzing the characteristics of the selected highways in Haryana. These are: i) NH -1 from Singhu (Kundli) border (Delhi) to Sambhu border (Punjab) covering a distance of 180kms; ii) NH- 2 in the stretch of 74kms from Badarpur border (Delhi) to Karwan border (U.P.); iii) NH-8 in a stretch of 101kms, from Kapushera (Gurgaon) to Jai Singh Pur Khera (Rajasthan) and iv) NH - 10 from Tikri border (Delhi) to Mandi Dabwali border (Punjab) covering a stretch of 313kms long (NHAI,2012).

**OBJECTIVE:** The present study aims at to analyze the growth process and spatial pattern of food-joints facilities located along selected national highways in Haryana.

**DATA BASE:** Present study relied on both secondary and primary data. The relevant secondary data have been collected from Ministry of Road Transport and Highways, New Delhi, National Highway Authority of India, New Delhi, Central Road Research Institute, New Delhi, School of Planning and Architecture, New Delhi and Indian Road Congress, New Delhi. However, the present study is largely based upon primary data of all the observation units. Field survey of the observational units was conducted in 2007-2008. All the food-joints facilities were plotted on the map by physically visiting them across all the highways.

**METHODS OF STUDY:** The information relating to growth and spatial spread of food-joints was collected through personal interviews and field survey along all the selected national highways. Both qualitative and quantitative data have been tabulated, processed, analyses and interpreted using the field observation. Simple percentage technique has been employed to examine the desired information and map has been prepared in ARC GIS 9.1.

**RESULTS AND DISCUSSIONS:** Many types of facilities are available on both sides of roads to facilitate both the passengers (highways users) as well as surrounding communities. The road amenities are enough on national highways which link the metro cities, various capitals and other industrial towns in comparison of the amenities available on village roads, district roads and state roads. It is because national highway is a road net spread all over the country, which is usually used by vehicles destined to cover long distances. The vehicles usually ply on these roads day and night. Therefore, national highways need more provisions to fulfill their required needs. The present paper deals with the growth process and spatial pattern of food-joints along selected national highways in study area till 2008. For the sake of study food-joints facilities have been divided into five classes viz. hotels, restaurants, dhabas, wine-shops and other facilities. Other facilities include large number of refreshment structure such as sweet shops, cold drinks stall or shops or rehri, tea stall or shops or rehri, snacks and juice stall or shops or rehri, ahata, fruit stall or shops or rehri and the like. The food and water are the basic necessity of every human being which he needs at an interval of 2-4 hours during travelling. There may be following reasons for not carrying the food stock as suggested by the highway users; "Daily we eat at home sometimes let it be hotel or dhabas taste". "Highway is the driver's home- hence road food." So, the food-joints are spread all over the highway; these are available at a regular distance in the study area. (Field Survey, 2007-2008).

Table 1 reveals the temporal growth and spatial pattern of food-joints along national highways (1, 2, 8 and 10) in study area. The temporal growth of food-joints facilities has been studied with reference to following three time periods for convenient and comparative study:

- First Phase - Up to 1966
- Second Phase -1967-1991
- Third Phase –After 1991

First phase cover the time till the formation of Haryana state. Second phase include the period from formation of Haryana to beginning of new economic reforms in India. Third phase include the period of new economic reforms till the field survey conducted in 2007-2008. It is pertinent note that all the temporary building structure food-joints have placed in third phase.

The concentration of food-joints was very low in first phase when the state of Haryana came into being. Out of 7250 food-joints only 3.26 per cent food-joints were available prior to 1966 (Table-1). Second phase constitute 11.81 per cent of all food-joints with a genuine improvement in conditions. The third phase experienced remarkable development in the expansion of food-joints which together account for 84.94 per cent of total. Similar, trends have shown in temporal growth of the sub-groups of food-joints: - hotels, dhabas, wine-shops and other facilities. Restaurant facilities were not available during first phase. Thereafter, it started developing and there was a maximum growth of restaurants during third phase of study. In fact, Haryana has been achieving an all round development since its existence. In the sixties, Haryana progressed rapidly with a growth rate of 5.5 per annum against the all India's growth rate of 3.0 per cent (GOI, 2002-07). Notably, during the overall period from 1980-81 to1990-2000, Haryana recorded the highest growth rate of 7.80 per cent per annum in the country as against all India's growth rate of 5.66 per cent per annum. In the years 2004-05 and 2005-06 the rate of growth in the state has been 8.4 and 8.5 per cent, respectively (GOI, 2007-08). The economy of the state has undergone major structural changes witnessed in terms of occupational shift from primary sector to tertiary sector, agricultural development due to green revolution, rise and expansion of industries, educational institutions, medical and credit services, trade and transport network etc (GOI, 2009). All these factors together have also exercised a vital role in the expansion of food-joints along the highways in the state. Among food-joints, the largest share is that of other facilities mainly due to their temporary building structure (73.82 per cent), and maximum concentration of these other facilities on all selected national highways is around chowks, villages, towns and cities. On the other hand, dhabas and wine shops are widespread along all national highways while hotels and restaurants are mainly located in and around cities and towns (Field Survey, 2007-2008).

**TABLE 1: TEMPORAL CHANGE AND STATUS OF FOOD JOINTS ALONG  
SELECTED NATIONAL HIGHWAYS IN HARYANA**

Establishment year	Hotel		Restaura nt		Dhaba		Wine- Shop		Other Facilities		Grand Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
<b>National Highway - 1</b>												
<b>Up to1966</b>	0	0.00	0	0.00	38	13.77	20	16.53	27	1.48	85	3.76
<b>1967-1991</b>	7	41.18	9	42.86	98	35.51	45	37.19	120	6.57	279	12.33
<b>After 1991</b>	10	58.82	12	57.14	14	50.7	56	46.2	1680	91.95	1898	83.91
<b>Total</b>	17	100	21	100	276	100	121	100	1827	100	2262	100
<b>Building Structure</b>												
<b>Permanent</b>	17	100	21	100	276	100	121	100	350	19.16	785	34.70
<b>Temporary</b>	0	0.00	0	0.00	0	0.00	0	0.00	1477	80.84	1477	65.30



<b>Total</b>	17	100	21	100	276	100	121	100	1827	100	2262	100
<b>National Highway – 2</b>												
<b>Up to1966</b>	0	0.00	0	0.00	11	9.02	4	6.45	17	1.51	32	2.41
<b>1967-1991</b>	2	40	7	41.18	39	31.97	23	37.1	130	11.58	201	15.12
<b>After 1991</b>	3	60	10	58.82	72	59.02	35	56.45	976	86.91	1096	82.47
<b>Total</b>	5	100	17	100	122	100	62	100	1123	100	1329	100
<b>Building Structure</b>												
<b>Permanent</b>	5	100	17	100	122	100	62	100	228	20.30	434	32.66
<b>Temporary</b>	0	0.00	0	0.00	0	0.00	0	0.00	895	79.70	895	67.34
<b>Total</b>	5	100	17	100	122	100	62	100	1123	100	1329	100
<b>National Highway – 8</b>												
<b>Up to1966</b>	1	11.11	0	0.00	2	1.47	7	9.33	0	0.00	10	1.03
<b>1967-1991</b>	2	22.22	3	27.27	21	15.44	24	32	41	5.54	91	9.37
<b>After 1991</b>	6	66.67	8	72.73	113	83.09	44	58.67	699	94.46	870	89.60
<b>Total</b>	9	100	11	100	136	100	75	100	740	100	971	100
<b>Building Structure</b>												
<b>Permanent</b>	9	100	11	100	136	100	75	100	185	25	416	47.48
<b>Temporary</b>	0	0.00	0	0.00	0	0.00	0	0.00	555	75	555	52.52
<b>Total</b>	9	100	11	100	136	100	75	100	740	100	971	100
<b>National Highway – 10</b>												
<b>Up to1966</b>	2	8.7	0	0.00	26	9.45	9	8.04	72	3.20	109	4.06
<b>1967-1991</b>	3	13.04	2	6.9	71	25.82	34	30.36	175	7.78	285	10.60
<b>After 1991</b>	18	78.26	27	93.1	178	64.73	69	61.61	2002	89.01	2294	85.34
<b>Total</b>	23	100	29	100	275	100	112	100	2249	100	2688	100
<b>Building Structure</b>												
<b>Permanent</b>	23	100	29	100	275	100	112	100	792	35.22	1231	45.80
<b>Temporary</b>	0	0.00	0	0.00	0	0.00	0	0.00	1457	64.78	1457	54.20
<b>Total</b>	23	100	29	100	275	100	112	100	2249	100	2688	100
<b>Grand Total</b>												
<b>Up to1966</b>	3	5.56	0	0.00	77	9.52	40	10.81	116	1.95	236	3.26
<b>1967-1991</b>	16	29.63	21	25.68	229	28.31	126	34.05	437	7.36	856	11.81
<b>After 1991</b>	35	64.81	57	74.32	503	62.18	204	55.14	5386	90.69	6158	84.94
<b>Total</b>	54	100	78	100	809	100	370	100	5939	100	7250	100
<b>Building Structure</b>												
<b>Permanent</b>	54	100	78	100	809	100	370	100	1555	26.18	2866	39.53
<b>Temporary</b>	0	0.00	0	0	0	0.00	0	0.00	4384	73.82	4384	60.47
<b>Total</b>	54	100	78	100	809	100	370	100	5939	100	7250	100

Source: Field Survey, 2007

**STATUS OF THE FACILITIES:** Table-1 also portrays the status of the food-joints facilities divided into temporary and permanent. The facilities which have permanent buildings (immovable structure made of bricks and RCC is considered as permanent and those which are movable and wooden such as on rehari, tent or khokha have been considered as temporary). The table reveals that out of total facilities 60.47 percent are temporary and 39.53 per cent are permanent. The study brings out that other facilities have the highest percentage of temporary

facilities i.e. 73.82 per cent whereas; all the dhabas, wine shops, restaurants and hotels are permanent building structure.

**FOOD JOINTS ON NATIONAL HIGHWAYS:** The table shows that there are as many as 2262 food-joints facilities available at NH-I. The concentration of food-joints on this NH before 1966 were 3.76 per cent, increased to 12.33 per cent during 1967-1991 and third phase constitute 83.91 per cent of the total. There was sudden increase in economic growth of the country due to new economic reforms introduced by the government. Govt. of India adopted open door policy in 1991. Under this policy the economy was liberalized. More emphasis was given on privatization. Indian market was opened for multinational companies and Indian economy was made a part of international economy as a result of which Indian market has been significantly transformed. There was a great impact of liberalization on industries and trade. There was a spectacular growth of Indian economy under this new liberal system. There was a direct effect of this economic growth on transport system there was a tremendous increase in the means of transportation which created gigantic demands of roadside facilities (Gupta and Gupta, 2008). During the economic reform period there is very high investment in roads and other services. Now NH-1 has been broadened and converted into two lanes and four lanes, at some places it has been made six lanes also. There is manifold increase in the number of vehicles and average speed of vehicles and hence in view of increasing traffic there is a need to increase the number of food-joints facilities. More than three fourth of the food-joints facilities have been developed during the third phase. First phase have no hotel and restaurant facilities whereas dhaba and wine-shop facilities were relatively in higher proportion in first two phases. Almost one third of the facilities are provided through permanent building structures and remaining two third from temporary or mobile (Table 1).

The table also depicts the temporal growth of passenger facilities on NH-2. The total numbers of food-joints are 1329 on this highway. Before 1966, there were only 2.41 per cent food-joints which increased to 15.12 per cent during 1967-1991. Thereafter, there was a spurt in food-joints and thus third phase consist of 82.47 per cent of the total food-joints developed along this highway. This tremendous increase may be attributed to the development of agriculture, trade and industry which is resulted from the development of science and technology. It influences all the sectors including the growth of roads and transport. Similarly, there was a boom in roadside facilities. The reason of this heavy growth appears to be the decentralization of these facilities on the highway as earlier these were limited to the vicinity of the town (Field Survey, 2007-2008).

The table 1 indicates that there are 971 food-joints on NH-8. Before 1966 these facilities were 1.03 per cent, which increased to 9.37 per cent during 1967-1991, but after 1991 these swelled to near about 89.6 per cent of the total facilities developed along this highway till 2008. The main cause of sudden increase in roadside facilities after 1991 is that Manesar and Dharuhera industrial complexes came into existence and Gurgaon city also received attention after 1990 and converted into a metropolitan city. Food joints were very less on this highway during the first phase. Moreover whichever were developed were demolished when the road was widened by National Highway Authority of India or closed by the owners themselves when vehicle started going through the flyovers mainly built after 1991 (Field Survey, 2007).

It is also evident from table 1 the concentration of food-joints is 2688 on NH-10. Before 1966, the numbers of these facilities were 4.06 per cent which was rather high because a large number of big cities and towns including Bahadurgarh, Rohtak, Maham, Mundhal, Hansi, Hissar, Agroha, Fatehabad, Sirsa and Mandi Dabwali are situated along side of this highway, so these

facilities were present since a long time ago. During 1967-1991 these food-joints were spread to developing village like Garhi, Sampla, Asthal Abohar, Madina, Mundhal, Agroha, Badopal, Ding, Moriwala, Oudhan, Chormar Khera, Sanwat Khera etc. and rose to 10.60 per cent. After 1991, there was a boom of development in all sectors including agriculture, trade and industries, transport and service, consequent upon; there was a spurt in the number of highway users. With this economic development there was an increase in the passenger oriented wayside facilities spreading more or less uniform along the entire highway. So during this period their number went up to 85.34 per cent. Causes mentioned above.

Table 1 also provides an overview of the entire study area which is a comparative study of all the four national highways. The maximum number of food-joint is on NH-10 whereas the minimum on NH-8. There are many reasons behind highest number of food-joint on NH-10. (a) This highway has the maximum length of 313kms. (b) This highway passes through several big cities as mentioned earlier. The reason of being minimum number of food-joint on NH-8 is due to the abundance of over bridge on the highways spreading from Delhi border to Manesar. In addition, there are high grills on both side of the road from Delhi border to Manesar. So, no space is left for erecting any structure and for parking a vehicle. The study also points out that if we consider the concentration of highway facilities barring big cities, we find these in maximum number on NH-1, whereas NH-10 has the maximum number of facilities mainly in big cities.

The study reveals that the length of NH-10 is 313kms and that of NH-1 is 180kms yet the difference between food joints number is only that of only 426 in number. It seems that the volume of traffic on NH-1 is more than NH-10, because the volume of traffic is directly affected the concentration of food-joints. NH-10 links Delhi to Haryana; Punjab and Rajasthan, while NH-1 links Delhi to Haryana, Punjab, Himachal Pradesh, Jammu and Kashmir, Chandigarh etc. The complete truck load of fruits and vegetables from Jammu and Kashmir and Himachal Pradesh pass via NH-1 to Delhi. Secondly, NH-1 links several hill stations which are important from tourist point of view. So, the religious and holiday tourism also increase the volume of traffic and food-joints on NH-1. Besides, it passes through the highly prosperous area and many people from this area have gone to the foreign countries. So, more people can afford the private vehicles. Many people aspire to immigrate to foreign countries and have lust to go abroad. A large chunk of people residing alongside NH-1 has gone to settle down in foreign countries. Thus, Punjabi culture and Punjabi people dominate this region. But the situation in the region of NH-10 is just opposite. In this region Haryanvi Culture dominants and people are lethargic and have no craze for the foreign countries. Economically and educationally they are very advanced. They like to join government jobs. Their land is not so fertile and there is shortage of water in some areas. Many sand dunes can be seen along the roadside in some areas i.e. between Sirsa and Dabwali area. So, all these reasons indicates that the volume of traffic on NH-1 is very high and road is quite busy throughout day and night. So, the high volume of traffic provides a better opportunity for the more concentration of food-joints (Field Survey, 2007-2008).

## **CONCLUSION**

It is evident from foregoing discussion that the concentration of food-joints was very few during mid 1960s when the state of Haryana came into being. Only 3.26 per cent food-joints were available on roads during this time period. However, during next two decades, the proportion of facilities increased to little more than one-tenth of all food-joints. It was a significant improvement. The third phase experienced remarkable development in the expansion of food-joints which together account for more than three-fourth of food-joints. The overall development of the state has played a pivotal role in the growth of food-joints along the selected highways in

the state. The study reveals highest concentration of food-joints on NH-1, because there is high volume of traffic remains round the clock and round the year. The study reveals that out of total facilities 60.47 per cent are temporary and 39.53 per cent are permanent in nature. The study brings out that among food-joints, the largest share is that of other facilities mainly due to their temporary building structure (73.82 per cent), and maximum concentration of these other facilities on all selected national highways is around chowks, villages, towns and cities. On the other hand, all the dhabas, wine shops, restaurants and hotels are permanent building structure. Dhabas and wine shops are widespread along all national highways while hotels and restaurants are located in and around cities and towns.

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## **SHERWOOD ANDERSON AND HIS WINESBURG, OHIO AS A BILDUNGSROMANS**

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### **ABSTRACT**

*Sherwood Anderson (1876-1941) was a prolific, profound, provocative and perceptive writer of short stories. Further, it is acknowledged that he “remained a profound, provocative and perceptive writer to the end, and that he has much to say” to the present time. The short story became the most popular of fictional forms at the beginning of the twentieth century, especially in America. Frank O Connor, who had an acute sense of national values, was led on to declare way back in 1963 that “the Americans have handled the short story so wonderfully that one can say that it is a national art form”. However, if Winesburg, Ohio is approached from the direction not of the subjects of the tales but from that of George Willard, a boy growing to manhood and becoming involved in the perplexing world of adults, developing from an aimlessly curious boyhood to an intensely conscious adulthood, the work composes as bildungsroman, the ‘novel of formation’ or ‘novel of education’ which portrays the development of the protagonist’s mind and character as he passes from childhood through varied experiences into maturity and the recognition of his identity and role in the world. Among the more famous novels of formation are Charles Dickens, David Copperfield and Great Expectations, George Meredith’s The Egoist and James Joyce’s Portrait of the Artist as a Young Man. There is a difference between these and Winesburg, Ohio. In all the others the focus is invariably on the growing protagonist, and his growth is traced or is traceable from stage to stage. But Anderson’s work is a collection of tales about a number of people and also the story of a growing young man, George Willard, George appears in sixteen of the stories in different capacities. There is no mention of him at all in Paper Pills and all the four parts of Godliness. In three of the tales- Adventure, Tandy and The Untold Lie there is only a passing mention of his name or reference to him. In only four of the tales- Nobody Knows, An Awakening, Sophistication and Departure- he may be said to be the protagonist. And in the remaining stories he is a secondary character of varying importance.*

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### **INTRODUCTION**

Sherwood Anderson (1876-1941) was a prolific, profound, provocative and perceptive writer of short stories. In the recent decades, however, there has been a revival of considerable scholarly critical interest in his life and all that he wrote including his writings as writer of advertising copy for different advertising companies. He is recognized as one of the really important and significant creative writers of the first few decades of the 20<sup>th</sup> century. Further, it is



acknowledged that he “remained a profound, provocative and perceptive writer to the end, and that he has much to say” to the present time. The short story became the most popular of fictional forms at the beginning of the twentieth century, especially in America. Almost every important writer of fiction during the first half of the century- Scott Fitzgerald, Earnest Hemingway, William Faulkner and others among them handled this form of short fiction with distinction, exploring and revealing its possibilities to give expression to contemporary life and sensibility. Frank O Connor, who had an acute sense of national values, was led on to declare way back in 1963 that “the Americans have handled the short story so wonderfully that one can say that it is a national art form”. The contribution of Sherwood Anderson to this phenomenal development was by no means ordinary and has influence on other writers of short stories among his immediate contemporaries and those of the newer generations. “Anderson reshaped the American short story, making it his own, and at the same time prepared the ground work for the revolutionary writers who would follow them”.

In a letter of his to Waldo Frank dated November 14, 1916, Sherwood Anderson made what seems to be his earliest comment about Winesburg, Ohio: “It is my own idea that when these studies are published in a book form, they will suggest the real environment out of which present day American youth is coming”.<sup>1</sup> Much later in his Memoirs (1942) he wrote: “I felt that, taken together, they (i.e. the stories) made something like a novel, a complete story (which have)---the feeling of the life of a boy growing into young manhood in a town”.<sup>2</sup> These statements and a reading of a work indicate that the “boy” Anderson refers to is obviously George Willard. But Winesburg, Ohio is not entirely about him, though he has certainly an important function to perform in the work, which, as Malcom Cowley puts it, “lies midway between the novel proper and the mere collection of stories”.<sup>3</sup> George Willard is a central figure and performs a unifying function in it as he appears and reappears in more than half of Winesburg, Ohio either as a leading character or as an audience or as a casual observer, and thus shares importance in the narrative with other characters. In developing the theme of loneliness, isolation and defeat, which is the burden of the work, George Willard’s role is indeed important, as he serves since “a symbolic counterpart to the grotesques of Winesburg”.<sup>4</sup> As David Anderson puts it “in the last analysis it (i.e. Winesburg, Ohio) is about people and George Willard is secondary in importance to the individual on whom each story centers”.<sup>5</sup>

However, if Winesburg, Ohio is approached from the direction not of the subjects of the tales but from that of George Willard, a boy growing to manhood and becoming involved in the perplexing world of adults, developing from an aimlessly curious boyhood to an intensely conscious adulthood, the work composes as bildungsroman, the ‘novel of formation’ or ‘novel of education’ which portrays the development of the protagonist’s mind and character as he passes from childhood through varied experiences into maturity and the recognition of his identity and role in the world. This approach to Winesburg, Ohio is complementary to approaching it as a collection of tales of so many grotesques of the small town, closely observing and getting to know them and listening to their confessions and enjoying their “supplies a pattern for Winesburg, Ohio”.<sup>6</sup> As bildungsroman, Winesburg, Ohio, presents two mutually related and inseparable aspects of facets of George Willard’s growth and development: his growth from adolescence to adulthood and his growth towards becoming an artist or creative writer. Both strands of growth are simultaneous and interdependent.

Among the more famous novels of formation are Charles Dickens, David Copperfield and Great Expectations, George Meredith’s The Egoist and James Joyce’s Portrait of the Artist as a Young Man. There is a difference between these and Winesburg, Ohio. In all the others the focus is



invariably on the growing protagonist, and his growth is traced or is traceable from stage to stage. But Anderson's work is a collection of tales about a number of people and also the story of a growing young man, George Willard, George appears in sixteen of the stories in different capacities. There is no mention of him at all in Paper Pills and all the four parts of Godliness. In three of the tales- Adventure, Tandy and The Untold Lie there is only a passing mention of his name or reference to him. In only four of the tales- Nobody Knows, An Awakening, Sophistication and Departure- he may be said to be the protagonist. And in the remaining stories he is a secondary character of varying importance. However all those he comes into contact with impinge on his consciousness, particularly the grotesques and make his growth possible, from adolescence to manhood and from a superficial observer of trivialities and peddler of words towards becoming a responsible writer, covering "the period preceding his final discovery of *métier*".<sup>7</sup> Before George can hope to become a writer worth the name, he must serve his apprenticeship to life itself. Anderson's method of portraying a character in Winesburg, Ohio may be remarked here. As David Anderson points out,

Although Anderson's people are highly individualized in their microcosmic setting, characterization is not fully developed. Instead, each person is defined by a controlling characteristic and the nature of his grotesqueness---characterizations in these stories are achieved through depth rather than breadth; each is a narrow area deeply explored.<sup>8</sup>

George, who appears frequently sometimes listening to another's experience and sometimes involved in an experience, seems to be the only character who is in a way developed. But even he is not portrayed linearly from scene to scene, episode to episode. His character emerges from glimpses and flashes provided in the varied situations in which he appears.

George, son of Tom Willard and Elizabeth of the New Willard House, grows up in the small country-town of Winesburg, which is full of solitary persons who have become grotesques. They are, as seen already, a sensitive, lonely, isolated, inarticulate and misunderstood lot who are unable to communicate and experience a sense of communion. They feel a pressing need to make human contact to free themselves of their sense of loneliness and isolation. Though young George lives amidst them, he has not as yet caught the contagion from them. This is rather surprising since even at home, as he himself is aware, the relations between his father and mother are bitter and irreparably strained though there is no open clash or confrontation. He begins as a newspaper reporter for the Winesburg, Eagle, even as an adolescent, curious and enthusiastic about his profession and remains so until he leaves the town to meet the adventure of life in the wider world. Most people are drawn to him because of his moral freshness, his Adamic innocence, capacity of feeling, his responsiveness and openness to experience, his generally friendly nature. From the grotesque point of view, he is unspoiled as yet by the world from which they have been isolated, he can be bumptious now and then though in a harmless way. They seek him eagerly, surprisingly become articulate in his presence to explain themselves and confide in him. Some of them feel such concern for him that they even advise him and warn him against corrupting forces. For, as he has the gift for language and expression and wants to become a writer, he represents for them "the line of communication and gives them opportunity to restore communication with the world from which each feels excluded".<sup>9</sup> Further it is their hope that he will someday "speak what is in their hearts and then reestablish their connection with mankind".<sup>10</sup> Actually George is much too young at that time to understand them, some of whom are much older than him, and their problems and anxieties. In fact understanding of their lives comes to him only gradually when he is shocked and startled into a mood of insight, during

his contact with different people. When the book ends with his departure from Winesburg, there seems to be the promise that he will become one day the spokesman of inarticulate men and women like them wherever they may be found.

George Willard appears in the very first story, *Hands* which tells the pathetic story of Wing Biddlebaum. He is introduced as the young reporter of the local newspaper the *Winesburg Eagle*. Biddlebaum, the nervous alienated recluse who was once a but persecuted and driven out from his place owing to a gross misunderstanding of his nature and gestures, has had to seek asylum in Winesburg. He who has grown old before his time and prefers his anonymity, however choose to make friends with young George. George who is friendly by nature seeks him as much as he does him. In his presence Biddlebaum loses some of his timidity and occasionally walks with him along Main street, and eagerly looks forward to spending an evening with him. This young man symbolizes for him innocent love that has been denied to him, and in his presence he feels quite at ease and comfortable. He talks excitedly in a shrill and loud voice striving to put into words the ideas accumulated in his mind during the long years of enforced silence. Observant George is naturally curious about Biddlebaum's eccentricities and his hands. Sensitive as he is, he guesses that there must be a strong reason for the strange restless activity of the other's hands and his anxiety to keep them hidden. But despite his overwhelming curiosity, he wisely refrains from asking his old friend about them because he is touched by the horror sweeping over Biddlebaum's face and the terror in his eyes when he suddenly becomes aware of the activity of his hands. George sympathizes with him and does not try to probe into his background. This reveals his capacity for intuitive understanding. What is noteworthy is that old Biddlebaum feels a strong concern for this impressionable young man, who has the gift of imagination and the capacity for intuitive understanding. What is noteworthy is that the elderly man feels a strong concern for this impressionable young man, who has the gift of imagination and the capacity to "dream", but who may ruin himself by imitating others, instead of being himself, you have the inclination to be alone and to dream and you are afraid of dreams. You want to be like others in town here. You must try to forget all you have learned. You must begin to dream---".<sup>11</sup> Biddlebaum hungers for the presence of the boy whom he regards "as the medium through which he (expresses) his love of man".<sup>13</sup> He hopes that George would serve the purpose provided he resists the corrupting influence of the people around him.

George Willard grows both as man and writer-to-be over some years. He "grows from passive observer of life to active participant, from aimlessly curious boy to intensely conscious adult".<sup>13</sup> How ever his growth cannot be traced and graduated from story to story. As Edwin Fussel puts it, "throughout Winesburg runs the slow and often hidden current of George Willard's growth towards maturity, often the stream is subterranean and we are surprised to see where it comes out; sometimes it appears to lose itself in backwards of irrelevance and naivete. But all the time the book's current is steadily towards the ultimate 'Departure' of George".<sup>14</sup>

For the sake of convenience, approximately three stages of development in George may be discerned. The first stage is covered by the early chapters from *Hands* to *Nobody Knows* and respectability, in which he appears "as the object of actions initiated by other people or as the recipient of their advice". This is a stage of 'passiveness and limited understanding of others'.<sup>15</sup> In the next stage, covered by stories from *The Thinker* to *The teacher*, George takes on a more aggressive role in the incidents in which he becomes involved". He is still an adolescent, though he enjoys a place of distinction since it is generally accepted that he is to become a writer someday. He begins to understand something of the complexity of human motives and behavior. These stories show his sensibility coming to "full maturity as he develops an awareness of the

complicated motives and contradictory instinctive demands in life and comes to feed compassion for its victims".<sup>16</sup>

As a newspaper reporter, George is readily put in touch with a large number of people in the town, and it gratifies his idle curiosity. He is also enabled to receive the confidence of many whom he meets. He runs here and there as the narrator of the story *Thinker* tells, "as an excited dog" all day noting on his pad of paper little facts of no significance to be published in the newspaper, striving to mention as many of the inhabitants of the country town as possible: "A.P. Wringler had received a shipment of straw hats. Ed Byerbaum and Tom Marshall were in Cleveland on Friday. Uncle Tom Sinnings is building a new barn on his place on the valley road".<sup>17</sup> Such jottings as these clearly show that "he is committed to the surface of life, not to its depths", as reporter he is "concerned with externals, with appearances, with the presumably solid, simple, everyday surface of life".<sup>18</sup> But his growth towards adulthood and maturity depends upon his learning to see beneath the surface of lives and try to understand them, and also his outgrowing his earlier immature ideas about his vocation as a writer. In most of the stories of *Winesburg, Ohio* in which George Willard has a role to play, he is seen either in the office off the *Eagle* or in the company of his friends or walking outdoors alone or with someone else. Only two stories, *Mother* and *Death* show him in relation to his family and within the four walls of his house for a short while. Significantly, the former story is placed almost at the beginning of the work and the latter almost its close, spanning considerable length of time. The distance George traverses emotionally and intellectually between these two points, indicates his growth towards attaining maturity. In both stories, which are primarily concerned with his mother Elizabeth Willard, he is secondary but important character. In either story the mother-son relationship is an important strand of the narrative, and sheds light on the growth and development of young George. The tragedy of Elizabeth Willard's life—her loneliness, isolation and estrangement, her futile groping for happiness and fulfillment, frustration and defeat, and her intense but inarticulate bond with her son, and her strained relation with her husband is discussed.

*Nobody Knows* concerns George more immediately than the other stories preceding and some following it. It tells the story of his 'adventure' with Louise Trunnion, whose letter he mistakes for an invitation to a mere sex adventure. He is still so adolescent and immature that it never occurs to him that the brief letter to him may have a different implication and that possibly it is Louise's ineffective and unsuccessful attempt at communicating with someone outside her narrow orbit. He never considers even once that her needs may be something other than mere sexual gratification. As David Anderson remarks, this episode "demonstrates that George at this stage, like the society of which he is a part, does not at all try to understand what Louise really hungers for or what she is seeking in her lonely and restricted life. What makes her pathetic is that she herself does not know what she wants or how to get at it. In response to her letter George goes to meet her secretly, walking stealthily along the dark lanes avoiding people like a nervous thief. When they are by themselves he initially lacks self-assurance and bursts forth with a flood of words. Then he behaves towards her like a bold aggressive male. But in her heart he has "no sympathy for her".<sup>19</sup> He is "coldly insensitive" and after the encounter "he is simply impressed that his pleasure is free", as Marilyn Judith Atlas notes".<sup>20</sup> Once it is over, he dismisses the girl and exults over his first sexual conquest. This experience perhaps gives him some physical satisfaction but nothing more. After he sends her away he begins to get nervous and worry about his reputation and what would people think of him. But he feels relieved and sighs a cowardly sigh of relief as he remembers; "She hasn't got anything on me. *Nobody Knows*".<sup>21</sup> As Rex Burbank remarks, George's "nervous effort to assure himself---indicates that his adolescent responsiveness to public opinion--- rather than a mature understanding---still dictates his moral

consciousness”.<sup>22</sup> If his encounter with Louise Trunnion gives him a feeling of entirely self centered masculine pride, it also leaves him with a sense of guilt for having violated the overt moral code of the community.<sup>23</sup> George who adulates himself and power now learns little from this experience. But, as it will be seen in some of the later stories, he has to encounter in his career towards maturity some more women of different dispositions who make an impact on him and from whom he derives some healthy capacities.

There are two closely related and mutually informing aspects to George Willard’s growth and development towards maturity: his efforts to understand with sympathy other people and their essential but buried lives, and his desire to become a creative writer and his growing awareness of the meaning of this vocation. The Thinker is mainly the story of Seth Richmond in which George figures as an important secondary character. It also directs attention to George’s growing interest in creative writing not mentioned till then. His mother and Dr. Parcival know that he has a gift for writing, which he has to develop, so that he can become a competent writer and be their spokesman. But George himself does not refer to it until this story, though writing appears to have been an interest he has had for some time. He talks about it continually to Seth Richmond. With this story George emerges as a respected person in Winesburg where he is given “a place of distinction” because it is established that he “would some day become a writer”.<sup>24</sup> Two facts concerning George are revealed in this story: his conception of writing and his attitude to his profession as writer; secondly his interest in Helen White, the Banker’s daughter. In general he appears to be so much absorbed in himself that he does not seem to take any interest in Seth Richmond and his vexing problems although he has been courting this younger man. In Winesburg it is the grotesque that generally seeks George, but in the case of Seth it is the other way about Seth deserves, sympathetic attention and listening. George seems to prattle in his presence endlessly about himself rather than make an attempt to encourage him to talk or understand him.

George appears to be conscious of the attention shown to him in the town as a promising writer, and is both vain and complacent about it. He is supremely satisfied with himself and rather supercilious towards others. “At this point his conception of writing”, as Walter Rideout points out, “centers in externals, in the opportunities the writer’s life offers for personal freedom and for public acclaim”.<sup>25</sup> Writing is a matter of fun and fame, as writer he is his own master wherever he may be. He tells Seth boastfully: “It is the easiest of all lives to live. Here and there you go and there is no one to boss you. Though you are in India or in South seas in a boat, you have but to write and there you are. Wait till I get my name up and then see what fun I shall have”.<sup>26</sup> That this view of himself and writing, is naïve and myopic if not silly, hardly needs to be pointed out. It is quite characteristic of his immature youth to think of writing a love story and the cocksureness with which he speaks of it to Seth is utterly ridiculous: “I know what I’m going to do. I’m going to fall in love. I have been sitting here and thinking it over and I am going to do it”. Going a step further with supreme complacency he says that he has chosen Helen White to fall in love with, for “she is the only girl in town with any get-up to her”,<sup>27</sup> as if he is doing her a favour by doing so. Though no overt comment is made by the narrator on George’s plan to fall in love first and then write a story about it, is implied that it is not how one writes a story and that it is a naïve and superficial view of both love and creative writing. It is time that one ought to write from experience in the naïve of George. This story reveals his immaturity, inexperience, vanity and complacency. He is yet to learn the fundamentals of creative writing, notwithstanding the distinction he enjoys in the town as a writer of promise. As an individual he is a complete contrast to Seth Richmond who is introspective, thoughtful analytical and unpretentious, whatever be his other limitations.



The next two stories, *The Strength of God* and *The Teacher*, shed light in the growing George, and show that his “adolescent attitude toward love and literature changes to puzzled wonderment”.<sup>28</sup> In *The Strength of God* there is only a fleeting glimpse of the change gradually and unobtrusively coming over him. First he is seen one night in the office of the Eagle “tramping up and down in the office undergoing a struggle of his own”,<sup>29</sup> when Rev Curtis bursts into his room to tell him about the revelation he has been granted by God. His struggle could be about how to write the story he has in mind as well as the confusion in his mind about his view of his teacher Kate Swift, as the next story shows. In any case he is not any longer the merely self-satisfied adolescent of the story *The Thinker*, and does seem to have made some advance.

The remaining stories of Winesburg, Ohio, in which George appears as a character of secondary and primary importance, show him growing visibly towards maturity outgrowing his adolescence. All those whom he has met so far and whose confidence and confessions he has listed to, have impinged on his consciousness. But it is in the last phase that the impact they and others make on his sensibility sharpening it becomes visible in his responses to them and in his understanding of their conflicting behavior and motives and his sympathy and compassion for them. More importantly, this development is seen in his attempt to know himself, because of his realization how little he knows about himself and how much more he has to know about himself and life. To trace this phase of his development it is convenient to take for consideration first *Loneliness*, *Queer* and *Drink* together in which his role is secondary, and then take up *An Awakening*, *Death*, *Sophistication* and *Departure*, in three of which he is the protagonist.

In *Drink* George appears only for a short while towards its end, and his role is strictly secondary, since it is the story of Tom Foster. The brief contact George has with him reveals that he has attained some maturity and that he is on his way to fall seriously in love with Helen White. Tom, who is a little younger than George, is an interesting character. He is not a grotesque like the others that George comes into contact with. He is innocent and childlike and knows to be happy wherever he is. When he has Cincinnati before he and his grandmother moved into Winesburg, he “had found out many things, things about ugliness and crime and lust. Indeed, he knew more of these things than anyone else in Winesburg”.<sup>30</sup>

George Willard has now reached the last phase of his growth and development. That he is close to attaining maturity transcending his adolescence is seen already in *Loneliness*, *Queer* and *Drink*. His maturity has been coming on for a long time. In the stories *An Awakening*, *Death* and *Sophistication*, his passage from adolescence to maturity is complete. It is worth noting that in these stories, two of which have him as the protagonist, women characters figure prominently and they impresses and influence George.

With his mother's death George's education in Winesburg is almost complete. The means of his release are provided by her death, which breaks the ties, which have bound him to the small town. *Sophistication*, the next story of George's formation, “provides the final lesson that leads to George into complete manhood”.<sup>31</sup> The full impact of his mother's death, which draws together all the lessons he has learnt unconsciously and half- consciously to form a whole, becomes visible now. He is older and wiser now. Emotionally he is mature now. The story *Sophistication*, which is exquisitely told, gains in depth of meaning remarkably only when read in relation to and against the background of all the preceding stories in which George Willard appears and in which his gradual growth and formation towards emotional and mental maturity are subterraneous presented. This tale in which George's maturity is fully realized, is most appropriately titled. Anderson uses the word ‘*Sophistication*’ only in a favourable sense to imply

awareness, understanding of one's own self and other people, refinement of feelings and emotions. George Willard on whom attention is chiefly directed acquires all these largely because of the people he has come into contact with and the experiences he has gone through.

Viewed as a whole George Willard who helps the grotesques of the town to make some sense of themselves by listening to their confidences and advice, receives much more from them than he can ever give them. It is they who unconsciously help him to enlarge his sympathies, become empathetic, and thus make keen his powers of understanding and receptiveness to all human feelings. He also must have realized that they were imposing on him a burden of responsibility for which he is not equal, by expecting him to speak for them. But he begins to learn before he leaves Winesburg the lesson that Kate Swift, his learn to understand people before he can think of writing about them. By the time the work is brought to a close with *Departure*, which serves as an epilogue to it. George Willard, the man and the potential responsible writer, has grown and developed. The work ends on a note of promise. It is apposite to cite here Malcolm Cowley's observation:

All the grotesques hope that George Willard will someday speak what is in their hearts and thus reestablish their connection with mankind George is too young to understand them at the time, but the book ends with what seems to be the promise that, after leaving Winesburg, he will become the voice of inarticulate men and women in all the forgotten towns.<sup>3</sup>

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## **EMPLOYEE'S MOTIVATION: THEORIES AND PERSPECTIVES**

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### **ABSTRACT**

*Employees' performance has been established to be directly related to employees' motivation. This assertion was corroborated by different management theories since the works of Frederick Taylor on 'The Principle of Scientific Management' in 1911 and Henry Gantt on 'Works, Wages and Profits' in 1913. Modern employees' motivation management methods have evolved over time which discredited Taylor's "differential piece rate -work" and Gantt's "task and bonus wage" systems. The modern employees' motivation management methods are employees' oriented and are more effective. This article indicates that the success of any organization largely depends on the motivation of its employees. The employees can be 'adequately' motivated and are best positioned to determine what can collectively motivate them 'adequately'.*

**KEYWORDS:** *Employees' Performance, Management Theories, Motivation, Scientific Management.*

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### **INTRODUCTION**

Motivation is the catalyst that spurs employees' eagerness to work without pressure. To motivate is to provide employees with a motive to do some tasks. It is to cause or provoke somebody to act either positively or negatively. To say that nobody can motivate employees at work is like saying there are no influential leaders, that there are no effective managers, that there are no motivational speakers, that the psychologists in sports management teams are useless and that motivation is not achievable. Motivation has been used by effective managers to prompt ordinary people to achieve uncommon results in all fields of endeavors.

If you doubt that there is motivation, read "I have a dream", the public speech by Martin Luther King, Jr., when he talked of his ambition for an America where blacks and whites, the poor and the rich, the educated and uneducated, the youths and the old and others would co-exist harmoniously and peacefully as equals on August 28, 1963 from the steps of the Lincoln Memorial (Lucas and Medhurst, 1999). Managers who have been able to motivate their employees successfully realized how easy it is to achieve tasks with motivated employees.

The American Heritage Dictionary of the English Language (2006) defined employee "as a person who works for another in return for financial or other compensation". Employees do not only work because they want to collect only pay but for other numerous factors. People work because they have goals to achieve which surpass financial gains from their employment. There are various factors that bother on employment. These factors include: employer, employee,

working environment, working terms and conditions and type of products and services provided by employer.

Maslow (1943) said that people work to survive and live through financial compensation, to make new friends, to have job security, for a sense of achievement and to feel important in the society, to have a sense of identity, and most especially to have job satisfaction. All employees that have job satisfaction are high performers in their respective workplaces.

Taylor (1911) opined that the most important motivator of workers is salary and wages when he said that "non-incentive wage system encourages low productivity". He said that if employees receive the same wage irrespective of their individual contribution to the goal, they will work less and that employees think working at a higher rate means fewer employees may be needed which discourages employees to work more. All these analogies affect only the unskilled and "unmotivated" workers in Midvale Steel Company where Taylor worked as a manager.

## **MOTIVATION**

Motivation is an important element in understanding, studying and analyzing human behavior. It helps of an executive or a manager to identify the motives which influence the behavior of employee at work to attain organizational objectives. Motivation is a personal and internal feeling. The feeling arises from needs wants. Human needs are unlimited. Fulfillment of one set of needs give rise to the other needs. Therefore, motivation is a continuous process.

Motivation can be defined as the processes that account for an individual's intensity, direction and persistence of efforts toward attaining a goal .In most cases motivation stems from a need which must be fulfilled, and this in turn leads to a specific behavior. Fulfillment of needs results in some type of reward, which can be either intrinsic or extrinsic. The former are derived from within the individual, e.g. taking pride and feeling good about a job well-done, whereas the latter pertain to rewards given by another person.

### **TYPES OF MOTIVATION:**

There are two main broad categories of motivation; **intrinsic** and **extrinsic motivation**.

#### **INTRINSIC MOTIVATION**

Intrinsic motivation is motivation that arises from within. It comes from the personal enjoyment and educational achievement that we derive from doing that particular thing. For example, people who love music, their motivation to practice the instrument, attend classes etc. is intrinsic motivation.

#### **NON-MONETARY INCENTIVES**

The purpose of non-monetary incentives is to reward associates for excellent job performance through opportunities. Non-monetary incentives include flexible work hours, training, pleasant work environment, and sabbaticals.

#### **EXTRINSIC MOTIVATION**

Extrinsic motivation is motivation that comes from things or factors that are outside the individual. For example, being motivated to work hard at the office because you are looking for a promotion is a type of extrinsic motivation. Social recognition, money, fame, competition or material achievements are all examples of extrinsic motivation.

## **MONETARY INCENTIVES**

The purpose of monetary incentives is to reward associates for excellent job performance through money. Monetary incentives include profit sharing, project bonuses, stock options and warrants, scheduled bonuses (e.g., Christmas and performance-linked), and additional paid vacation time. Traditionally, these have helped maintain a positive motivational environment for associates.<sup>5</sup>

## **MOTIVATIONAL THEORIES**

Various theorists in social sciences have put forward their own suppositions or theoretical views which provide an insight into human behavior. These theoretical views are, in fact, known as theories of motivation in organization. There are two main broad categories mentioned here:

### **TRADITIONAL AND MODERN THEORIES**

#### **TRADITIONAL THEORIES**

##### **Reward Theory**

Motivational theorist Frederick Taylor believed that workers needed close supervision and were only motivated by money. However, Enterprise-Rent-A-Car has identified a number of factors which are non-financial and which provide high levels of motivation for its employees.

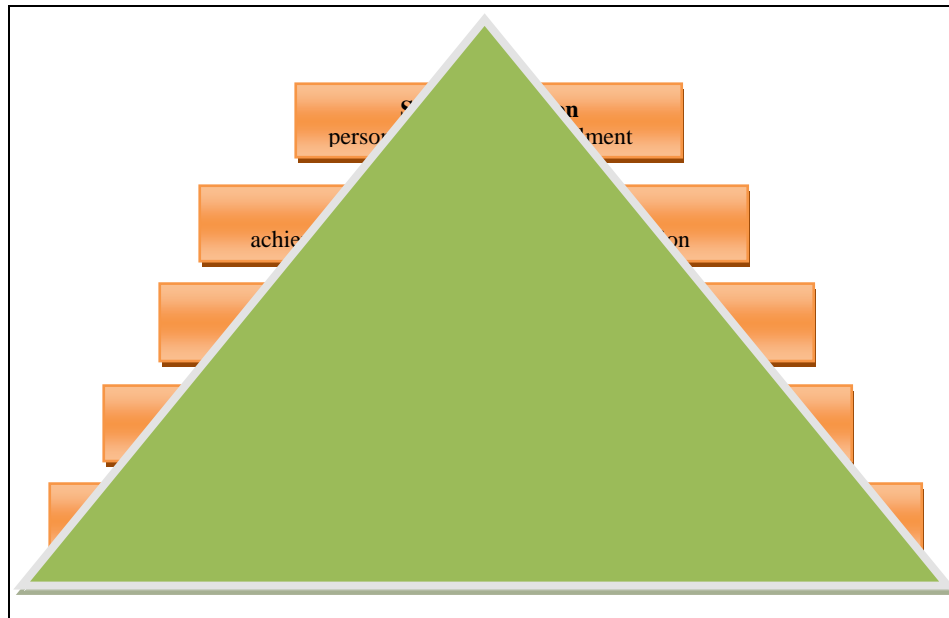
##### **Carrot and Stick Theory**

Any worker will work only if the reward is big enough, or the punishment sufficiently unpleasant. This view - the 'carrot and stick' approach - was built into the philosophies of the age and is still to be found, especially in the older, more traditional sectors of industry.<sup>4</sup>

## **MASLOW'S NEED HIERARCHY THEORY**

The American motivation psychologist Abraham H. Maslow developed the Hierarchy of needs consistent of five hierarchic classes. It shows the complexity of human requirements. Maslow says that first of all the basic requirements have to be satisfied. The basic requirements build the first step in his pyramid. They decide about to be or not to be. If there is any deficit on this level, the whole behavior of a human will be oriented to satisfy this deficit. Subsequently we do have the second level, which awakes a need for security. Basically it is oriented on a future need for security. After securing those two levels, the motives shift in the social sphere, which form the third stage. Psychological requirements consist in the fourth level, while the top of the hierarchy comprise the self-realization.<sup>6</sup>

The needs, listed from basic (lowest-earliest) to most complexes (highest-latest) are as follows:



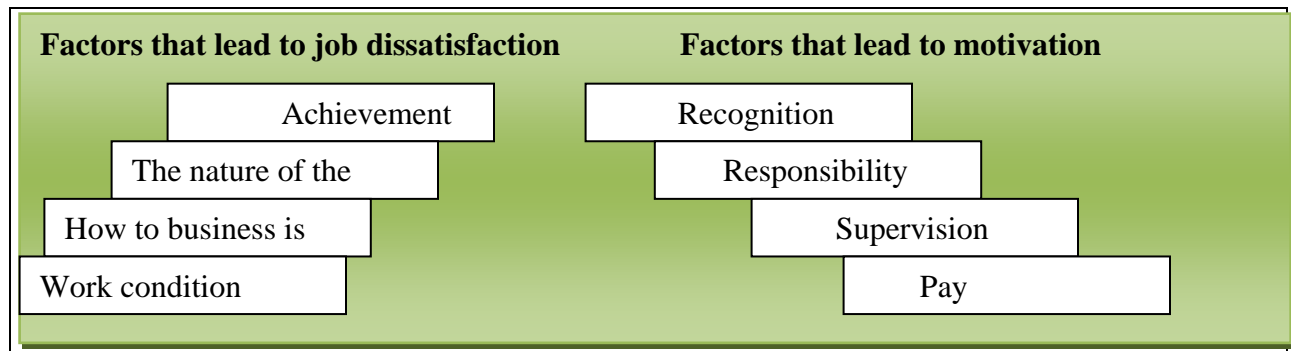
### HERZBERG'S TWO-FACTOR THEORY

Frederick Herzberg's two-factor theory, a.k.a. intrinsic/extrinsic motivation, concludes that certain factors in the workplace result in job satisfaction, but if absent, they don't lead to dissatisfaction but no satisfaction. The factors that motivate people can change over their lifetime, but "respect for me as a person" is one of the top motivating factors at any stage of life. He distinguished between:

Motivators; (e.g. challenging work, recognition, responsibility) which give positive satisfaction, and

Hygiene factors; (e.g. status, job security, salary and fringe benefits) that do not motivate if present, but, if absent, result in demonization.

Herzberg's theory of factors



The theory is sometimes called the "Motivator-Hygiene Theory" and/or "The Dual Structure Theory." Herzberg described four basic states that could occur:

- High Motivation/High Hygiene: Perfect state of happy, motivated employees
- High Motivation/Low Hygiene: Motivated employees who love the work but have lots of Complaints

- Low Motivation/High Hygiene: Bored employees punching a clock for a Pay check
- Low Motivation/Low Hygiene: Total mess of bored, unhappy employees.<sup>3</sup>

### **MCGREGOR'S THEORY 'X' AND THEORY 'Y'**

McGregor has developed a theory of motivation on the basis of hypotheses relating to human behavior. According to him, the function of motivating people involves certain assumption about human nature. Theory X and Y are two sets of assumptions about the nature of people.

#### **THEORY X**

- Individuals who dislike work and avoid it where possible
- Individuals who lack ambition dislike responsibility and prefer to be led
- Individuals who desire security

The management implications for Theory X workers were that, to achieve organizational objectives, a business would need to impose a management system of coercion, control and punishment.

#### **THEORY Y**

- Consider effort at work as just like rest or play
- Ordinary people who do not dislike work. Depending on the working conditions, work could be considered a source of satisfaction or punishment
- Individuals who seek responsibility (if they are motivated)

The management implications for Theory Y workers are that, to achieve organizational objectives, rewards of varying kinds are likely to be the most popular motivator. The challenge for management with Theory Y workers is to create a working environment (or culture) where workers can show and develop their creativity.<sup>1</sup>

### **VROOM'S VALENCE X EXPECTANCY THEORY**

The most widely accepted explanations of motivation have been propounded by Victor Vroom. His theory is commonly known as expectancy theory. The theory argues that the strength of a tendency to act in a specific way depends on the strength of an expectation that the act will be followed by a given outcome and on the attractiveness of that outcome to the individual to make this simple, expectancy theory says that an employee can be motivated to perform better when there is a belief that the better performance will lead to good performance appraisal and that this shall result into realization of personal goal in form of some reward. Therefore an employee is:

Motivation = Valence x Expectancy.

The theory focuses on three things:

- Efforts and performance relationship
- Performance and reward relationship
- Rewards and personal goal relationship<sup>8</sup>

### **GOAL-SETTING THEORY**

Goal-setting theory is based on the notion that individuals sometimes have a drive to reach a clearly defined end state. Often, this end state is a reward in itself. A goal's efficiency is affected



by three features: proximity, difficulty and specificity. An ideal goal should present a situation where the time between the initiation of behavior and the end state is close. This explains why some children are more motivated to learn how to ride a bike than to master **algebra**. A goal should be moderate, not too hard or too easy to complete. In both cases, most people are not optimally motivated, as many want a challenge (which assumes some kind of insecurity of success). At the same time people want to feel that there is a substantial probability that they will succeed. Specificity concerns the description of the goal in their class. The goal should be objectively defined and intelligible for the individual. A classic example of a poorly specified goal is to get the highest possible grade. Most children have no idea how much effort they need to reach that goal.<sup>7</sup>

There are some more theories which prefer the objects of motivation for the employees; Clayton **Alderfer's ERG theory**, Vroom's Valence x Expectancy theory etc.

### **IMPORTANCE OF EMPLOYEE MOTIVATION**

Motivation plays a critical role in achieving goals, business objectives and is equally as important for companies that work in a team-based environment or in a workplace comprised of workers who work independently. Making sure each employee's workplace goals and values are aligned with the organization's mission and vision is important for creating and maintaining a high level of motivation. That can lead to higher productivity, improved work quality and financial gain across all organization's /departments.<sup>9</sup>

Employee Motivation is an element that extensively determines the final outcome of some activity. Without proper motivation all capabilities and experience of an individual are in vain. Motivation is like the fuel in the engine. You can have a perfect machine, but without the fuel you can go nowhere. Motivation is important aspect of business management. Motivating employees is not just task of Human Resources but it is a responsibility of all managers. Motivation is essential for each and every organization because it helps in avoiding the frustration and also creates the healthy work environment.

This is concern, and investment in, future scenarios will ingrain unshakable trust and loyalty towards the organization. The word motivation stands for movement. Every manager should have both interest and concern about how to enable people to perform task willingly and to the best of their ability. Motivation is essential for any organization because employee is Asset of organization.<sup>2</sup>

One must understand that each employee has his own characteristics and has different motivational needs. Your origination can actually be taken to a new level if you develop a sense of understanding about how you should motivate your employees. Incentives, by far, motivate most types of employees to a certain extent. Incentives also play an important role to retain employees. A proper reward system should be enforced for people who have been in the organization for long years.

### **HOW TO MOTIVATE EMPLOYEES?**

If anybody have a lovely shiny car, but it's worthless if it doesn't have the power of a great engine behind it. Employees are the engines of an organization and like any finely tuned engine their workforce to operate smoothly and effectively. The fact is employee motivation is directly linked to business profits, and the more self-motivated employees are, the more differentiated and successful will be as an organization.

- Motivated employees look for better ways to do a job.

- Motivated employees care about their customers
- Motivated employees take pride in their work.
- Motivated workers are more productive.

While rewarding employees, some of the key elements that are taken into account are day to day performance, enthusiasm, punctuality, willingness to accomplish a task, ability to innovate and ideate and overall fulfillment of goals.

One should also take care that employees don't just work for financial incentives. One should create an environment where employees like to come to work because they enjoy their jobs. Human resource managers and bosses should use incentives to motivate employees but should do so judiciously. Incentives also motivate the employees when you want them to go that extra mile to achieve your targets.

"The only way to get people to like working hard is to motivate them. Today, people must understand why they're working hard. Every individual in an organization is motivated by something different." -Rick Pitino

### **WHAT MOTIVATES EMPLOYEES?**

Every person has a different reason for going to work. These reasons are as individual as whichever person you may ask. But all of the reasons for working share a common thread. We all obtain something from work we need.

There is much discussion about the value of extrinsic motivation (monetary and other material rewards) versus intrinsic motivation (non-monetary) where people are driven by what's inside them. Not by the trappings of success.

Whereas the most effective factors relating to employee motivation are related to intrinsic motivation:

1. Empowerment: Feeling trusted and empowered is a tremendous motivator.
2. Growth: Feeling that they are growing and developing personally
3. Inclusion: 'To belong' is a fundamental need, whether as a member of a family, peer groups, network, team or company. It's human nature to want to be on the inside, not the outside.
4. Purpose: Today people care more about what happens tomorrow, and want to contribute to ensuring the future of their children, and the health of their communities and planet.
5. Trust: the fabric that holds it all together and makes it real.<sup>11</sup>

### **BENEFITS OF MOTIVATE EMPLOYEES**

Motivational strategies can improve employee performance, reduce the chances of low employee morale, encourage teamwork and instill a positive attitude during challenging times. Employees with a high level of motivation typically work harder and can overcome common workplace challenges with ease; this helps the organization to reach its objectives and improve operations overall.

Motivators can boost job performance. Pay raises, bonuses, stock options and profit sharing are examples of positive motivators. These motivators reward employees for not only doing their job, but doing it well and with enthusiasm. However, these motivators are to retain normal levels or morale but do not necessarily increase overall motivation levels. Management Help includes money as a myth of motivating small business employees as "things like money, a nice office and job security can help people from becoming less motivated, but they usually don't help people to become more motivated."<sup>10</sup>

At last we can conclude that Motivation is an important concept that has been receiving considerable attention from academicians, researchers and practicing human resource managers. In its essence, motivation comprises important elements such as the need or content, search and choice of strategies, goal-directed behavior, social comparison of rewards reinforcement, and performance-satisfaction. Early theories are too simplistic in their approach towards motivation. Mere knowledge about the theories of motivation will not help to manage their subordinates. They need to have certain techniques that help them to change the behavior of employees.

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# **ANALYZE THE IMPACT OF THE DEMOGRAPHICS ON THE PURCHASE DECISION OF THE CUSTOMERS OF THE PRIVATE BANKS**

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## **ABSTRACT**

*The banks after the liberalization and the banking sector reforms have changed their perspective from being the traditional service providers to the providers of new and emerging services like mutual funds, insurance services and dematting services. This is due to the bigger markets and demand for these services and also the realization that in this highly competitive world the survival is linked to how well they are able to understand the changing dimensions of consumer behavior. The banks need to develop customized services according to the understanding of the behavior dimensions so that they are able to generate profits from the sale of services. The present paper has attempted to analyze the private sector banks from customer's perspective for emerging services like Insurance services, Mutual Funds and Dematting services provided by these banks.*

**KEYWORDS:** *Demographics, Consumer Behavior, Insurance, Mutual Funds, Insurance, Private Banks.*

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## **1. INTRODUCTION**

The service sector all over the world has gained a tremendous importance with it contributing nearly 70% in the world's economy (World Bank Report, 2010) and the same phenomenon is seen in the Indian economy with services contributing nearly 55% (Indian Economic Survey, 2011). Among the services the most prominent sub-sector which have grown rapidly as a result of economic liberalization, are business services (which includes IT but as a minor percentage), communication and banking. The demand of banking services is not limited to the basic banking services but it has developed into the demand for newer financial services under the same roof or cross selling of the different financial services under the umbrella of the same banks. It is so due to the fact that the improving economy has resulted in the increased income leading to the increased demand of these services leading the banks to venture into providing newer services which were totally different from the traditional services that they were providing since beginning.

The banking sector in India has seen a paradigm shift over the period of last 25 years in their business activities and also has seen tremendous growth in number of banks and services. This growth can be contributed to liberalization and the implementation of the Narasimham committee report (1991), which enabled the entry of private sector banks and foreign banks in Indian market. Due to the liberalization policies adopted since 1991, liberalization of interest

rates, reduction in reserve requirements, entry deregulations, credit policies and prudential supervision, these banks acquired considerable commercial freedom to pose themselves as profit making entities.

Another important factor contributing to the working of bank's intermediary function is the exchange of information. It is so due to the fact that the banks provide information to their consumers who are looking for the best options available in the market to buy or invest. Further that it has been long realized that the information produced has a cost and the more reliable information generated will eventually lead to better returns for both the customer and the bank (Grossman and Stiglitz, 1980). The banks with the presence of their huge network all over the country or even the world are in a position to generate the best information for the purpose of selling it to their customers. As the information flows, it aims at generating better returns and offsetting the impact of risk on the investment.

This paper is an attempt to understand the impact the demographics on the buying behavior of the customers of the private banks regarding the purchase of the non traditional services provided by the banks under study.

## **2. REVIEW OF LITERATURE**

Post liberalization the banks have come to the understanding that due to the emergence of the new banks both in public and private sectors and the governments decision to also allow the foreign banks to start their operations in India, the competition has increased many folds and to survive and grow in this highly competitive environment they need to develop new and better strategies to always remain ahead. Another thing that they have realized that the traditional banking services that they were providing are not going to be enough and they need to develop and other services under the same roof so that the banks can become a single solution stop for the needs and wants of the consumers.

To develop those products and services the banks need to understand among other things the behavior patterns of the consumers and how much influence do the demographics have on the purchase patterns of the consumers. They need to know the reasons behind the various purchases that the customers are making and how important these decisions are not only to the customers but also to the banks.

One of the most favorable aspect of the Indian market for the banks is the population status which is highly skewed in the direction of the working individuals. The population in India has marked a growth of 1.41% over a period of last ten years and the total population of the country as on March 31<sup>st</sup>, 2011 stood at 1,210,193,422 (Census, 2011). The current estimated population is 1,250,000,000; thereby reflecting the kind of market that is available to the service providers for the sale of different financial instruments. Further the census has revealed that out of the total population, 63.6 % is between the average age of 15 to 64, thus again reflecting the huge market potential available to the banks and other financial services providers. The literacy rate of the country has also seen a rise in the last ten years resulting in a better understanding of the financial systems and the products by the customers as the awareness level is at a high level. This indicates that the demographic structure in Indian market has changed dramatically resulting in key implications for the service providers.

The recent years have seen an increased emphasis on analyzing the impact of demographics on demand and performance of financial services. It has been seen that the demographics have an impact on the purchase of the financial services and the macroeconomic performances (Turner, 1998, Kohl and O'Brien, 1998, McMorro and Roeger, 2000 and Dang, 2001).



The demographics have been analyzed earlier also by various theorists, which suggest that there is a link between the age of the individual and the consumption and savings pattern. The permanent income hypothesis given by Friedman (1957) has the insight that an individual's consumption is likely to depend on permanent rather than current disposable income. People only consume if they believe their income is sustainable. Consequently, if increases in their income are expected to be temporary, they will save rather than increase their consumption. The underlying assumption is that people seek to avoid fluctuations in their consumption when income fluctuates.

A number of studies were carried out to analyze variables like impact of age on the risk bearing capacity of the consumers and the return associated with the decisions (Wallach & Kogan, 1961; McInish, 1982; Morin & Suarez, 1983; Palsson, 1996) suggesting the relevance of demographics. Another demographic variable that has been frequently argued in financial decision making having significant impact on risk tolerance and technology adoption is gender. Different authors in their respective works have argued in favor of the argument (Bajteltsmit & Bernasek, 1996; Palsson, 1996; Jianakoplos and Bernasek, 1998; Bajteltsmit, Bernasek and Jianakoplos, 1999, Powell and Ansic, 1997 and Grable, 2000), whereas some of them (Grable and Joo, 1999 and Hanna, Gutter, and Fan, 1998) have concluded that gender is not significant in predicting financial risk tolerance. Income and wealth are two related factors that are considered to exert a positive relationship on the preferred level of risk and return (Friedman, 1974; Riley & Chow, 1992).

The banks are also looking at how the household build their financial portfolios. What are the reasons for a particular investment that they make and the methods that they adopt to have those investments in different financial services. The acquisition of financial services follows the premise of utility maximization, as there are limited resources at their disposal. There are two types of financial services that the individuals / households acquire in planning their financial futures savings / investments services and credit services. Among which, savings or investments are being considered as the instruments for future consumptions based on current earnings and the credit being considered as the instruments for financing current consumption based on future earnings. It is seen that the greater the wealth of the investor the larger will be the wealth held in the risky assets (Cohen, 1975). It is due to the fact that the objectives of investment change during the life cycle stages as well as knowledge and sophistication increase with time and experience, which has also been suggested in the hierarchy of the investments objectives.

These all understanding is being developed to ultimately increase the satisfaction levels of the reach to the customers that the banks has as more satisfied customers will bring more revenues to the banks. Customer satisfaction generally means customer reaction to the state of fulfillment, and customer judgment of the fulfilled state (Oliver, 1997). In his study McKinney (2002) identified five quality dimensions viz relevance, timeliness, reliability, scope and perceived usefulness, which enhance the value of purchase decisions for customers leading to an increased satisfaction. They seek to enhance the value of their customers by expanding the range of products and services they buy from the firm (Blattberg & Deighton, 1996; Rust, Zeithaml & Lemon, 2000). However, they have now realized that satisfaction also create more value by leading consumers to cross-buy more products or services.

Cross-buying is also affected by other factors. In particular, customer needs are unlikely to be comparable across the range of services offered by a firm. In order to capture these disparate needs, it is important to have a more extensive understanding of the socio-demographic characteristics of the consumer multiple needs (Kamakura, Ramaswami & Srivastava, 1991).

### **3. RESEARCH METHODOLOGY**

The study deals with analyzing the customer's perspective towards the banks to understand the characteristics of customers and relationship between the service satisfaction levels. For the purpose of this study the data has been collected from the customers of two private banks viz. HDFC Bank Ltd. and ICICI Bank Ltd. The three motives that have been analyzed are:

Risk, Return and Technology

The data was collected from a total of 557 customers who were using at least one additional service either credit cards or insurance along with the traditional services provided by the banks. A self administered structured questionnaire was distributed to the respondents and responses were collected on a seven point scale, which had questions about buying motives, satisfaction and repurchase. The data collected was then analyzed for finding out the impact of various demographics on the different motives of the purchase decisions.

#### **3.1. HYPOTHESIS**

H<sub>1</sub>. Significant difference exists for the purchase behavior of the consumers for various services on the basis of demographic characteristics.

H<sub>2</sub>. Demographics have a positive impact on the buying motives of the consumers.

H<sub>3</sub>. There is a significant difference between the satisfaction levels of the customers belonging to different demographics of the banks under study.

H<sub>3a</sub>. There is a significant difference in the satisfaction levels of the customers belonging to different age groups.

H<sub>3a0</sub>. There is no significant difference in the satisfaction levels of the customers of different age groups.

H<sub>3b</sub>. There is a significant in the satisfaction levels of the customers belonging to different genders.

H<sub>3b0</sub>. There is no significant difference in the satisfaction levels of the customers of different genders.

H<sub>3c</sub>. There is a significant difference in the satisfaction levels of the customers belonging to different income groups.

H<sub>3c0</sub>. There is no significant difference in the satisfaction levels of the customers of different income groups.

#### **3.2. OBJECTIVES**

3.2.1. To analyze the buying motives and their effect on purchase decisions of the customers for various services.

3.2.2. To study the effect of demographics on buying behavior in financial services.

3.2.3. To study the demographic wise satisfaction level of the customers of different banks under study.

### **4. DATA ANALYSIS**

The impact of various demographics on the buying motives for the customers of the various banks and the level of the satisfaction of the customers of the private banks has been analyzed to find out difference if any.

The regression analysis is done to find out the impact of the three demographics (age, gender and income) on the buying motives (return, risk and technology). The analysis is divided into two sections one section representing regression analysis for the impact of the demographics on the purchase of various services and the subsequent section representing the impact on then various buying motives.

#### **4.1. TO ANALYZE THE BUYING MOTIVES AND THEIR EFFECT ON PURCHASE DECISIONS OF THE CUSTOMERS FOR VARIOUS SERVICES.**

The following table 1 gives the regression analysis of the impact of the demographics on the purchase of the mutual funds. The R square value of 0.404 and p value of 0.000 indicates that the demographics make an impact of approximately 40% on the decision regarding the purchase of the mutual funds from the private banks.

**TABLE 1: REGRESSION ANALYSIS: MUTUAL FUNDS AND DEMOGRAPHICS FOR PRIVATE BANKS**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.603 <sup>a</sup>	.404	.201	1.167	.004	.732	3	554	.000
Predictors: (Constant), Income, Gender, Age									

Table 2 below gives the value of the regression coefficients for the three demographics. The beta value of 0.254 and significance value 0.002 for income shows that it has the maximum impact on the purchase of the mutual funds which is followed by age with beta value of 0.115 and significance value of 0.000 and minimum impact is made by gender with beta value of 0.108 and significance value of 0.000.

**TABLE 2: REGRESSION COEFFICIENTS: MUTUAL FUNDS AND DEMOGRAPHICS**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.521	.247		22.375	.000
	AGE	.022	.071	.115	.307	.000
	GENDER	.019	.111	.108	.175	.000
	INCOME	.083	.076	.254	1.092	.002
a. Dependent Variable: Mutual Funds						

Regression value of the impact of the demographics on the purchase of the insurance services from the private banks is given in the table 3 below. The R square value of 0.306 and p value of 0.000 shows that there is nearly 31% impact of the demographics on the purchase decisions regarding insurance.

**TABLE 3: REGRESSION ANALYSIS: INSURANCE AND DEMOGRAPHICS  
FOR PRIVATE BANKS**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.489 <sup>a</sup>	.306	.230	1.217	.036	6.816	3	554	.000
Predictors: (Constant), Income, Gender, Age									

The regression coefficients (table 4) of the impact of the demographics on the insurance show that the maximum impact is made by age with beta value of 0.172 and significance value of 0.000 and is followed by income (beta value of 0.133 and significance value of 0.000) and gender (beta value of 0.131 and significance value of 0.002).

**TABLE 4: REGRESSION COEFFICIENTS: INSURANCE AND DEMOGRAPHICS**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.247	.257		24.265	.000
	AGE	.265	.075	.172	3.555	.000
	GENDER	.358	.116	.131	3.101	.002
	INCOME	.215	.079	.133	2.727	.000
a. Dependent Variable: Insurance						

Table 5 below gives the regression analysis of the impact of the demographics on the purchase of the dematting services. The R square value of 0.106 reveals that the there is about 11% impact on the purchase decision of buying dematting services from the private banks.

**TABLE 5: REGRESSION ANALYSIS: DEMATTING SERVICES AND  
DEMOGRAPHICS FOR AND PRIVATE BANKS**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.127 <sup>a</sup>	.106	.101	.970	.016	3.010	3	554	.000
Predictors: (Constant), Income, Gender, Age									

The following table 6 gives the regression coefficient values of the three demographics on the purchase decision regarding the dematting services. The demographic that has the maximum impact is age with the beta value of 0.345 and significance value of 0.003, followed by the income demographic with beta value of 0.287 and significance value of 0.000 and the demographic that has the minimum impact is gender with beta value of 0.233 and significance value of 0.000.

**TABLE 6: REGRESSION COEFFICIENTS: DEMATTING SERVICES AND DEMOGRAPHICS**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.166	.205		25.195	.000
	AGE	.176	.059	.345	2.965	.003
	GENDER	.071	.092	.233	.775	.000
	INCOME	.112	.063	.287	1.777	.000
a. Dependent Variable: Dematting Services						

#### 4.2. TO STUDY THE EFFECT OF DEMOGRAPHICS ON BUYING BEHAVIOR IN FINANCIAL SERVICES

The impact of the demographics on the buying motives is given in the following tables. The impact of the demographics on the return is given in the table 7 below. The R square value of 0.505 and p value of 0.001 shows that there is approximately 51% on the expected returns from the various services provided by the private banks.

**TABLE 7: REGRESSION ANALYSIS: RETURN AND DEMOGRAPHICS**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.711 <sup>a</sup>	.505	.237	.17504	.505	.680	3	2	.001
Predictors: (Constant), Income, Age, Gender									

The regression coefficients are given in the table 8 below. Income with beta value 0.716 with significance value of 0.000 has the maximum impact on the purchase decisions followed by age with beta value of 0.236 and significance value of 0.000. The least impact is made by the gender with beta value of 0.119 and significance value of 0.000.

**TABLE 8: REGRESSION COEFFICIENTS: RETURN AND DEMOGRAPHICS**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.072	.382		13.279	.000
	AGE	.030	.065	.236	.467	.000
	GENDER	.034	.159	.119	.215	.000
	INCOME	.126	.096	.716	1.312	.000
a. Dependent Variable: Return						

The impact of demographics on the risk is given in the table 9 below. The R square value of 0.958 reveals that there is a very high impact of the demographics approximately 96% on the risk associated with the purchase of services from the private banks.



**TABLE 9: REGRESSION ANALYSIS: RISK AND DEMOGRAPHICS**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.979 <sup>a</sup>	.958	.832	.08741	.958	7.612	3	1	.000
Predictors: (Constant), Income, Age, Gender									

The following table 10 gives the regression coefficient analysis of the impact of individual demographics on the risk perception of the services. The age with beta value of 0.967 and significance value of 0.001 has the maximum influence on the decisions of the customers when ever risk is concerned. It is followed by gender (beta value of 0.182 and significance of 0.000) and income (beta value of 0.151 and significance value of 0.001).

**TABLE 10: REGRESSION COEFFICIENTS: RISK AND DEMOGRAPHICS**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.835	.230		25.334	.002
	AGE	.188	.041	.967	4.639	.001
	GENDER	.071	.091	.182	.777	.000
	INCOME	.032	.049	.151	.655	.001
a. Dependent Variable: Risk						

Table 11 below gives the regression analysis of the impact that demographics have on the technology aspect of the various non traditional services that are provided by the private banks. The R square value of 0.485 with p value of 0.000 shows that the variation caused by the demographics on the technology is approximately 49%.

**TABLE 11: REGRESSION ANALYSIS: TECHNOLOGYAND DEMOGRAPHICS**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.696 <sup>a</sup>	.485	1.061	.28995	.485	.314	3	1	.000
Predictors: (Constant), Income, Age, Gender									

The beta coefficients indicated that out of all three demographics, the income (Beta=0.414; p=0.000) and Age (with Beta value 0.355 and p=0.002) as demographics have a very low impact on the technology for the customers of the private banks. The third demographic of gender (with Beta value of 0.582 and p=0.000) have the maximum positive impact on the buying motive technology. Thus the analysis mentions that of all the three demographics viz. age, gender and income; the gender as a demographic has the maximum influence on the purchase decision of the customer as far as the technology is concerned.

**TABLE 12: REGRESSION COEFFICIENTS: TECHNOLOGY AND DEMOGRAPHICS**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.056	.764		6.618	.000
	AGE	.065	.135	.355	.486	.002
	GENDER	.215	.303	.582	.708	.000
	INCOME	.084	.164	.414	.511	.000
a. Dependent Variable: Technology						

#### **4.3.TO STUDY THE SATISFACTION LEVEL OF THE CUSTOMERS OF DIFFERENT BANKS UNDER STUDY**

The following table 13 gives the satisfaction of the customers of different age groups. The standard F value for the following analysis is 2.60. The calculated values of the following table are more then the standard value for all the statements. The results show that the customers of the private banks belonging to different age groups are satisfied with different values by the services provided by the banks. Thus, rejecting the null hypotheses.

**TABLE 13: ANOVA: SATISFACTION WITH RESPECT TO AGE**

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
S1	Between Groups	12.042	3	4.014	2.984	.001
	Within Groups	745.263	554	1.345		
	Total	757.305	557			
S2	Between Groups	13.489	3	4.496	2.972	.001
	Within Groups	838.011	554	1.513		
	Total	851.500	557			
S3	Between Groups	7.383	3	2.461	2.612	.001
	Within Groups	522.046	554	.942		
	Total	529.428	557			
S4	Between Groups	20.094	3	6.698	8.992	.000
	Within Groups	412.680	554	.745		
	Total	432.774	557			

The table 14 below gives the post hoc analysis of the satisfaction of the customers of different age groups with respect to the use of the mutual funds. The analysis is divided in to two subsets with age groups 26-35 and 36-45 representing one subset and other subset is comprised of the age groups 18-25 and 46 and above. The customers belonging to the age group of 45 and above has the maximum satisfaction from the services that are being provided by the private banks with the value 5.64 and the minimum satisfaction is for the age group of 36-45 with value 5.15.

**TABLE 14: SATISFACTION OF MUTUAL FUNDS AND AGE**

Tukey B <sup>a,b</sup>			
AGE	N	Subset for alpha = 0.05	
		1	2
36-45	114	5.15	
26-35	296	5.30	
18-25	112		5.54
45 & Above	36		5.64
Means for groups in homogeneous subsets are displayed.			
a. Uses Harmonic Mean Sample Size = 81.872.			

Table 15 below gives the satisfaction levels from the use of insurance services provided by the private banks for the customers belonging to different age groups. The customers belonging to the age group of 36-45 are the least satisfied from the insurance services provided with the value of 5.33 and the most satisfied customers belong to the age group of 18-25 with the value of 5.79.

**TABLE 15: SATISFACTION OF INSURANCE SERVICES AND AGE**

Tukey B <sup>a,b</sup>		
AGE	N	Subset for alpha = 0.05
		1
36-45	114	5.33
26-35	296	5.46
45 & Above	36	5.47
18-25	112	5.79
Means for groups in homogeneous subsets are displayed.		
a. Uses Harmonic Mean Sample Size = 81.872.		

The age group of 36-45 with value 5.64 (table 16) is the most satisfied group among all other groups with the dematting services that are provided by the private banks and the lowest satisfaction levels is for the customers belonging to the age group of 18-25 with value of 5.35.

**TABLE 16: SATISFACTION OF DEMATTING SERVICES AND AGE**

Tukey B <sup>a,b</sup>		
AGE	N	Subset for alpha = 0.05
		1
18-25	112	5.35
26-35	296	5.38
45 & Above	36	5.58
36-45	114	5.64
Means for groups in homogeneous subsets are displayed.		
a. Uses Harmonic Mean Sample Size = 81.872.		

The table 17 below gives the post hoc analysis of the overall satisfaction of the customers of different age groups with respect to the banks under study. The analysis is divided into two subsets with age groups 26-35 representing one subset and other subset is comprised of the age groups 18-25, 36 – 45 and 46 and above. The customers belonging to the age group of 26-35 has the maximum satisfaction from the services provided by the private banks with the value 5.75 and the minimum satisfaction is for the age group of 18-25 with value 5.33.

**TABLE 17: OVERALL SATISFACTION OF BANKS AND AGE**

Tukey B <sup>a,b</sup>			
AGE	N	Subset for alpha = 0.05	
		1	2
18-25	112	5.33	
36-45	114	5.39	
45 & Above	36	5.44	
26-35	296		5.75
Means for groups in homogeneous subsets are displayed.			
a. Uses Harmonic Mean Sample Size = 81.872.			

The table 18 below gives the ANOVA analysis of the satisfaction with gender for the customers of the public banks. The standard value of F for the following analysis is 2.60. The calculated value of all the statements are more then the standard value meaning that the null hypotheses that the customers belonging to different gender have same satisfaction levels is rejected, thus, revealing that all the customers have different satisfaction levels with the services provided.

**TABLE 18: ANOVA: SATISFACTION WITH RESPECT TO GRNDR**

		Sum of Squares	df	Mean Square	F	Sig.
S1	Between Groups	.011	1	.011	3.008	.002
	Within Groups	757.293	556	1.362		
	Total	757.305	557			
S2	Between Groups	9.871	1	9.871	6.521	.001
	Within Groups	841.629	556	1.514		
	Total	851.500	557			
S3	Between Groups	.128	1	.128	4.134	.000
	Within Groups	529.301	556	.952		
	Total	529.428	557			
S4	Between Groups	.003	1	.003	5.004	.000
	Within Groups	432.771	556	.778		
	Total	432.774	557			

The following table 10 gives the ANOVA analysis between the satisfaction and the income of the customers of the private banks. The standard F value of the analysis is 2.98. Here again all the values of the statements are higher then the standard value. Thus it can be seen that the customers of different income groups are satisfied with the different services that are being provided by the private banks namely ICICI Bank Ltd. and HDFC Bank Ltd.

**TABLE 19: ANOVA: SATISFACTION WITH RESPECT TO INCOME**

		Sum of Squares	df	Mean Square	F	Sig.
S1	Between Groups	3.179	3	1.060	4.778	.000
	Within Groups	754.126	554	1.361		
	Total	757.305	557			
S2	Between Groups	42.838	3	14.279	9.783	.000
	Within Groups	808.662	554	1.460		
	Total	851.500	557			
S3	Between Groups	14.619	3	4.873	5.244	.001
	Within Groups	514.810	554	.929		

	Total	529.428	557			
S4	Between Groups	20.039	3	6.680	8.966	.000
	Within Groups	412.735	554	.745		
	Total	432.774	557			

The table 20 below gives the post hoc analysis of the satisfaction levels of the individual income groups of the customers from the mutual funds that are provided by the banks under study. The customers belonging to the income group of ₹5,00,000 to ₹10,00,000 are the least satisfied customers with the value of 5.21 and the customers belonging to the income level of up to ₹2,00,000 are the most satisfied among all the groups with the value 5.43.

**TABLE 20: SATISFACTION OF MUTUAL FUNDS AND INCOME**

Tukey B <sup>a,b</sup>		
INCOME		Subset for alpha = 0.05
	N	1
5,00,000-10,00,000	118	5.21
10,00,000 & Above	16	5.25
2,00,000-5,00,000	283	5.36
Upto 2,00,000	141	5.43
Means for groups in homogeneous subsets are displayed.		
a. Uses Harmonic Mean Sample Size = 49.019.		

The table 21 below gives the post hoc analysis of the satisfaction of the customers of different income groups with respect to the use of insurance services. The customers belonging to the income group of ₹5,00,000 to ₹10,00,000 has the maximum satisfaction from the use of the insurance services provided by the banks with the value 5.84 and the minimum satisfaction is for the income group of ₹2,00,000 to ₹5,00,000 with value 5.23.

**TABLE 21: SATISFACTION OF INSURANCE SERVICES AND INCOME**

Tukey B <sup>a,b</sup>		
INCOME		Subset for alpha = 0.05
	N	1
2,00,000-5,00,000	283	5.23
Upto 2,00,000	141	5.72
10,00,000 & Above	16	5.81
5,00,000-10,00,000	118	5.84
Means for groups in homogeneous subsets are displayed.		
a. Uses Harmonic Mean Sample Size = 49.019.		

Following table 22 gives the satisfaction levels of the customers belonging to different income groups with respect to the use of dematting services that are provided by the private banks. The customers belonging to the income levels ₹10,00,000 and above are the least satisfied from the services with the value of 4.63 and the most satisfied customers belong to the income group of ₹2,00,000 to ₹5,00,000 with the value 5.52.

**TABLE 22: SATISFACTION OF DEMATting SERVICES AND INCOME**

Tukey B <sup>a,b</sup>			
INCOME	N	Subset for alpha = 0.05	
		1	2
10,00,000 & Above	16	4.63	
Upto 2,00,000	141		5.33
5,00,000-10,00,000	118		5.48
2,00,000-5,00,000	283		5.52
Means for groups in homogeneous subsets are displayed.			
a. Uses Harmonic Mean Sample Size = 49.019.			

The table 23 below gives the post hoc analysis of the overall satisfaction from the different services provided by the banks of the customers of different income groups. The customers belonging to the income group of ₹2, 00,000 to ₹5, 00,000 has the maximum satisfaction from the use of the services provided by the private banks with the value 5.76 and the minimum satisfaction is for the income group of upto ₹2, 00,000 with value 5.36.

**TABLE 23: OVERALL SATISFACTION OF BANKS AND INCOME**

Tukey B <sup>a,b</sup>		
INCOME	N	Subset for alpha = 0.05
		1
Upto 2,00,000	141	5.36
5,00,000-10,00,000	118	5.39
10,00,000 & Above	16	5.44
2,00,000-5,00,000	283	5.76
Means for groups in homogeneous subsets are displayed.		
a. Uses Harmonic Mean Sample Size = 49.019.		

## 5. RESULTS

The results of the testing of various objectives and hypotheses are being given in the table 1 to table 23. The results shows the impact of various demographics on the purchase of the three services viz. insurance, mutual funds and dematting services and also on the three buying motives (return, risk and technology).

The R square value of 0.404 for the impact of demographics on the purchase of mutual funds (table 1) and income (table 2) have the maximum influence with the beta value of 0.254. Table 3 gives the analysis of the impact that demographics on the purchase of insurance services from the private banks, the R square value of 0.306 shows that the decisions regarding the purchase of the insurance services are influenced to the extend of 31% by the demographics. Age (table 4) as a demographic makes the maximum influence on the purchase of insurance with the highest beta value of 0.172. The analysis of the impact of the demographics on the purchase of the dematting services is given in the table 5, the R square value of the impact is 0.106 which is relatively less than the impact that demographics have on the other purchase decisions regarding the other financial services. The maximum influence is made by the age with beta value of 0.345 (table 6).

Thus, it can be from the analysis that there exists significance difference in the purchase behavior of the customers on the basis their demographics for the various services provided by the private banks.



**THUS  $H_1$  IS ACCEPTED.**

The analysis of objective 2 shows that the demographics do have a significant impact on the various buying motives. Table 7 gives the regression analysis of the impact of the demographics on the buying motive return. The R square value of 0.505 with p value of 0.001 reveals that the demographics have an impact of 51% on the buying motive return. The table 8 shows that out of three demographics age, income and gender, income has the maximum impact on the decisions with beta value of 0.716 followed by age and gender. The impact of the demographics on the risk associated with the services provide by the private banks is given in the table 9. The R square value of 0.958 shows that the demographics have a very high positive impact on the decisions that the consumers make. Age as a demographic (table 10) has the maximum influence with the beta value of 0.967. The R square value of 0.485 (table 11) shows the impact that demographics have on the technology aspect of the services that are provided by the banks. The impact of the individual demographics is given in the table 12 with gender having the maximum influence with beta value of 0.582. It is seen that the demographics do have a significant positive impact on the different buying motives of the consumers.

**THUS  $H_2$  IS ACCEPTED.**

The objective 3 and the hypothesis 3 for satisfaction and influence of demographics have been analyzed. As confirmed by basic statistics and F-tests in the table 13 regarding the satisfaction of the customers of different age groups. The values calculated are more then the standard value of 2.6049, thus rejecting the null hypothesis that 'There is no significant difference in the satisfaction levels of the customers of different age groups'. The post hoc analysis of various statements reveals the satisfaction levels of the customers from the various financial services provided by the banks. For mutual funds (table 14) the customers belonging to the age group 45 and above are the most satisfied with the value of 5.64, for insurance services (table 15) the customers of age group 18-25 were the most satisfied with value of 5.79, again the customers of the age group 36-45 are the one who were highly satisfied by the use of dematting services (table 16) with value of 5.64 and the customers belonging to the age group of 26-35 (table 17) are the most satisfied with the overall services of the banks with value of 5.75.

Table 18 gives the ANOVA analysis between the satisfaction and gender. The F values in table are higher then the standard value of 2.60 rejecting the null hypothesis that there is significant difference in the satisfaction of customers of different genders. The analysis between the satisfaction and income is given in table 19. The F values of the different statements of the analysis are less then the standard F value of 2.98 again rejecting the null hypothesis about existence of a difference of satisfaction between the customers of different income groups. The post hoc analysis of income and satisfaction mentions that the various financial services have different satisfaction levels for the different income groups. Table 20 gives the level of satisfaction of mutual funds and the income group of upto r 2, 00,000, has the highest level of satisfaction in terms of use of mutual funds among the different income groups. For the insurance services (table 21) the income group of r5,00,000 to r 10, 00,000 has the highest satisfaction as compared with other income groups, and for dematting services (table 22) the income group with highest satisfaction is r2,00,000 to r 5,00,000 and above with value of 5.52. Table 23 gives the overall satisfaction level of customers with respect to income; the income group of r 2, 00,000 to r 5, 00,000 with value 5.52 has the highest satisfaction.

Hence  $H_3$  is accepted.

## **6. DISCUSSIONS**

An attempt has been made to understand the impact of the demographics on the buying motives of the customers belonging to private banks. The emergence of various banks post liberalization has increased the competition. It is not only that the private sector banks are competing with each other for the traditional banking services but also for the different services that have emerged as the non traditional banking services. Theories on the individuals buying and investments decisions have already established that the demographics have a major control over the purchase decisions that they make. The R square values of 0.404 for mutual funds, 0.306 and 0.101 for dematting services of the impact of the demographics do reveal that they make quite an influence on the purchase decisions of the customers. The results of demographics impact on the return is 0.505, risk perception is 0.958 and technology is 0.485 thereby represent high influence the demographics of a customer make on the three buying motives for the services provided by the private banks. Therefore, it is imperative for the banks to understand the implications of the demographics, as it would help them cater to the needs of the customers. It is evident from the ANOVA analysis that the level of satisfaction is different for the customers belonging to private banks of the same age and income groups. The level of satisfaction for the respondents of the age group 45 and above with regard to the usage of the mutual funds is 5.64 for private banks and the value is low for the customers belonging to the age group of 36-45 at 5.15. In this perspective the private banks need to make an extra effort to fulfill the expectations of the age group belonging to 36-45. The banks may lower the fees or charges or develop some discount schemes on the purchases by using the credit cards. The customers belonging to the age group of 36-45 are least satisfied from the insurance services provided by the private banks in comparison to the other age groups. This could be again due to the reason of their future return preferences. Therefore the banks need to understand the preferences accordingly making products that will suit those needs. The banks also need to understand that this age group is looking at the post retirement returns and benefits from the investments that they are doing with the banks. Hence, the banks need to develop new products that accommodate their needs and preferences. For dematting services the age group of 18-25 is the least satisfied lot among the all. This could be due to the reason that the customers belonging to this age group are the ones who have began their earnings just now and their knowledge about the various financial and capital markets are limited therefore the banks need to develop better relationship with this age group and should also try to teach them about the functioning of the markets as this age group will have a high life time value as compared to the other age groups. In terms of the mutual funds the customers of the income group r5, 00,000 to r10, 00,000 and above are least happy, the private banks need to understand the reason and plan their products according to the needs of this particular income group and also they should invest their money in the instruments that they desire. Insurance services that the private banks provide are not liked by the customers belonging to the income group of r2, 00,000 to r5, 00,000. Now it is imperative for the banks to understand that these are the income groups with a limited disposable incomes so the expectations these customers have from their investments is quite different from the other income groups therefore any negative fluctuations are not appreciated by them. Therefore they need to again develop these products which are specific to the customers belonging to this income group. For the dematting services the customers belonging to the income group of r10, 00,000 and above are the least satisfied by this particular service provided by the banks. This could be due to fact that these customers belong to high disposable income group and the investments that they are doing is high as compared to the other income groups, so they are looking at the better and personalized services from the banks. Hence the banks should develop a better understanding of the customers of this particular income

group and deliver accordingly. The banks that make an effort in understanding the behavioral dimensions of the customers are better positioned in terms of profitability as compared to the banks that overlook this particular aspect. This understanding will help the banks to develop more customized products and services for their customers and also develop a better relationship between the banks and their customers. This would help banks to meet specific needs of the customers and thus have more satisfied customers.

## **7. CONCLUSION**

The main purpose of this paper is to understand the impact of the various demographics of the customers of the private banks on the purchase of the three financial services (mutual funds, insurance services and dematting services) and the impact on the buying motives. Another purpose was to find out the satisfaction levels of the customers belonging to different age groups and income groups with the services provided by the private banks under study.

It is seen that the demographics do make a positive significant impact on the purchase of various financial services and also on the various buying motives. Thus better understanding of the impact of the demographics will help the banks to develop the products and services in a much better manner so that they will be able to sell more products and have better profitability.

The banks must maximize customer satisfaction, as the cross selling of the services for profit is highly dependent on how satisfied the consumers are. This can be done by building a long-term relationship with customers by further investing in customer relationship management. Banks must continuously develop customer reward programs that concretely compensate customers. Further, interpersonal relationships between banks and customer are factors that retain customers, even when competitors try to win them over with lower prices or offers of other conveniences.

The satisfaction of the various services is different and the banks providing umbrella services need to identify that the different customers have different satisfaction levels for the different services that they are using as effect on customer satisfaction and customer loyalty. Hence, the banks must increase the satisfaction in order to increase customer lifetime value and customer retention, while developing and carrying out relationship-oriented marketing strategies to enhance interpersonal relationships with customers.

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## **STATUS OF WOMEN ENTREPRENEURSHIP IN RURAL INDIA**

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### **ABSTRACT**

*Entrepreneurship has gained greater significance at global level under changing economic scenario. The entrepreneurial skills are needed to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment. After independence, several entrepreneurship development programs have been started to develop the skill, knowledge, and competence among the entrepreneur. In spite of various entrepreneurship development programmes launched by the Govt. and non-government agencies, the entrepreneurs are encountering a number of problems for establishing economically viable small- scale units. Women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. Programmes meant to reach women entrepreneurs can succeed only if they take note of this paradox as well as of the familial and social conditioning that reduces the confidence, independence and mobility of women. Therefore, instead of just schemes (financial and developmental) as the carrot for entrepreneurship development an intensive training needs to be provided to the women and youth in rural India and create an entrepreneurship training system as per integrated rural development program. Rural entrepreneurship is the answer to removal of rural poverty in India. Therefore, there should be more stress on integrated rural development programs. The problem is that most of the rural youth do not think of entrepreneurship as the career option. Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance.*

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### **INTRODUCTION**

Entrepreneurship has gained greater significance at global level under changing economic scenario. Global economy in general and Indian economy in particular is poised for accelerated growth driven by entrepreneurship. An entrepreneur is a person who is able to look at the environment, identify opportunities to improve the environmental resources and implement action to maximize those opportunities. The entrepreneurial skills are also needed to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment. This is why entrepreneurship is considered a prime mover in development and why nations, regions and communities that actively promote entrepreneurship development, demonstrate much higher growth rates and consequently higher levels of development than nations, regions and communities whose institutions, politics and culture hinder entrepreneurship. An entrepreneurial economy, whether on the national, regional or community level, differs significantly from a non-entrepreneurial economy in many respects, not only by its economic structure and its economic vigorousness, but also by the social vitality and quality of life which it offers with a consequent attractiveness to people.



As a rapidly growing third world Country, India has been taking careful and measured steps in its diverse development efforts over the years, the small scale industrial sectors has been accorded adequate importance and constitutes an importance and crucial segment of the industry sector. The contribution of Small scale Industrial sector to employment is next only to agriculture. After independence, several entrepreneurship development programs have been started to develop the skill, knowledge, and competence among the entrepreneur. In spite of various entrepreneurship development programmes launched by the Govt. and non-government agencies, the entrepreneurs are encountering a number of problems for establishing economically viable small-scale units like lack of physical facilities like, communication, transport and storage, lack of quality control measures, selection of products, non-availability of right type of raw material, lack of managerial competence, poor linkage with marketing bodies, lack of trained workers, low scale of production, improper communication with other developmental agencies. Long and complicated procedures to avail institutional help, lack of Govt. support and incentives, lack of sufficient finance and working capital and problems in procuring finance as well as loan from different agencies.

### **RURAL ENTREPRENEURSHIP**

The most appropriate definition of entrepreneurship that would fit into the rural development context is the one which defines entrepreneurship as: "a force that mobilizes other resources to meet unmet market demand", "the ability to create and build something from practically nothing", "the process of creating value by pulling together a unique package of resources to exploit an opportunity". However, the existing generation of entrepreneurship also is passing through the transition period. They experience financial resource limitation to promote or to develop a venture and there is also look of research and innovation to meet with marketing challenges. Indian rural economy is also experiencing behaviour of entrepreneurial. Aim of most farmers is to earn profits from farming as from any other business, if he determines the objectives. A farm business necessary requires deliberate decision and proper investment, after assessing risk and available resources to maximize profit. Therefore, entrepreneurship is not simply adoption of new activity but it is transformation of a person from traditional to modern India. Organizations will face seven trends in the next decade as they fight to survive, grow and remain competitive.

- Speed and uncertainty will prevail.
- Technology will continue to disrupt and enable.
- Demographics will dictate much of what happens in business.
- Loyalty will erode.
- Work will be done anywhere, anytime.
- Employment as we know it will disappear.

The basic entrepreneurial principles should be applied to rural development. This would result in:

- a. Better distribution of farm produce resulting in the rural prosperity.
- b. Entrepreneurial occupation rural for youth resulting in reduction of disguised employment and alternative occupations for rural youth.
- c. Formations of big cooperatives like Amul for optimum utilization of farm produce.



- d. Optimum utilization of local resource in entrepreneurial venture by rural youth.

### **THE SUPPORT SYSTEM**

However, there has not been enough development in this area. One of the reasons can be that management modes used were largely governmental. Those who were charged with the responsibility of rural development were either bureaucrats or technocrats, who were using only the schemes as the motivation for developing entrepreneurs, without providing the necessary training for running an enterprise. Wherever we see an oasis of development in the desert of rural underdevelopment, we can trace an imaginative entrepreneur, who has used the correct mode of management of rural entrepreneurial venture to the best.

For example, the case of dairy development in the State of Gujarat. This model is popularly known as “Amul Model”. The Gujarat experiment was started more than 30 years ago. Starting from a small complex of eight societies which originally collected only a few hundred litres of milk it has grown into a huge complex collecting nearly seven lakh litres of milk per day from 240,000 members organized into 840 village societies. Today 90 per cent of the processed butter and cheese market of the organized sector in the country is controlled by Amul. This has helped small farmers. Behind the success of this co-operative venture is that dynamic entrepreneur and leader, Dr. Kurien whose target of opportunity seeking is not financial but social gain, not for himself, not for the enterprise or agency, he works for, but for the people he serves.

Despite impetus provided by government, there has not been much development in the rural area. One of the major reasons why not much headway has been made in this area during the last 50 years is the lack of committed government officials implementing these projects. However, before a profile of these rural Entrepreneurs is carved, it is necessary to review the existing rural scene and the agencies involved in the rural development. Such a review would help us in understanding the problems of rural India in a better way. This would also help us in drawing the profile of the Entrepreneurs for rural development. The term Entrepreneur for rural development is being utilized instead of Entrepreneurs for rural industries.

Rural entrepreneurs should not only look at rural areas as their markets, they should also see the challenges existing in the urban markets. They may not be setting up only an industry they might be bringing about a revolution with their innovative ideas. They may not set up manufacturing units; they may set up a seed-raising farm or carry out the trading for the benefit of millions. Based on our understanding of the need of rural industrial ventures, let us try to draw the profile of rural entrepreneurs.

### **PROFILE OF A RURAL ENTREPRENEUR**

- a. He should not be an individualist.
- b. He should have a group orientation.
- c. He should consider the rural society not as his market but as his own large family.
- d. He should practice a management style where the concern for people is the highest.
- e. He should have a strong commitment for rural development.
- f. He won't be interested in usual perks and entertainment allowance.

### **NEED FOR SOWING THE DREAM IN THE MINDS OF RURAL YOUTH**

“Youths in the rural areas have little options”, this is what they are given to believe. This is the reason that many of them either work at farm or migrate to urban land. The need is to plant other

options in the minds of rural youth. Entrepreneurship could be the best option. If planted and nurtured in the minds of rural women and youth, it could result in revolutionizing the Indian economy. It should be emphasized that the projects undertaken by these entrepreneurs should not be constrained by its location in rural area. It should enjoy all the advantages of the location. Following are the advantages of rural industrial projects:

- a. Tax holidays and other tax advantages given to rural projects.
- b. Abundance of cheap labour.
- c. Advantage of local and regional resources in case the unit uses them as a raw material.
- d. Prestige and respect among the local community.
- e. Live example for local youth for taking up entrepreneurial project.
- f. Support and motivation from local people.
- g. Competitive advantage over the big business due to the proximity to the raw material and labour.
- h. Employment generation for local people.

### **TRAINING FOR RURAL ENTREPRENEURSHIP**

The training for development of rural entrepreneurship has to be different from the entrepreneurship development training in urban areas. This is the reason that government initiated the integrated rural development programs. In Integrated rural development programs, apart from providing the training to potential rural entrepreneur, an “industrial area potential survey” is undertaken to estimate the kind of industries that could be set up in that particular rural region. Industrial area potential survey has all the details about the cost of the project, availability of technology, gestation period and return on investment for the projects that could be set up in that region. The District Industrial Centre conducts these area potential surveys for usage of potential entrepreneurs.

### **POSITION OF WOMEN ENTREPRENEURS IN RURAL INDIA**

Empirical evidence shows that women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. The value of this effort is underestimated both by the families that take it for granted and in academic studies. On the other hand, many of the enterprises defined as being run by women (that is, enterprises in which women hold the controlling share) are in fact run in their names by men who control operations and decision-making. Programmes meant to reach women entrepreneurs can succeed only if they take note of this paradox as well as of the familial and social conditioning that reduces the confidence, independence and mobility of women.

Promoting entrepreneurship for women will require an even greater reversal of traditional attitudes than the mere creation of jobs for women would. This does not mean that we should wait for societal change to take place first. But it does imply that the programme should go beyond subsidies and credit allocation to attitudinal changes, group formation, training and other support services.

### **TRAINING IN SKILLS**

Skill development is being done in women's polytechnics and industrial training institutes. Under various schemes like the World Bank sponsored programme to upgrade polytechnics,

separate institutes have been set up for women. From the inception, these should have 100 percent quality hostel facilities with adequate security arrangements, as this is a major cause for poor occupancy and parental disinclination to send their daughters to such institutes.

The common practice of selecting occupations for women on the basis that women are only supplementary income providers and, therefore, do not require a full day's wage for a full day's work has resulted in their large-scale exploitation. Activities in which women are trained should focus on their marketability and profitability, and not be routinely restricted to making pickles and garments. Any programme for women entrepreneurs is vulnerable to abuses by individuals who are not entitled to the benefits. These individuals could exploit the programme by using the truly deserving beneficiaries as fronts for their personal interests. This practice cannot be curbed by exhortation or control; women beneficiaries must themselves be induced to claim greater decision-making authority in family businesses, whether run in their names or not. This can only come from greater confidence induced by greater knowledge and experience of dealing with the external world and from moving with other successful women entrepreneurs.

All this can be achieved in a training environment, especially one in which the woman is distanced from the normal restrictive family environment and is taught to recognise her own psychological needs and express them. Repeated exposure to women who are successfully managing enterprises might encourage some women who are passive now to involve themselves to a greater extent in the enterprises to which they have lent their name.

The teaching profession constitutes a large component of the service sector, and employs large numbers of women. Yet funding is not extended by financial institutions or banks for setting up, equipping or running teaching institutions. Educational institutions can be justified on purely commercial grounds since they have today become crucial determinants in companies deciding to locate themselves in particular places. Software personnel are notoriously unenthusiastic about working in cities where high quality school level educational facilities are not available. It thus makes both economic and social sense to emphasise funding for creating good schools.

### **PROBLEMS BEING FACED BY WOMEN ENTREPRENEURS IN RURAL AREAS**

Several studies around the world have been carried out which throw light on the challenges faced by women entrepreneurs. Though the three major stages in the entrepreneurial process – of creating, nurturing and nourishing – are the same for men and women, there are however, in practice, problems faced by women, which are of different dimensions and magnitudes, owing to social and cultural reasons. The gender discrimination that often prevails at all levels in many societies impact the sphere of women in industry too, and a cumulative effect of psychological, social, economic and educational factors act as impediments to women entrepreneurs entering the mainstream.

Some of the important barriers faced by women are discussed below:

#### **A. ACCESS TO FINANCE**

Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers. In addition to this, women entrepreneurs in developing countries continue to suffer from poor overall assets, poor enforcement of financial rights and the existence of unequal inheritance rights and consequently poor access to community and

social resources. Gender-based obstacles – conventional thinking, cultural and social values, lack of collateral – all aggravate the difficulties faced by women.

## **B. ACCESS TO MARKETS**

The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, women-owned SMEs are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs, in particular women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts.

## **C. ACCESS TO TRAINING**

Women have limited access to vocational and technical training in South Asia. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. South Asia is characterized by low enrolment among women in education, high drop out rates and poor quality of education. When training is available, women may be unable to access it because it is held at a time when they are meeting family responsibilities, or the content and method of delivery may not be appropriate. Besides, most technical trainings that are offered to girls at the post-school levels, in the women polytechnic for instance are limited to traditional careers, such as secretarial practice, dress designing, etc. Thus, the exclusivity of training acts as limiting factor itself.

## **D. ACCESS TO NETWORKS**

Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector.

## **E. ACCESS TO POLICYMAKERS**

Most women have little access to policymakers or representation on policymaking bodies. Large companies and men can more easily influence policy and have access to policymakers, who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policymaking through lobbying. Women's lack of access to information also limits their knowledgeable input into policymaking.

## **F. OTHER IMPEDIMENTS TO WOMEN ENTREPRENEURSHIP**

### **1. TRADITIONAL VIEWS ON THE ROLE OF WOMEN IN THE SOCIETY**

One characteristic that clearly distinguishes most businesswomen from their male counterparts is the added responsibility society often puts upon them in their roles as mothers and wives. The time taken up and the emotional burden created by these dual role responsibilities often interfere directly with the conduct of business for women in ways that do not apply to the majority of men in South Asia.

The often-prevailing attitude that the women's place is at home and that her first priority is to look after the home and family constrain many married women from venturing into entrepreneurship. Because of this patriarchal bias and role prescriptions, ambition, self-confidence, innovativeness, achievement motivation and risk-taking ability, which are essential for an entrepreneurial career, are inhibited. Women entrepreneurs also face restrictions hampering their mobility.

### **2. STATISTICAL INVISIBILITY**

Most countries do not collect statistics on the sex composition of business owners or operators. Indeed, statisticians would argue that such statistics are methodologically problematic because many businesses have multiple owners and operators, some of whom might be men and some women. In the Asia-Pacific region, for example, only Australia currently undertakes a survey of entrepreneurs, while the Philippines is planning to collect data on the sex composition of business operators. Although few general statistics on the sex composition of business owners and operators are available, a number of comparative studies of women-owned and men-owned or operated businesses show quite distinct differences.

#### **Steps Taken By Government To Improve Position Of Women Entrepreneurs**

Keeping in view the contribution of small business to employment generation, balanced regional development of the country, and promotion of exports, the Government of India's policy thrust has been on establishing, promoting and developing the small business sector, particularly the rural industries and the cottage and village industries in backward areas. Governments both at the central and state level have been actively participating in promoting self-employment opportunities in rural areas by providing assistance in respect of infrastructure, finance, technology, training, raw materials, and marketing. Some of the support measures and programmes meant for the promotion of small and rural industries are discussed below:

#### **NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (NABARD)**

NABARD was set up in 1982 to promote integrated rural development. Since then, it has been adopting a multi-pronged, multi-purpose strategy for the promotion of rural business enterprises in the country. Apart from agriculture, it supports small industries, cottage and village industries, and rural artisans using credit and non-credit approaches. It offers counselling and consultancy services and organises training and development programmes for rural entrepreneurs.

#### **THE RURAL SMALL BUSINESS DEVELOPMENT CENTRE (RSBDC)**

It is the first of its kind set up by the world association for small and medium enterprises and is sponsored by NABARD. It works for the benefit of socially and economically disadvantaged individuals and groups. It aims at providing management and technical support to current and prospective micro and small entrepreneurs in rural areas. Since its inception, RSBDC has organised several programmes on rural entrepreneurship, skill up gradation workshops, mobile



clinics and trainers training programmes, awareness and counselling camps in various villages of Noida, Greater Noida and Ghaziabad.

### **NATIONAL SMALL INDUSTRIES CORPORATION (NSIC)**

This was set up in 1955 with a view to promote, aid and foster the growth of small business units in the country. This focuses on the commercial aspects of these functions.

- Supply indigenous and imported machines on easy hire-purchase terms.
- Procure, supply and distribute indigenous and imported raw materials.
- Export the products of small business units and develop export-worthiness.
- Mentoring and advisory services.
- Serve as technology business incubators.
- Creating awareness on technological up gradation.
- Developing software technology parks and technology transfer centres.

A new scheme of 'performance and credit rating' of small businesses is implemented through National Small Industries Corporation (NSIC) with the twin objectives of (i) sensitising the small industries about the need for credit rating and (ii) encouraging the small business units to maintain good financial track record.

### **SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI)**

This has been set up as an apex bank to provide direct/indirect financial assistance under different schemes, to meet credit needs of small business organisations. It coordinates the functions of other institutions in similar activities; recommend measures considered necessary for improving the productivity of small enterprises in the informal sector; generate more employment opportunities on a sustainable basis, particularly in the rural areas and enhance the competitiveness of the sector in the emerging global environment.

### **RURAL AND WOMEN ENTREPRENEURSHIP DEVELOPMENT (RWED)**

The Rural and Women Entrepreneurship Development programme aims at promoting a conducive business environment and at building institutional and human capacities that will encourage and support the entrepreneurial initiatives of rural people and women. RWE provides the following services:

- Creating a business environment that encourages initiatives of rural and women entrepreneurs.
- Enhancing the human and institutional capacities required to foster entrepreneurial dynamism and enhance productivity.
- Providing training manuals for women entrepreneurs and training them.
- Rendering any other advisory services.

### **WORLD ASSOCIATION FOR SMALL AND MEDIUM ENTERPRISES (WASME)**

It is the only International Nongovernmental Organisation of micro, small and medium enterprises based in India, which set up an International Committee for Rural Industrialisation. Its aim is to develop an action plan model for sustained growth of rural enterprises.



Apart from these, there are several schemes to promote the non-farm sector, mostly initiated by the Government of India. For instance, there are schemes for entrepreneurship through subsidised loans like Integrated Rural Development Programme (IRDP), Prime Minister Rojgar Yojana (PMRY), schemes to provide skills like Training of Rural Youth for Self Employment (TRYSEM), and schemes to strengthen the gender component like Development of Women and Children in Rural Areas (DWCRA).

### **SCHEME OF FUND FOR REGENERATION OF TRADITIONAL INDUSTRIES (SFURTI)**

To make the traditional industries more productive and competitive and to facilitate their sustainable development, the Central Government set up this fund with Rs. 100 crores allocation to begin within the year 2005. This has to be implemented by the Ministry of Agro and Rural Industries in collaboration with State Governments. The main objectives of the scheme are as follows:

- To develop clusters of traditional industries in various parts of the country;
- To build innovative and traditional skills, improve technologies and encourage public-private partnerships, develop market intelligence etc., to make them competitive, profitable and sustainable; and
- To create sustained employment opportunities in traditional industries.

### **THE DISTRICT INDUSTRIES CENTERS (DICS)**

The District Industries Centers Programme was launched on May 1, 1978, with a view to providing an integrated administrative framework at the district level, which would look at the problems of industrialisation in the district, in a composite manner. In other words, District Industries Centers is the institution at the district level which provides all the services and support facilities to the entrepreneurs for setting up small and village industries.

### **CONCLUSION**

It is quite clear that rural entrepreneurship cannot be developed without significant training. Therefore, instead of just schemes (financial and developmental) as the carrot for entrepreneurship development an intensive training needs to be provided to the youth in rural India. What's required is to create a devoted team to take up rural entrepreneurship training as per integrated rural development program.

To manage agricultural sector and non-enclave projects in rural areas, rural entrepreneurs need to apply entirely different management and administrative concepts. Otherwise, we shall be only creating islands of apparent prosperity in the ocean of rural poverty. Rural entrepreneurship is the answer to removal of rural poverty in India. Therefore, there should be more stress on integrated rural development programs. The problem is that most of the rural youth do not think of entrepreneurship as the career option. Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance.

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## **WOMEN WELFARE SCHEMES IN HARYANA**

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### **ABSTRACT**

*Women's role in beautifying the world enriching the earth and soothing the society in all laudable indeed. But the status of women is inferior to men in social economic and political sphere. The position of women in Haryana is no better than their counter parts in rest of the country. In all aspects the grimmer situation of women welfare, in India, has encouraged this empirical study on administration of women welfare schemes Haryana especially in the Distt. Yamuna Nagar. Kishori Shakti Yojna (KSY) is a means to empower adolescent girls, so as to enable them to take charge of their lives. The Ladli scheme is to raise the status of the girl child in the family and in the society and to change the mindsets of the people for proper rearing of the girl children and providing them the right to birth and the right to survival. For the purpose of the present paper only two schemes were selected i.e. Kishori Shakti Yojana and Ladli as these two are most popular schemes. The primary data has been collected with the help of questionnaire which was administrated to the beneficiaries of women welfare schemes. For the purpose of study. List of beneficiaries of KSY and Ladli schemes executed for the welfare of women was obtained from Department of Welfare at District level. 20 respondents from beneficiaries of KSY and 20 respondents from beneficiaries of Ladli were selected for this study on the basis of random sampling. The data collected through the questionnaire has been analysed which has further been depicted in various tables. It has been noticed during the study that implementation of these welfare schemes is also defective. Majority of the respondents felt that there was corruption, political interference and delay in sanctioning of amount and distribution of commodities and this corruption and delay was caused by inadvertent manners of the officials. Procedure to avail various benefits available under welfare schemes is very complex and lengthy.*

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### **INTRODUCTION**

Women's role in beautifying the world enriching the earth and soothing the society in all laudable indeed. See the limit of her sacrifice. She gives her best to the society unmindful of what treatment the society provides to her in return which certainly is not always on ideal one. There is nothing denying that society has been most unfair to fair sex. The position of women reflects the cultural, aesthetic, moral and spiritual attainments of a society.

According to census 2001 it shows that the number of women is million (495, 738, 169) 48.27% of the total population of India. Women literacy ratio in 2001 was 39.42% compared to men is

63.66% and 52.11% for the whole nation. Also the male-female ratio is 1072 : 1000. But the status of women is inferior to men in social economic and political sphere. The position of women in Haryana is no better than their counter parts in rest of the country. No doubt within a short span of its existence, Haryana has assumed an important place in the economic scenario of the country, but unfortunately this material prosperity could not go along with its moral commitment to enhance the status of its women.

The brief survey of various schemes for economic development of women in Haryana shows that position of women has been steadily improving but a lot remains to be done. In Haryana women as a class have been rated as healthy, sturdy and hard working. In villages a women normally puts in about 10-12 hours of work. She does household work, she supports services in dairy farming.

To raise the status of women and for the welfare of women numerous schemes, policies and programmes are implemented by the Government of India. All these programmes which are initiated for the welfare of women started after independence. But all these efforts have touched only a fringe of the problem. Numerous constitutional safeguards, exclusive programmes and schemes are initiated for their welfare but still the condition of women is far from satisfactory. Because of some reasons like lack of access to resources, especially in rural areas; unpaid work by women which remains unrecognised in the scale of economic development, need to improve the primary education to eradicate illiteracy, harassment given to the wives in the household inspite of various amendments in the Act and especially lack of effective organisation are some of the factors responsible for the such conditions of women in India. The major problem is the ineffective administrative structure at the district level in all the states. There are some other organisational problems i.e. unawareness of general services, lack of finances, corruption in organisation, wrong information about the benefits of schemes etc. other obstacles in the path of welfare like, lack of support from community, absence of women's networks, low literacy level, poverty etc. Involvement of public in the process of provision of development and women welfare process is negligible.

In all aspects the grimmer situation of women welfare, in India, has encouraged this empirical study on administration of women welfare schemes Haryana especially in the Distt. Yamuna Nagar. The present research study has been conducted in district Yamuna Nagar. Yamuna Nagar was carved out of district Ambala. The district is bounded by the state of H.P. in the North, State of U.P. in the east, district of Karnal in South East and Kurukshetra in South West and by Ambala District in West.

### **KISHORI SHAKTI YOJNA**

Kishori Shakti Yojna (KSY) is a means to empower adolescent girls, so as to enable them to take charge of their lives. Under this scheme, a special intervention has been devised for adolescent girls, using the ICDS infrastructure. This intervention focuses on school drop-outs, girls in the age group of 11-18 years, to meet their needs of self development, nutrition, health education, literacy, recreation and skill formation. This scheme attempts to mobilize and enhance the potential of adolescent girls as social animators. It also seeks to improve their capabilities in addressing nutrition and health issues-through center-based instructions, training and hands-on learning as well as sharing of experiences.

The broad objectives of the Scheme are to improve the nutritional, health and development status of adolescent girls, promote awareness of health, hygiene, nutrition and family care, link them to

opportunities for learning life skills, going back to school, help them gain a better understanding of their social environment and take initiatives to become productive members of the society.

### **LADLI**

The Ladli scheme is to raise the status of the girl child in the family and in the society and to change the mindsets of the people for proper rearing of the girl children and providing them the right to birth and the right to survival. With the prevalence of sex determination tests and female foeticide, the sex ratio of females in the State has declined considerably, which is 861 females per 1000 males as per 2001 census. In order to combat the menace of female foeticide, improve the declining sex ratio of females and increase the number of girls in the families, a new scheme Ladli is being launched w.e.f. 20-08-2005 on the occasion of birth day of Late Prime Minister, Rajiv Gandhi. Under the scheme all parents residents of Haryana or having Haryana domicile will be provided financial incentive @ Rs. 5000/- per year for upto five years whose second girl child is born on or after 20th August, 2005 irrespective of their caste, creed, religion, income or number of sons. Under this scheme Rs. 5000/- per family per year will be given to the parents on the birth of their second daughter born on or after 20th Aug. 2005 for five years.

This money will be invested in Kisan Vikas Patras in the joint name of 2nd girl child and the mother. In case mother is not alive then this money will be deposited in the joint name of 2nd girl child and the father. If both the parents are not alive then this money will be deposited in the joint name of the 2nd girl and the guardian. In case of twin daughters, the incentive will start with immediate effect. The first installment will be released within one month of the birth of 2nd girl child. Successive installments will be released on the birthday of second daughter every year. In case of death of either of the girls, the incentive will stop with immediate effect. However, the same can be restored from the data it was discontinued on birth of another girl child. The accumulated amount will be released after the 2nd girls child attains the age of 18 years. Ladli Yojna will be implemented in both rural and urban areas in the whole State of Haryana.

### **SCOPE/AREA OF STUDY**

The focus of the study has been the state of Haryana. The state of Haryana came into existence of Nov. 01, 1966. At that time there were seven districts - Ambala, Karnal, Rohtak, Gurgaon, Mahendergarh, Hisar and Jind. Presently there are 4 division and 22 districts. As Haryana is leading towards roads of development, various issues regarding the remedial measures have to be taken for revamping the administrative machinery for women welfare in Haryana. District Yamuna Nagar has been selected for the study Yamuna Nagar attained the status of district on 1st Nov. 1989.

### **AREA OF STUDY**

The district comprises of two subdivisions, 3 tehsil, four 3 sub-tehsils and six blocks. The total population according to 2001 census is 982369. The illiterate population is 327, 824, out of which 198, 236 are males and 129588 are females. The sex ratio is 863 while population density is 556.

#### **THE ADMINISTRATIVE STRUCTURE**

Subdivision	Tehsil	Sub-Tehsil	Block
Jagadhri	Jagadhri	Radaur	Bilaspur
Bilaspur	Chhachhrauli	Sadhaura	Chhachhrauli
	Bilaspur	Mustafabad	Jagadhri
			Raduar

			Sadhaura
			Mustafabad

## **HYPOTHESIS**

Following are the hypothesis of the present study :

1. There has been inadequate and inefficient organizational structure of Women Welfare Administration.
2. It seems that there is lack of essential information about the programmes and schemes to the public.
3. There has been irresponsible attitude of the administrative machinery towards the beneficiaries.
4. There is lack of cooperation, coherence and mobilisation of financial resources in schemes.
5. The benefits of the schemes can not reach the women because of their illiteracy and unawareness of these schemes.

## **OBJECTIVES**

The objectives of present study are :

1. To critically examine the organisation and working of administration structure at different levels.
2. To critically examine the implementation and evaluation of the welfare schemes going on for women.
3. To study the procedure adopted for implementation of women welfare schemes at district level.
4. To identify the bottlenecks or defects in implementation of schemes.
5. To suggest the reforms in scheme implementation.

## **RESEARCH METHODOLOGY**

One of the six blocks mentioned above, Chhachhrauli was selected for the purpose of study on the basis of random sampling. There are numerous schemes being implemented by Government of Haryana for women welfare e.g. Swayamsidha, Swa-Shakti, Balika Samridhi, Hostel for working women, Swadhar, Kishori Shakti Yojana, Ladli etc. For the purpose of the present paper only two schemes were selected i.e. Kishori Shakti Yojana and Ladli as these two are most popular schemes. The primary data has been collected with the help of questionnaire which was administered to the beneficiaries of women welfare schemes. For the purpose of study. List of beneficiaries of KSY and Ladli schemes executed for the welfare of women was obtained from Department of Welfare at District level. 20 respondents from beneficiaries of KSY and 20 respondents from beneficiaries of Ladli were selected for this study on the basis of random sampling. The data collected through the questionnaire has been analysed which has further been depicted in various tables.

## **Knowledge Of Respondents Regarding Schemes For Upliftment Of Women/Girl Child**



A person can make use of scheme only if he or she is acquainted with the scheme. To know whether Women are aware about the special programmes meant for them. The respondents were asked whether they know that government frames special schemes for them.

**TABLE**

No. of Respondents who have knowledge About special schemes	No. of Respondents who don't have knowledge about special schemes	Total
32	8	40
80%	20%	100%

As it is clear from above about (80%) of the respondents had complete knowledge about the special schemes provided for women/girl child and (20%) did not know anything about these facilities.

### **OFFICERS APPROACHED BY RESPONDENTS IN CASE THEIR APPLICATION IS PENDING**

The government is making elaborate arrangements for the welfare of women. Different offices and officials are assigned the duties to perform. An effort has been made to visualize the position of respondents about the officers approached whenever their application is pending.

**TABLE**

Office	No. of Respondents	No. of Respondent of Ladli	Total % age
C.D.P.O.	--	--	--
A.W.W.	--	--	--
P.O	--	--	--
Supervisor	20	20	100%
Any other	--	--	--

It is evident from above table that all respondents always prefer to go to supervisor whenever their application is pending.

### **MALPRACTICES IN REGARD TO DISTRIBUTION OF THESE PRIVILEGES**

When some privileges are provided to women and they have to approach the officials regarding these facilities, the respondents were asked following questions :

1. Is the procedure lengthy ?
2. Do you think there is political interference ?
3. Do you think corruption is there ?
4. Is there any delay in procedures ?

**TABLE**

Schemes	Lengthy Procedure		Total	Corruption		Total	Political Interferences		Total
	Yes	No		Yes	No		Yes	No	
KSY	10	10	20	12	8	20	7	13	20
%age	50%	50%	100%	60%	40%	100%	35%	65%	100%
Ladli	5	15	20	16	4	20	6	14	20
%age	25%	75%	100%	80%	20%	100%	30%	70%	100%

Table indicates that 50% respondents in KSY Scheme and 25% in Ladli Scheme felt that it is lengthy procedure. (60%) of the respondents in KSY and (80%) in Ladli persists felt that there is corruption. In KSY 40% and 20% in Ladli felt that there is no corruption.

This table also reveals that only 35% in KSY and 30% in Ladli found political interference and 65% in KSY and 70% in Ladli felt no political interference is there.

### PERCEPTION OF RESPONDENTS REGARDING ASSISTANCE PROVIDED TO THE BENEFICIARIES

Several schemes are being run by Government of Haryana through ICDS, Women Welfare Office at District level. In KSY scheme supplementary nutrition and commodities are provided to the beneficiaries and in Ladli scheme cash amount of Rs. 5000 per year or Kisan Vikas Patra are provided to the beneficiaries. During the survey the respondents were asked some questions.

1. How much money did you actually receive from the scheme ?
2. Have you received any of these benefits ?
3. Are these schemes for Women Welfare successfully ?

Their response is tabulated in Table

**TABLE**

Scheme	KVP	Cash	Supplementary Nutrition	Commodities	Total
KSY	--	--	10	10	20
%age	--	--	50%	50%	100%
Ladli	15	5	--	--	20
%age	75%	25%	--	--	100%

It was disclosed by respondents of KSY that 50% of beneficiaries are provided supplementary nutrition i.e. (Iron, Dewarming Folic acid etc.) and 50% are provided, commodities in form of wool, cloth for embroidery, Dupatta for hand work etc. But in Ladli scheme 75% of respondents are provided Kisan Vikas Patra and 25% of provided cash amount.

### PERCEPTIONS OF THE RESPONDENTS REGARDING THE PROCEDURE TO AVAIL THESE SCHEMES

When some privileges are provided to women it is essential to know whether the procedure is easy or complex to avail the benefits of schemes.

**TABLE**

Schemes	View in regard to the procedures to avail these schemes		
	Easy	Complex	Total
KSY	13	7	20
%age	65%	35%	100%
Ladli	16	4	20
%age	80%	20%	100%

Table reveals that 65% of respondents in KSY and 80% in Ladli Scheme found the procedure to avail these benefits easy while (35%) in KSY and 20% in Ladli though it is was very complex and cumbersome.

## **PERCEPTIONS OF RESPONDENTS ABOUT THE ATTITUDE OF THE GOVERNMENT OFFICIALS**

The respondents were asked about the officials attitude towards the beneficiaries. Their response has been tabulated on Table

**TABLE**

<b>Schemes</b>	<b>View in regard to the procedures to avail these schemes</b>		
	<b>Easy</b>	<b>Complex</b>	<b>Total</b>
KSY	9	11	20
%age	45%	55%	100%
Ladli	8	12	20
%age	40%	60%	100%

Table clearly indicates about the attitude of government officials towards women : Majority of respondent (45%) in KSY and (55%) in Ladli believed that it is cooperative while rest (55% in KSY and 60% in Ladli) though it to be non-cooperative towards them and they felt that they have to go again and again to the government office to enquire about the action taken on their application.

### **FINDINGS AND SUGGESTIONS**

Government of Haryana has spent crores of rupees on various schemes for women welfare yet their net impact upon the welfare of target group in anything to guess. Reason behind it is the defective formulation and poor implementation of the schemes suffers from all the maladies associated with government schemes. Though government of Haryana presently has announced several new schemes and had already revised some of the existing schemes yet the success of these measures would depend upon how truthfully these are carried out.

Perception of respondents about these schemes reveals that though the government has provided extensive network of services for women welfare, yet there is deficiency in management and supervision of welfare programmes, political twists for petty gains, lack of adequate arrangement/ schemes. Social welfare is a dynamic concept and necessarily its growth is a slow process. So there is a need to look into these factors in order to promote the welfare of women, thus they will be able to enjoy the benefit of these schemes.

### **FINDINGS OF THE STUDY**

1. It has been noticed during the study that implementation of these welfare schemes is also defective. As it is clear from the study that 80% of the respondents were having complete knowledge about welfare schemes. Though majority of the respondents are aware of welfare schemes yet they don't know the method to avail these benefits. This is mainly due to illiteracy, unawareness and ignorance on part of respondents and low publicity of these schemes is also responsible for this as given in table.
2. It was found during study whenever the applicants face any difficulty in regards to their application they hesitate to go the other officials. . They always approach supervisors to make queries. It shows that supervisors have a major role to play in disbursement of benefits.
3. Majority of the respondents felt that there was corruption, political interference and delay in sanctioning of amount and distribution of commodities and this corruption and delay was caused by inadvertent manners of the officials. The respondents were of the view that they

have to visit the office many times before the amount is sanctioned or distribution of commodities take place.

4. Some of the respondents felt that procedure to avail various benefits available under welfare schemes is very complex and lengthy. A number of formalities are to be cleared before a person is able to avail this facility.
5. There has been made elaborate arrangements for women welfare by the government but majority of respondents felt (55%) that due to illiteracy, backwardness and unawareness among the women, complex administrative procedures, non co-operation of government officials, absence of monitoring and follows up of programme, women are not able to gain much benefit from the schemes. Only few officials are helping the beneficiaries with seniority.

## **SUGGESTIONS**

On the basis of field observations and response of officials/ respondents during the course of study. Some valuable suggestions have been put forth for improvement:

1. A number of schemes for women welfare had been initiated during the last few years, but the implementation of schemes/ programmes seems to be weak. The main attention is needed for the implementation and strengthening of schemes at, various level.
2. Whenever a new scheme or plan is to be formulated for the Women Welfare, there is a need to notice the bottlenecks and gaps of the previous plan or scheme so that these can be removed and an alternative and improved scheme can be formulated.
3. The programmes require expertise, for instance, women development corporations should be managed by technically qualified people on a commercial basis.
4. There is a need to increase the benefits of welfare schemes. So that all welfare schemes run by Haryana Government can fulfill the prescribed target. In addition it may be suggested that amount disbursed under “Ladli” scheme should be increased.
5. Formalities for the schemes should be minimized so that ruralites, illiterate and unaware persons can also avail these benefits easily.
6. There is a need of advanced technology, so that the government department are computerized at district level. If the record of government offices are computerized then it would facilitate working of offices.
7. For proper implementation of welfare schemes the professional skills of the welfare officers need to be strengthened. This can be done by providing training to these officers in such matters. Such a training program can be conducted at district level and once in a year training programme can be organised for all such officers by the state agency.

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## **PILGRIMAGE TOURISM MANAGEMENT ISSUES AND CHALLENGES WITH REFERENCE TO TAMIL NADU**

**S. Vijayanand\***

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### **ABSTRACT**

*Pilgrimage tourism is that form that is exclusively or strongly motivated for religious reasons. One of the oldest types of tourism and a worldwide phenomenon of religious history, it can be differentiated into various forms. The short-term religious tourism is distinguished by excursions to nearby pilgrimage centres or religious conferences. The long-term describes visits of several days or weeks to national and international pilgrimage sites or conferences. This paper investigates pilgrimage tourism and its issues and challenges and its cultural importance and socio economic development through pilgrimage tourism and also it analysis the basic infrastructure issues in pilgrimage sites. .Pilgrimage tourists were identified as a key factor in developing pilgrimage tourism. The data for this study were collected from local residents which engaged in pilgrimage tourism activities. Pilgrimage tourists were identified as a key factor in developing pilgrimage tourism in local communities. This research is mainly based on only secondary data. Secondary data required for this study was collected from different sources.*

**KEYWORDS:** *Pilgrimage tourism, Tourism, Socio-economic, Cultural, Infrastructures.*

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### **INTRODUCITON**

#### **OBJECTIVES OF STUDY**

- To find out the potentials and prospects of pilgrim tourism in Tamil Nadu.
- To study the Socio-Economic Impacts of pilgrimage Tourism.
- To find out the problems of basic infrastructure facilities in Tamil Nadu.

#### **PILGRIMAGE TOURISM IN TAMILNADU**

Tamil Nadu has been astonishingly impressive in pilgrimage tourism. It is blessed with plenty of well known religious destinations. Pilgrimages to these destinations bring enormous economic gains to local residents. The number of person visiting pilgrimage centres is almost equal to the population of Tamilnadu. Tamilnadu has lot of pilgrimage potentialities, some of the major places are, Kancheepuram, Karaikal, Mahabalipuram, Vellankani, Pondicherry, Chidambaram, Tanjore, Tiruvanamalai, Madurai, Rameshwaram, Karaikal, Trichy and some of the most visited temples are, Meenakshi Temple, Brihadeeswara Temple, Ramanatha swamy temple, Palani Andavar temples Paratha Sarathi temple, Swami Malai, kapaleeswarar temple, Chayavaneashwara temple, Kumbeswara temple, Mailapur temple, Annamalai temple, Manakulavinayagar temple. These are some of the famous pilgrimage sites visited by all over the year. the Govt of Tamilnadu has taken recent messieurs to promote the various places of worship as a fine channel of pilgrimage tourism in Tamil Nadu .there have been some individual efforts too by few tour companies in promoting some pilgrimage festivals which un avoidably are the best times to experience Tamil culture and religious rituals. Infrastructures improving every year to accommodate the ever increasing number of devotees. Even the tourism dept run several busses to link the various sacred sites through the state. Tamil Nadu which over the pages of history has



evolved as an ideal place for pilgrimage tourism. It takes place in the pilgrim centres of Tamilnadu, to see the architecture, the history, the legends, the festivals, the traditions, the rituals, the music this gives Tamilnadu a mystical charm and an edge over all other states. Pilgrimage tourism reveals the high positive effects of pilgrimage season on income, employment and high standard of living of residents in Tamilnadu.

Tamil Nadu is the land of pilgrimages. And it has a history that dates back to several thousand years. It is a land where traditions and culture blend and continue to live in harmony. The state abounds in monuments and temples that are ancient and each has its own story of religious, artistic and cultural accomplishment and specialty waiting to be heard. With thousands of temples occupying the land scape of Tamilnadu. The state is also called the land of temples. Tamilnadu tourism was incorporated during July 1971 under the Companies Act 1956. The entire share capital of Rs 678.63 lakhs has been subscribed by the state government. Tamilnadu tourism was formed with the objective of promoting pilgrimage tourism in Tamilnadu by providing infrastructure facilities of transport and accommodation and others. To fulfill this objective, Tamilnadu tourism has expanded its activities into 3 main operations namely hotels, transport and fairs. Domestic and foreign tourist arrivals in Tamilnadu in the year 2007 are totally 278.38 in lakhs. In 2008 it was 305.24 in lakhs. Domestic tourist arrivals are 293.05. Foreign tourist arrivals are 12.19. Tamilnadu tourism is currently engaged in promotion of 18 less known pilgrimage tourist spots. In the last three years, in case of pilgrimage centres it was Rs 45.41 crore provided by the central government. Rs 21.57 crore spent by the state government. The increase in tourist arrivals also enabled Tamilnadu tourism to double its net profit from 4.43 crore in 2007-2008. In 2008-2009 it was 9.50 crore in pilgrimage centres, such a growth has been achieved through numbers of forms. Based on the length of stay, and transport used, price paid and the pilgrimage tourism motivation leading to it. In India lot of pilgrimage potentials are there as well as in Tamilnadu. Pilgrimage tourism plays a major role in economic generation in India and in Tamilnadu. Every year pilgrimage tourists are doubled in pilgrimage centres, it shows that pilgrimage potentials in Tamilnadu is versatile. This study is to analyse the problems faced by the pilgrims. Developments in pilgrimage centres.

Pilgrim is different from being a tourist. For a tourist travel is an end in itself. For a pilgrim travel is a means to an end. Pilgrims with pilgrimage tourism is one of the fastest growing tourism in the world. Not only has it become an important component of the Indian life style (Adrian Ivakhiv, 2003). But it has had a profound impact on other peoples of the world and the environments in which they live. This course will explore the phenomenon of pilgrimage tourism. Pilgrimage tourism offers tremendous opportunities of generating revenues, earning foreign exchange and providing employment. Today all countries of the world are striving to develop pilgrimage tourism in big way. (American Geographical Society) Pilgrimage tourism earns over 3.5 trillion worldwide. For India, it is presently the third largest export industry but our share in world tourist inflow is only 0.37 percent. Besides economic, the social and environmental gains of tourism were also significant. (Bar, Doron and Cohen-Hattab, Kobi (2003)), It is considered as an ambassador of peace and international brotherhood. (Claudia Liebelt, 2010) It brings better understanding between different nations and civilizations. Likewise it helps in protecting environment, old monuments and cultural. The aim of this study was to determine, what pilgrimage tourism is, how it is different from other forms of tourism and the opportunities, issues and challenges in pilgrimage tourism. This paper investigates pilgrimage tourism and its issues and challenges and its cultural importance and socio economic development through pilgrimage tourism and also it analyses the basic

infrastructure issues in pilgrimage sites and it covers emerging challenges in pilgrimage tourism and pilgrimage tourism promotion.

## **METHODOLOGY**

The data for this study were collected from local residents which engaged in pilgrimage tourism activities. Pilgrimage tourists were identified as a key factor in developing pilgrimage tourism in local communities. This research is mainly based on secondary data.

## **LITERATURE REVIEW**

Pilgrimage tourism seems to be a newer academic concept but it is certainly not a new phenomenon (Dallen J. Timothy and Daniel H. Olsen, eds 2006 ). Based on a review of the literature, (Inés Hernández-Ávila.1996 ), this research defines a pilgrimage tourist as someone who visits a specific place out of the usual environment, with the intention of pilgrimage meaning and/or growth, without any overt religious compulsion, which could be religious or non-religious in nature, but within the Divine context, regardless of the main reason for travelling. In tourism marketing, almost all authors agree that pilgrimage tourists play the most significant role; hence marketers always try to learn the attitude and behaviour of pilgrimage tourists to effectively design and offer their tourism packages( Ioana Josan, 2009). The researchers have identified several characteristics of pilgrimage tourists .Notably, the preference of travelling alone or in groups; and the influence of reference groups and opinion leaders in making travel decisions ( Jayashree B. Gokhale 1986 ) are the two vital ones that are most relevant to this paper and were frequently mentioned. It has also been observed by various authors that pilgrimage tourism in general has recently become an important subject of research in social and business areas (John Elsner 1992). The interest in pilgrimage tourism has affected a number of industries around the world (John Elsner 1992 ), including the tourism industry. Pilgrimage tourism seems to be a new concept but it is not a new phenomenon. Based on the literature review and interviews conducted with various stakeholders in various countries, this study defines a pilgrimage tourist as ‘someone who visits a place out of his/her usual environment, with the intention of pilgrimage growth, without overt religious compulsion, which could be religious, non-religious, sacred or experiential in nature, but within the Divine context, regardless of the main reason for travelling’. A predominant theory of marketing argues that every market consists of groups or ‘segments’ of customers with different needs and demands ( Kamla-Raj 2010 ). It should be noted here that segments are unlikely to be mutually exclusive, and this would also apply to pilgrimage tourism. To further identify the pilgrimage tourist and analyse his/her purchasing behaviour, there is a need to build a typology of the pilgrimage tourist. Typology comes from the Greek work ‘typus’ and describes various types of person based on his/her behaviour and attitudes (Kathryn Rountree Goddess 2002). This typology would help to understand the characteristics and motives of different typology of a pilgrimage tourist.

## **PILGRIMAGE AND TOURISM THEORY: CONTRASTS AND PROBLEMS**

It seems that whenever pilgrimage tourism and touristic experience is talked about, the word and notion of pilgrimage is raised. The question of whether pilgrimage and tourism are discrete social phenomena, different types of the same phenomenon, or indeed the same thing under different names, is a contentious one. Both terms are attempts to account for forms of travel. (Lynn Huntsinger and María Fernández-Giménez2000) Yet in common usage they seem to describe quite different activities. However, when scrutinised, it can often be found that there is a significant degree of overlap, sometimes resulting in one being indistinguishable from the other.

(Maria Eva Subtelny 1989) It is thus prudent to look at the theories of each, side by side, in order to gain a perspective on the problem, and, for the purpose of this article, establish a foundation from which the works of pilgrimage travellers can be examined. However, it is important to realise that by no means are all pilgrims on pilgrimage for religious reasons. Reader, for example, has argued convincingly that the term 'pilgrimage tourism' ought to be applied to a range of activities that need not be limited to the explicitly religious in motivation or type. In addition, it is also vitally important to consider the pilgrimage tourism place itself. One common denominator amongst these places is what we might think of as their 'spiritual magnetism'. That is, the power of the place to attract devotees. (Mark MacWilliams. 1995) argues that this magnetism is developed through association with various combinations of miraculous cures, apparitions of supernatural beings, sacred geography, and difficulty of access. Arguably, the pilgrimage tourism itself will display some basic cosmological principles, specifically in regards to the meanings behind the geographical location of pilgrimages. Physical traces of the divine or saintly relics embody the ideal that pilgrims seek. The sacred geography and the traces of the saint are 'sketches' of the ideal incarnate. However, Reader, again looking to expand the field of pilgrimage tourism studies, argues that the pilgrimage site need not necessarily be religious. The 'secular' world, he argues, has as much potential to create sacred places, and he cites examples of cultural and national shrines, war graves, and sporting venues as examples. Accepting this, the boundaries between pilgrimage tourism and what we might call 'pilgrimage journeying' cannot always be demarcated. However, one distinguishing factor may be the label that the traveller applies to themselves (Paulla A. Ebron 1999) argues that the key to understanding pilgrimage tourism is the flow of people, arguing that it is a "circulation of people, ideas, symbols, experiences, and cash" that we should trace the flow of in order to properly document. Indeed, he goes on to argue that the fundamental paradigms of a religion will emerge in the study of pilgrims and pilgrimage tourism.

However, as has been discussed, pilgrimages are not exclusively the domain of believers. Pilgrimage Tourists often tread the very same paths, and, as shall be argued, often for very similar reasons. Given this, pilgrimage, as a journey towards some aspect of the ideal, with diverse and not always specifically religious motivations on the part of the individual, looks less and less like a necessarily religious activity. This has led many to question whether modern pilgrimage tourism and pilgrimage are not the same behaviour in different guises. By looking at the relationship of pilgrimage to tourism the boundaries of both can be established. Given that pilgrimage tourism is one of the world's largest industries, it is surprising that the sociological aspects of tourism have been largely unstudied. Nevertheless, the theories developed have generated much contention, and have divided academic thought, broadly speaking, into two camps over whether pilgrimage and tourism are convergent or divergent. Divergence theories were chronologically prior, emerging most notably from the work of (Paulla A. Ebron 1999 Tourists as Pilgrims). He argued that modern pilgrimage tourism had moved away from the type of 'spontaneous experience seeking' of the past, and had become a tautology, merely a repetition of everyday mundane life. (Roger Friedland and Richard Hecht. 1998) felt that the "prefabrication" of pilgrimage tourist experiences had resulted in a loss of "the art of travel", and that "the more strenuously and self-consciously we work at enlarging our experience, the more pervasive the tautology becomes". However, Boorstin's work was more a critique of culture than a serious attempt at meaningful sociological theory. Yet it did inspire (Sociology of Religion), who saw mass-tourists as "the barbarians of our Age of Leisure". They viewed international pilgrimage tourism as politically, but also culturally unhealthy. At its worst, it was "like King Midas in reverse; a device for the systematic destruction of everything that is beautiful in the

world” Yet theirs too was more a cultural critique than a search for theoretical frameworks. Thus the framework consisted of ethnic, cultural, historical, environmental, socio economic and recreational pilgrimage tourism.

### **THE ROLES OF PILGRIMAGE TOURISM**

The final question arising from this study revolves around conceptions of motivation for pilgrimage tourists; why do some people travel in this mode? From my research it is clear that there is no single reason that can be attributed to all pilgrimage tourists. (Terry R. Slater 2004). This is demonstrated well when Cohen’s typology is applied to pilgrimage tourists. However, pilgrimage tourists do share the common trait of travelling within religious contexts. The questions concerning what draws them to these contexts revolve around issues of motivation, expectation, and the cultural ideals associated with the notion of ‘ pilgrimage travel’. All three author’s works examined in this concept express an explicit desire to place themselves in religious contexts. There is no indication of accident or coercion (Shinde Shinde, Kira n). The same is true for the editorial articles. Further, the study of guide-books indicate that these sorts of contexts and activities are ‘the things to do’ when travelling. Yet, this question can only be answered fully in individual contexts. Some tourists will approach pilgrimage aspects from a recreational or diversionary point of view, whilst some will come with ideas of experimentation or will be seeking alternatives. In this sense, the religions of other cultures, by virtue of their relative uniqueness, can be seen to be facilitating explorations of the self at a variety of levels. In addition, issues of secularisation and modernity/post modernity are very much a part of this picture.

The removal of religious institutional authority and the subsequent questioning of religious belief have left a gulf in conceptions of fundamental personal identity that postmodern currents see as repairable with any ‘truth’ applicable. (Cynthia T. (1996), This article posits that pilgrimage tourism is a manifestation of the increasing acceptance of individuated formations of personal identity, and a way to explore concepts of truth, morality, and belief that are typically either ignored or not accepted within Western societies. Some further insights can be gained by looking at the places visited by pilgrimage tourists. In the same sense that (Elana.C. (2001) argued that pilgrimage tourist destinations were “an unplanned typology of structure” that allowed a view of modern consciousness, (Harishrai. M. (2007) the types of destinations visited by pilgrimage tourists can yield information relevant to ascertaining its role. Importantly, none of the tourists examined here undertook any formal doctrinal training. Whether this is an indication that pilgrimage tourists are not interested in such ‘institutional’ aspects, or simply a restriction of limited time and money (or both) is unclear, though it seems more likely to be the former given the influences of modernity/post modernity and secularisation. However, all of the tourists examined here visited places of active worship. It is suggested that their object was to immerse themselves in the everyday practical aspect of the religions they visited. (Libson.K.B. Muraleedharan.K.P (2002) this betrays certain ideals concerning religion; that it should be done at a personal level or in small-scale ‘organic’ groups. Indeed, the tendency towards individual consumerist religion, a hallmark of secularisation, is well demonstrated in these ideals. Pilgrimage tourists, as ‘consumers’ of religious novelty (and potential re-makers of themselves therein) are easily observable indicators of the trends of contemporary Western religiosity.

### **SOCIO-ECONOMIC IMPACTS OF PILGRIMAGE TOURISM**

Most studies that measured specifically the impacts of pilgrimage tourism agree that sacred destinations are strongly affected by the stream of pilgrimage tourists visiting them (. Monisha C. (2000) proposes a model of the dynamics of pilgrimage tourism, which allows us to further



understand the interaction between pilgrimage tourists and host community and the associated impacts. As depicted there is both an immediate impact on the hosts' environment due to the direct contact of the visitors with the religious institutions, and also an indirect impact on the local economy and the society. First and most obvious impact of pilgrimage tourism is through the visits to the religious site and the visitor's contact with the religious institutions. However, apart from the religious institutions, holy sites are often surrounded by religiously orientated businesses and facilities, such as souvenir shops, travel agencies, hotels and even hospitals, providing employment for the host community (Murray. G. (2002). In particular, the sale of religious souvenir items, for example sacred water (Peter, P.D. (2005) icons and candles (Priya. S. (2001) or other religious things (Rajendra.K. (2002 ) brings in considerable revenue, as is the case in Assisi in Italy and Lourdes in France (Sagar S. (2004).

According to Shinde kiran A. (1999), this material perspective of interest brought about by pilgrimages has always been present in human history. As such, religious tourism can have similar economic impact as we see in other forms of tourism such as job creation, population growth and infrastructure development. The Catholic pilgrimage site Lourdes is a good example of how pilgrimage tourism can affect a destination's population growth. Lourdes, which currently receives some 6 million pilgrims per year from 140 different countries, (Büssing, A. (2006) has been experiencing a constant population growth since its beginning as a pilgrimage site in 1858. This is in contrast to other cities at the edge of the Pyrenees and is attributable to the arrival of people from the surrounding area for job opportunities provided by the pilgrimage (Collins-Kreiner, N./Kliot, N./Mansfeld, Y./Sagi, K. (2006). Czestochowa in Poland, a town with a population of 250,000 attracts some 4.5 million pilgrims per year (Johnston, A.M. (2006) saw improving its infrastructure as a result of being a pilgrimage site (Ostermann, T./Büssing, A. (2007). Some religious sites have been visited for centuries and there the impacts develop over along period of time but sometimes holy sites are "discovered" suddenly, bringing dramatic and sudden changes to the local residents. Medjugorje in Bosnia-Herzegovina is one such example. (Poensgen, H. (2006) explains how the discovery of a holy shrine in 1981 resulted in a sudden growth of private accommodation and in land price inflation. In the Islamic world, income generated from the pilgrims to Mecca is the second major pillar of Saudi Arabian economy after oil (Raj, R./Morpeth, N. D. (2007) Pilgrimage generates annual revenues of approximately \$8 billion and over the past 30 years Saudi Arabia has invested \$35 billion in improving facilities for pilgrims (Sommer/A., Saviano/M. (2007).

Pilgrimage tourism is of course not free from negative impacts. (Timothy, D./Olsen, D. (Eds.) (2006):) notes that the high cost of an umra or hajj trip for Muslim people plus the increase in the number of people performing umra, gave rise to a black market for the exchange rate of the Saudi riyal. More precisely, the Saudi riyal increased 16% between Novembers. Impacts of pilgrimage tourism. Source: Shinde, 2003, p. 93. Residents' Perceptions of pilgrimage Tourism. Against the Central Bank of Egypt's rate. In addition, the flow of riyal to the black market caused a cash deficiency forcing local banks to refuse grants even for small amounts to travellers. In fact, according to operations and contracts are now set up to ensure that any element of speculation, uncertainty and gambling are eliminated or minimized. Changes in the local economy and society due to the large number of pilgrimage tourists may contribute to a process of cultural commoditization and acculturation For example, the authentic pilgrimages have given way in Sri Lanka to large-scale tourism which combines both recreation and pilgrimage In Vrindavan, a popular Hindu pilgrimage centre in India, the improvements in accessibility and availability of transportation have long replaced the traditional pure form of "pilgrimage on foot" for the majority of visitors to the particular site. In accordance with changes

in visitor patterns and the expansion of pilgrimage travel, many tourist enterprises (hotels and tour operators) have emerged in the vicinity of the most popular temples, indicating growing tourism activity (Shinde, 2007) and diminishing the sacred atmosphere. Similarly, in El Camino, Spain, the process of secularization has been accelerated by the Council of Europe's designation of the pilgrimage route to Santiago as the first European Cultural Itinerary. In fact, the transformation from local religious rituals to national festivals, as is also the case in Andalusian pilgrimage, raised conflicts and problems for the local population.

On the other hand, the positive impacts caused by the pilgrimage tourists often motivate residents to seek preservation of their religious sites and festivals not necessarily for purely religious reasons but also in order to safeguard the stream of pilgrimage tourists (Cohen, 1992). For instance, in Lisbon each year on June 13 on the day of the feast of St Anthony, the Town Hall sponsors the weddings of poor couples. In the year 2000, approximately 2,000 couples were married at the Town Hall and thousands more came to enjoy parades and other events citywide, making it an important event in the city's tourist calendar. In summary, a pilgrimage site is connected to the non-sacred world and pilgrimage tourism impacts both positively and negatively on the local community.

### **SCHEME FOR DEVELOPMENT OF INFRASTRUCTURE FACILITIES IN PILGRIM CENTRES IN TAMILNADU**

The department of tourism has formulated a scheme for development of infrastructure facilities in certain selected pilgrim centres in cooperation with charitable, institutions, trusts or local bodies responsible for maintenance of the pilgrim centres, shrines and creation of facilities for the pilgrims. The facilities to be provided under the scheme include toilets, drinking water, food outlets, dormitory accommodation, bathing facilities etc. under the scheme central assistance upto 25% of the project cost is extended for creation of additional facilities in the selected pilgrim centres, the 75% being met by the bodies administering the pilgrim places. Assistance under the scheme is extended to the following guidelines apart from the relevant item in the general guidelines applicable for all projects the scheme will cover pilgrim centres of all religions communities and which are frequented regularly by pilgrim tourists. the trusts/charitable institutions concerned should be registered under the income tax act and eligible for tax deduction under section 80g or other applicable sections of the act. proposal for financial assistance should be accompanied by audited statements of accounts of the trust /charitable institution/local body for the previous three years. assistance will be available only for new projects or additional facilities in the existing projects. responsibility for provision of basic infrastructure like roads, water supply, sanitation, sewerage, drainage, parking facilities etc. will rest with the religious trusts/charitable institutions/local bodies/ state Govt. detailed cost estimates and blue prints of the projects should be certified by a qualified engineer. grants given by the Govt., shall be kept in a separate account by the trust/charitable/institution/local body and it will be operated solely for the purpose for which it has been sanctioned no diversion of funds for any other purpose is permissible.

### **PROBLEMS FACED BY PILGRIMAGE TOURISTS IN TAMILNADU**

There are lots of problems faced by the pilgrimage tourists, the problems start from the railway/bus station itself. (Jackowski and Smith, 1992) the pilgrims had to wait a long time after reaching the bus station to get a bus. the special busses run by the Govt. of India will start only after being filled up by the pilgrims. When the pilgrims reach the place they had to face heavy traffic problems for food, drinking water, parking, facilities, accommodation, language, communication facilities, toilet facilities and the problem of security. Problem of food; most of



the restaurants are in open air, so that they can't keep the edible items away from the dust and flies. The profit-motivated shop owners do not attach much importance to hospitality and cleanliness. The price list has not been exhibited, so they can charge whatever price they like (Pönsen, 2006). Many tourists are of the opinion that they are ready to pay anything, provided quality and neatness are maintained.

Drinking water is an important problem faced by the pilgrims. There is no sufficient drinking water for the pilgrims. Adequate pipe connections are yet to be implemented. The present supply of water from water pockets which a joint venture is undertaken by water authorities in nearby pilgrimage centres. This water is not pure enough to drink (Sternberg, E. (1999)). The pilgrims are forced to drink it for want of alternative drinking water facility. They use the same water for bathing and drinking. The parking facilities are not in commensurate with the increase in number of vehicles. The existing parking grounds are not systematically and orderly arranged. So they face much difficulty while returning to some of the pilgrimage centres (Vukonic, 1996). The accommodation facilities available to pilgrims are insufficient when compared to the number of pilgrims. Above 70% of the total pilgrims are from other states. Their language differs from person to person. So in the absence of a common medium of communication the problem of language remains as a serious one (Coleman, 2002). The heavy rush and terrible traffic fill the place with noises, dust and dirt. The authorities do not give much importance to clean this waste left by the pilgrims during the season. The ultimate impact is on the shoulders of the local people as a result it affects their health and they become ill after every season. We are living in a technologically advanced scientific era. Day by day the distance between places is shortened as a result of tremendous development in science and technology. Proper communication facilities are not available during the season in and around India. Lack of the toilet facility is another problem for the pilgrims. (Robb, 2002, pilgrims have to come across during the season in pilgrimage centres, the available toilets and sanitation facilities are not sufficient. So the pilgrims are forced to open defecation. This unhealthy atmosphere affects public health to a great extent as a result they are often caught by the dark hands of epidemics. The town river and its surroundings become dirty and nasty due to lack of sanitation facilities. During pilgrimage season 0.29% pilgrims use Govt. rest houses as the place of accommodation, 10.42% resort to private hotels. 20.83% hired open place, 0.42% paying guests. 0.83% accommodation with friends and relatives, 58.33% in free-open place 8.75% in nearby schools. But facilities available for accommodation the pilgrims are not at all adequate. (Hutchison, 2003)) The inadequacy of facilities for the pilgrims especially those hailing from outside the state has to fully depend on the public toilets for their sanitation purposes and this is fouling up the water of rivers that flow by the side. Urry (1990) this results in environmental degradation at pilgrimage centres. Facilities provided by the Indian Govt. for accommodation the pilgrims during the festival season are not adequate. Most of the pilgrims use the private land for accommodation and for meeting their sanitation needs. The temporary sheds up at pilgrim centres. Every year is short of requirement. At present the raw water pumped from the public tap is being supplied after chlorination. There is no full-fledged treatment facility for the water supplied. (Scates, 2007) The water intake from the ponds is very near the bathing ghat and there is chance of coliform bacteria as well as pathogens entering the intake water. Facilities provided at pilgrimage centres, for the collection, conveyance, treatment and disposal are grossly inadequate. At pilgrimage centres most of the toilets are of on-site trench type (temporary) and are being constructed near the temple and hence the leachate from the latrines reaches the rivers. Unscientific disposal of sewage is causing severe water polluting problem. Due to inadequacy in number of latrines provided at pilgrim centres. Open defecation is common this is causing unhygienic and unhealthy

condition and water and air pollution. The problem becomes all the worse when coupled with waste water from hotels and other commercial establishments. Solid waste consisting of mainly the food waste generated at pilgrim centres is being discharged in a haphazard manner. Solid waste generated at pilgrim centres is being disposed near the temple. The decayed garbage is washed off during the rains into the drainage. The solid waste management at pilgrimage centres is also not satisfactory. (Cranitch, 2008, Lloyd, 1998) During the recent years, solid waste collection at pilgrimage centres has improved significantly due to pilgrim workers but on-site storage facility of solid waste transport, segregation, processing and safe disposal facilities are lacking. Till recently the solid wastes collected are dumped into the forest land haphazardly creating environmental pollution. But due to the establishment of an incinerator facility costing Rs. 30 lakhs, Coleman (2002) the Govt. was partially successful in the waste disposal now a day. Existing network of roads in pilgrimage centres is quite inadequate to meet the ever increasing need of the pilgrims. Especially during the festival season due to traffic blocks the pilgrims have to wait long hours at pilgrim centres for their vehicles to reach their boarding point. In addition to road network, the public transport is also inadequate. Parking facilities provided for private vehicles at pilgrimage centres is not adequate. Traffic area blocks of vehicles entering and leaving the parking area and is frequent causing hardships to the people and giving rise to air pollution. Sufficient parking space with fuelling facilities and basic amenities to the drivers and passengers are not available at pilgrimage centres.

## **INFRASTRUCTURE AND PROMOTION IN PILGRIMAGE CENTRES IN TAMILNADU**

States have to realize hidden potential that pilgrimage tourism has. There are innumerable temples and there are specific devotees for each temple for a variety of reasons. States have to recognize, build infrastructure around the temples (roads, hotels, power etc) and promotions around the temple festivals and specific significant dates. Büssing, A. (2006) pilgrimage centres can be divided into major very significant, locally important categories and then promotions can be targeted accordingly. State has to make sure that surroundings are kept free of any trash, garbage and seek to preserve the pilgrim experience. e.g. a river based pilgrimage experience, state has to make sure that the ghats are kept clean and free of all encroachments. (Sternberg, 1999). Coleman (2002) there must be at least more than 1000 pilgrimage centres in India that fall under major every significant, locally important category. The general apathy that the state Govt. follow is appalling. There is a general tendency to everybody to look at famous destinations and shrines but not realize the tourism potential that pilgrimage has. It is no point talking about overseas tourist arrival numbers when the most frequented tourism segment remains the one that is most neglected.

## **AROUND THE SHRINE**

First thing that makes or mars a pilgrimage destination is not the shrine itself but what around it. In 1980 it used to be in a pretty bad shape. Since then the temple trust has done well to infrastructure. Meenakshi temple Madurai and Gुरुവായൂർ etc. still one has to wade through narrow lanes, shops and before one reaches the shrine. Lot of times these shops are unauthorized and actually have encroached upon spaces reserved for public amenities.

## **TEMPLE SERVICES AND ITS ACCESSIBILITY**

It is always tough to reserve a specific pooja in a temple. Temple trust websites should do well to allow online donations. Online reservation of pooja and other temple services and also allows some sort of access to the priests for the devotees to keep in touch and take guidance.

## **LENGTH OF THE STAY**

Temple trusts could do well to plant some trees around the area, control/eliminate touts around the area bothering pilgrims and create other amenities so that guests stay longer than the customary few hours. the idea should be not just have a shrine but a pilgrimage gate way destination where families can visit. pilgrimage centre shrine board has done well to create an experience for pilgrims to reach a top the shrine and given permission for a variety of outlets and other innovations to make it into an experience which pilgrims keep coming back again and again .most pilgrims stay at pilgrimage centres for at least a night and some even stay for two

## **THE SOCIO-ECONOMIC DEVELOPMENT THROUGH PILGRIMAGE TOURISM**

The economic impact of pilgrimage tourism can be seen its contribution to a country, the largest contributions to pilgrimage tourism is seen in the many pilgrimage places in India. Many small places economies are highly depend on pilgrimage tourism as evidenced by the significant share of pilgrimage tourism in their total earnings. in 2009, pilgrimage tourism alone contributed 44.5 percent of the total export earnings of Indian tourism. Tourism in India has also provided a substantial contribution to Indian tourism, amounting to 13.7 percent in 2009, taking full advantage of the potential of their natural, pilgrimage tourism resources, countries like India and foreign countries are benefiting from the pilgrimage tourism. Bruner 1994; Daniel 1996).in 2009, pilgrimage tourism in India and neighbouring countries accounted respectively for 23.3 and 22.5% of their total foreign exchange earnings. In the other countries of the region, the contribution of pilgrimage tourism and is averaged between 50 to 60% mainly because of their potentialities and wealth. However in the light of the excreted continuing growth of the pilgrimage tourism in the foreseeable future, it can be assumed that the share of pilgrimage tourism in the Indian economy will be more significant. (Silberberg 1995, while there are various definitions of them converge around the concepts of improving the well being of country citizens, promoting higher standards of living, employment and conditions of economic and social progress. therefore in the absence of better indications to measure the impacts of pilgrimage tourism, its importance for employment has been used in the present document. The pilgrimage tourism contributes significantly to the creation of employment, both directly and indirectly in 2009, the industry in Indian region provided jobs for about 21% people. Representing an average of 8.9% of total employment. Taylor 2001), pilgrimage tourism employment in North-East-Asia is estimated at 9 million jobs or 6.1% of total employment. This situation is attributed mainly to china where 1 out of 10 people works in a pilgrimage tourism related industry. The importance of pilgrimage tourism becomes more significant. When the structure of the work force in Indian economy is analysed. A comparison with countries in other sub regions indicated that the share of total employment in pilgrimage tourism sector in 2009 varied from 2.4 percent in India to 5% in other countries. Fueled by sustained growth, the pilgrimage tourism industry has managed to become a significant provider of employment in India. thereby improving the economic situation at the people in India. In addition, revenue generated from pilgrimage tourism has enabled Govt. to allocate pilgrimage resources, for improving pilgrimage tourism

## **PROBLEMS AND ISSUES IN PILGRIMAGE TOURISM**

Pilgrimage tourism based on religious sites or arte facts faces difficulties and raises controversial issues. these include competition between faiths for a location and heritage, and conflicts between pilgrimage and secular, commercial tourism, the building shrine or arte fact may have great spiritual value but a commercial value too as such and often in any openly accessible situation., it is vulnerable to theft and to vandalism. Wang's (1999) Furthermore, as with other

specialist or low-key tourism assets, financial benefits associated with say, church visiting do not pay for the resource and its management. The church may be the attraction but the money is spent in the local café, pub or gift shop and with little reinvestment in presentation or conservation of the site, building or artifact the situation is not sustainable. There are aspects of sacred site visiting and management already noted that vander some problems particularly important. There can be serious conflicts between a desire to keep facilities freely open to religious visitors need to raise money to maintain the fabric and the vulnerability of often remote sites to vandalism theft and desecration., according to the pilgrimage tourist board survey more than half of the pilgrimage sites assessed had suffered from theft and almost as many from vandalism with up to 80% of sites affected. There were problems of wear and tear, damage to buildings, noise disturbance and litter a more recent study considered the problems of pilgrimage tourists.

### **FINDINGS & SUGGESTION**

1. Provision of infrastructure facilities/basic amenities at tourist destination (viz.drinking, toilet facilities, restaurant, illumination, cloak room, signages etc)
2. Provision for dress changing room, rest shed bathrooms, pathway and protective ring around ponds, hand railings and etc
3. Children's park and power supply, street lights.
4. Provision for roads, pathways, parking lot, partition board.
5. Lodges, hotels, lighting facilities.
6. Immediate replacement of old and worn out coaches/tempo travels.
7. Up gradation of the restaurants of TTDC with first class furniture and interiors.
8. Introduction of cost reduction measures in hotels like the energy saver, etc.

### **RECOMMENDATION**

The present given different types of the facilities to the pilgrims are so important. Though Tamil Nadu has become the main transport religious state ,. The TTDC buses are not available as per timetable in the festival duration. And it is necessary to build the railway route at Velankanni.To lodge in Tamil Nadu pilgrimage site we have only few Dharmashala that is why the lodging problem is increasing per pilgrims. As per my knowledge, the following lodging facilities should be given to the pilgrims. To increase the numbers of Dharmashala by the side of pilgrimage sites. The hotels, Lodges should be available in large number but room rate is very high. The temporary living facilities should be available at around pilgrimage sites. .The local religious trust should be paid the attention on the market of the devotional goods and daily needs items that whether the shopkeepers sell the goods in proper prices or not. The pilgrims are satisfied with existing facilities provided at pilgrimage sites And opinion about the state, food and drinking water facilities. Shopping facilities and about the personal safety the pilgrims seem to be satisfactory.

### **THE OTHER STRATEGIES ARE AS FOLLOWS**

1. Advertisement in dailies, magazines, etc. (both domestic and foreign).
2. Telecast of short films and advertisements in TV channels.
3. Publicity in close circuit televisions at railway stations, airports, bus terminals etc.

4. Touch screen information at important places.
5. Interactive website.
6. Printing and distribution of high quality literature in multiple languages.
7. E-marketing.
8. Sponsoring of live and recorded programmers in radio and TV.

## **CONCLUSION**

Pilgrimage tourism is now recognized as a source of diversifying the countries economy. It would how ever be folly to pretend that the sector will continue to stimulate the economy without pro active measures aimed at managing the forces confronting this sector. The study has revealed various problems that confront the sustained development of pilgrimage tourism. The data presented in this paper indicate the potential for pilgrimage tourism development. Although development to date has been limited to few major sites, the analysis shows that it should be possible to spread the development of pilgrimage tourism to more parts of the region. Particularly taking into account the potential for combining pilgrimage tourism with cultural and nature based tourism and the potential for developing new age or pilgrimage tourism it should be possible to use the major anchor sites identified to stimulated regional development. It is useful to consider these various recommendations and suggestions abundantly show that by the paper effective implementation of these suggestions, pilgrimage sites can be developed as a heavenly destination for pilgrimage tourism. The overall aim will obviously be to enhance the benefits of pilgrimage tourism and its people in terms of foreign exchange, employment generation, income and government revenue in Tamil Nadu.

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