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ROLE OF PUBLIC-PRIVATE PARTNERSHIP IN INFRASTRUCTURE PROJECTS

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ABSTRACT

In face of the global financial crisis and the economic downturn, infrastructure sector plays an important role to counter balance against slowing economic activity and lower consumption. In India the infrastructure sector currently accounts for 26.7% of India's industrial output and thus remains a useful tool to balance the economy. Moreover infrastructure is the lifeline of any business activity, proper infrastructure increases business activity manifold. In India, out of the proposed 31,755 km by the National Highways Development Programme, completion achieved is just 28 percent or 9,165 km, even if this project is to be completed by 2012, there will be huge opportunity for companies engaged in highway building sector. This paper attempts to highlight the role of Public Private Partnership in infrastructure development.

INTRODUCTION

According to Assocham-Ernst & Young - Infrastructure, including roads, power, highways, airports, ports and railways, have emerged as an asset class with long-term growth that can provide relatively stable returns to investors. In terms of investment attractiveness in the future, the joint study has ranked power as the most sought after segment among respondents for investment in the future (83%), followed by roads and highways (72%), ports and logistics (66%), rail (45%), airports (43%) and shipping (35%). An interesting segment identified as offering a strong growth potential was urban infrastructure, especially areas such as water management, waste-water management, sewerage system and solid waste management.

SPECIAL FEATURES OF INFRASTRUCTURE PROJECTS

1. Large Capital requirement
2. High initial cost. A large proportion of the cost has to be irrevocably committed upfront before the project becomes operative
3. Long gestation periods
4. Returns are slow to pass in
5. Payment of user charges
6. Sector is sensitive to political environment and policy changes
7. The services produced are non-tradable.

The excess services generated cannot be stored or exported and deficiency in service cannot be met with by imports except for certain exceptions. Over the past four years, the Indian Economy



Consistently recorded growth rates in excess of 8.5% per annum resulting in rapidly increasing infrastructure spending.

INTRODUCTION OF PUBLIC PRIVATE PARTNERSHIPS (PPP)

Public-private partnerships (PPP) in infrastructure development involve private sector participation in any or all of the design, construction, financing and operation phases of a public utility infrastructure, service or both. Examples of infrastructure developed through PPP models abound worldwide. It has been used in industrialised countries, such as the UK and Germany, and in newly industrializing countries with tremendous infrastructure demands, such as China and India, as well as in some developing countries in particular in Latin America. PPPs are aimed at inducing private sector participation in activities which might otherwise prove to be cost prohibitive e.g. development, operation and maintenance of toll roads.

PPPs often involve complex planning and sustained facilitation. Infrastructure projects such as roads and bridges, water supply, sewerage and drainage involve large investment, long gestation period, poor cost recovery, and construction, social, and environmental risks. When infrastructure is developed as PPPs the process is often characterized by detailed risk and cost appraisal, complex and long bidding procedures, difficult stakeholder management, and long-drawn negotiations to financial closure. This means that PPPs are critically dependent on sustained and explicit support of the sponsoring government. To deal with these procedural complexities and potential pitfalls of PPPs, governments need to be clear, committed, and technically capable to handle the legal, regulatory, policy, and governance.

ADVANTAGES OF PPP

- To introduce competition;
- To adopt managerial practices and experience of the private sector;
- To restructure public sector service by embracing private sector capital and practices; and
- To achieve greater efficiency than traditional methods of providing public services.

MODELS OF PPP

1. Build-Operate-Transfer (BOT) arrangement involves the transfer of responsibility for constructing, financing and operating a single facility to a private sector partner for a fixed period of time. At the end of that period, the responsibility reverts to the public party. The bundling of building and operations allows for —lifecycle efficiency. The additional financing cost incurred by using the private sector can be offset by a reduction in operating costs resulting from the lifecycle approach in design, construction and operation. BOT is perhaps the most familiar model of PPP and the basic concept has been employed with some variations in many different ways, including BOOT, DBLOT and DBROT. Some models are more prevalent in some nations than others.
2. Design-Build-Finance-Operate (DBFO) means that the private sector partner is also asked to supply resources for having the project built. His future revenue streams are usually based on availability payments made by the public sector or shadow tolls. Hence this contract model belongs to typical budget-financed PPPs.
3. Build-Operate-Own (BOO) involves the granting of ownership rights in perpetuity to develop, finance, design, build, own, operate, and maintain an asset. The private sector owns

the asset outright and retain the ownership and operating revenue risk, with no transfer to the public sector. It is hence categorised as material PPP

PPP EXPERIENCE WORLDWIDE PPP

IN CHINA

PPP/BOT was transplanted into China in 1980's when there was huge need for infrastructure development. Private participation in infrastructure development in China was first seen in the power industry in 1980s. The Shajiao B power plant in Shenzhen, which came to operation in 1988, is regarded as the first BOT project in China. However, government and commercial banks in Shajiao B project took over too many risks due to the lack of BOT experience. Thereafter, several state-approved pilot BOT projects have been awarded in order to introduce BOT on a large scale since late 1996, such as Laibin B power project and Dachang water project etc. Since then, the involvement of private investors in infrastructural development of public utilities has improved greatly. However, at the end of last decade, the central government invested huge amounts of treasury bonds in infrastructure, and was determined to clean up the unregulated or illegal projects, which led to a termination of the first round of private investment (Shen et al., 2005). Stepping into the 21 century, the bottleneck effect of infrastructure shortage for the economy emerged and imposed great budgetary pressure on the government. For examples, the forecast of the total investment on rail construction in the 11th Five-Year (2006 - 2010) is 1,250 billion RMB (MOR, 2006); In Beijing alone, there will be about 2,400 infrastructure projects to be developed during this period with a total investment of over 470 billion RMB (BMCDR, 2006). The huge investment in infrastructure area could not be completed by the government alone, thus provides a good business opportunity for private investors. In light of the above, there are two rounds of private investment in China's infrastructures as it is easy to find that China's infrastructure market has been opened to the private investors except for some special sectors such as pivotal railway, ports and airports.

The highest openness has been seen in toll road and municipal utilities including water, environment, city gas, etc. However, it could be found that the investors in both rounds of infrastructure investment in last two decades have limitations (Wu, 2007). Foreign investors acting as the major player in the first round usually charge higher and prefer operating projects in more developed regions in China, while state-owned enterprises as the principle player in the second round have relative low operation and management efficiency, which largely restrains the advantages of concession model. Nevertheless, international companies are still the most competitive player (Zhang, 2009).

DRIVERS FOR PPP IN INDIA

There are several factors that have helped to drive PPP investments in India over the years. Some of the relevant factors are summarized below: Growing emphasis on infrastructure development by the government: The development of economic and social infrastructure has today become amongst the top priorities of the government. The government has significantly increased its spending on infrastructure through several sector specific national programmes such as National Highways Development Programme (NHDP), Bharat Nirman, Pradhan Mantri Gram Sadak Yojana (PMGSY), Jawaharlal Nehru National Urban Renewal Mission (JNNURM), National Rail Vikas Yojana (NRVY), National Maritime Development Program (NMDP), airport modernisation initiatives, etc. This, in turn has necessitated the need for involving the private sector. Moreover, the government does not have

PPP MODELS IN CONTEXT OF INDIA

Policy formulators have come to realize that the private–public partnership mode holds the key to the development of infrastructure in the country. The government used to dominate infrastructure space with hardly any private sector participation. However, times have changed. The government is now focusing on a public–private partnership (PPP) model for infrastructure creation. A host of private sector players have invested in infrastructure sector, mainly through the BOT model.

PPP is recognized as an effective way of delivering value for money public infrastructure. Risk is inherent & difficult to deal with & requires proper management. Govt procuring PPP projects would state its preference to how the project risk should be shared. Private investor would assess their capability of taking these risks & then propose a bidding price optimal risk allocation is not to pass all risks to seek a solution minimizing total cost of both public & private sector.

The PPP models can be classified into five broad categories in order of generally (but not always) increased involvement and assumption of risks by the private sector. The five broad categories are:

- Supply and management contracts
- Turnkey contracts
- Affermage/Lease
- Concessions
- Private Finance Initiative (PFI) and Private ownership

SUPPLY AND MANAGEMENT CONTRACTS

A management contract is a contractual arrangement for the management of a part or whole of a public enterprise (for example, a specialized port terminal for container handling at a port or a utility) by the private sector. Management contracts allow private sector skills to be brought into service design and delivery, operational control, labour management and equipment procurement. However, the public sector retains the ownership of facility and equipment. The private sector is assigned specified responsibilities concerning a service and is generally not asked to assume commercial risk.

TURNKEY

Turnkey is a traditional public sector procurement model for infrastructure facilities. Generally, a private contractor is selected through a bidding process. The private contractor designs and builds a facility for a fixed fee, rate or total cost, which is one of the key criteria in selecting the winning bid. The contractor assumes risks involved in the design and construction phases. The scale of investment by the private sector is generally low and for a short-term. Typically, in this type of arrangement, there is no strong incentive for early completion of the project. This type of private sector participation is also known as Design-Build.

AFFERMAGE/LEASE

In this category of arrangement, the operator (the leaseholder) is responsible for operating and maintaining the infrastructure facility (that already exists) and services, but generally the operator is not required to make any large investment. However, often this model is applied in combination with other models such as build-rehabilitate-operate-transfer. In such a case, the

contract period is generally much longer and the private sector is required to make significant investment.

The arrangements in an affermage and a lease are very similar. The difference between them is technical. Under a lease, the operator retains revenue collected from customers/users of the facility and makes a specified lease fee payment to the contracting authority. Under an affermage, the operator and the contracting authority share revenue from customers/users.

In the affermage/lease types of arrangements, the operator takes lease of both infrastructure and equipment from the government for an agreed period of time. Generally, the government undertakes the responsibility for investment and thus bears investment risks. The operational risks are transferred to the operator. However, as part of the lease, some assets also may be transferred on a permanent basis for a period which extends over the economic life of assets. Fixed facilities and land are leased out for a longer period than for mobile assets. Land to be developed by the leaseholder is usually transferred for a period of 15-30 years.

CONCESSIONS

In this form of PPP, the government defines and grants specific rights to an entity (usually a private company) to build and operate a facility for a fixed period of time. The government may retain the ultimate ownership of the facility and/or right to supply the services. In concessions, payments can take place both ways: concessionaire pays to government for the concession rights and the government may pay the concessionaire, which it provides under the agreement to meet certain specific conditions. Usually, such payments by the government may be necessary to make projects commercially viable and/or reduce the level of commercial risk taken by the private sector, particularly in a developing or untested PPP market. Typical concession periods range between 5 to 50 years.

PRIVATE FINANCE INITIATIVE (PFI)

In the private finance initiative model, the private sector remains responsible for the design, construction and operation of an infrastructure facility. In some cases, the public sector may relinquish the right of ownership of assets to the private sector.

In this model, the public sector purchases infrastructure services from the private sector through a long-term agreement. PFI projects, therefore, bear direct financial obligations to the government in any event. In addition, explicit and implicit contingent liabilities may also arise due to loan guarantees provided to the lenders and default of a public or private entity on non-guaranteed loans.

WHICH MODEL TO SELECT?

Each model has its own pros and cons and can be suitable for achieving the major objectives of private-private partnership to a varying degree. Special characteristics of some sectors and their technological development, legal and regulatory regimes, and public and political perception about the services in a sector can also be important factors in deciding the suitability of a particular model of PPP.

There is no single PPP model that can satisfy all conditions concerning a project's locational setting and its technical and financial features. The most suitable model should be selected taking into account the country's political, legal and socio-cultural circumstances, maturity of the country's PPP market and the financial and technical features of the projects and sectors concerned.



ROLE OF PPP IN DIFFERENT SECTORS PORTS

The ports sector has also been able to attract significant private interest. While earlier private participation was restricted to only container terminals, it has now extended to the development of dry bulk and liquid bulk terminals, greenfield ports, rail-port connectivity projects, and other port services such as dredging. The NMDP has been one of the biggest initiatives of the government in the ports sector to rope in private interest. The National Maritime Development Program targets investments of the order of almost USD 13 billion over the next 10-year period. About 60 percent of this investment is envisaged to come from the private sector amounting to approximately USD 8 billion. The balance investments would come from the port's internal accrual as well as budgetary support from the government. The NMDP includes projects for the creation of berths, port facilities, landside infrastructure, etc. as well as the Sethu -Samudram Project, which will dredge a navigable channel between India and Sri Lanka at an estimated cost of USD 540 million to enable ships up to 10 meter draft a shorter passage. An additional USD 580 million is proposed to be pumped into the sector for hinterland connectivity projects. Indian port productivity is extremely low by international standards. Unless the productivity and capacity of ports are increased, more bottlenecks will occur as demand for port services grows. The central government is seeking private investment in captive and other facilities, and state governments are seeking private investment, largely in new sites. Key issues:

- Separating statutory and operational roles at the major ports.
- Continuing to transfer operational roles to the private sector.
- Enhancing competition between ports to provide greater choice for consumers.
- Improving the sector's institutional structure, particularly the distinction between major and minor ports.

RAILWAYS

The railways sector is still not well exposed to the private sector. The government has just recently begun to engage itself in a variety of PPP arrangements ranging from catering and upgradation of facilities to augmentation of existing routes and greenfield networks. Projects worth Rs 120 billion are presently under implementation with the modernisation of the New Delhi Railway Station being the biggest project entailing investments worth Rs 85 billion. A large proportion of the capital investment is proposed to be raised through PPP. In addition to capacity expansion of rail network, an investment of USD 3-4 billion is planned for upgradation of rail safety. Apart from safety-related investments, there would also be substantial investments in up gradation and laying of new railway lines. Key areas of PPP in Railway sector comprise:

- Development and operation of the dedicated heavy duty rail freight corridor
- Development of terminals and warehousing facilities
- Privatization of branch lines
- Commercial exploitation through PPPs of the excess, vacant and unutilized land available with Indian Railways
- Setting up of rolling stock manufacturing facilities for IR

AIRPORTS

The airport sector has been a relatively new beginner for PPP investments. There has been a lot of activity happening in the sector on the PPP front. PPPs in airports have changed the entire business model of airports. Today, PPP airports in India are looking to generate about 70-75 per cent of their revenues from non-aeronautical sources as opposed to only 20-25 percent earlier. In a short span of about four years, the sector has to its credit the completion of two of the biggest greenfield airports — Bangalore and Hyderabad. The success of PPPs in the airports sector is linked to the maximisation of non-aeronautical revenues both through development of real estate activity in the surrounding areas of the airport as well as by making best use of the terminal space. The Committee on Infrastructure chaired by the Prime Minister estimates an investment of USD 9 billion for the development of airports during 2006-07 to 2013-14. Out of the total, it is estimated that USD 6.9 billion would come from PPPs. This comprises

- Modernization of Chennai and Kolkata airports and greenfield airports for Navi Mumbai, Pune, Goa, Nagpur, Pune, Navi Mumbai, Greater Noida, and four North-eastern states
- Modernization of 35 non-metro airports but private participation allowed in development of city-side facilities only
- Upgradation of equipment/instrumentation at all airports in country

Passenger traffic is concentrated at Bangalore, Calcutta, Chennai, Delhi, and Mumbai. All of these airports were operated by the Airports Authority of India. Major investments in airports are needed to bring existing facilities up to international standards and to handle the expected increase in passengers and cargo.

KEY ISSUES

- Structuring the proposed leasing contracts.
- Establishing a regulator to oversee private operations under the lease.

ROADS AND HIGHWAYS

India has one of the largest road networks in the world, aggregating to approximately 3.34 million kilometers. The Government has laid down ambitious plans for development and upgradation of the domestic road network. Private sector participation through PPPs is being actively encouraged to achieve greater efficiencies in development, operation and maintenance. It is estimated that the total investment requirement for development and upgradation of the country's road network over the next five years is approximately US\$ 55 billion.

The Indian Government estimates around US\$90 billion plus investment is required over FY07-FY12 to improve the country's road infrastructure. Plans announced by the Government to increase investments in road infrastructure would increase funds from around US\$15 billion per year to over US\$23 billion in 2011-12. The quantum of funds invested as part of these programmes will significantly exceed that invested in recent history. Such programmes would be funded via a mix of public and private initiatives. The Indian Government, via the National Highway Development Program (NHDP), is planning more than 200 projects in NHDP Phase III and V to be bid out, representing around 13,000 km of roads. The average project size is expected to US\$150 million-US\$200 million. Larger project share likely to reach the US\$700 million-US\$800 million range. About 53 projects with aggregate length of 3000 km and an estimated cost of around US\$8 billion are already at the pre-qualification stage.

To cater to investment needs of the road sector, the investments in the sector are projected to grow by around 24 percent over the next 5 years. The state and the central governments have planned investments in the road sector to the tune of almost USD 50 billion by 2011. The share of private participants is expected at USD 4 billion by way of equity alone for NHAI BOT projects under the National Highway Development Program from Phase III to Phase VII.

POWER

Power projects are very capital intensive and require huge investments. Therefore, the financing of these projects is generally very complex –particularly in developing countries such as India. In the case of power, the thrust on PPP began only with the ultra mega power project (UMPPs). Prior to UMPPs, private interest in the power sector was mainly in the form of independent power generation projects based on a BOO basis in most cases

State electricity boards are an increasing financial drain on their governments. They have low average tariffs, with high cross-subsidies to agricultural and residential consumers, and suffer from poor management, high levels of theft of power, and a large volume of uncollected bills

. This has led to capacity shortages, poor system reliability, and frequent blackouts. Despite government steps to introduce private sector investment in generation, the poor financial standing of most boards means that far fewer deals have reached financial closure than expected. Key issues:

- Private ownership in distribution would provide commercial incentives to reduce technical and, in particular, non-technical losses.
- Genuinely independent regulatory agencies would help ensure that prices are set to correct present distortions and provide incentives to make operation more efficient

INFRASTRUCTURE INVESTMENTS REQUIREMENT IN INDIA

India is expected to grow at an average 9 percent per annum in next few years.³ Accompanying this growth will be an increase in demand for infrastructure services. Economic and population growth prospects are expected to place additional pressure on existing infrastructure facilities. Therefore, addressing these challenges will be essential is the infrastructure sector is to continue fostering economic growth rather than becoming a constraint. In other words, a failure to respond to this demand will cause. The strategy for infrastructure development in the Eleventh Plan reflects the dominant role of the public sector in building infrastructure. However, it also recognizes that the total resources required to meet the deficit in infrastructure exceed the capacity of the public sector. It is, therefore, necessary to attract private investment through appropriate forms of public private partnerships to meet the overall investment requirements

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ETHICS AND BUSINESS: THEIR INTERRELATIONSHIP**Dr. Anita Soni*; Ajay Soni****

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ABSTRACT

Individuals will accept external moral authority when it is independently filtered. The problem is that most public service leaders do not follow a consistent approach to ethical decision making and accomplishing ethical behavior in the bureaucratic organizations they lead. While formal codes of ethics offer some standards of conduct and guidelines for ethical decision-making, a more effective approach is to mesh code enforcement with a normative approach to establishing an ethical climate. Public Administrative style, methods, hierarchy and training are closely interrelated with ethics. Training alone is not enough. However, serious, sustainable improvements of the public service without adequate education and training seem to be impossible. Evaluation of training policies in every country in the region appears to be necessary. Public servants must understand what is acceptable behavior, and, in the end, when the risk of detection and punishment outweighs the gains. Modern people who have embraced scientific development as truth do not judge goodness according to the will of God. They ask their own insight for advice and often end up in conflict because insights differ. If we concentrate on the basis of the conflict, we discover common ground that is often hidden or misconstrued. The groups who are fighting, willing to kill each other, are actually striving for the same goals, "progress and justice." Students will grasp the importance of ethics only when educators give it the same priority as other areas of accounting. Academia should accept ethics as a research and teaching specialty equal to other areas of accounting. CPAs should emphasize to faculty and administrators the importance of ethics teaching, such as speaking to students, holding faculty training sessions, or funding faculty curriculum development in ethics. Stressing the importance of the fundamentals, character, integrity, and responsibility should be part of accounting education.

INTRODUCTION

In concept, business ethics is the applied ethics discipline that addresses the moral features of commercial activity. In practice, however, a dizzying array of projects is pursued under its rubric. Programs of legal compliance, empirical studies into the moral beliefs and attitudes of business people, a panoply of best-practices claims (in the name of their moral merit or their contribution to business success), arguments for (or against) mandatory worker participation in management, and attempts at applying traditional ethical theories, theories of justice, or theories of the state to firms or to the functional areas of business are all advanced as contributions to business ethics—even and especially in its academic literature. These projects vary considerably and often seem to have little in common other than the conviction, held by those who pursue them, that whatever each is pursuing is business ethics.

ETHICS AND BUSINESS: THEIR INTER RELATIONSHIP

What constitutes business varies from society to society. To relieve a business of likely specific problems, the business is to be decided by the people of the society and not by business or those who run the business. The basic problem is that the ethical course of action is not always clear to company's managers. Business ethics is a study of moral standards as they apply to business policies, behaviour and institutions, and to the people who work within these organizations. Its function is not only to analyze moral norms and values, but also to attempt application of this analysis to business.

Business ethics partly aims to analyse the presuppositions both moral presuppositions and the presuppositions from a moral point of view of business. Since business operates within an economic system, part of the proper task of business ethics is to raise questions about economic systems in general and about the morality of a country's economic system in particular. This, in turn, raises questions about the appropriateness of using moral language to evaluate these systems.

WHAT BUSINESS ETHICS CAN DO AND CANNOT DO: Business ethics can help people approach moral problems in business more systematically and with better tools than they might otherwise approach them. It can help them to see issues they might normally ignore. It can also drive them to make changes that they might otherwise not be moved to make. However, business ethics does not by itself make anyone moral. Business ethics presupposes that those who study it are moral beings, and they wish to be even better, more thoughtful, and more informed moral beings. Business ethics does not change business practices unless those engaged in the practices that require moral change wish to change them. Business ethics can produce arguments to show that a practice is immoral, but obviously only those in a position to implement the change can be able to bring them about.

MORAL REASONING IN BUSINESS: The pertinent questions that arise are: Is morality simply a matter of individual choice? Is it culturally determined? Is the claim that there is a universal morality applicable to all people and at all times, defensible? Certainly, some business practices are held to be moral and proper and others improper. But the question to be asked is: Whether these conventional norms should be held, whether some of them may in fact be improper? At times, conventional morality is challengeable and is attacked. A moral law at times needs to be violated.

ARGUMENTS FOR AND AGAINST BUSINESS ETHICS

There may be objections to the application of moral standards to business. Let us see what some of these objections are and what can be said against or in favour of applying moral standards to business.

OBJECTIONS TO BRINGING ETHICS TO BUSINESS

The objection is that in a perfectly competitive free market, the behaviour of people in business organizations should not be subjected to moral standards. On this view, the people in business should single-mindedly pursue the financial interests of their firm without diverting their energies or their firm's resources into —doing good works—. In support of this view there may be advanced three different arguments as also put by Velasquez (De George, 2002).

These are as mentioned below.

FIRST OBJECTION-ARGUMENT: The pursuit of business being profit, the society will benefit most if managers do not impose their own values on a business and devote themselves to produce efficiently what the society wants (or values). Arguments of this sort conceal a number of such questionable assumptions that require quite lengthier discussion. However, briefly, first assumption is that contrary to a point in the argument advanced, most industrial markets are not—perfectly competitive, and as such, therefore, to the extent that firms do not have to compete they can maximize profits—despite inefficient production. Second, it is a wrong presumption of the argument that any step taken to increase profits will—necessarily be socially beneficial. In fact, several ways of increasing profits actually cause injury to society: allowing bribery, fraud, tax evasion, deceptive advertising, harmful production to go Psychology uncontrolled concealing product hazards. Third, the argument assumes that by producing whatever the buying public wants (or values) firms are fulfilling the want of the whole of the society. In fact, the wants of large segments of society (the poor and disadvantaged) are not necessarily met because they cannot participate fully in the market place. Fourth, the objection-argument is essentially making a normative statement (—managers should devote themselves to the single-minded pursuit of profits) on the basis of unproved moral standards (—people should do whatever will benefit those who participate in markets). Thus, although the argument tries to show that ethics does not matter, it can do this only by assuming an unproved moral standard that at least appears mistaken.

Second objection-argument for bringing ethics into business is that business manager (as loyal agent of his employer) should single mindedly pursue the interests of his firm and should ignore ethical considerations.

Agreements do not change the moral character of wrongful acts. If it is morally wrong for a manager to do something out of self-interest, then it is also morally wrong for him to do it in the interests of his company even though he has agreed to serve the company. The assumptions of the loyal agent's (manager's) argument, then, are mistaken.

THIRD OBJECTION-ARGUMENT FOR BRINGING ETHICS INTO BUSINESS: TO BE ETHICAL IT IS ENOUGH FOR BUSINESS PEOPLE MERELY TO OBEY THE LAW

Business ethics is essentially obeying the law. It is wrong to see law and ethics as identical. It is true that some laws require behaviour that is the same as the behaviour required by moral standards, e.g., the laws that prohibit murder, rape, fraud, etc. In such cases, there is coincidence between law and morality, and the objection to obey such laws is the same as the obligation to be moral. However, law and morality do not always coincide. Some laws have nothing to do with morality because they do not involve serious matters, e.g., laws of parking, dress codes, and other laws covering similar matters. Other laws may even violate our moral standards so that they are actually contrary to morality. Thus, ethics is not simply following the law. Nevertheless, this does not mean that ethics has nothing to do with following the law. Our moral standards are sometimes incorporated into the law when enough of us feel that a moral standard should be enforced by Psychology pressure of a legal system. In contrast, laws are sometimes criticized and eliminated when it becomes clear that they blatantly violate our moral standards. E.g., law permitting job discrimination and bribery in business must be eliminated since they violate our moral standards. Therefore, morality shapes and influences many of the laws.

THE CASE FOR ETHICS IN BUSINESS

There may be quite some arguments for bringing ethics into business.

(1) One way to argue is that ethics should govern all voluntary human activities, and, business is such an activity. Therefore, ethics should also govern business.

(2) Another argument is that business activities, like any other human activities, cannot exist unless the people involved in the business and its surrounding community adhere to some minimal standards of ethics. Business is a cooperative activity whose very existence requires cooperative behaviour. First, any business will collapse if all of its managers, employees, and customers come to think that it is morally permissible to steal, lie or break their agreements with the company. Because no business can exist entirely without ethics, the pursuit of business requires at least a minimal adherence to ethics on the part of those involved in business. Second, all businesses require a stable society in which to carry on their business dealings, the stability of a society requires that its members adhere to some minimal standards of ethics. The impossibility of conducting business in society without ethics_ a society in which lying, theft, distrust, cheating, and unrestrained self-interested conflict became the norm_ is shown by the way in which business activities break down in Indian Psychological societies torn by strife, conflict, and distrust. Because business cannot survive without ethics, it is in the interests of business to promote ethical behaviour both among its own members as well as within its larger society (Michales, 1980, for a similar version of this argument).

(3) Third argument for bringing ethics to business is by showing that ethical considerations are consistent with business pursuits, in particular with the pursuit of profit. That ethics is consistent with the pursuit of profit can be shown simply finding examples of companies where a history of good ethics has existed side by side with a history of profitable operations. Such companies have combined a good history of profit with exemplary ethical climates.

However, the above mentioned claim-proposition that ethics is consistent with the pursuit of profits is not fully demonstrated by certain individual companies. There may be many chance factors that affect profitability, e.g., over-capacity in a particular industry, changing consumer tastes, recessions, weather patterns, interest rates, etc. There are many difficulties involved in trying to see whether ethical companies are more profitable than unethical ones. There are many different ways of defining ethical, many different ways of measuring profit, many different factors that can affect a company's profits, many different ways of deciding whose actions count as the actions of company, and many different dimensions along which companies can be compared. Despite these difficulties, several studies in examining whether profitability is correlated with ethical behaviour, suggest that, by and large, ethics does not detract from profit and seems to contribute to profits.

(4) Yet another reason (Fourth Argument) to think that ethics should be brought to business is that in a situation when two parties in business are faced with a dilemma of choice as _to cooperate' or _not cooperate', they must opt for mutual cooperation. For, if both cooperate with each other, each of them will benefit.

Any conclusive proposition that the rational self-interested person should behave unethically in business when there is something to be gained through unethical behaviour is a false assumption. The threat of future retaliation by the victim against his exploiter makes it more rational for the parties in a series of repeated exchanges to cooperate than to try to take advantage of each other. Through cooperation, the parties will gain the advantages Psychology conferred by mutually beneficial activities, whereas non-cooperation will lead to deteriorating series of costly clashes.



2. THE CORPORATION IN BUSINESS ETHICS

Although self-conscious, academic business ethics is of recent vintage, its intellectual roots are found in the corporate social responsibility (CSR) and business-and-society literatures originating in law and in business in the early and middle 20th century. Academic business ethics displays its CSR heritage in the peculiar constellation of concerns that pervade its literature. Those concerns surround the business corporation, which Robert Solomon (1991) calls —the basic unit of commerce today.¶

The corporate focus is evident in the titles of early works of academic business ethics that have done much to shape the subsequent discussion in the field. Tom Donaldson's *Corporations and Morality* (1982) and Patricia Werhane's *Persons, Rights, and Corporations* (1985) take business ethics to be concerned centrally with questions about the corporation's proper role in and relationship to the social order. These questions, taken up by the field and continuing to inform its main conversation, are said to surround the —moral status of the corporation,¶ by which is meant typically one or both of: (1) Is the corporation a moral agent, distinct from the persons who compose it? (2) Morally, how or in whose interests ought the corporation to be managed?

IS THE CORPORATION A MORAL AGENT?

At law, the corporation is a person, distinct in its personality from the persons who bear ownership shares in it (its shareholders) or conduct activities on its behalf (its directors, officers, and other employees). Among the many manifestations of the corporation's separate legal personality are: (i) Distributions of dividends from the corporation to its shareholders are subject to income taxation in the same way that gifts between persons are subject to income taxation. If the corporation were not a separate legal person (as, for example, in U.S. and English law a partnership is not a separate legal person from the partners who compose it) the distribution of dividends would not be a taxable event (because money would not be changing hands). (ii) Corporations are subject to civil liability that is distinct from that of its owners. Indeed, one of the principal motivations for organizing business activities in the corporate form is that corporate assets are legally separate from the personal assets of the corporation's shareholders. Shareholder liability for corporate debts is limited to whatever assets owners have contributed to the corporation in return for their ownership stakes. (iii) Corporations are subject to criminal liability that is distinct from that of its owners, directors, officers, or employees.

If the corporation is a legal person, is it also a moral person? Anglo-American law takes no explicit position on this, although the corporate personality is frequently described there as a legal fiction, suggesting that the corporation's legally recognized personality is not also ontological fact. Business ethicists have taken a variety of positions on the question whether the corporation is a moral person or moral agent.

Peter French (1979, 1984, 1995) argues that important features of the corporation and corporate decision making exhibit all of the necessary components of moral agency. He argues that corporations have corporate internal decision (CID) structures that provide sufficient grounds for attributing moral agency to them. These CID structures consist of two main parts: (i) an organization chart that corresponds to decision authority within the corporation and (ii) rules (usually contained in the corporation's articles of incorporation or its by-laws) for determining whether a decision, made by one who possesses decision making authority according to the organization chart, is a corporate decision rather than merely a personal decision. That is, analogous to H.L.A.

HOW AND IN WHOSE INTERESTS OUGHT THE CORPORATION TO BE GOVERNED?

Seeing the large, publicly-traded corporation as the key actor in business, most academic business ethicists understand the foundational normative question of their discipline to be that of how and in whose interests corporations ought to be governed. Over the last two decades, the main attempts to answer this foundational normative question have been understood as constituting a ‘shareholder-stakeholder debate’ in business ethics.

Originating in the work of R. Edward Freeman (1984), stakeholder theory is widely regarded among academic business ethicists as the most significant theoretical construct in their discipline. Normative ethical stakeholder theory articulates the view that a business firm ought to be managed in a way that achieves a balance among the interests of all who bear a substantial relationship to the firm—its stakeholders. In Freeman's account, the very purpose of the firm is coordination of and joint service to its stakeholders.

Closely-held corporations and partnerships lack the fluid markets for ownership shares that make exit a viable choice for the disgruntled shareholder. Moreover, closely-held corporations and partnerships are marked frequently by widely diverging interests among members of the ownership class, whether due to the fact that some of those members are in day-to-day control of the enterprise whereas others are not, or that one or a small coalition of owners form an effective voting majority of shareholders, leaving minority shareholder interests to the majority's mercy.

INTEGRATING VALUES AND ETHICS

The implication for teaching at the college and university level is that instructors need to understand the ways in which values and ethical frameworks are relevant to their course content. To create understanding and properly extend the learning of students, instructors need to make clear their perspectives on moral literacy. As discussed in the preceding section, valuation processes can be relevant to leadership as conscious and unconscious influences on the cognitive processes of individuals, as rubrics or codes for responding to problematic situations, and as meta-values around which to establish consensus on shared objectives and purposes.

3. THE EMPLOYMENT RELATION IN BUSINESS ETHICS

Falling neatly out of concern about the power of large, publicly traded corporations is a concern about the terms of employment they afford. The discussion of the employment relation in academic business ethics has crystallized into a debate over the relative moral merits of at-will employment terms and just cause employment terms, especially in light of the place each occupies in employment law.

Most of the discussion of the employment relation in academic business ethics concerns the fairness of the at-will doctrine and whether other terms of employment ought to be substituted for it through public policy initiatives. Indeed, the debate makes little sense outside the public policy context. On broadly Kantian grounds, Werhane (1985) argues that arbitrary dismissal is incompatible with respecting employees as persons. Respecting employees as persons demands that they be supplied with good reasons when adverse action is taken against them. Thus, at-will employment (or at least, dismissal without cause undertaken in accordance with the at-will doctrine) is incompatible with recognizing and respecting the employee's personhood.

The debate over at-will employment is a debate not about what employers and employees ought or ought not to do, but instead about the merits of taking the terms of employment continuation out of the realm of contract and into the realm of public policy. In that sense, it is more like the

debate over the minimum wage. The at-will doctrine neither commends nor incentivizes a managerial practice. Instead, it apportiones the legal risk of arbitrary firing in a way different than just cause rules do. Which apportionment is better may tell us much about the public policies we ought to have, but it doesn't tell us how we ought to conduct business.

INTERNATIONAL BUSINESS ETHICS

Doing business transnationally raises a number of issues that have no analogue in business dealings done within a single country or legal jurisdiction. International business ethics seeks to address those issues. Where ethical norms are in conflict, owing to different cultural practices, which ethical norms ought to guide one's business conduct in other nations and cultures? Some discussions of international business ethics conceive this home country/host country question as central. On one hand, adopting host country norms is a way to respect the host culture and its members. Thus, business persons are advised that when in Rome they ought do as the Romans do—as in etiquette, so too in ethics. On the other hand, business persons are advised to resist host country norms that are morally repugnant. Therein lies the rub. When, for example, bribery of officials is central to doing business where you are, ought you to embrace the practice as a mark of cultural respect or forswear the practice on the grounds that it is morally repugnant?

One common approach in international business ethics is to refer to or to construct lists of norms that ought to guide transnational business conduct. Thus, for example, the United Nations' Universal Declaration of Human Rights or, more recently, the United Nations Global Compact, is advanced as a guide to conduct.

5. CONCLUSION

The main conversation in academic business ethics is focused on the large, publicly traded corporation. It owes its prescriptions mainly to normative political philosophy, rather than moral theory. It speaks more to public policy toward business (and especially the large, publicly traded corporation) and the institutions of capitalism than it does to ethical business conduct, i.e., what one ought to be doing when one is doing business.

To be sure, there are cases of corruption that respond to the unethical nature of the corrupt individual. But for the most part, the unethical behavior stems from the environment in which individuals must interact. Convolved regulations and weak rule of law foster a culture of corruption and informality both in the private and public sectors.

In the public sector, convolved regulations and weak rule of law provide ample opportunities for public officials to accept bribes without punishment. In the private sector, those two factors push some people to do business informally as a means to survive and others to profit far more than they would if the possibility of bribery did not exist. The result is an increasingly unequal society, in terms of the opportunity to create wealth and improve living standards.

To fight corruption and informality, it is essential to understand that corruption is a symptom--of overregulation, lack of rule of law, a large public sector--not the root of the problem. The perceived problem is unethical/corrupt behavior of the private sector, which leads the government to press more on private-sector activities. The real problem is the government action/regulations causing undesired behavior of the private sector. The optimal solution would be to eliminate burdensome regulations so that unethical behavior does not occur.

Countries must advance economic freedom in all possible areas of the economy, with particular emphasis on regulations affecting small and medium business, in order for corruption and



informality to decrease. The Index of Economic Freedom is an excellent guide to identify what is obstructing economic activity and, therefore, perpetuating poverty.

Countries must also preserve the independence and effectiveness of the judiciary to punish corrupt actions. Economic freedom with a strong rule of law will foster a culture of investment, job creation, and institutional respect--all essential factors in massively improving the living standards of ordinary people.

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WOMEN ENTREPRENEURSHIPS IN GLOBALIZED ERA: ISSUES AND CHALLENGES

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ABSTRACT

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Like a male entrepreneurs a women entrepreneur has many functions. This paper examines & undertakes women entrepreneurship in this globalized era and what are the characteristics of Indian women entrepreneurs and their role and lastly we discuss about some the challenges and issues related to women entrepreneurs in globalized era. Secondary data available from different sources used as research tools for this paper. It is concluded from this paper that women's entrepreneurship are increasingly recognized as a valuable tool for economic development and society wellbeings. Policy makers must encourage the programmes and initiatives regarding facilitating entrepreneurial endeavors' by women in the economy and increased contribution of women in the labour force is a prerequisite for improving the position of women in society and self-employed women.

KEYWORDS: *Entrepreneur, Business Enterprise, Global, Environment, Strategic Issues & Challenges.*

INTRODUCTION

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Like a male entrepreneurs a women entrepreneur has many functions. They should explore the prospects of starting new enterprise; undertake risks, introduction of new innovations, coordination administration and control of business and providing effective leadership in all aspects of business. A large number of women around the world have set up and managed their own businesses. It was not easy for these women to succeed in business. They had to face a lot of difficulties and overcome a number of barriers to become successful in their ventures. They had to deal with bias and withstand the disbelief of society, and also put in more effort than men to prove their credibility to others.

Women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Thus there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful



entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized.

Women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. The industries (primarily retail, education and other service industries) chosen by women are often perceived as being less important to economic development and growth than high-technology and manufacturing. As a consequence, equal opportunity between men and women from the perspective of entrepreneurship is still not a reality and in order to this policy makers should address this issues. In order to realize the benefits of policy changes it is important to add in women entrepreneurial dimension in considering all SMEs and growth policies (e.g. meeting women's financing needs at all stages of the business continuum; take-up of business development and support services; access to corporate, government and international markets; technology access and utilization; R&D and innovation; etc.). Moreover this means periodically evaluating the impact of these measures on the success of women-owned businesses and exchanging good models and best practices, through cooperation with leading international organizations such as the OECD, European Union, APEC, UNCTAD and the ILO, in order to continually improve policies and programmes. Policy makers must encourage the networking of associations and encourage co-operation and partnerships among national and international networks and facilitate entrepreneurial endeavors by women in the economy. Women's entrepreneurship is both about women's position in society and the role of entrepreneurship in the same society. Women are faced with specific obstacles (such as family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. Also, in some countries, women may experience obstacles with respect to holding property and entering contracts. Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women.

CHARACTERISTICS OF WOMEN ENTREPRENEURS

The broad classification of women business owners include women who establish, inherit, or acquire a business; women who start businesses with spouses or business partners but are either at the forefront or behind the scenes; and finally, women who start fast-growing or part-time or slow-growing firms. However, more recent studies have shown that there are far more similarities than differences between women and men entrepreneurs in terms of psychological and demographic characteristics. The dominant predictors of success in case of women entrepreneurs are work experience and years of self-employment. Generally, women view their businesses as a cooperative network of relationships rather than as a distinct profit-generating entity. This network extends beyond the business into the entrepreneur's relationships with her family and the community.

Women entrepreneurs share these characteristics: sharp communication skills, inborn people skills, consensus building competencies, and encouragement, integrating abilities. Women need to use all these skills as they strive to make appropriate decisions for their families and for themselves. A series of various researches have shown that the workforce of women-owned businesses tend to be more gender balanced than the workforce of men-owned businesses, although women business owners are more likely to hire women. Simply, an investment in women's entrepreneurship is an investment in the economic independence and well-being of all women.



There are following traits of personality of women entrepreneurs:

Risk taker	Proactive
Opportunist	Visionary
Inventor	Tolerance of ambiguity
Commercialiser	Desire for independence
Trader	High energy
Innovator	Ability to bounce back
Flexible	Results oriented
Need for achievement	all rounder
Internal control	Decisive
Self confident	Self Motivated
Pragmatic	Flair

WOMEN ENTREPRENEURSHIP IN GLOBALISED ERA

Globally many women are entrepreneurs and they are running their business smoothly. Basically entrepreneurship emerges from an individual's ingenious spirit into long-term business ownership, job creation, and economic security. Women bring responsibility and reliability because they care about economic empowerment, entrepreneurial development and innovation. Women entrepreneurs seek the professional and personal support that is found in business associations. Globalization has encouraged the expansion of business ownership. The global impact of women entrepreneurs is just beginning to gain strength. Worldwide, the number of female business owners continues to increase. Women Entrepreneurs in the Global Economy increase steadily. For example, women produce more than 80 percent of the food for Sub-Saharan Africa, 50-60 percent for Asia, 26 percent for the Caribbean, 34 percent for North Africa and the Middle East, and more than 30 percent for Latin America.

GLOBAL TRENDS IN WOMEN ENTREPRENEURSHIP

Women entrepreneurs are active at all levels domestically, regionally, and globally and they are significantly affecting the global economy. Women in advanced market economies own more than 25% of all businesses and some of the countries information is available below from the secondary sources:

In Europe and Newly Independent States Transition Economies – women are 25% of the business owners and in USA - women own 38% of all businesses (8 million firms), employ 27.5 million people (or 1 in 5 workers), and generate \$3.6 trillion in annual sales. In UK, there are approximately 1,013,000 self-employed women (7.6% of women in employment) and 2,706,000 self-employed men (17.4% of men in employment) in the UK. Survey evidence indicates that businesses that are wholly or majority female-owned account for between 12.3% - 16.5% of the UK business stock. A large proportion of female entrepreneurial activity takes place in businesses that are co-owned equally by men and women. If the definition of women's enterprise included co-owned businesses (an approach often used by US researchers), it is estimated that between 34.1% - 41.2% of the UK small business stock is either owned or co-owned by women. (Carter et al., 2006). For Canada - There are more than 821,000 women entrepreneurs and they

contribute to an excess of CAD 18 109 billion to the economy annually. In South Africa, the total entrepreneurial activity rate for men is 8.1% compared to 4.9% for women. Men are 1.7 times more likely to be involved in entrepreneurial activity than women. This is slightly higher than the corresponding global average for 2002 of 1.6 times more. The overall difference between entrepreneurial activity rates of men and women in South Africa is largely due to the much higher opportunity entrepreneurial activity rates amongst men and in France women entrepreneurs head one in four firms while in Russia, women own 64% of firms employing 10 people or more and in Germany, women have created one-third of the new businesses since 1990 representing more than one million jobs. There are a total of 1.03 million women-owned businesses in Germany. Women-owned and managed businesses having annual turnover of at least Euro 16 620 number 522 000, represent 18% of the total in this group, and provide jobs for 2 million employees. In Japan 23% of private firms are established by women while in China women founded 25% of the businesses since 1978.

Although information about women entrepreneurs keeps proliferating, comparatively little is known about women business owners, particularly in developing countries. Several researches have shown that women-owned firms comprise between one-quarter and one-third of all the businesses in the formal economy and are expected to play an even larger role in informal sectors and various studies of entrepreneurial behaviour, women have expressed confidence about the future of their businesses and about their role in the economy.

A study conducted by NFWBO (National Foundation for Women Business Owners) has highlighted that the most important issues cited by women business owners around the world included maintaining profitability, managing cash flow & bill payment, attracting & keeping quality employees, access to latest technology, access to capital for business growth, and government corruption. Even though women entrepreneurs all around the world share these similar reasons for starting their businesses, there are some stark differences for women in other countries that are worth noting.

In India, women's entry into business is a new observable fact. It can be traced out as an additional room of their kitchen activities. With the growing awareness about small or medium businesses and spread of education among women over the period, they have started shifting from kitchen activities to involve in doing business activities. Women entrepreneurs manufacturing solar cookers in Gujarat or owning small foundries in Maharashtra or manufacturing capacitors in Orissa have proved beyond doubt that given the opportunities, they can excel their male counterparts. Women entrepreneurs usually begin their businesses to escape unemployment and to gain independence in decision-making. Although male entrepreneurs in India face many of the same barriers faced by women entrepreneurs, but the most important barrier to women's participation in India has been the view that women are less pre-destined than men to manage and participate in the country's economic life because of their family obligation. An investigation of entrepreneurs in India has highlighted that women-owned businesses are making bigger despite a gap in access to capital. As in other parts of the world, the women in India were concerned with getting more education in the areas of business, management and technology issues.

Research among Women entrepreneurs in India has highlighted the following strong points in their favour: cheap labour, above average technical & intellectual level of women entrepreneurs, investment growth, growing demand for products, growing awareness of female entrepreneurs for finance and marketing organizations, growing need to form partnerships. However to make dreams come true and to turn visions into reality, certain extra efforts are being explored like

monitoring the environment by raising political awareness on this issue, working to make the India's female economically independent, reassessment of traditional customs & values to sustain the development of women, better credit facilities for women, a better distribution of aid towards female organizations, aid for educating young women, training women entrepreneurs to upgrade marketing and product knowledge, etc.

CHALLENGES&ISSUESFORWOMENENTREPRENEURSHIPININDIA

Even though women have achieved credibility as competent entrepreneurs in areas such as retail, personal services and business services, perceptions that women-owned businesses are less successful, credit worthy & innovative continues to be a barrier.

CHALLENGES

- Proper Supplement and better access to finance/credit is mentioned very frequently. Give a woman 2000 rupees and she can start a business. Give her another 2000 rupees and she will be able to feed not only for her family, but for her employees as well.
- Access to business support and information, including better integration of business services.
- Training on business issues and related issues.
- Proper help in access to local and foreign markets.
- Main focus should also be given to Daycare centers & nurseries for children, and also for the elderly.
- Positive image-building and change in mentality amongst women, whereby women see themselves as capable achievers and build up confidence.
- Breaking through traditional patrons and structures that inhibit women's advancement.
- Role modeling of women in non-traditional business sectors to break through traditional views on men's and women's sectors.
- More involvement and participation in legislation and decision-making processes.
- Removing of any legislation which impedes women's free engagement.
- Establishing and creating awareness at the governmental as well as private level to truly and really create entrepreneurial opportunities and not just programs that stay on paper.

ISSUES

Women barely develop network with other women who are successful entrepreneurs. This results in a negative impact on their networking skills.

- Sometimes women entrepreneurs can't balance between personal and professional life, thus which have negative impacts on the capacity for entrepreneurial activities.
- Acceptance by whole society means from family and friends not possible which hampering in becoming entrepreneurs. If they want to be a successful entrepreneur, the society must accept her and try to assist her in her daily life activities.
- Providing safe environment from right of her beginning to make them confident and intelligent.



- Discrimination – it is hard to believe but women are still treated differently in our society. Women do get lower salaries compared to men doing the same job; women do not have access to men dominated networks who take their decisions about successors in the company during their absent.
- Missing networks – through century's business men have build up their networks but women still have to learn to catch up.
- Hard to find finance/credit without being help taken by their family or friends.

CONCLUSIONS AND SUGGESTIONS

A possible suggestion can be aimed to —pushing a larger number of women entrepreneurs towards growth opportunities, unlocking their potential as creators of wealth and jobs, and providing a more favorable legal and regulatory framework. These suggestions can also ensure the proper positioning of —pull mechanisms to enable the growth-oriented women entrepreneurs to expand and grow in terms of investments, markets and profits.

Trained from Initial Stages: There is a large and seemingly ever-increasing number of women entrepreneurs operating in micro-enterprises and in the informal economy. They can be facilitated to grow into sustainable, formally registered & large enterprises with the help of following actions:-

- Conducting gender analysis for all entrepreneurial support programmes
- Gathering data on women and men entrepreneurs
- Applying —target group segmentation to women entrepreneurs
- Using targeted approaches for priority categories in order to provide additional —push to women entrepreneurs to the next level of growth
- Promoting mobilization and organization of representative associations
- Examining differential impacts of governmental policies, programmes and actions
- Promoting development of demand-led supports for women entrepreneurs
- Promoting more flexible and innovative financial products by banks

Need of favorable legislative and regulatory framework: Policies, laws and overall regulatory environment are frequently seen as barriers and disincentives to expansion and growth. However, they need to be promoted in such a way that women entrepreneurs see the advantages of and benefits that come with compliance.

- Reviewing impact of existing and new instruments on women entrepreneurs
- Identifying those instruments that act as barriers to expansion and growth
- Modifying or dismantling these instruments
- Taking account of the social and cultural contexts affecting policy implementation and redress inequalities and abnormalities
- Making use of IT and associations so as to minimize the administrative burdens on women entrepreneurs

- Holding regular consultations with key factors like women entrepreneurs, women entrepreneurs' associations, financial institutions, etc, to review progress and identify new bottlenecks.

Projecting and Pulling to Grow and Support the Winners: The first two above suggestions are aimed at trying to —pushl more women entrepreneurs into growth situations as well as ensuring thatlaws®ulationsdonotstandintheirway.This suggestionrelatestofacilitatingand —pullingl the women entrepreneurs into situations where they can actively pursue growth strategies.

- Providingincentivesforexpansionand growthafterremoving barriersand disincentives
- Encouragingandrewardingdynamic representativeassociationsofwomenentrepreneurs
- Promotingstronglinksandsynergieswithexistingmajoreconomicplayers
- Profiling the economic and social contributors among women entrepreneurs to the nationaleconomy
- Promotingandrewardingprogrammesthatservewomenentrepreneurs
- Makingfulluseofdatagatheredto informnewpolicies,programmesandsupportive actions
- Ensuring synergies between (a) women related ministry (b) economic ministry (c) welfare & social development ministry in the government.

After the almost 63rd years of India's Independence, still we not fulfill our promises of equalityof opportunity in all spheres and especially for Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted and very unfortunately, the Government sponsored development activities have benefited only a small section of women. The large majority of them are still unaffectedbychangeanddevelopmentactivitieshavebenefitedonlyasmallsectionofwomen i.e. the urban middle class women. The large majority of them are still unaffected by new initiatives and development programmes of Indian government.In this study we have assessed the importance of women's entrepreneurship and role in globalized era through variousliteratures available from different secondary sources. As we still do not know enough of the entrepreneurial process and women we have argued that better knowledge about the economic importance of women's entrepreneurship and their particular strengths, weaknesses and opportunities, is central. As low rates of women's entrepreneurship are both related to the status of women and the status of entrepreneurship, we have suggested that increasing the abilities of women to participate in the labour force and generally to improve the position of women in society and generally increase the possibility to engage in entrepreneurship is central. However, more targeted initiatives are also needed to support women entrepreneurs and would be entrepreneurs. In a world of rapid change, all entrepreneurs must have the flexibility and creativity tomeet the changes they face. The importanceofa strong, mindful vision that can lead toward a better world .But without directly tracking, observing, surveying, and interviewing individual enterprise owners it is difficult to understand with clarity and assurance the current entrepreneurial movement or women's economic opportunities. Globally, women are enhancing, directing, and changing the face of how business is done today. Ultimately, female business ownersmustberecognizedforwhotheyare,whattheydo,andhowsignificantlytheyimpactthe world's global economy. With relevant education, work experience, improving economic conditionsandfinancial opportunities,morewomenaroundtheworldare creating andsustaining

successful business ventures. This will not only have an impact on the economies of the countries in which women own their businesses but also will change the status of women in those societies. It is likely that, as we begin this millennium, this will be the century of the entrepreneur in general and of the women entrepreneur in particular.

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CUSTOMER RELATIONSHIP MANAGEMENT-WITH REFERENCE TO BANKING INDUSTRY IN KAIMNAGAR AND WARANGAL

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INTRODUCTION

Customer Relationship Marketing is a practice that encompasses all marketing activities directed toward establishing, developing, and maintaining successful customer relationships. The focus of relationship marketing is on developing long-term relationships and improving corporate performance through customer loyalty and customer retention.

Customer relationship management (CRM) is a business strategy that spans your entire organization from front office to back-office. It is a commitment you make to put customers at the heart of your enterprise. The right CRM strategy and solutions can help you securely, reliably, and consistently:

- Delight your customers every time they interact with your business by empowering them with anytime, anywhere, and any channel access to accurate information and more personalized service.
- Reach more customers more effectively, increase customer retention and boost customer loyalty by leveraging opportunities to up-sell and cross-sell and driving repeat business at lower cost.
- Drive improvements in business performance by providing your customers with the ability to access more information through self-service and assisted-service capabilities when it is convenient for them.
- Enable virtualization in your enterprise as more of your people and resources extend beyond your offices and around the world.
- Balance sophisticated functionality with rapid implementation and effective support for a faster return on your CRM investment.

RELATIONSHIP MARKETING IN BANKS

CRM IN BANKING

Retail banking refers to mass-market banking where individual customers typically use banks for services such as savings and current accounts, mortgages, loans (e.g. personal, housing, auto, and educational), debit cards, credit cards, depository services, fixed deposits, investment advisory services (for high net worth individuals) etc.

Before Internet era, consumers largely selected their banks based on how convenient the location of bank's branches was to their homes or offices. With the Advent of new technologies in the business of bank, such as Internet banking and ATMs, now customers can freely choose any bank.



for their transactions. Thus the customer base of banks has increased, and so has the choices of customers for selecting the banks.

This is just the beginning of the story. Due to globalization new generations of private sector banks and many foreign banks have also entered the market and they have brought with them several useful and innovative products. Due to forced competition, public sector banks are also becoming more technology savvy and customer oriented.

Thus, Non-traditional competition, market consolidation, new technology, and the proliferation of the Internet are changing the competitive landscape of the retail banking industry. Today's retail banking sector is characterized by following:

- Multiple products (deposits, credit cards, insurance, investments and securities)
- Multiple channels of distribution (call center, branch, Internet and kiosk)
- Multiple customer groups (consumer, small business, and corporate)

Today, the customers have many expectations from banks such as

- (i) Service at reduced cost
- (ii) Service—Anytime Anywhere
- (iii) Personalized Service

With increased number of banks, products and services and practically nil switching costs, customers are easily switching banks whenever they find better services and products. Banks are finding it tough to get new customers and more importantly retain existing customers.

According to a research by Reichheld and Sasser in the Harvard Business Review, 5% increase in customer retention can increase profitability by 35% in banking business, 50% in insurance and brokerage, and 125% in the consumer credit card market. Therefore banks are now stressing on retaining customers and increasing market share.

UTILITY OF CRM IN BANKS

CRM primarily caters to all interactions with the customers or potential customers, across multiple touch points including the Internet, bank branch, call center, field organization and other distribution channels.

CRM IMPLEMENTATION IN BANKS IN INDIA

According to Nasscom report—Strategic Review 2004, Indian CRM market was estimated at US \$ 14 million and is forecast to grow to US \$ 26 million in 2005. Banking and financial services segment has a high growth potential and accounts for 22 percent of CRM license revenue. There are many banks such as ICICI Bank, HDFC Bank and Citibank, which are using CRM products.

FIELD RESEARCH OBJECTIVES

This study was designed to focus on a distant, isolated population and:

Investigates the banking services currently used by customers.

- Explore their banking needs.
- Identify their perceptions of the existing banking services.
- Investigate the usage of virtual banking services.



- Investigates their attitudes towards the provision of unmanned banking services via Information Technology.

The research is exploratory, as the available information in relation to customers living in isolated areas, is insufficient on these elements. However, this paper attempts to examine the issues further.

METHODOLOGY

SAMPLING FRAME

A total of 359 people were interviewed (table 1). Of those, 190 were interviewed in Karimnagar and 169 in Warangal. The men had stayed in areas other than the place of origin; further more they were significantly better educated than women.

TABLE1.DEMOGRAPHICS OFTHE SAMPLE

		Neverlivedaway		Livedaway>1year		Total	
		Total	%	Total	%	Total	%
Gender							
	Male	73	39.04	112	65.12	185	51.53
	Female	114	60.96	60	34.88	174	48.47
Age							
	18 – 25	26	13.90	19	11.05	45	12.53
	25 – 35	23	12.30	28	16.28	51	14.21
	35 – 45	36	19.25	27	15.70	63	17.55
	45 – 55	32	17.11	33	19.19	65	18.11
	55 – 65	19	10.16	22	12.79	41	11.42
	65 +	51	27.27	43	25.00	94	26.18
Education							
	None	13	6.95	8	4.65	21	5.85
	Primary School	108	57.75	81	47.09	189	52.65
	High School	53	28.34	46	26.74	99	27.6
	University	11	5.88	34	19.77	45	12.53
	Other	2	1.07	3	1.74	5	1.39
Occupation							
	Farmer	13	6.95	4	2.33	17	4.74
	Trader	2	1.07	1	0.58	3	0.84
	Salaried	6	3.21	11	6.40	17	4.74
	Retired	47	25.13	42	24.42	89	24.79
	Housekeeper	75	40.11	34	19.77	109	30.36
	Civil Servant	18	9.62	27	15.70	45	12.53
	Businessman	14	7.49	35	20.35	49	13.65
	Privately employed	4	2.14	5	2.91	9	2.51
	Other	8	4.28	13	7.56	21	5.85
Total		187	100.00	172	100.00	359	100.00

Source;PrimaryData

DataCollection,ResearchInstrumentandProcedures

DATA ANALYSIS

Research on the inhabitants' views in these areas is relatively limited. Because of the exploratory nature of all the issues examined, descriptive statistics are displayed. As a next step in our analysis, we performed a series of extensive statistical analysis, using T-Tests, chi-square statistics, in order to identify the exact relationships. More precisely, in order to examine the hypotheses that the opinion of people in the two samples and the fact that the one group has experienced living away was not related, independent samples t-test was used. To assess the ranking of different variables, by examining the mean rank differences, Friedman two-way ANOVA test was conducted. Pearson χ^2 was also used in order to examine comparisons of categorical data. For all tests, observed significance level of the test (p) less than 0.05, the hypothesis that the variables under investigation are independent was rejected.

TABLE2.NUMBEROF FINANCIALINSTITUTIONS USED

	Neverlived Away		Livedaway> 1 year		Total	
	Total	%	Total	%	Total	%
None	2	1.1	0	0.00	2	0.56
One	90	48.1	65	37.8	155	43.18
Two	76	40.6	75	43.6	151	42.06
Three	15	8.0	27	15.7	42	11.70
Fouror more	4	2.1	5	2.9	9	2.51
Total	187	100.0	172	100.0	359	100.00

Source;PrimaryData

As expected, the population of these areas is not denied access to financial services, as long as they make the effort to obtain them. An interesting finding is that a high percentage of the sample (56.57%), are banking with more than one financial institution. Those respondents who have lived away does not presents any clear differentiation.

**TABLE3.FREQUENCYOFTRAVELLINGFORCONTACTINGFINANCIAL
TRANSACTIONS**

	NeverlivedAway		Livedaway>1year		Total	
	Total	%	Total	%	Total	%
Once a week	5	2.7	9	5.2	44	12.26
Once per 15days	12	6.4	11	6.4	65	18.11
Once a month	44	23.5	44	25.6	129	35.93
Lessthan once a month	62	33.2	56	32.6	102	28.41
Never	64	34.2	52	30.2	19	5.29
TOTAL	187	100.0	172	100.0	359	100.00

Source;PrimaryData

As far as the conditions of use is concerned, it is clear however that 30.37% of the sample claim that they need to travel to another place at least once every two weeks to make their required transactions. Only 5.29% of the sample cited that they are able to make them all in the place they live on. The results highlight that it is almost compulsory for someone who wants to satisfy banking needs to visit another place.

TABLE4.ACCESS TOVARIOUS BANKING SERVICES

	Neverlived Away		Livedaway> 1 year		Total		t-test		Friedman Mean Rank
	Mean	SD	Mean	SD	Mean	SD	t-value	p	
Withdrawal– Deposit	3.84	1.36	3.35	1.51	3.61	1.45	3.24	0.00	5.75
Loans	1.41	0.88	1.29	0.73	1.35	0.81	1.41	0.16	3.02
Subsidies	1.75	1.23	1.58	1.06	1.67	1.15	1.38	0.17	3.44
Credit cards payments	1.44	1.00	1.31	0.84	1.38	0.93	1.39	0.17	3.03
Paymentofbills	3.91	1.36	3.72	1.59	3.82	1.48	1.28	0.20	5.89
Foreigncurrency exchange	2.23	1.52	2.12	1.51	2.18	1.51	0.71	0.48	4.06
Stock exchange transactions	1.23	0.73	1.21	0.67	1.22	0.70	0.28	0.78	2.81
1=verydifficult, 5=veryeasy									

Source;PrimaryData

Respondents provided low scores regarding their ability to access to the various banking services in their area (table 5). Only when referring to the most basic services (withdrawal/deposit) this is not the case. More precisely, the people feel that payment of bills is the service to which they have the most access to in their region, followed by withdrawal/deposit ($\chi^2=11.08$, $\alpha=0.00$).

Particularly, those respondents that have been away for a long time, and therefore they have experienced ATM and other technologies usage in the past, they feel that they do not receive the quality of service they perceive as standard.

TABLE5.USE OFVARIOUS BANKING SERVICES

	Neverlived Away		Lived away> 1 year		Total		t-test		Friedman Mean Rank
	Mean	SD	Mean	SD	Mean	SD	t-value	p	
Withdrawal– Deposit	2.84	0.92	3.05	0.94	2.94	0.93	-2.12	0.03	6.08
Loans	1.14	0.47	1.15	0.46	1.14	0.46	-0.25	0.80	3.12
Subsidies	1.29	0.67	1.19	0.47	1.24	0.58	1.67	0.10	3.31
Credit cards payments	1.24	0.77	1.40	0.98	1.31	0.88	-1.67	0.10	3.26
Paymentofbills	2.80	1.26	2.83	1.20	2.81	1.23	-0.18	0.86	5.62
Foreigncurrency exchange	1.52	0.98	1.47	0.94	1.49	0.96	0.53	0.60	3.57
Stockexchange transactions	1.09	0.47	1.26	0.86	1.17	0.69	-2.43	0.02	3.04
1=very rarely, 5 = very often									

Source;PrimaryData

The various banking services presented in table- 6, it shows that the analysis of statistics the mean rank of withdrawal deposit is highest recorded with 6.08 among all the banking services. The second position recorded with 5.62 is payment of bills. Followed by Foreign currency exchange found with 3.57, Subsidies recorded with 3.31, Credit cards payments recoded with 3.26, Loans recorded with 3.12. The lowest position recorded with 3.04, when compare to all other banking services.

TABLE6.REQUIREMENTSOFTHE BANKINGSERVICES INTHE REGION

	Neverlived Away		Livedaway> 1 year		Total		t-value	P
	Mean	SD	Mean	SD	Mean	SD		
Reliability	4.92	0.31	4.89	0.32	4.90	0.33	0.88	0.40
Speed	4.91	0.32	4.88	0.34	4.90	0.33	0.89	0.38
Security	4.94	0.27	4.93	0.30	4.93	0.28	0.19	0.85
Convenience	4.89	0.39	4.90	0.43	4.89	0.41	-0.31	0.76
Personal contact	3.74	1.54	3.39	1.64	3.57	1.60	2.07	0.04
1= stronglydisagree, 5=strongly agree								

Source;PrimaryData

As shown on the following table (table -7), the respondents all shared the same perceptions in relation to the standards of the banking services offered in their region. They did not express any major concerns in terms of the security of the banking services and were reasonably content with the reliability of the systems. However they all expressed some discomfort in relation to the speed of the system. But, their major concern refers to the coverage of the banking networks. When compared with the others criteria measured, the findings imply that they all agree that the quality of the service provided was not what they expected.

TABLE7.USEOF AUTOMATICTELLERMACHINES (ATMS')

	Neverlived Away		Livedaway>1 Year		Total	
	Total	%	Total	%	Total	%
I have neverused ATMs	42	22.46	63	36.63	105	29.25
I have usedATMs	145	77.54	109	63.37	254	70.75
Total	187	100.00	172	100.00	359	100.00

Source;PrimaryData

The use of ATM services arepopular, as 71% of the sample cited to beusers of ATM services, or even in the past "theyused" an ATM. Once again, it seems that the experience of living in other, more technologically developed areas, or in other words, not excluded areas, appears to influence positively the potentiality of ATMs.

FINDINGS

A primary objective of this study was to investigate the banking services currently used by customers, in order to reveal the provision of those services in the particular areas. In addition, the study highlights their perceptions about the provided services. In this section, we discuss the key findings of this study, in order to provide also a new perspective on companies' social responsibility issues combining those with "exclusion", particularly social and financial one.

As expected, the population of those remote areas is not denied access to financial services, as long as they make the effort to obtain them. As shown on table 2, almost all respondents have some sort of bank account. An interesting finding is that a high percentage of the sample (56.57%), are banking with more than one financial institution. Those respondents who have lived away does not presents any clear differentiation of those who have spent all their lives in the place regarding the use a different number of financial institutions from those (Pearson $\chi^2=8.97$, $p=0.06$).

FINDINGS&CONCLUSION

- The study has identified issues that need to be assessed if CRM is to be used more productively to take advantage of new opportunities.
- The research is exploratory, as the available information in relation to customers living in isolated areas, is insufficient on these elements.
- The study has identifiedtheimportance ofbanking servicesthrough Information Technology like the usage of ATM cards and credit cards.
- The Bank has a wide range of services in order to satisfy the needs of every segment of customers.
- CRM technologies and processes could make the slogan —the right customer with the right product at right place and in the right moment|| possible.
- The customer retention is the result of an increasing degree of product personalization and differentiation. Credit institutions apparently prefer to compete on quality product information, broader range of product and services rather than on price meant as product acquisition cost to the customer price, mode of payment, delivery etc.

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SWAMIVIVEKANANDA'SVIEWSONPHILOSOPHYOFEDUCATION

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ABSTRACT

In this paper, I would analyse about Swami Vivekananda's views on Philosophy of Education. According to Swami Vivekananda, education does not mean the mass of information which is inserted by force into the mind of a child. In his own words, education is the manifestation of perfection already reached man. Indian nationalism and spiritualism were the basic foundations for his philosophy of education and the philosophy of Vedant and Upanishads. He was against the system of contemporary educational system; it turned men into slaves, capable of slavery and nothing else. He emphasized that the aim of education to be life-building, man-making and character-making and also he said that knowledge without culture was only skin-deep. The mind is crammed with facts before it knows how to think. Self-development, fulfilment of Swadharma, freedom of growth and character formation are the aims of education according to him. For him education means the process by which character is formed, strength of mind is increased and intellect is sharpened, as a result of which one can stand on one's own feet. Real education is that which prepares a man for struggle of existence. It prepares man for social service and develops his character. He has emphasized that an education which develops character, mental powers, and intelligence gives self-confidence and self-reliance among the individuals. Swami Vivekananda stressed education for democracy and national development. Education was a powerful instrument to achieve these developmental qualities in the people. He wants to make the individual by giving recognising of his cultural heritage and to struggle throughout his life, so that he emphasised education is the right choice to upcoming of human beings. Vivekananda not only possessed high ideals of education but also he developed a sound system of ideals, how it was achieved.

KEYWORDS: Character building, Humanism, Man-making, Self-confidence, Self Education, and Sympathy.

INTRODUCTION

Swami Vivekananda views that education is not information of knowledge which will insert into the mind of a child by force. In his own words – —Education is the manifestation of perfection already reached in man.¹ He describes that the libraries could be the greatest saints of the world and encyclopaedia have become seers and rishis. Vivekananda's concept of education was that, —it is the manifestation of the perfection already in man.² He further said that the education was not of getting huge amount of information; it would be an undigested material of our brain. The good quality education must have the life building, man-making, character building, and

¹Singh, Y.K. *Philosophical Foundation of Education*, New Delhi: APH Publishing Corporation, 2007, p.233.

²Johri, Pradeep Kumar, *Educational Thought*, New Delhi: Anmol Publications PVT.LTD., 2005, p.238.

assimilation of ideas. This would help to the common people to equip themselves for the struggle of life.

VIVEKANANDA'S PHILOSOPHY OF LIFE

The main essence of his philosophy of life is to become fearless through struggle and serve humanity with peace. He wants to make a individual without fear from enemies, face all the challenges boldly and confidently without any suppression. By synthesising the idealistic philosophy of the west and creative philosophy of the ancient Hindu Dharm, he got a glory and greatness to the Hindu way of living.

VIVEKANANDA'S PHILOSOPHY OF EDUCATION

The real education according to Swami Vivekananda is that which prepares the individual for struggle for existence. Education prepares a man for social service, to develop his character and finally it ambuses him with the spirit and courage of a lion. Forgetting degree is not an education, the proper education must be viewed on the basis of character, mental powers, intelligence and inculcates. Self-confidence and self-reliance in the individuals. Swamiji has emphasized that all the knowledge which we get from worldly or spiritual lies embedded in the human mind. It was covered with a veil of darkness and ignorance. Education is a tool to open from the darkness and ignorance, after getting of education, the knowledge will shine out dazzlingly. The teaching and learning are the one way of process. The teacher only guides, suggests, points out and helps the student. Self learning and self getting knowledge is the real education. The teacher only motivates and encourages the students to find out the hidden treasure of knowledge that lies dormant within him. He condemned and refused the bookish learning and rote memory education. Condemning the theoretical and academic education, he spoke emphatically for practical and experimental education. He warned his countrymen saying —you will have to be practical in all spheres of work. The whole country has been ruined by mass theories.¶

VIVEKANANDA'S MEANS OF EDUCATION

According to Vivekananda, the means for education is love. Love and character building are the best means for education. Love is the best inspiration in character building. Love in the mind of the educator is the real source of his influence upon the educated. The true education, gives the growth and expansion of personality. He wanted that the education for total human development was the main vision. —Character, efficiency and humanism should be the aim of all education. Vivekananda strongly pleaded that development of character through the service of his fellowmen, the utilization of his talents for ensuring the happiness and welfare of the millions of his less fortunate fellow-citizens should be the aim of the education.¶³ The child should be taught through by love, it makes fellow feelings and love for human beings. Education must help the individual to recognise his cultural heritage and to use it in his struggle of life. Education is a life-long process towards the fullest development of human personality, self-discovery, self-perfection, self-awareness and self-manifestation.

VIVEKANANDA'S AIMS OF EDUCATION

Vivekananda wanted all-round development of education to heart and mind, to strengthen character and national consciousness, to help in the cultivation of strength and energy, nurture the brain and intellect and stir feelings of kindness and sympathy. He emphatically said:

³*Ibid.*, p.239.

—We want that education by which character is formed, strength of mind is increased, the intellect is expanded and by which one can stand on one's own feet. What we need is to study, independent of foreign control, different branches of the knowledge that is our own and with it the English language and Western science; we need technical education and all else that will develop industries. So that men, instead of seeking for service, may earn enough to provide for them and save against a rainy day. The end of all education, all training, should be man-making. The end and aim of all training is to make the man grow. The training, by which the current and expression of will are brought under control and become fruitful, is called education. What our country now wants are muscles of iron and a nerve of steel, gigantic wills which nothing can resist, which can penetrate into the mysteries and secrets of the universe and will accomplish their purpose in any fashion, even if it means going down to the bottom of the ocean, meeting death face to face. It is a man-making religion that we want. It is man-making theories that we want. It is man-making education all round that we want.⁴

According to Vivekananda, education is a process in which the young minds, will receive strength, energy and vigorous character. By the way of getting this process, the individual will mould themselves of their life. —All knowledge and all powers are within. What we call power; secrets of nature and force are all within. All knowledge comes from the human soul. Man manifests knowledge, discovers it with himself, which is pre-existing through eternity.⁵ Education is a man-making and nation-making process. It is the process which awakens the sleeping soul to self-conscious activity. It will become a powerful instrument to achieve the developmental qualities among the people. The prime aim of education is to achieve the full perfection already present in a child. According to Vivekananda, all the materials and spiritual knowledge are already present in the individuals mind, but it is covered by certain ignorance. Thesecondaimofeducationisthephysicalandmentaldevelopmentofthechild.—Forstrengthening the mental development of the child, Swamiji, wished education to enable the child to stand on his own legs economically rather than becoming a parasite on others.⁶ The third aim of education is the character development of the child. He emphasizes the child should practice Brahmacharya which fosters development of mental, moral and spiritual powers leading to purity of thought, words and deeds. In the fourth aim of education, he emphasises the religious development. Every individual should search out and develop the religious seed and to reach the absolute truth or reality.

Vivekananda's ideas on education had a democratic angle. He expressed deep concern for the mass, —The education which does not help the common mass of people to equip themselves for the struggle for life, which does not bring out strength of character, a spirit of philanthropy, and the courage of a lion - is it worth the name? Real education is that which enables one to stand on one's own legs. The education that you are receiving now in schools and colleges is only making you a race of dyspeptics. You are working like machines merely, and living a jelly-fish existence.⁷

⁴Pani, S.P. and Pattnaik, S.K. *Vivekananda, Aurobindo and Gandhian Education*, New Delhi: Anmol Publications PVT. LTD., 2006, pp. 59-60.

⁵*Ibid.*, pp. 57-58.

⁶Singh, Y.K. *Philosophical Foundation of Education*, New Delhi: APH Publishing Corporation, 2007, p. 233.

⁷Pani, S.P. and Pattnaik, S.K. *Vivekananda, Aurobindo and Gandhian Education*, New Delhi: Anmol Publications PVT. LTD., 2006, p. 68.

Vivekananda's aim of education had strong nationalist bias. He was not critical of Western system of education rather; he questioned the suitability of Western Model in India. The system of education in India was based on Indian Foundation that was supported with the broader argument that the every nation should develop a system of education based on his own nature, history and civilization.

VIVEKANANDA'S PRINCIPLES OF EDUCATION

Like Rabindranath Tagore, Vivekananda also prescribed the same ancient spiritual methods of teaching, where Guru and his disciples lived in close association as in a family. The following are the basic principles of education.

- i. Education is not only for getting information; rather it should develop character, mental powers, intelligence and inculcate self-confidence together with self-reliance.
- ii. Education should develop the child physically, mentally and spiritually.
- iii. While giving educational qualification, the technical education was necessary for the industrial growth which would lead to the economic prosperity of the nation.
- iv. Practicing of Brahmacharya is very essential for getting knowledge. The concentration is the key to all the knowledge.
- v. Religious education should be imparted through sweet impressions and fine conduct in preference to books.
- vi. Education should be foster spiritual faith, devotion and self-surrender in the individual and should foster full development through service and sacrifice.
- vii. Education should develop character, mental powers, intelligence and inculcate self-confidence together with self-reliance.
- viii. All the subjects must be included in the curriculum which promotes the material and spiritual advancement of a child.

VIVEKANANDA'S VIEWS ON EDUCATION

Vivekananda's views on education deals with physical education, moral and religious education, medium of education, women education and education for weaker sections of society.

- 1. PHYSICAL EDUCATION:** without the knowledge of physical education, the self-realization or character building is not possible one must know, how to make our body strong through physical education, for to attain a complete education, it is necessary to develop both the mind and the body. In particular, Vivekananda stressed the value of physical education in curriculum. He said, —You will be nearer to Heaven through football than through the study of Gita. You will understand Gita better by your biceps, your muscles a little stronger. You will understand the Upanishads better and the glory of the Atman, when your body stands firm on your feet and you feel yourself as man.⁸
- 2. MEDIUM OF EDUCATION:** Like Gandhi and Rabindranath Tagore, Vivekananda also emphasised education through the mother tongue. Besides mother tongue, there should be a common language which is necessary to keep the country united. Vivekananda appreciated the greatness of Sanskrit that it is the source of all Indian languages and a repository of all

⁸Chandra, S.S. and Rajendra K. Sharma, *Philosophy of Education*, New Delhi: Atlantic Publishers and Distributors

(p)LTD,2004,p.212.



inherited knowledge; with the absence of this knowledge, it will be impossible to understand Indian culture. It is like a store house of ancient heritage, to develop our society it is necessary that men and women should know this language, besides the knowledge of the mother tongue.

3. **MORAL AND RELIGIOUS EDUCATION:** Vivekananda said,—"Religion is the innermost core of education. I do not mean my own or anyone else's opinion about religion. Religion is the rice and everything else, like the curries. Taking only curries causes indigestion and so is the case with taking rice alone."⁹ Therefore, religious education is a vital part of a sound curriculum. Vivekananda considered Gita, Upanishads and the Vedas are the most important curriculum for religious education. For him, religion is a self-realization and divinization. It is not only individual's development but also for the transformation of total man. The true religion cannot be limited to a particular place or time. He pleaded for unity of world religion. He realized truth while practising of religion. The truth is the power, untruth is the weakness. Knowledge is truth, ignorance is untruth. Thus truth increases power, courage and energy. It is light giving, therefore, necessary for the individual as well as collective welfare. In the Vivekananda's point of view, ethics and religion are one and the same. God is always on the side of goodness. To fight for goodness is the service to God. The moral and religion education develop the self-confidence among the young men and women.
4. **EDUCATION OF MASSES:** The individual development is not a full development of our nation, so he needs to give education to the society or common people. The education is not only confined to the well-to-do persons only but also to the poor people. Vivekananda emphasized to improve the conditions of the masses and he advocated mass education. He takes this mass education as an instrument to improve the individual as well as society. By this way, he exhorted his countrymen to know—"I consider that the great national sin is the neglect of the masses, and that is one of the causes of our downfall. No amount of politics would be of any avail until the masses of India are once more well-educated, well-fed and well-cared for."¹⁰
5. **MAN MAKING EDUCATION:** The educational philosophy of Swami Vivekananda is a harmonious synthesis between the ancient Indian ideals and modern Western beliefs. He not only stressed on the physical, mental, moral, spiritual and vocational development of the child but also he advocated women education as well as education of the masses. The essential characteristics of his educational philosophy of Swami Vivekananda are idealism, naturalism and pragmatism. In a naturalistic view point, he emphasized that real education is possible only through nature and natural propensities. In the form of idealist view point, he insists that the aim of education is to develop the child with moral and spiritual qualities. In the pragmatists view point, he emphasized the great stress on the Western education of technology, commerce, industry and science to achieve material prosperity. In short, Swami Vivekananda an idealist at heart. First of all he emphasized spiritual development, then the material prosperity, after that safety of life and then solving the problems of fooding and clothing of the masses.
6. **SELF EDUCATION:** Self education is the self knowledge. That is, of our own self is the best guide in the struggle of our life. If we take one example, the childhood stage, the child

⁹Ibid., p.212.

¹⁰Siddiqui, M.H., *Philosophical and Sociological Perspectives in Education*, New Delhi: A.P.H. Publishing Corporation, 2009, p. 74.

will face lot of problems or commit mistakes in the process of character formation. The child will learn much by his mistakes. Errors are the stepping stones to our progress in character. This progress will need courage and strong will. The strong will is the sign of great character will make men great.

7. **WOMEN EDUCATION:** Women education is not in the hands of others, the powers are in the women. Vivekananda considered that women to be the incarnation of power and asked mentorespectthemineverywhere. HerightlypointedoutthatunlessIndianwomensecurea respectable place in this country, the nation can never march forward. . The important features of his scheme of female education are to make them strong, fear-less, and conscious of their chastity and dignity. He insists that men and women are equally competent not only in the academic matters, but also must have equal companion in the home and family. Vivekananda being a keen observer could distinguish the difference in perception about the status of women in the West and in India. —The ideal women in India is the mother, the mother first, and the mother last. The word woman calls up to the mind of the Hindu, motherhood; and God is called mother.¹¹
8. **EDUCATION FOR WEAKER SECTION OF SOCIETY:** Vivekananda pleaded for the universal education so that the backward people may fall in with others. To uplift the backward classes he chooses education as a powerful instrument for their life process. Thus education should spread to every household in the country, to factories, playing grounds and agricultural fields. If the children do not come to the school the teacher should reach them. Two or three educated men should team up, collect all the paraphernalia of education and should go to the village to impart education to the children. Thus, Vivekananda favoured education for different sections of society, rich and poor, young and old, male and female.

CONCLUSION

From the analysis of Vivekananda's scheme of education, the uplift of masses is possible only through education. He views on education brings a light of its constructive, practical and comprehensive character. By giving education, he tries to materialize the moral and spiritual welfare and upliftment of humanity, irrespective of caste, creed, nationality or time. By the way of his scheme of education, we can get the strong nation with peace and harmony and without caste and creed. He builds a strong nation for our sake.

¹¹Pani, S.P. and Pattnaik, S.K. *Vivekananda, Aurobindo and Gandhian Education*, New Delhi: Anmol Publications PVT. LTD., 2006, p. 80

CHANGING DIETARY PATTERN AND LIFESTYLE ON DISEASES**Dr. Poonam Khanna*; Rekha Kaushik**; Gurjeet Kaur*****

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ABSTRACT

Demographic & Socioeconomic changes influence the living & working habits of populations. Economic growth, modernization, urbanization & socialization have changed the life style of Indian families. The transition from a traditional to modern lifestyle, consumption of diets rich in fat and calories combined with a high level of mental stress has compounded the problem further. With a shift in eating habits & the adoption of a sedentary life style has lead to the increasing prevalence of life style diseases like Obesity, Diabetes, Hypertension, Coronary heart disease, Metabolic syndrome and Cancer, all across India in the last few decades. A report, jointly prepared by the World Health Organization and the World Economic Forum, says India will incur an accumulated loss of \$236.6 billion by 2015 on account of unhealthy lifestyles and faulty diet. Poor life-style includes, poor diet, lack of exercise, smoking, excess alcohol, poor sleep, stress due to heavy workload. Several factors are resulting in the increasing burden of lifestyle disease which includes longer average life span, rising income, increasing tobacco consumption, decreasing physical activity and increased consumption of unhealthy food. The underlying attributable factors that cause these diseases are a complex web of social, economic and cultural changes which are inevitable in this era of urbanization and globalization. The WHO and some health agencies have issued recommendations regarding lifestyle modifications. According to the report, 60% of all deaths worldwide in 2005 (35 million) resulted from non communicable diseases and accounted for 44% of premature deaths. Elimination of these risk factors can prevent diabetes, stroke, and heart disease by 80% and cancer by 40%. Its time to act now to adopt a healthy life style in the families by healthy diet, regular exercise, no tobacco and stress control and say no to drugs.

KEYWORDS: *burden, disease, diet, health, life style.*

INTRODUCTION

Lifestyle diseases are our own creation. Most men are unable to resist the work holism, sedentary living environment, blind pleasure psychosis, suffocating dispositions, exchanging conscience and faith with wealth, consumption-based happiness indices, absence of regular sleep, leisure, socializing, taking metric kilos of junk food, and finally the mad march against indomitable time.



The only remedy lies in the fact that, man needs to control his senses, freshen up his common sense to make life more convenient in the long run. The main factors contributing to the lifestyle diseases include bad food habits, physical inactivity, wrong body posture, and disturbed biological clock. The diet [or lifestyle] of different populations might partly determine their rates of cancer, and the basis for this hypothesis was strengthened by results of studies showing that people who migrate from one country to another generally acquire the cancer rates of the new host country, suggesting that environmental [or lifestyle factors] rather than genetic factors are the key determinants of the international variation in cancer rates (Verkasalo, et al, 2000; Sobra and Ceska, 1992; Zollner, 1990).

A report, jointly prepared by the World Health Organization and the World Economic Forum, 2008, says India will incur an accumulated loss of \$236.6 billion by 2015 on account of unhealthy lifestyles and faulty diet. The resultant chronic diseases - heart disease, stroke, cancer, diabetes and respiratory infections - which are ailments of long duration and slow progression, will severely affect people's earnings. The income loss to Indians because of these diseases, which was \$8.7 billion in 2005, is projected to rise to \$54 billion in 2015. Pakistan would face an accumulated loss of \$30.7 billion with income loss increasing by \$5.5 billion to \$6.7 billion by 2015. China, however, will be worse off. While its accumulated loss will stand at \$557.7 billion, the loss of income of the Chinese will stand at \$131.8 billion, almost eight times what it was in 2005.

Lifestyle disease is associated with the way a person or group of people lives. Lifestyle diseases are diseases that appear to become ever more widespread as countries become more industrialized. These are different from other diseases because they are potentially preventable, and can be lowered with changes in diet, lifestyle, and environment. These include hypertension, heart disease, stroke, obesity, diabetes, diseases associated with smoking and alcohol and drug abuse, tobacco and nutrition-induced cancers, chronic bronchitis, emphysema and premature mortality.

Poor life-style includes, poor diet, lack of exercise, smoking, excess alcohol, poor sleep, stress due to heavy workload. Several factors are resulting in the increasing burden of lifestyle disease which includes longer average life span, rising income, increasing tobacco consumption, decreasing physical activity and increased consumption of unhealthy food. The underlying attributable factors that cause these diseases are a complex web of social, economic and cultural changes which are inevitable in this era of urbanization and globalization. The last four decades have seen radical changes in eating patterns. These changes in eating patterns have resulted in major changes in the nutrient composition of the diet. These changes in eating patterns are more common in urban settings but also occurring in the rural communities as well. The traditional diet was, in general, moderate to high in energy, moderate to low in fat, moderate to low in protein, high in complex carbohydrates and fibre, possibly high in antioxidants, potassium and trace minerals and low in simple carbohydrates and salt. The current urban diet is moderate to high in energy, high in fat and protein, low in complex carbohydrates and fibre, probably low in antioxidants, potassium and trace minerals and high in simple carbohydrates and salt. These changes in nutritional patterns are thought by many to be a major contributor to increased rates of non communicable diseases. An individual's dietary habits have profound effect on the quality of their health. Diets which are high in saturated fat, sugar cholesterol and sodium can lead to a number of chronic diseases including CHD, diabetes and cancer.

According to a research paper published in the prestigious Lancet (Allen and Spencer, 2002), there is corroborative evidence that diet and lifestyle is playing a major role in predisposition to various diseases like cancer. In many countries, people's diet changed substantially in the second

half of the twentieth century with increase in consumption of meat, dairy products, vegetable oils, fruit juice, and alcoholic beverages, and decrease in consumption of starchy staple foods such as bread, potatoes, rice, and maize flour. Other aspects of lifestyle also changed, notably, large reductions in physical activity and prevalence of obesity.

Illnesses such as cancer of certain forms, most types of heart disease, high blood pressure, obesity, and Type 2 diabetes are —contracted from the way people live and are caused by the life-style adopted by the individual, though there may be some exceptions. A study conducted jointly by the All India Institute of Medical Sciences and Max Hospital shows the incidence of hypertension, obesity and heart disease is increasing at an alarming rate, especially in the young, urban population. Nowadays, not only are lifestyle disorders becoming more common, but they are also affecting younger population. Hence, the population at risk shifts from 40+ to maybe 30+ or even younger.

There are several other factors likely to contribute to the emerging burden of chronic diseases in India. Pollution of food sources by pesticides, chemical fertilizers and toxic contaminants is common in rapidly industrializing societies, particularly when regulatory bodies are lax, enforcement agencies are weak, public awareness is poor and consumer organizations ineffective. Globalization of trade encourages cash crops for export and the resultant movement of important micronutrients, which are now not available to the local population, and at the same time promotes increased vulnerability with agricultural production subject to the pressures of global free trade and competition. Opening the economies of the developing world to the free market compounds the situation. This results in the inculcation of imbalanced and calorically excessive Western-type diets existing globally, together with the widening of socio-economic differentials and inequalities in the society. Changes in lifestyles will further fuel this, as exemplified by the increasing level of smoking that is vigorously encouraged by the multinational tobacco industry among the young, to compensate for reduced sales in countries in the West. It is estimated that 50–60% of adult males in developing countries are regular smokers, while the prevalence of smoking and related morbidity and mortality is declining in the industrialized West. Current trends indicate that an epidemic of smoking related mortality is inevitable (Peto and Lopez, 1990).

LIFESTYLE DISORDERS IN INDIA CAUSING DEATH

Chronic diseases are the leading causes of death and disability worldwide. Disease rates from these conditions are accelerating globally, advancing across every region and pervading all socioeconomic classes. Reducing risks, promoting healthy life, indicates that the mortality, morbidity and disability attributed to the major chronic diseases currently account for almost 60% of all deaths and 43% of the global burden of disease (World Health Report 2002). By 2020 their contribution is expected to rise to 73% of all deaths and 60% of the global burden of disease. Moreover, 79% of the deaths attributed to these diseases occur in the developing countries. Four of the most prominent chronic diseases – cardiovascular diseases (CVD), cancer, chronic obstructive pulmonary disease and type 2 diabetes – are linked by common and preventable biological risk factors, notably high blood pressure, high blood cholesterol and overweight, and by related major behavioral risk factors: unhealthy diet, physical inactivity and tobacco use. Over the past four decades increasing level of blood pressure and higher prevalence rates of hypertension have been experienced. The rates are higher in urbanized groups as compared to traditional living people.

RECOMMENDED LIFESTYLE CHANGES

The WHO and some health agencies have issued recommendations regarding life style modifications. These recommendations include: Stop smoking, reduce body weight, moderate alcohol intake, reduce salt intake, improve dietary habits and increase physical activity. (Chalmers, 1999; Campbell and Taylor, 1999)

A healthy lifestyle must be adopted to combat these diseases with a proper balanced diet, physical activity and by giving due respect to biological clock. To decrease the ailments caused by occupational postures, one should avoid long sitting hours and should take frequent breaks for stretching or for other works involving physical movements. In this revolutionized era we cannot stop doing the developmental work, but we can certainly reduce our ailments by incorporating these simple and effective measures to our lives

Life style risk factors which can be changed, termed modifiable include: diet, hypertension, cigarette smoking, elevated plasma cholesterol, excessive body weight, diabetes mellitus, physical inactivity and excessive alcohol intake. Specific changes in diet and lifestyle likely to benefit our health. The relationships and supporting evidence are summarized here.

- ✓ Avoid tobacco use
- ✓ Maintain a healthy weight
- ✓ Maintain Daily Physical Activity and Limit Television Watching.
- ✓ Eat a Healthy Diet:
 - Replace saturated and trans fats with unsaturated fats, including sources of omega-3 fatty acids
 - Ensure generous consumption of fruits and vegetables and adequate folic acid intake
 - Consume cereal products in their whole-grain, high-fiber form.
 - Limit consumption of sugar and sugar-based beverages
 - Limit excessive caloric intake from any source.
 - Limit sodium intake

CONCLUSION

Lifestyle diseases also called diseases of longevity or diseases of civilization interchangeably, are diseases that appear to increase in frequency as countries become more industrialized and people live longer. Modern science through improved sanitation, vaccination, and antibiotics, and medical attention has eliminated the threat of death from most infectious diseases. This means that death from lifestyle diseases like heart disease and cancer are now the primary causes of death. The main factors contributing to lifestyle diseases include bad food habits, physical inactivity, wrong body posture, and disturbed biological clock. According to the report, 60% of all deaths worldwide in 2005 (35 million) resulted from non communicable diseases and accounted for 44% of premature deaths. What's worse, around 80% of these deaths will occur in low and middle-income countries like India which are also crippled by an ever increasing burden of infectious diseases, poor maternal and perinatal conditions and nutritional deficiencies. Although with development in technology, work load and lifestyle people have less time to cook and eat, but still there are developed and simplified methods of cooking too. Therefore, there is a need to make people aware about right choice for food and life saving habits.

Overall, encouragement of healthy lifestyles in the population should help to reduce the high burden of lifestyle diseases and MS in India. Governmental and non-governmental agencies of the country should work together to achieve this goal. Lifestyle interventions have shown definite benefit in the management and prevention of these diseases in large scale studies. (Pappachan et al, 2011; Knowler et al, 2002).

There is a paucity of epidemiological data on the overall prevalence of many chronic illnesses (including lifestyle diseases) in India because of the following reasons: (i) the country is huge with very diverse population that has different social and cultural characteristics; (ii) even today, there is inadequate access to healthcare institutions for many rural communities; and (iii) reliance on indigenous healthcare systems such as Ayurveda, Unani and Siddha by many individuals of the country.

Lifestyle changes in families have a major impact on the health of the nation. In past few decades we have witnessed a rapid transformation in the lifestyle of Indians, particularly those living in urban India. Economic growth, modernization, urbanization & socialization has changed the life style of Indian families. With a shift in eating habits & the adoption of a sedentary life style that has resulted in rapid escalation of lifestyle diseases with alarming projection by WHO, 2005 that by 2020, seven million Indians may die of lifestyle diseases. Elimination of these risk factors can prevent diabetes, stroke, heart disease by 80% and cancer by 40%. It's time to act now to adopt a healthy life style in the families by healthy diet, regular exercise, no tobacco and stress control and say no to drugs.

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TOURIST SATISFACTION AT CULTURAL HERITAGE DESTINATIONS: AN EMPIRICAL STUDY OF WEST BENGAL, INDIA

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ABSTRACT

Cultural heritage is a vital part of the tourism product and is one of the energetic factors that can develop the competitiveness of a tourism destination. Cultural heritage tourism is one of the largest and fastest growing global tourism markets and it covers all aspects of travel that provide an opportunity for visitors to learn about other areas' history, culture and life style. The present study investigated the relationship between tourists' satisfaction and the attributes of cultural heritage destinations in West Bengal (WB). The area of the study at selected cultural heritage destinations of West Bengal, which is located in eastern India and the data of this study have been collected from the on-site survey method at Victoria Memorial Hall, Belur Math, Chandannagar, Hazraduari, Shantiniketan, Bishnupur. These destinations are highly of the rich cultural heritage of the State of West Bengal. The sample population for this study was composed of tourists who visited in these places in between January 2012 and February 2012. In this study we have 159 observations and are analyzed using the Statistical Package for Social Sciences (SPSS) version 16. On the factor score we run regression analysis and get the result R^2 value 1.000 and 0.999 which are approaching 1 and are reasonably well, it means the variables of factor 1 and factor 2 have great influence on the tourists' satisfaction at cultural heritage destinations in WB.

KEYWORDS: *Tourism, Tourist satisfaction, Cultural Heritage destinations, Tourist Attraction, West Bengal.*

INTRODUCTION

Cultural heritage tourism is an important form of tourism that specifically targets the art, architecture, history, monuments, museums, theatres, religious heritage, cultural festivals or social interaction, food habits, and lifestyle of people in a certain geographical region. Culture heritage have also become major forces in economic and rural or urban revitalization. As cultural heritage tourism becomes an increasingly important factor for tourist destinations involved in developing their cultural capital in order to attract more international visitors, there is value in assessing how cultural heritage tourists can be better understood and serviced through marketing, planning and programming with local and regional communities. Cultural heritage tourism is an important aspect of India's tourism industry.

India is a large and populous country with a great past and tradition. It can boast of some four thousand years of civilized life, and as such it must be ranked as one of the great civilization of the world. It is moreover, a living civilization whose traditions arise directly from its past. India has several main varieties of cultural heritage tourism destination in different areas of the country, like: a) Monumental heritage related with art and architecture b) the religious heritage c) the natural heritage d) traditional arts and crafts e) music and dance. In West Bengal (WB) has all the above mentioned varieties of cultural heritage tourism destinations and for that reason, domestic as well as foreign tourists (especially European) love to visit this beautiful state (Beautiful Bengal is the punch line of the state) to must have a profound cultural heritage impact in broadest sense, where all tourism destinations in WB involves at least an aspect of cultural contact and is therefore potentially cultural heritage tourism. Thus cultural heritage tourism in WB is a very vital component to play as a foreign exchange earner.

In India tourism industry is the second largest foreign exchange earner. During 2011, the Foreign Tourist Arrival in India were 6.29 million, with a growth of 8.9% and Foreign Exchange Earning Rs. 77591 crore, with a growth of 19.6% as compared 2010. Domestic tourism also has grown phenomenally over this period. In West Bengal, also has increased to receive the domestic as well as foreign tourists in last few years.

Tourist satisfaction is an appraisal of how a service delivered by a company meets or surpasses client's expectation. It is seen as a key performance indicator within business and is an indication of how successful the company is at providing products and or services to the market. Customer satisfaction is a conceptual concept and the actual happening of the state of satisfaction will vary from person to person, product to product and also service to service. In a competitive market where business competes for customers, customer satisfaction is considered a key element of business strategy (Gitman & McDaniel, 2005). Much debate and confusion has been assigned to the interrelatedness of service quality and satisfaction and in what sense the concepts differ from each other. In simple terms quality refers to some attribute of what is offered whereas satisfaction or dissatisfaction refers to a customer's emotive reaction to that offer (Kasper et al., 2006). In this logic they are separate, where quality is something the company is responsible for and satisfaction is an experience in the customer's domain. However, the concepts are clearly related since we might use customer reaction (satisfaction/dissatisfaction) as means of evaluating whether the right quality has been delivered.

Parasuraman et al. (1985) conceptualized perceived service quality as a totality evaluation of a service-process, whereas satisfaction is a transaction-specific evaluation. In other words, they posited that incidents of satisfaction altogether result in perceptions of the service quality, which constitutes the reasoning of the SERVQUAL model. In contrast to this perspective, Cronin & Taylor (1996) argues that perceived service quality is an antecedent of customer satisfaction. In this topic, customer satisfaction is conceived of as a result of service quality in the following order: Service quality → satisfaction → repeat purchase intention.

OBJECTIVES OF THE STUDY

Cultural heritage tourism is a rapidly growing niche market. This market is inspired by an increasing number of both the domestic and international tourists, and by the increasing availability of global communication. Therefore, this study has two specific objectives in order to repetitively understand the cultural heritage tourism.

1. To evaluate the tourists satisfaction with the attributes of cultural heritage destinations in West Bengal

2. To recognize the potential of cultural heritage tourism destinations in West Bengal

LITERATURE REVIEW

A study of existing description of cultural heritage tourism shows that the terms ‘cultural heritage tourism’ have been used to describe not only the consumption of art, monuments, folklore, built heritage and cultural manifestations, but also to describe experiences pursued and motivations of travelers at destinations. The omnipresent nature of the cultural heritage tourism phenomenon makes it difficult to assess exhaustively. As a solution, the Cultural Tourism Research Project by the European Association for Tourism and Leisure Education has designed a dual definition of cultural tourism. The first, a conceptual definition, is the movement of persons to cultural attractions away from their normal place of residence, with the intention to gather new information and experiences to satisfy their cultural needs. This incorporates the attitudinal, experiential and interpretive dimensions of cultural tourism. The second, a technical definition, regards cultural tourism as all movements of persons to specific cultural attractions, such as heritage sites, artistic and cultural manifestations, arts and drama outside their normal place of residence (1996a, p. 24).

Long and Perdue (1990) opines, Tourist destinations are developing and promoting the cultural and heritage of the people as a means of attracting and enhancing visitor experience. This is also because cultural and heritage tourism is being used as a tool to boost local economy and has the potential to aid in the seasonal and geographical spread of tourism.

McKercher (2002b) suggests that a definition of cultural tourists can be developed by considering two issues: the main reasons for a trip and the level of experiences at the destinations. A number of both conceptual and empirical studies have attempted to implement this process and explore the typology of cultural tourists.

D.K. Shifflet and associates (1999) identified three types of heritage tourists: —core, —moderate and —low, with each of the segments demonstrating different behavior and spending patterns.

Aluza et al. (1998) viewed, the cultural heritage tourism market consists of five distinct segments with each having different trip characteristics, suggesting that not all cultural and heritage tourists are alike and should be targeted in different ways. McKercher (2002a) also suggests that cultural tourism can be segmented into five markets based on the depth at which the tourists engage in a culture or a cultural attraction, and how central the culture or attraction was to their choice of destination. To some segments, culture or the attraction played a major role in their decision while, for other segments, culture played either a minor role or no role in their decision-making (McKercher and Du Cros 2003).

According to the Weiler and Hall, culture, heritage and the arts have long contributed to appeal of tourist destination. However, in recent years ‘culture’ has been rediscovered as an important marketing tool to attract those travellers with special interests in heritage and arts.

Hollinshead opined; cultural heritage tourism is the fastest growing segment of the tourism industry because there is a trend toward an increase specialization among tourists. This trend is evident in the rise in the volume of tourists whose seek adventure, culture, history, archaeology and interaction with local people.

Prentice (1993) defined the term —heritage as not only landscapes, natural history, buildings, artifacts, cultural traditions and the like that are literally or metaphorically passed on from one generation to the other, but those among these which can be promoted as tourism products. He

also suggested that heritage sites should be differentiated in terms of types of heritage: built, natural, and cultural heritage.

Bitner and Hubbert (1994) describe customer satisfaction as a feeling or an attitude of a customer towards a service after it has been used. Studies have also confirmed that there is a relationship between service quality, satisfaction and behavioral intention and then service quality and behavioural intention. As defined by Cronin and Mackey (1992:127) service quality reflects a consumer's evaluative perceptions of a service encounter at a specific point in time. In contrast, customer satisfaction judgments are experimental in nature, involving both an end-state and process, and reflecting both emotional and cognitive elements.

In the field of marketing, and leisure, there is a general acceptance of the claim that service quality influence overall customer satisfaction (Lee, Graefe & Burns, 2004; Valle et al; 2006; Huh, 2002; Crompton and Love, 1995; Parasuraman, Zeithaml and Berry, 1988; Cronin and Mackey, 1992).

From above literature, it can mention that heritage tourism is a component of most tourists' trips and properly promoted attractions have the potential to bring in significant numbers of tourists and remarkable amounts of tourist spending. Cultural heritage tourism may be beneficial both economically and in terms of preserving local history and culture.

WEST BENGAL: THE PREFERRED CULTURAL HERITAGE DESTINATION IN INDIA

In West Bengal, enormous cultural heritage destinations are available, few are very famous, like: Visva-Bharati (Santiniketan), Sunderbans, Darjeeling Himalayan Railway, Bishnupur, Murshidabad, Palassy, Nabadwip, Mayapur, Gaur, Pandua, Tarapith, Bandel, Srirampur, Tarakeswar, Kamarpukur, Burdwan, Chandannagar and also Kolkata which is the capital of West Bengal. Kolkata is truly a city of talent and passion, where people are lively and have an enthusiasm to live life to the fullest. If you want to get well versed with the Kolkata culture, the best way is to look out for a friend over there and join adda i.e. the local parlance where chat sessions are held. Discussions take place on a wide variety of subjects ranging from politics, sports, religions, news, books, arts, films, music, food etc. The discussions are healthy and never end with arguments or an ugly note. This study area is only cultural heritage destinations in West Bengal. Therefore, we have focused on only West Bengal's cultural heritage places and brief of the destinations given below:

MONUMENTAL HERITAGE AND ARCHITECTURE: Monuments of WB are renowned for their grandeur and excellence. The capital of WB, Kolkata founded by British and has a history of around 400 years. There are few famous old monuments in WB of pre-British origin. However, British constructed a handful of buildings for developmental purposes of the state. Some of the prominent monuments are Victoria Memorial Hall, Robindra Setu (Howrah Bridge), Raj Bhavan, Shahid Minar, BBD Bagh, Writers' Building etc. Few more monumental heritages in WB are Indian Museum, Gandhi ghat and museum at Barrackpur, Hooghly Imambarah, The Christ Church, Kutub Minar, Jalpaiguri Rajbati and Darjeeling Town Hall known as Capital Theater, House of Sarat Chandra Chattopadhyay and Terracotta Temple etc.

RELIGIOUS HERITAGE: The divine seems to come alive when visiting the magnificent temples of West Bengal. They have stood witness to intense history of religion of people in the state. Not only are these temples visited by pilgrims; tourists too come here to experience the beauty of their architectural splendor. West Bengal is probably the most important destination for

all Lord Krishna devotees as this is the state where the world headquarters of ISCKON (International Society for Krishna Consciousness) is situated. It is in the famous town of Mayapur. West Bengal is truly a secular state and tolerates many religions. Few famous destinations are - Dakshineswar Temple, Belur Math, Kalighat, Chandannagar church, Kamarpukur, Bandel church, Tarapith, Tarakeswar, 108 Shiv Temple, Mayapur, Sarbamongala Mandir etc.

NATURAL HERITAGE: Part of the world's largest mangrove forest, the Sundarbans, is located in southern West Bengal. West Bengal has 3.26% of its geographical area underprotected areas comprising with wildlife sanctuaries and national parks-Sundarbans National Park, Buxa Tiger Reserve, Gorumara National Park etc. Migratory birds come to the state during the winter. The Sundarbans are noted for a reserve project conserving the endangered Bengal tiger, although the forest hosts many other endangered species, such as the Gangetic dolphin, river terrapin and estuarine crocodile. Few more natural heritage places are Hooghly River and Ganga Heritage River cruise etc.

TRADITIONAL ARTS AND CRAFTS: Bengal had been the harbinger of modernism in fine arts. Abanindranath Tagore, called the father of Modern Indian Art, had started the Bengal School of Art which was to create styles of art outside the European realist tradition which was taught in art colleges under the colonial administration of the British Government. The movement had many adherents like Gaganendranath Tagore, Ramkinkar Baij, Jamini Roy and Rabindranath Tagore. After Indian Independence, important groups like the Calcutta Group and the Society of Contemporary Artists were formed in Bengal which dominated the art scene in India. Few more famous art galleries like: Academy of Fine Arts, Birla Academy of art & culture, Center for International modern art, Asutosh Museums of modern art etc. Few famous handicrafts are available here, like - Painting, Embroidery, Inlaying, Engraving, Terracotta, Dhokra, Masks, Wood carvings, Cane & bamboo products etc.

MUSIC AND DANCE: Rabindra Sangeet, Nazrul geeti, Folk songs like: Baul, Kirtan, Bhatiali, Gajan etc. Rabindra nitta (dance with Rabindra sangeet) and Chau dance is famous in West Bengal. From the early 1990s, there has been an emergence of new genres of music, including the emergence of what has been called Bengali Jeebonmukhi Gaan (a modern genre based on realism) by artists like Anjan Dutta, Kabir Suman, Nachiketa and folk/alternative/rock bands like Chandrabindoo, Bhoomi, Cactus and Fossils etc.

FESTIVALS: West Bengal is a land of festivals. There is a popular saying in Bengali "Baro Mase Tero Parban" it means- thirteen (or many) festivals in twelve months. In West Bengal throughout the year many festivals are celebrated. Here is a list of the main festivals of West Bengal. Charak Fair, Durga Puja, Kojagori Lakshmi Puja, Kali Puja, Nabanno, Nabobarsho (Bengali New year), Joydeb's Kenduli Mela, Rathayatra, Janmashthami, Saraswati Puja, Dolyatra, Shivaratri, Paush Parban etc.

METHODOLOGY OF THE STUDY

The study required to identify the relationships between the West Bengal (WB) cultural heritage destination attributes and tourists' satisfaction. The research area for the study at cultural heritage places in WB, which is situated in eastern part of India and the data of this study are collected from the on-site survey method at Victoria Memorial Hall, Belur Math, Chandannagar, Hazarduari, Shantiniketan, Bishnupur. These destinations are highly of the rich cultural heritage of the State of West Bengal. The sample population for this study was composed of tourists who visited WB between January 2012 and February 2012. In this study we have 159 observations

and are statistical analyzed such as factor analysis, correlation analysis, and multiple regression analysis according to the respective objectives of the study with using the Statistical Package for Social Sciences (SPSS) version 16.

Hypotheses are utilized to fulfill the objectives of the study. These hypotheses are expressed as follows:

H1: There is relationship between the selected cultural heritage destination attributes and the tourists' satisfaction in WB during their tour.

H2: There is no relationship between the selected cultural heritage destination attributes and the tourists' satisfaction in WB during their tour.

Factor analysis is variable redundancy technique and this analysis was conducted to create correlated variable composites from the original 22 attributes and to identify a smaller set of dimensions or factors. In this study, factors were retained only if they had values greater than or equal to 1.0 of Eigen value and a factor loading greater than 0.8.

After the derived factor scores, we have applied in subsequent regression analysis where the dependent variable was regressed against each of the factor scores derived from the factor analysis and independent variables are the variables of each factors. The linear equation commonly used for regression analysis is $Y = a + bx_1 + cx_2 + dx_3 + \dots$ Where, Y is the dependent variable and x_1, x_2, x_3, \dots are the independent variables, and b, c, d are the coefficients of the respective independent variables. In this study, multiple regression analysis was used to examine tourists' levels of satisfaction with the cultural heritage destinations in WB.

FINDINGS OF THE STUDY

This chapter is divided into two major sections. The first section provides the demographic characteristics of the respondents. The second section presents results on the respondents' and satisfaction with 22 attributes at the cultural heritage destinations in WB and also concentrates on the results of testing the proposed research hypotheses in terms of factor analysis, multiple regression analysis.

DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS (N=159)

The demographic characteristics of the respondents are shown in Table 1 (in appendix). The gender distribution of the respondents was not equal, with 40.89% female respondents and 59.11% male respondents. The dominant age group of the respondents was below 20 years (7.55%), followed by 21 to 40 years (32.70%), 41 to 60 years (50.31%), and 61 years and older (9.44%), whereas below 20 years (7.55%) made up the smallest group, representing only 07.55% of the respondents. Most of the respondents (62.89%) reported that they live in within the state of West Bengal, and 27.67% of the respondents live in other states of India, whereas 9.44% of the respondents were international travelers.

In terms of level of education, almost 32.08% of the respondents had a university education level (graduate); 27.67% of the respondents had a post graduate education, 3.14% of the respondents had a post graduation & above and 37.11% are belong other categories including various professional, vocational and technical education. The result shows the quite good educational attainment of the respondents. With regard to respondents' monthly family income, the largest group included those with a monthly family income of INR 21000 to 40000 (52.83%), followed by INR 41000 to INR 60,000 (20.13%), less than INR 20,000 (15.72%) and INR 61,000 & above (11.32%).

RESULT ON THE OBSERVATION AND THEIR SATISFACTION WITH 22 VARIABLES

Initially we had 22 variables and we have done multicollinearity test to examine the correlation with each and every variable and found correlation of the variables. Finally, we got six variables [Music & Dance, Organized trip, Festivals & events, Theater & drama, Monuments & historical building and Architecture in WB] which are depicted two factors. Then we run factor analysis and formal test like KMO and Bartlett's test of sampling adequacy also are used to ensure that there are some significant correlations among the variables in the input data. Here, KMO and Bartlett's test result is 0.694 and cumulative variance explained 84.938%. It ensures the significant correlations among the variables. The output of factor analysis is obtained through Principal Components Analysis and specifying a rotation.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			.694
Bartlett's Test of Sphericity	Approx. Chi-Square		768.354
	df		15
	Sig.		.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.164	52.741	52.741	3.164	52.741	52.741	3.159	52.645	52.645
2	1.932	32.197	84.938	1.932	32.197	84.938	1.938	32.293	84.938
3	.404	6.740	91.678						
4	.257	4.289	95.967						
5	.180	3.006	98.973						
6	.062	1.027	100.000						

Extraction Method: Principal Component Analysis.

FACTOR 1 CONSISTS WITH 4 IMPORTANT VARIABLES AND FACTOR 2 CONSISTS WITH OTHER 2 IMPORTANT VARIABLES. THE VARIABLES OF EACH FACTOR ARE GIVEN IN BELOW TABLE

Rotated Component Matrix^a

	Component	
	1	2
Organised trip	-.931	
Music & dance	.903	
Festivals & Events	.859	
Theaters & Drama	-.858	
Monuments & historical Building		.981
Architecture in WB		.981

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

All the variables are very important and may influence the tourist satisfaction of Cultural heritage destinations in WB. But applying statistical tool like factor analysis (Principal Component analysis) for reduces number of variables that may share the relevant information towards explaining the tourist satisfaction. Factor 1 is named as Civilization attraction and factor 2 is named as Inheritance attraction.

Factor 1	Named
Organized trip	Civilization attraction
Music & Dance	
Festivals & Events	
Theaters & Drama	

Factor 2	Named
Monuments & Historic Building	Inheritance attraction
Architecture in WB	

After factor analysis, we also observed the regression analysis on the factor score and found the R^2 value 1.000 and 0.999 which are statistically good. It is done to explain the variation in one variable (tourist satisfaction), based on variation in more other variables (independent variables). From the table 3 (annexure), the regression equation can be written as follows: Tourist satisfaction = $-4.93 + 0.575$ (Music & Dance) - 0.478 (Theater & Drama) + 0.281 (Festival & events) - 0.320 (Organized trip)

The measure of strength of association in the regression analysis is given by the coefficient of determination denoted by R^2 . This coefficient varies between 0 and 1 and represents by proportion of total variation in the dependent variable that is accounted for by the variation in the factors. From the below table, the R^2 value is 1.000 which shows that 100% of the variation in tourist satisfaction can be explained by the factor 1 or four independent variables.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	1.000 ^a	1.000	1.000	.01562083

a. Predictors: (Constant), Organised trip, Theaters & Drama, Festivals & Events, Music & dance

From the table 5 (annexure), the regression equation can be written as follows: Tourist satisfaction (Y) = - 4.533 + 0.599 (Monuments & Historical Building) + 0.592 (Architecture in WB). From the below table (model summary), The R² value is 0.999 which shows that 99% of the variation in tourist satisfaction can be explained by the factor 2 or two independent variables (architecture in WB and monuments & historical building).

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.999 ^a	.999	.999	.03263507

a. Predictors: (Constant), Architecture in WB, Monuments & historical Building

The result of the regression analysis (R² value 1.000 and 0.999) on the basis of factor score are reasonably good which are approaching 1 it means the variables of factor 1 and factor 2 have a great influence on the tourist satisfaction of cultural heritage destinations in West Bengal (WB).

CONCLUSION

From this study, it has been highlighted the identification of tourists' characteristics and an investigation of the relationship between the attributes and tourists' satisfaction. It is concurred that such research efforts would help tourism practitioners and planners to have a better understanding of cultural heritage tourism and to formulate improved strategy and planning about cultural heritage tourism destinations. From the result of the regression analysis on the basis of factor score, we got R² values which are statistically good and are approaching 1, it means the variables of factor 1 and factor 2 having great influence on the tourists' satisfaction of cultural heritage destinations in West Bengal.

Before multicollinearity test, we had 22 attributes and after doing this multicollinearity test, and KMO & Bartlett's test, we got only 6 variables. That means we found less correlation of the rest 16 variables. We have to take action on those variables then tourists will be happy on those attributes. Then overall tourists will be more satisfied at cultural heritage destinations in WB and then only, more number of tourists will visit these destinations in future. From the result of the study, WB tourism needs to improve in few areas like - First need to create more information outlets in various markets and also need to improve the accessibility. Second, Ministry of Tourism, GOI and WBTDc should work more closely with the cultural heritage areas to spread the awareness and remove hurdles. Finally, need to work towards getting tie-up with various travel agencies & tour operators to build up awareness of quality among domestic and international tourists. There is no doubt that WB has immense potential and tourists are satisfied.

at cultural heritage destination in WB. Hope, WB will receive more domestic and international tourists in future to be the leader in providing the flavor of cultural heritage tourism to the world.

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ANNEXURE

TABLE: 1 DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS (N=159)

Variables	Frequency	Percentage(%)
Gender-Male	94	59.11
- Female	65	40.89

Age –Below 20 years	12	07.55
- 21 – 40 years	52	32.70
- 41 – 60 years	80	50.31
- 61 years &above	15	09.44
States –West Bengal	100	62.89
- Others states	44	27.67
- Abroad	15	09.44
EducationLevel – Graduate	51	32.08
- Post Graduate	44	27.67
- PostGraduate &above	05	03.14
- Others	59	37.11
IncomeGroup (INR) 20,000/- orless	25	15.72
- 21,000/- to40,000/-	84	52.83
- 41,000/- to60,000/-	32	20.13
- 61,000/- andabove	18	11.32

TABLE:2Correlation Matrix^a

	Monuments & historical Building	Music & dance	Architecture in WB	Theaters & Drama	Festivals & Events	Organised trip
Correlation						
Monuments & historical Building	1.000	.000	.928	-.069	.013	.053
Music & dance	.000	1.000	-.002	-.722	.690	-.789
Architecture in WB	.928	-.002	1.000	-.120	.085	-.016
Theaters & Drama	-.069	-.722	-.120	1.000	-.601	.739
Festivals & Events	.013	.690	.085	-.601	1.000	-.768
Organised trip	.053	-.789	-.016	.739	-.768	1.000

a. Determinant= .007

TABLE:3Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.493	.031		-16.145	.000
Music & dance	.575	.004	.286	130.668	.000
Theaters & Drama	-.478	.004	-.267	-136.450	.000
Festivals & Events	.281	.002	.270	135.987	.000
Organised trip	-.320	.003	-.301	-120.515	.000

a. Dependent Variable: REGR factor score 1 for analysis 2

TABLE:4
ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	157.962	4	39.491	1.618E5	.000 ^a
	Residual	.038	154	.000		
	Total	158.000	158			

a. Predictors: (Constant), Organised trip, Theaters & Drama, Festivals & Events, Music & dance

b. Dependent Variable: REGR factor score 1 for analysis 2

TABLE:5
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.533	.012		-375.961	.000
	Monuments & historical Building	.599	.008	.510	73.314	.000
	Architecture in WB	.592	.008	.508	72.959	.000

a. Dependent Variable: REGR factor score 2 for analysis 2

TABLE:6
ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	157.834	2	78.917	7.410E4	.000 ^a
	Residual	.166	156	.001		
	Total	158.000	158			

a. Predictors: (Constant), Architecture in WB, Monuments & historical Building

b. Dependent Variable: REGR factor score 2 for analysis 2

FACTORS INFLUENCING SUCCESSFUL EMPLOYABILITY OF ARTS GRADUATES**Madappuli Arachchige Chaminda Sri Sampath Fernando***; **Chitra Waduge Chathurani Silva*****Department of Economics and Statistics,
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ABSTRACT

Graduate unemployment has been a serious problem faced by successive Sri Lankan governments for many years. Although the qualified group of the state universities represents the excellent portion of GCE (General Certificate of Education) Advanced Level passed students, they face enormous problems in getting into employment. Producing quality graduates with skills demanded by the job market has been a challenge especially to the faculties which offer degrees in arts subjects. This study focuses on identifying the influencing factors on employability of BA graduates. The factors considered were: Medium of instructions in the degree course, Class obtained and IT skills. The waiting time of graduates for the first job, Initial salary and Unemployment were taken as the indicators of employability. Non-parametric statistical tools including: Mann-Whitney U-test, Kruskal-Wallis test and Chi-squared test were used for testing the hypothesis concerning the relationship between employability and the factors selected. The research found that the medium of degree and IT skills are the main factors affecting employability of Arts graduates. The final grade of the Degree determines the ability of the graduates to demand high salaries. Additionally, a large percentages of respondents suggested that industrial training (45%), additional English modules (37%), and IT modules (31%) would improve the quality of these graduates.

KEYWORDS: *Employability, Graduate Unemployment, Arts Degrees, Curriculum Development.*

1. INTRODUCTION

Irrespective of numerous research findings and policy proposition by the academics and professionals, successive governments in power have been trying to address the unemployment problem of graduates. It is not overstated to describe that the undergraduates of Sri Lankan state universities as the best who qualify to enter the university system through a highly competitive GCE (A/L) (General Certificate of Education (Advanced Level)) examination. However it is quite distressing that these graduates face enormous problems in getting into employment. As suggested by many studies done within Sri Lankan context (e.g. Senaratna et al (2001), Tharanganie et al (2011) and Vidanapathirana and Gamini (2009)) the possible underlying causes leading to graduate unemployment are the language and IT skills mismatch resulting in the lack of soft skills and entrepreneurial skills of job seekers.

According to the Department of Census and Statistics of Sri Lanka, graduate unemployment is a critical problem which should be addressed by responsible bodies without more delay. Ad-hoc solutions such as recruiting the graduates to the state sector as trainees will not solve the

problem. Such solutions will also create frustration within the graduates, as many of them will be absorbed into job positions, which are far below than they expected. Producing quality graduates with required competencies has become a challenge for many years to the universities, especially to the faculties which offer arts related degrees.

RESEARCH PROBLEM

How do the degree programmes of the Sabaragamuwa University face the challenge of producing BA graduates with skills demanded by the job market?

BA DEGREE AT SABARAGAMUWA UNIVERSITY

Sabaragamuwa University of Sri Lanka is one of the recently established universities mainly for the purpose of creating graduates with necessary capabilities to face the challenge of job market. In line with this corporate goal of the university, Faculty of Social Sciences and Languages offers three year and four year special degrees, deviating from tradition in many of Arts faculties in other universities.

The Faculty was offering three-year special degrees through its three departments: Economics and Statistics, Social Sciences, and Languages. A unique feature of the BA at Sabaragamuwa University, amongst arts faculties in other Sri Lankan universities is that students are able to select one subject as the Major (49 credits) another subject as the Minor (36 credits). The Minor subject is the second subject, which students should also study to a certain depth. From the second year onwards students are expected to take three course units from the Major Subject and two course units from the Minor Subject for each semester. In addition to the areas of specialization, the English Language Teaching Department offers English Language courses (11 credits) throughout the student's university career. Students must complete the English language requirements before obtaining the degree. In addition students should follow a specified number of courses in Information Technology (12 credits), offered by the Center for Computer Studies.

Elementary subjects are offered only in English medium by the Department of Social Sciences and Department of Economics and Statistics in the first year first semester. Preparatory subjects are also offered only in English medium by the Department of Languages to prepare students to seek knowledge in various languages. Both elementary and preparatory subjects hold two credits. The evaluation system has been set up so that students who do not perform well in these subjects will not be unenthusiastically affected. The purpose is only to encourage students to follow major or minor subjects in English medium.

In the second semester of the first year, students are required to select any three foundation subjects amongst those offered for academic specialization (major and minor subjects). Selection for Major subjects in the second year will depend on performance in such subjects in the second semester of the first year. Other than the subjects currently available, the programme is reviewed each year so that other subject areas of particular relevance to the modern world may be introduced, if there is sufficient demand and facilities are available to offer them at appropriate academic levels.

2. LITERATURE REVIEW

Evidences are largely available on inefficiency and/or less reliability of people in Sri Lankan state university education. Hutchens (1988) presented a new form of evidence supporting the hypothesis that job opportunities decline with age. Though university education is free, it can accommodate only a limited number of students. Students who study in Western countries or



Australia spend a huge amount of money annually for their education. Following paragraphs illustrates the perception of Sri Lankan parents on local university education.

The scenario in Sri Lanka is that even if a student gets a place in a local university there several barriers for their education. Teaching, administrative staff and students—go on strikes mean that universities are forced to close regularly. Students do not get into the popular/preferred universities, and/or preferred course. —Ragging an induction programme totally run by senior students, has caused students to even lose their lives and many to give up the education. A large number of graduates are unemployed. Parents with the capacity to choose are increasingly unwilling to send their children to Sri Lankan universities and seek overseas educational opportunities.

The paper prepared (2004) by the Department of Census and Statistics (DCS) has made an attempt to analyze the past trends in employment and unemployment during the last four to five decades based on the data collected through the censuses and surveys conducted by the department. This study has found the following as major reasons for graduate unemployment problem: the age at which they complete the university education and inadequate knowledge of English language. Reluctance of the private sector employers to recruit graduates is possibly due to these reasons and also due to the misconception that all graduates are radicals.

Reluctance of the graduates to enter the private sector, because of the attitudes of the co-workers, towards them, who are less qualified, but may be more conversant in English and IT. The study of Vidanapathirana and Gamini (2009) confirmed the direct influence of the English language proficiency on the level of success of arts (BA) graduates. Tharanganie et al (2011) provided a number of suggestions for including and expanding IT modules in undergraduate degree programmes in order to enhance the quality of entrants. Following are some of the suggestions made by the DCS to rectify the problem of unemployment graduates.

- Universities should take in students who are qualified to enter as soon as possible, without making them for a long period, waiting after they sit for the GCE (A/L) examination.
- English language should be taught, throughout the University time and not just at the beginning of the course. More qualified teaching staff, language laboratories and modern technology to learn English is needed.
- In addition to the formal subjects, special modules should also be introduced, which will improve the skills in different subject areas, which are currently in demand, which will equip them for private sector jobs.
- Private sector should be encouraged to recruit more graduates and to provide on the job training to undergraduates (may be during the university vacations)

Faculty of Social Sciences and Languages of Sabaragamuwa University has attempted to develop their curricula adhering many of the above suggestions and this research somewhat evaluates the effectiveness of those attempts.

3. OBJECTIVES AND SIGNIFICANCE OF THE STUDY

This research aimed to find whether there is any effect of the factors such as medium of instructions of degree course, class obtained, IT skills on the waiting time for the first job, initial salary, and unemployment. The trends and demand in current job market provided the basis for selecting these factors. Studying the relationships between above variables was also interested.

View of the BA graduates on future improvements to their degree programmes was also investigated using several hypotheses.

The normal perception on BA degrees is not so attractive due to that BA graduates have relatively more difficulties than other graduates when finding job opportunities. The challenge of making these degrees more acceptable in the industry can be eased through investigating current drawbacks and required improvements. Therefore, findings of this study will provide valuable insights to university administration including the government, academics and other relevant bodies who participate in develop curricula for arts degree programmes. Since the study was based on data collected from BA graduates having three-year special degree, the findings will be reliable and contain the experiences of them which are extremely significant when adjusting existing degree programmes of the same type.

LIMITATIONS

The study has taken the data of BA graduates passed out from the Sabaragamuwa University only. The programmes of the university are somewhat deviated from the traditional arts faculties of other Sri Lankan national universities. Therefore, the results of this study should not be generalized to all the arts faculties in Sri Lanka. The study has used only non-parametric statistical techniques during its analysis because of non-normal behavior data. This restricted the ability to study the interaction effects of factors: medium of instructions of degree, class or pass obtained, and IT skills etc.

4. METHODOLOGY AND HYPOTHESES

The study used primary data which have been collected from the students of the Faculty of Social Sciences and Languages of Sabaragamuwa University of Sri Lanka. Therefore, the results obtained by this study would be especially valid for arts faculties which conduct programmes of similar nature. A detailed statistical analysis was then carried out on these data to test several hypotheses formulated according to the objectives of the study.

THE SAMPLE

Data were collected through a mailed questionnaire. The questionnaire was sent to 233 graduates and only 85 recipients responded. The composition of the sample is illustrated in Figure 1.



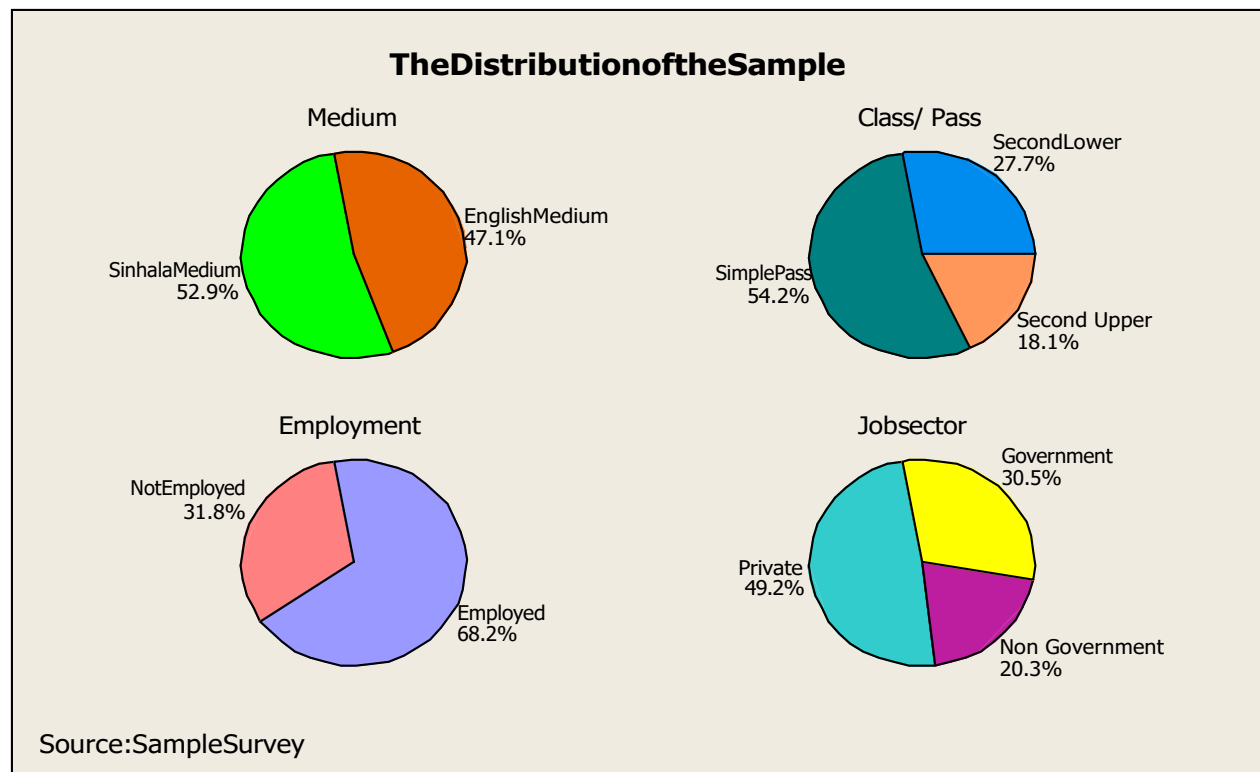


FIGURE1: COMPOSITION OF THE SAMPLE (N = 85)

The sample represented about 37% response rate. Data for the factors: medium of degree, class/pass and IT skills were obtained in categorical form. Whether the students have followed Computer Science as a minor subject was taken as the indicator of IT skills. The waiting time for the first job was taken in number of days. In order to identify the influential factors on employability, following hypotheses were formulated (Only alternative hypotheses are provided) after reviewing literature on graduate employability in Sri Lanka.

H_{1A}: The medium of degree has an effect on the median length of waiting time for the first job

H_{1B}: The class/pass obtained has an effect on the median length of waiting time for the first job

H_{1C}: IT skills of graduates cause to reduce the median length of waiting time for the first job

H_{1D}: The medium of degree has an effect on the median initial salary of the first job

H_{1E}: The class/pass obtained has an effect on the median initial salary

H_{1F}: IT skills of graduates has an effect on the median initial salary

For the variables: waiting time and first salary, non-parametric tests (Mann-Whitney U test and Kruskal-Wallis test) were applied to test the median. The non-normality of the data and the less number of observations in several combinations (see Appendix for Table A to F) restricted the use of parametric tests.

Additional hypotheses were built to test the relationships among variables: waiting time for first job, initial salary, unemployment and future improvements requested by the graduates for the degree programmes.

H_{1G}: Unemployment depends on the medium of degree

H_{1H}: The class/pass obtained has an effect on the unemployment

H_{1J}: IT skills of graduates has an effect on the unemployment

H_{1J}: Requesting additional English courses depends on unemployment

H_{1K}: Requesting additional English courses depends on the medium of degree H_{1L}:

Requesting additional IT courses depends on unemployment

H_{1M}: Requesting an industrial training depends on the waiting time for the first job H_{1N}: Those who have requested industrial training have low initial salary

Chi-squared test for the independence was applied for testing the hypotheses H_{1G} to H_{1L}, H_{1M} and H_{1N} were tested using Mann-Whitney U test.

5. RESULTS

Histograms were obtained for the initial salary and waiting time and they showed asymmetric patterns. Anderson Darling test was applied in order to further test the normality of data. The p-values were 0.005 and 0.006 for waiting time for the first job and the first salary respectively, indicating a large deviation from normal distribution. Non-overlapping mean and median values of two variables (Table 1) also justify the use of non parametric methods in the data analysis.

TABLE 1: DESCRIPTIVE STATISTICS OF MAJOR VARIABLES

Variable	Mean	Median
Waiting time for the first job in days	324.6	263.0
First salary in Rupees	12124	11500

Therefore, suitable non parametric tests were applied and the test results for each hypothesis are given in Table 2.

TABLE 2: MANN-WHITNEY AND KRUSKAL-WALLIS TEST RESULTS

Hypothesis	Test	Median	IQR	P-Value
H _{1A}	Mann-Whitney	English=186	English=260	0.020
		Sinhala=389	Sinhala=703	
H _{1B}	Kruskal-Wallis	Upper=309	Upper=611	0.730
		Lower=266	Lower=315	
		Pass=246	Pass=539	
H _{1C}	Mann-Whitney	Yes=205	Yes=315	0.072
		No=306	No=721	
H _{1D}	Mann-Whitney	English=11000	English=7161	0.982
		Sinhala=11500	Sinhala=7215	
H _{1E}	Kruskal-Wallis	Upper=15000	Upper=6360	0.084
		Lower=11250	Lower=6000	
		Pass=10000	Pass=7215	
H _{1F}	Mann-Whitney	Yes=10750	Yes=7125	0.369
		No=12500	No=6215	
H _{1M}	Mann-Whitney	Yes=141	Yes=259	0.044
		No=320	No=721	
H _{1N}	Mann-Whitney	Yes=10000	Yes=5070	0.018

		No=13995	No=5724	
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The Chi-squared test applied to test the hypotheses H_{IG} to H_{IL} provided the results given in Table 3.

TABLE3: CHI-SQUARED TEST RESULTS

Hypothesis	P-Value
H_{IG}	0.028
H_{IH}	0.575
H_{II}	0.045
H_{IJ}	0.168
H_{IK}	0.038
H_{IL}	0.253

Hypotheses: H_{IA} , H_{IC} and H_{IM} are significant at 10% level. It indicates that waiting time for the first job depends on medium of degree, IT skills and requesting industrial training. Significance of hypothesis H_{IE} indicates that initial salary of employed graduates depends on the class/pass they obtained. According to the H_{IN} graduates who had low initial salaries, have requested industrial training. Hypotheses H_{IG} and H_{II} regarding unemployment are significant at 5% level. It implies that the medium of degree and IT skills of graduates are major factors affecting their employability. The p-value of H_{IK} reveals that, the need of additional IT courses has not been equally identified by English and Sinhala medium graduates.

6. CONCLUSION

Medium of degree and IT skills are the major factors affecting waiting time of the BA graduates for getting into the first job. The median waiting time of English medium graduates is about half of that of Sinhala medium graduates. Those who began their first job early have suggested that industrial training is important. Early employed graduates do not get much time for industrial exposure through additional professional courses or training programmes after completion of the degree. This might cause them to have some problems in adapting to a working environment with relevant capabilities. BA holders who get low initial salaries also request industrial training. Graduates of the above categories particularly think that they could avoid these types of problems, if an industrial training is provided as a part of the degree. High performance (obtaining a class for the degree) of students achieved during their study time affects the level of salary they could demand when getting into a job (Table 2). The research strongly emphasizes the importance of proficiency in English language and IT for the employability of BA holders.

The research implications to the academics are: when developing new curriculums and practical schedules, they should mainly focus on improving English language and IT skills. It means that, unless curriculum developments of the Arts faculties do not deviate from their traditional approaches to some extent and do not introduce more innovative course modules, it is very hard for them to produce employable graduates who are demanded by the industry.

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APPENDIX

TABLEA

Medium	Waitingtime forthe firstjob (days)			
	0-100	100-300	300-500	500-1000
English	11	10	04	04
Sinhala	06	04	06	09

TABLEB

Class/Pass	Waitingtime forthe firstjob (days)			
	0-100	100-300	300-500	500-1000
2nd Upper	03	03	03	03
2nd Lower	04	05	04	03
Pass	10	06	03	07

TABLEC

IT Skills	Waitingtime forthe firstjob (days)			
	0-100	100-300	300-500	500-1000
Yes	08	09	04	04
No	09	05	06	09

TABLED

Medium	InitialSalary (Rs.)			
	0-5000	5000-10000	10000-20000	Above 20000
English	01	10	16	05
Sinhala	00	07	20	00

TABLEE

Class/Pass	InitialSalary (Rs.)			
	0-5000	5000-10000	10000-20000	Above 20000
2nd Upper	00	01	10	02
2nd Lower	01	06	09	00
Pass	00	10	16	03

TABLEF

IT Skills	InitialSalary (Rs.)			
	0-5000	5000-10000	10000-20000	Above 20000
Yes	00	10	13	03

No	01	07	23	02
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TABLEG

Medium	Employment	
	Employed	Not employed
English	32	8
Sinhala	26	19

TABLEH

Class/Pass	Employment	
	Employed	Not employed
2nd Upper	12	3
2nd Lower	15	8
Pass	30	15

TABLEI

IT Skills	Employment	
	Employed	Not employed
Yes	26	6
No	32	21

TABLEJ

NeedmoreEnglish	Employment	
	Employed	Not employed
Yes	22	09
No	36	18

TABLEK

NeedmoreEnglish	Medium	
	English	Sinhala
Yes	10	21
No	30	24

TABLEL

NeedmoreITSkills	Employment	
	Employed	Not employed
Yes	20	06
No	38	21

TABLEM

Needindustrial training	Waitingtime forthe firstjob (days)			
	0-100	100-300	300-500	500-1000
Yes	09	08	04	02
No	08	06	06	11

TABLEN

Need industrial training	InitialSalary (Rs.)			
	0-5000	5000-10000	10000-20000	Above 20000
Yes	01	09	13	02
No	00	08	23	03



LIVELIHOOD DEVELOPMENT AND VILLEGED WELLERS IN JAFFNA – A CASE STUDY

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ABSTRACT

This study emphasizes the importance of governmental and non-governmental support for livelihood development of village dwellers through encouraging people participation in possible ways. In the post war scenario of Jaffna, the rural development for sustainable livelihood activities was impressed by all the developmental planners. This article which is based on social anthropological fieldwork in a village in Jaffna peninsula, Sri Lanka during the later part of 2010, explores the role of livelihood programme for the rural development in the rural poverty alleviations. The main thrust of this study is to discuss (1) the physical and social background of the village, (2) the nature of activities for the uplifting of their livelihood, and (3) analyze the contributions made by the government and non government sectors in relation to uplifting. This research finding indicates that about 70 percent of the population are living below the poverty level without any outside help or only a minimum assistance for their development. This study concludes with the concept of social capital which is a key factor for livelihood development and social exclusion which is a barrier for livelihood uplifting in this village and suggests that the measures to be taken to reduce this condition of the people.

KEYWORDS: *Livelihood, Rural Development, Poverty.*

INTRODUCTION

The world societies have been attempting to create a society with a common global socio - culture for the future through the advanced information technology, however village dwellers of the third world continue to work hard to earn the very basic finances needed for their living. Social anthropology will be able to play a still great role in the livelihood development process. The concept of development is widely used by the social science researcher for their different purpose. Especially in the field of social anthropology this term is applied to discuss the cultural changes and evolution of a particular society which is either primitive or present complex societies. At the same time, it is noteworthy that the livelihood development processes in rural areas of third world countries are correlated with the poverty alleviations programs of these regions.

Even though, several scientific disciplines particularly economics paid their concerns to define the concept of development, there is not a holistic perspective in the definitions of development. But, after sociology and anthropology came into the field of development as a new arrival, defining the concept of development had been transformed multi-dimensional term from the perspective on numerical or economic value to holistic perspective including socio-cultural and

political development thoughts. Further, the measurement for development also changed from quantitative to qualitative.

When a researcher defines the status of societies in the developmental views, he should consider the socio-cultural life style of the particular societies rather than their financial income. Thus, it has been mentioned that financial is one of the factors to find out the status of societies. In this background, there are sub fields related to the development have emerged as an important fields such as economical development, cultural development, social development, livelihood development, etc.

In this context, this study will explore the challenges faced during livelihood development of the village dwellers in Jaffna peninsula, Sri Lanka. More than 70 percentage economic activities in the third world countries is related to the village economic particularly farming and agricultural activity. At this juncture we should pay attention to what Mahatma Gandhi said about third world countries' economy 'true economics stands for social justice, it promote the good of all equally including the weakest and is indispensable for decent life'. (Behera, 2007)

CONCEPTS

The foundation concept of livelihood is that the resiliency and inventiveness of rural people in constructing a means of living by adapting to their environment and managing complexity. Then, more academics and development practitioners who have discussed about the concept of livelihood in the multi-dimension developed a unique ideology. There is a consensus that livelihood is about the ways and means of making a living. Most widely accepted definition of livelihood stems from the work of Robert Chambers —a livelihood comprises the capabilities, assets (material and social resources) and activities required for a means of living.

Rural development which is one of the concept mostly related to livelihood development, has emerged as a distinct field of research and has acquired a central role in the theory and practice of development right from 1950s (M.C Behera 2005). The term rural development is a subset broader theme of development. Development is a universally cherished good of individual families, communities and nation all over (Singh, 2007). If we examine the concept of rural development using the view of Singh, he pointed out that rural development is a strategy to enable a specific group of people, poor rural women and men to gain for themselves and their children more than what they want and need.

SCOPE OF STUDY

Despite implementing of many social development projects related to the livelihood activities of the village by government and non-government organizations, the rural poverty and social problems has been continuing in this village. In this situation, this study attempt to analyze the major challenges faced by the village dwellers for their livelihood development in the Jaffna villages and will try to suggest what village development strategies should be undertaken. The following objectives will form the basis of this study to bring out the desired social challenges of village dwellers for their livelihood development,

- To explain the physical and social background of the village
- To bring out the nature of activities for the uplifting of their livelihood.
- To analyze the contributions made by the government and nongovernment sectors in relation to uplifting



METHODOLOGY

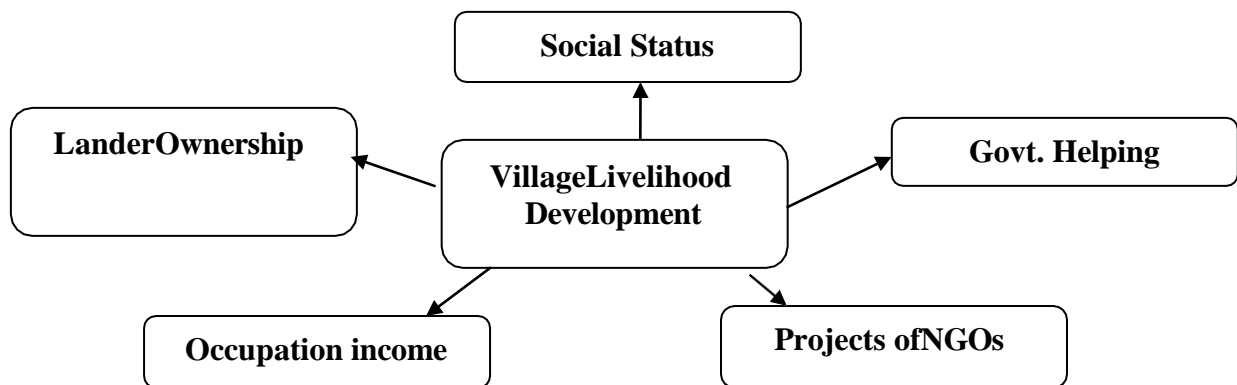
Socio anthropological research methodology has been used in this study. The primary data was collected using the questionnaire, interviews and case studies through the fieldwork carried out during the later part of the 2010. Questionnaire was based on the conceptual model, and was given to 10 percent of the total population. The total families of this village are around 186 and 19 sample families were taken for this study. For the purpose of this study, we conducted 10 interviews with the government authority officers, non government officers and village leader and interested people who are in this village and recorded case studies related to their livelihood problem from 15 families. Further, secondary data for this study was collected from the record of the Grama Sevagar (G.S), Divisional Secretariat and the project of the Kamenegu. Few data also was gathered from the records of CBO's documents.

RESEARCH AREA

More people are living in the village area in the third world countries, including Sri Lanka, India, Bangladesh and other African countries rather than the western countries. At the same time, the economic activity of village dwellers in these countries is related to its environment. And also these countries' major budget income depends on these villages economic activities. In this situation this research was undertaken in the village of Anthiran that is located in the Divisional Secretariat of Chankanai in Jaffna District, Sri Lanka. This village is named after the seasonal canal Anthiran that run through this village during the rainy season.

CONCEPTUAL FRAME

The following conceptual model elucidate the relationship between the village livelihood development



RESULT AND DISCUSSION

628 members belonging to 186 families live in this village, the following tables I & II show the detail of the families:

Population Details of Gender	
	Total
Male	279
Female	349
	628

Details of the Heads of the Families		
	Total	Percentage
Male Headed	138	74%
Female Headed	48	26%
	186	100

Source G.SReport 2009

SourceG.SReport 2009

The data was analyzed based on the simple social statistics and descriptive statistical techniques. Further when we summarized the data, we consider several Key informant interviews and selected sample surveys of case studies to maintain the validity of the data.

Several socio-economic, cultural and physical factors appear to be the major barriers for the development of livelihood of the people in this village. Their lifestyle is very much related to the environmental patterns. In this regard when we analyzed the data, it explicated that the following factors are the major challenges to the upliftment of this particular village dwellers.

1. FEW PEOPLE BELONGED TO THE LAND OWNERSHIP

Land ownership is very importance in the village community as their occupation for their livelihood development is more related to multiplicity of activities. When we discuss with the leader of the community, he said that less than 30% of the people owned very little land for their residence but they did not have any land for the purpose of the agricultural activities.

2. SEASONAL EMPLOYMENT AND UNEMPLOYMENT

Most of the people are of the wage earning labourers. During the summer season they have very little or no work. As a result they face financial crisis for they have no savings to tide over the difficult times. This is generally the case with labour class of the villages in this country. The following table shows the nature of occupational patterns of this village dwellers. The sampling data is presented in table III, it is collected from ten percent of families out of 186 families by using the random sampling techniques.

Patterns of the occupational		
Types	total	Percentage
Agricultural labour	10	53%
Fire wood cutters	01	5%
Mason	04	21%
Others	04	21%

Source– Surveys 2009

Out of the total families, 78% of them are day today labourers

3. HOUSING CONDITION AND SANITATION FACILITIES

Healthy life of individual and social group is closely related directly or indirectly with supply of basic needs. First and foremost a place to live in is very important, in this regard the following table IV shows the nature of the housing conditions in the Anthiran village:-

Housing Condition	Numbers	Percentage
Huts	14	74%
Semi Permanent House	05	26%
Permanent House	00	00
Total	19	100

Source– Surveys 2009

About 74% of the people live in huts constructed of mud and thatched with palm or coconut leaves; a few used tin sheets for the roof. The balance 26% lives in semi permanent buildings. The sample data indicates that there is not a single permanent house in this village..

Further over 76% of the people are without basic sanitation facilities, most of them answer the call of nature in the open air, which add to the unhygienic conditions of the area. There is no drinking water facilities, most of them have to walk nearly 3km to obtain their water supply.

4. DEPENDING ON THE GOVERNMENT DRY RATIONS AND LACK OF PEOPLES' PARTICIPATION IN DEVELOPMENT ACTIVITIES

The people depend on the dry rations supplied by the government, without this a large percentage of the people cannot survive, yet there is a lot of criticism about this dry ration, those who criticize are of the view that this makes the people dependent and does not give them an opportunity for their own development.

Samurthi is a welfare project to alleviate poverty, a fixed sum of money is given to the poor people to obtain rations from cooperative societies. This is a good program, but the people are not happy about it for they have to undertake compulsory savings, with this they will be able to obtain loans from the Samurthi itself but the people do not seem to make use of this. The failure of this is either due to the poor understanding of the project itself or they are so poor, they are unable to pay the money they are expected to save or are unable to pay the monthly subscriptions for the loans they have obtained. The data for this was obtained from Samurthi Officers and Samurthi holders.

5. SHORTCOMINGS OF THE NGOS PROJECTS AND DISCRIMINATION RELATING TO THE SOCIAL IDENTITY

Ngo's projects are always designed to uplift the life of the people, and the people anxiously awaited for the help of these projects for a better future for an example even though Caritas Hudec's project related to social empowerment was initiated, the project is incomplete and no success is seen. The caste structure of this village is a big obstacle for any progress. Most of them belong to the so called depressed caste structure, but within this caste structure itself there is division and the lowest of this caste structure are usually ignored and this is the group that live in this village. This is made worse by the attitude of some of the government employees.

THEORETICAL BACKGROUND

The livelihood development is a multidimensional concept most related to physical and social environment as well as to the political situation. While considering the challenges faced by the people of Anthiran village for their livelihood development, it could be realized that some of the factors behind this problem are particularly the limitations or the total absence of physical resources and economical resources as well as the lack of social capital. These two factors are the major areas contributing to the challenges for livelihood development in the third world countries. However the social capital plays a major role in the livelihood development in this village.

The concept of social capital is used in a wide area of social science and it is used to analyze the social studies related to poverty reduction programme as well as economic and social development activities. According to the work of Pierre Bourdieu, social capital refers to the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition. At the same time Colliers said that social capital is social because it involves people's non-market interactions



of agents which nonetheless have an economic effect (Dhammika Herath, 2008). In this conceptual background we could realize that the dwellers of Anthiran village have a poor social capital. They are unable to achieve new advancement as well as to obtain the support from others during their difficult times. This is the consequence of their poor social capital. They are unable to even obtain the little help that is provided to the village due to their being cut off from the rest of the society as consequence of their caste. It is this idea that is being explained by sociologists as social exclusion.

Social exclusion states that the poor are in that situation because they are squeezed out of decent standard of living due to the action of others. In other words for this process is one of marginalization. This approach stresses the differences in power between the various groups of a society (Stephen Moore, 1996). In this case one could see that caste has played a significant role in the social exclusion of the village of Anthiran in all development activities.

SUGGESTIONS

From the analysis of this study the following suggestions are proposed to promote the livelihood development in this village.

1. Conducting awareness programme to redeem them from their poverty these will include encourage them to save at least a minimum amount from their earnings. Encourage them to live a contented life with what they have.
2. In order to spend the time fruitfully they should be encouraged to occupy themselves with some form of self employment.
3. The entire society must come forward to help the villagers must come forward to encourage these long neglected people to come up in life, casting away their cast prejudices.
4. The poor have very little access to information often they know next to nothing about plans and programmes designed only to promote their development and the way for livelihood development is designed and administered does not much enthuse the poor people, everything comes from above. So this situation must be changed with the participation of the poor people.

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EMPLOYEE RETENTION IN INDIAN TEXTILE INDUSTRY: A STUDY ON GRASIM BHIWANI TEXTILE LIMITED

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ABSTRACT

Effective employee retention is a systematic effort by employers to create and foster an environment that encourages current employees to remain employed, by having policies and practices in place that address their diverse needs. A strong retention strategy, therefore, becomes a powerful recruitment tool. Retention of key employees is critical to the long-term health and success of any organization. It is a known fact that retaining the best employees ensures customer satisfaction, satisfied colleagues and reporting staff, effective succession planning, and deeply embedded organizational knowledge and learning. This study provides an overview of why the number of employees leaving the GBTL has increased from past few years and how important is the various facilities such as Housing, Medical, salary, Rewards, Incentives, Training linked to various demographic factors considered in the questionnaire & also analyzed on how the workplace climate can be improved further. Retention of employees is one of the most important ongoing practices of human resource management. Employee's turnover is a major organizational menace. The problem is being faced by different organizations of almost all the countries. Organizations are trying different plans to get maximum output from employees without their involvement. Retention is one of the main factors that could help in achieving the required results. This study elaborates the retention of employees; its benefits and factors that may help to retain the best talent of the organization. The research finding gives significant relationship of career path with employee retention. This study will help textile industry to find out various factors effecting higher turnover and to revise their current policies for further improvements.

KEYWORDS: *Employee Retention, Career Path, Employee Involvement, Textile Sector.*

I INTRODUCTION

India Textile Industry is one of the leading textile industry in the world, through was predominately unorganized industry even a few years back, but the scenario started changing after the economic liberalization in India economy in 1991. The opening up of economy gave the much needed trust to the Indian textile industry, which how successfully become one of the largest in the world. Indian textile industry largely depends upon the textile manufacturing and export. It also plays a major role in the economy of the country. India earns about 27% of its total foreign exchange through textile export further, the textile industry of India also contributes nearly 14% of the total Industrial production of the country. It also contributes around 3% to the GDP of the country.

Indian textile industry is also the largest in the country in terms of employment generation. It not generates jobs in its own industry, but also opens up scopes for the other ancillary sectors. Indian

textile industry currently generates employment to more than 35 million people. The Indian textile industry contributes about 14% of industrial production, 4% to country's gross domestic product (GDP) and 17% to country's exports earnings. The industry provides direct employment to over 35 million people and is the second largest provider of employment after agriculture. Fabric production rose to 60,996 million sq meters in FY 2011 from 52,665 million sq meters in FY 2007. Production of raw cotton grew to 32.5 million bales in FY 2011 from 28 million bales in FY 2007 while production of man-made fabric rose to 1281 million kgs in FY 2011 from 1139 million kgs in FY 2007. Production of yarn grew to 6,233 million kgs in FY 2011 from 5,183 million kgs in FY 2007. India has potential to increase its textile and apparel world trade from the current level of 4.5% to 8% and reach US\$80 billion by 2020. Export of textile grew to USD 26.8 billion in FY 2010 from USD 17.6 billion in FY 2006. India's textile trade is dominated by exports with a CAGR of 6.3% during the same period.

INDUSTRY PROFILE

Grasim has a strong presence in fabrics and synthetic yarns through its subsidiary, Grasim Bhiwani Textiles Limited (GBTL), and is well known for its branded suitings, Grasim and Graviera, mainly in the polyester - cellulosic branded menswear. Its textile plants are located at Bhiwani (Haryana) and Malanpur (Madhya Pradesh). Fabric operations are centralized at Bhiwani with a processing capacity of 17.0 million metres a year. Vikram Woollens, Malanpur, a unit of Grasim manufactures worsted dyed yarn spun from 100 per cent merino wool along with polyester and other blends. Grasim's strong nationwide retail network includes exclusive showrooms, wholesalers and multi-brand outlets through which it reaches its customers. Grasim caters to international fashion houses in the USA and UK supplying fabric to them for manufacturing of garments, which are available in some of the largest retail chain stores. Grasim was incorporated on 25 August 1947, exactly 10 days after India achieved independence. Grasim is more than an industrial enterprise. It is the symbol of INDIA'S surge for economic and industrial liberation. Grasim is world largest producer of viscose staple fiber and edible oil and textile production. The organization Bhiwani textile mills are a unit of Grasim Industrial Ltd. Its Head Office is at Nagda (M.P.) and working office at Bhiwani. This mill is under dynamic leadership of Mr. Kumar Mangalam Birla.

EMPLOYEE RETENTION

Employee retention is an important ongoing process in which the organization retains the employees for the maximum period of time or until the completion of the project. It is a continuing employment relationship. Today, organizations find out that balance of power which has shifted from the employer to employees. Excessive turnover is a sign of fundamental problems within the businesses and it is very important to know that how to retain employees in the particular organization. Today textile industry is facing few problems regarding power supplies and major of all is the yarn prices. But this is a fact that they don't give proper salaries and rewards to laborers. Role of human resource practices is very crucial in this regard. Human resource practices can only be applicable to the learning organizations. Employees can be retained and satisfied within those organizations which keep on learning that how to keep their employee's satisfaction at highest level. Apart from this, there is no proper work in the textile industry in the field of human resource management, because top management never realizes the needs and demands of their employees. There are very few textile mills that are practicing the human resource management in its fullest and they are getting maximum benefits from it. To develop a better understanding of this issue, a research has been carried out to know the benefits of the human resource practices employed by these mills and to implement them in other

organizations for positive results. To keep employees and keep their satisfaction levels high, any organization needs to implement each of the three R's of employee retention: respect, recognition, and rewards.

II LITERATUREREVIEW

In developed and emerging countries, Attraction and retention of employees is of the most desired practice and competence of the high performance organizations. Search for best talent will be very difficult in coming years. Retention can be possible by many ways but one of the most used in organizations is paying more than they are earning. Hansen (2002) argued that pay more to the employees in order to achieve better financial position and retain those employees who lead from the front to attain business goals. Short and long term incentives should be given according to the goals of business that will help to have more organized and strong management team for long term results. Lawler III (2005) stated that in these days organizations are competing for talent rather than counting employees loyalty. They are focusing on attracting, hiring and retaining the required talented persons. For this purpose organizations must utilize those practices which are in favor of both employees and employers leading them toward higher performance levels. It is important to recruit strategy driven and shrewd employees because it creates sense of alignment between employee and organizational values and goals. Gentry et al., (2007) argued that employees feel connected with the organization if they get support from their supervisors which lead them to return the favor to the supervisors and organization through retention.

Cotton et al., (1988) Employee's participation in decision has found some positive effects on the performance of employees. Participation in work related matters effects performance more positively rather than in determining the pay practices. Pierce et al., (1991) said ownership has some direct and independent effects over groups and individual behaviors and attitudes that lead toward effective performance. To participate in the organization matters is the formal—right of the employees just like stockholders. They can influence the decisions of organization like the election of board of directors. This ownership has positive relationship with organizational performance. Romzek (1989) explained that employees having higher involvement in their work and organization have better relations with their families and social environment which creates a psychological attachment with the organization. Rousseau (1990) described that relationship between employee and employer starts from the recruitment, fostering the long term relationship and loyalty while some organizations emphasize on rewards and performance of the employees. Friedman (2006) and Hacker (2004) explained that new comers in the organization didn't take much time to decide whether to proceed with the current organization or quit to and find some other workplace and this decision normally is made in few days or week after appointment.

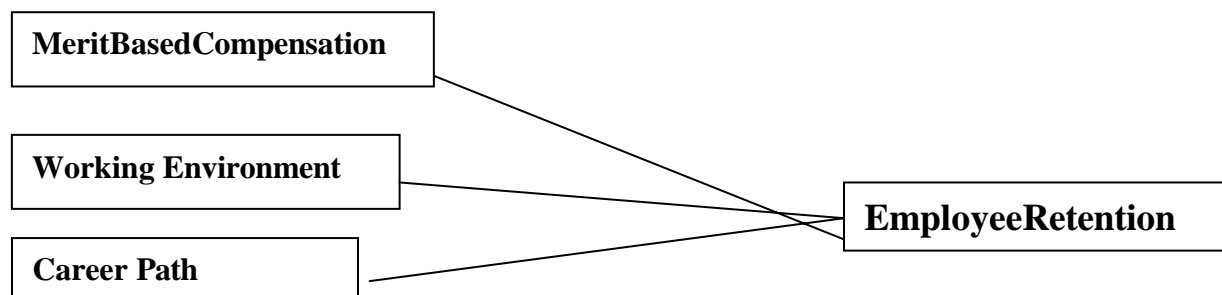
Vos & Meganck (2009) indicated that career development plan for the employees play a vital role in the retention of employees. Providing these career development opportunities restrict employees from leaving the organization and increase in loyalty. Hiltrop (1999) suggested that prepare and develop plans to get best talent as successful organizations are working on this to avoid future deficit of the required competent employees because there is always room for the improvement in recruitment process. It is also suggested that companies must adjust their desires and necessities according to the market situation so that retention of employees can be made possible. Hannay & Northan (2000) argued that future opportunities for the employees also help in retaining employees because these opportunities are associated with more pay, additional work responsibilities, superior work environment and different incentives plans. Money is not sole factor but it has significant effect while recruiting the employee.

Social networking among employees is also vital to retain employees because whenever employee left job, the whole relationship between worker and supervisor and among all workers is changed. Chapman (2009) explained that it is the responsibility of senior employees to help new employees to familiarize and socialize with the environment of the organization and make them best fit for the organization. Guthrie. (2000) identified that paying employees according to their knowledge and skills is a traditional approach so that pay is attached to the performance. Profit sharing is also a source by which employees are rewarded but this only happens when organizations achieve their profit margin set by themselves. It is found that skill based pay helps to reduce the turnover. Along with few other factors may also reduce the turnover rate of the organizations as Oldham & Brass (1979) suggested that physical environment of the work place effects a lot to the performance quality of the employees because satisfaction and motivation with peers and works declined after changing the work place environment. Employee benefits provision (2010) Proper communication of employee benefits, their scope and impact is good and successful opportunity for the organization to retain employees and then try to know what are they expecting and want from organization.

III OBJECTIVES OF THE STUDY

- To create a better working environment for employees through effective HR practices.
- Cost reduction is one of the basic functions of the HR department which can be attained by selecting —Right person for the right job in GBTL.
- To understand and gain monetary benefits for the employees with the effective use of HR practices.
- Creating better atmosphere where employees can perform their duties in GBTL.
- To give a proper career path to the employee.

RESEARCH MODEL



NEED OF STUDY

- Attrition rate of Grasim Bhiwani Textile Limited has increased in last years. This year the attrition rate is near about 17% as compared to previous year's 11%. This study would try to investigate the possible reasons behind this.
- In spite of giving so many facilities to its employees, Grasim Bhiwani Textile Limited is not able to retain 100% of its employees with itself. This study would try to answer the reasons behind this.
- Grasim Bhiwani Textile Limited conducts an exit interview of employees who are leaving the organization, but it doesn't get any big complaint or constructive suggestion from such

interviews also. This study would try to analyze & suggest required changes in the exit interview process & the instruments involved in that.

RESEARCH PROBLEM

➤ Why the number of employees not retaining in Grasim Bhiwani Textile Limited

SWOT ANALYSIS OF GRASIM BHIWANI TEXTILE LIMITED

STRENGTH: BTM is a composite firm in Haryana and BTM is a financially sound firm. Their working environment is very peaceful (Union is strength and principle is followed by everyone). All the facilities are given to employees & employers on time and up to date. The product quality is given equal to all (wholesalers and retailers).

WEAKNESS: The basic salary structure is not up to date some manipulations are needed and no sufficient facilities are given to employees and employer

OPPORTUNITIES: Given chance to Grasim to make & sale its product providing them manpower, machine, money, market, material and in near future they will start readymade garments.

THREATS: In BTM face threats from its competitors like Vimal, OCM, Siyaram, Raymond. BTM face threats in overseas market like Philippines, Malaysia, Canada, Mexico and America. They have very poor distribution networks.

IV HYPOTHESIS OF STUDY

There is a positive correlation between Human Resource Management Practices and Employee's Retention.

H1; Merit based compensation is positively correlated to Employee's Retention. H 2;

Working environment is positively correlated to Employee's Retention.

H3; Career Path positively is correlated to Employee's Retention.

V RESEARCH METHODOLOGY

Sample of the study is the employees working in the Grasim Bhiwani Textile Limited. The questionnaire tool is used for data collection. It contains questions that are related to the demographic information of the respondent and 40 questions relating to the variables mentioned in the research model. There are three Independent variable; 1. Merit based compensation 2. Working Environment. 3. Performance Appraisal Dependant variable is Employee Retention. Each variable contains 8 questions. Seven point likert scales is used to get the exact answer against each question. Those points are; 1= strongly disagree, 2= Disagree, 3= Somewhat Disagree 4= Indifferent, 5= Somewhat Agree, 6= Agree and 7= Strongly Agree. In this first after preliminary research, title of the research was finalized. After finalizing, information was collected in the context of the title and selected the required information about the background history of the country regarding textile industry. Formulation of the research model was done along with the dependant and independent variables. Data was collected from the various research journals and other publication. Variables and hypothesis were made so that the result of the research can be drawn. Research objectives were made and questionnaire was developed for the data collection from the employees working in the textile sector. We received questionnaires from the respondents after 15 days. Then data entry process was started into the specified software to apply prescribed tests to get the results and analyze them. Report writing

was done in this period of time. All the data and information was available, collected and finalized in the form of report.

VI DATA ANALYSIS AND FINDING

Frequencies and descriptive analysis is used to analysis the main characteristics of the sample. Besides this Regression Analysis, Reliability and the Pearson Correlation, test was used to check the validity of the hypotheses.

FINDINGS OF STUDY : The demographic factors deal with the personal profile of the respondents taken for survey. Gender, age, qualification, work experiences are dealt with in the study. The information about these factors is important and can be used for data analysis part. All discussed variables have positive correlation with employee retention. Career path has strong positive correlation $r = 0.60$, mean = 5.00 with employee retention and H2 is accepted because p value = 0.00 which must be >0.05 to accept hypothesis. H1 accepted as Compensation correlates positively with Employee Retention $r = 0.55$, p value = 0.00, mean = 4.31. Working Environment correlates with retention positively but not as much strong like Career Path. H3 accepted as p value = 0.00 with $r = 0.48$ between working environment and employee retention.

TABLE:1 DESCRIPTIVE STATISTICS

	ER	COM	CP	WC
Mean	5.00	4.31	5.00	4.96
Median	5.00	4.37	5.18	5.13
Mode	5.00	4.38	5.50	5.12
Std. Deviation	0.80	1.38	1.01	0.95
Range	3.88	5.38	4.75	4.01
Minimum	2.50	1.24	1.88	2.63
Maximum	6.38	6.75	6.63	6.62
Sum	598	517	599	595

TABLE-2 CORRELATION

	ER	COM	CP	WC	P Value
Employees Retention(ER)	1.00				
Compensation(COM)	0.55	1.00			0.00
Career Path(CP)	0.60	0.60	1.00		0.00
Working Condition/Environment(WC)	0.48	0.56	0.60	1.00	0.00

TABLE-3: OVERALL DATA ANALYSIS OF RESPONDENTS

S.No	Variables	SA	A	UD	DA	SD	result
1.	The performance appraisal system prevent in the organization is quite effective.	2	31	10	23	4	A
2.	Level of training in organization is adequate.	1	19	19	25	6	DA
3.	Our organization goes out of its way to make sure that employees enjoy their work as well as their life.	2	18	17	31	2	DA
4.	Weakness of employee is communicated to them in a non threatening way.	3	28	17	18	4	A
5.	My superiors give me feedback on regular	5	25	15	21	4	A

	basisonmy performance.						
6.	I feel that I shall be able to continue & grow with this organization.	6	34	17	9	4	A
7.	I have full freedom to experiment with new ideas in my company	9	34	7	16	4	A
8.	I would not like to change from this organization only for the sake of higher remuneration	5	25	15	21	4	A
9.	Employees in our organization are encouraged to take initiative & do things their own.	0	32	16	22	0	A
10.	I feel that the growth prospect in this organization is slow.	3	56	9	2	0	A
11.	I feel that the existing system of granting increment is quite effective.	1	19	19	25	6	DA
12.	Employee's returning from training programs are given opportunities to try out what they have learnt.	7	36	6	18	3	A
13.	My relationship with members of my work group is friendly as well as professional.	18	48	2	1	1	A
14.	In our organization job rotation is used as an important tool of employee development	4	25	12	23	6	A
15.	There is lot of conflict between department/divisions.	2	32	6	15	5	A
16.	Employees are not asked for their suggestions	1	8	8	45	4	DA
17.	Proper recognition is given to people giving extraordinary performances.	7	44	8	8	3	A
18.	My job is not challenging.	3	14	10	36	7	DA
19.	Employees in our organization are helpful to each other	3	56	9	2	0	A

The above overall the questionner analysis shows that the level of training in the organization is not much effective, the increment system in the organization is not effective, employees are not asked of their suggestions, remuneration system is not effective, employees feel that the growth prospects are slow, and there is lot of conflicts between departments. The compensation, increments, benefits are very much important for an employee to live a healthy life. But the employee's response shows that the compensation is not good at GBTL. There is lot of conflicts between departments and employees are not asked of their suggestions, this shows that the working environment is also not good. These are the reasons why the employees are not retaining in GBTL. The recommendations are given to improve the working environment, career path, and compensation so that employees retain in the organization and work for the growth of the organization.

RESULT AND CONCLUSIONS

The retention of employees has been shown to be significant to the development and the accomplishment of the organization's goals and objectives. Retention of employees can be a vital source of competitive advantage for any organization. Today, changes in technology, global economics, trade agreements, and the like are directly affecting employee/employer

relationships. —Until recently, loyalty was the cornerstone of that relationship. All companies of any size are struggling in these days that how they could retain their employees from leaving existing jobs for more money or for the better opportunity. It is observed that those employees who left their organizations for more pay, when asked to tell the reasons why they quit, they rate pay at fifth or sixth place in their priorities. The leading reasons are culture, recognition, environment, policies of the organization and the relationship with company and co-workers. So for those organizations who are struggling of retaining employees they must understand the requirements of the employees and the factors discussed above. This could help them in retaining their best talent with them for their long run success. In this study we discussed the compensation, career path and working environment effecting retention of the employees. We conclude that career path is most valuable factor that employees look for, to work in the organization

EMPLOYEES PERCEPTION ABOUT THE FACILITIES BEING PROVIDED TO

THEM AT GRASIM BHIWANI TEXTILE LIMITED: The Salary & Incentives given to the employees in Grasim Bhiwani Textile Limited are presumed to be very good by them. Housing & medical facilities are also presumed to be good but not excellent. While other facilities like training, loans etc. are presumed differently by employees due to which it doesn't give any clear picture as already discussed before, these facilities can be divided into four groups according to their influence & satisfaction they provided to the respondents.

EMPLOYEES' WORKPLACE CLIMATE

- Strong areas:
 - enjoyment of work life by the employee's
 - regular feedback on performance
 - performance appraisal system
 - healthy relationship among employees,
 - Growth aspect of employees.
- Weak areas:
 - Level of training,
 - communication of weaknesses to employees,
 - motivating employees,
 - job rotation,
 - opportunity,
 - conflict between departments,
 - Taking employees' suggestion.
 - Low remuneration

All companies of any size are struggling in these days that how they could retain their employees from leaving existing jobs for more money or for the better opportunity. It is observed that those employees who left their organizations for more pay, when asked to tell the reasons why they quit, they rate pay at fifth or sixth place in their priorities. The leading reasons are culture,

recognition, environment, policies of the organization and the relationship with company and co-workers. So for those organizations who are struggling of retaining employees they must understand the requirements of the employees and the factors discussed above. This could help them in retaining their best talent with them for their long run success. In this study we discussed the compensation, career path and working environment effecting retention of the employees. We conclude that career path is most valuable factor that employees look for, to work in the organization. This study helps organizations to understand the value of their employees and reasons to retain them because greater turnover means that employees are using organizations as a stone to step further and experience they are gaining with them is important. To retain employees, the organizations must review their career plans and reorganize those plans according to the market so that intelligent and talented employees could serve more and would be beneficial in the long run.

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INVESTMENT SIZE AND NORMALITY OF RETURNS OF PRIVATE AND PUBLIC SECTOR MUTUAL FUND SCHEMES IN INDIA

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INTRODUCTION

Performance of the mutual funds depends on the performance of the stock market and also on the credit market. The entry of foreign institutional investors has especially aggravated the degree of volatility of the stock market. Moreover, deregulation of the banking sector by the Government has given impetus to the individual banks to change the interest rates. All these dynamics have accentuated the risk faced by the individuals in the market and thereby increasing the role of the financial intermediaries. Many schemes are available to the investors to suit his investment objectives, which itself makes the decision making rather difficult. The performance of the mutual funds thus needs to be evaluated and measured on the basis of scientific methods. Among the various methods which are available to assess the performance of the mutual funds, these two normality of returns, and investment size returns aspects are analysed from the sample mutual fund schemes.

PERFORMANCE EVALUATION OF MUTUAL FUNDS

The performance evaluation of mutual funds has been a widely discussed and researched issue in the area of finance. Harry Markowitz was the pioneer to stress the importance of portfolio, its construction and evaluation. Sharpe, Treynor, Jensen and Fama who developed and perfected the methods and measures, were all his followers. Apart from these methods, The Normality of the Returns and The Size of Investment aspect certainly plays unique role in evaluating the performance of the schemes.

STATEMENT OF THE PROBLEM

Performance of the mutual funds depends on the performance of the stock market and also on the credit market. The entry of Foreign Institutional Investors has especially aggravated the degree of volatility of the stock market. Moreover, deregulation of the banking sector by the Government has given impetus to the individual banks to change the interest rates. All these factors directly impinge upon the performance of the mutual funds, where the ability of the fund managers has now come under the scanner. On the other hand, there is no clear consensus on the suitability of the models developed by Sharpe, Treynor and the Capital Asset Pricing Model (CAPM) to study the performance of mutual funds in the Indian capital market conditions.

These diversified opinion emanates particularly due to the following reasons:

- ✿ Most of the studies are uni-dimensional as they have concentrated either on public sector funds or private sector funds;
- ✿ Most of the studies have taken only two or three categories of schemes for analysis;
- ✿ The number of schemes chosen or the sample size is normally less than 100;
- ✿ The length of the study period, which is an important factor in determining the outcome, is also short;

✱ In most of the studies, the number of observations available for each of the sample schemes is not uniform for all the selected schemes, which renders inter-sector and intra-sector comparison meaningless; and

✱ Most of the studies have used only one market index as benchmark (mostly Sensex).

All these point to a lack of comprehensiveness in the attempt to evaluate the performance of mutual funds in India. Hence, in order to arrive at an acceptable and meaningful result, a comprehensive attempt needs to be made by considering the mutual funds schemes from both public and private sectors, including various categories, with a long study period, with an identical number of observations for all the sample schemes and most of all by taking both Indian stock market indices, viz., Sensex of the Bombay Stock Exchange and Nifty of the National Stock Exchange as benchmark. The present study is an attempt in this direction.

NEED FOR THE STUDY

The small investors turn to mutual funds to reap the twin advantages of less risk and higher return. But, the advent of liberalisation measures through the 1991 economic reforms brought in by the Government has made the investors more vulnerable to the fluctuations of the international capital market. The deep spikes in the Indian stock market as well as credit market, particularly in the recent years have not only resulted in less return, but also negative returns. Moreover, the mushrooming growth of the asset management companies and also the plethora of new schemes introduced by them make the choice of investors next to impossible. The ordinary investors may not be aware of the challenges involved and the required tools to select the schemes for his investment. Hence, it is relevant to analyse the performance of Indian mutual fund industry especially by taking the recent years' data. Hence, the present study aims to examine the performance of the Indian mutual fund industry by taking the more than seven years' data from April 2003 to June 2010 as the study period.

OBJECTIVES OF THE STUDY

The objectives of the present study are:

1. To verify the normality of mutual funds' returns and
2. To bring out the relationship between the investment size and performance of the schemes

METHODOLOGY OF THE STUDY

This study is based on secondary data. To analyse the performance of the Indian MF industry, the NAVs of 210 sample schemes comprising of both the public sector (72 schemes) and private sector (138 schemes) and 5 different categories like income, balance, growth, equity linked saving schemes and liquid schemes have been gathered for the study period, 7 years from 2003-04 to 2009-10.

SAMPLING DESIGN

Category	Public Sector		Private Sector		Total	
	Available	Sample	Available	Sample	Available	Sample
Income	97	24	164	41	261	65
Balanced	39	10	88	22	127	32
Growth	72	18	152	38	224	56
ELSS	32	8	68	17	100	25
Liquid	48	12	80	20	128	32

Total	288	72	552	138	840	210
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NORMALITY OF RETURNS

The returns of the mutual fund schemes depend largely on the stock market and to a lesser extent also on the bond market, both of which fluctuate considerably. Thus, the return of the schemes is also expected to be volatile. Hence, it is imperative to verify the normality of the returns. This will enable in ascertaining whether the returns produced by the schemes are normally distributed over the years or not. The normality of the returns of both the sample schemes and market indices can be tested with the application of Kurtosis. Kurtosis is measured as:

$$\text{Kurtosis} = \frac{\mu_4}{\mu_2^2} - 3$$

where, μ_4 is the 4th moment about the mean and μ_2 is the second moment. 'Minus 3' is used to make the kurtosis of the normal distribution equal to zero. If the kurtosis measure is positive, the curve is leptokurtic (more peaked) and if it is negative, the curve is platykurtic (more flat).

Kurtosis is calculated for each of the seven years (2003-04 to 2009-10) separately and also for the whole period, in order to find out the nature of return year-wise and presented in Appendix A. Since none of the calculated value is equal to zero, the values are reclassified into less than -0.5, -0.5 to 0.5 and more than 0.5, where the second class is expected to provide the kurtosis values which are closer to zero and thus to form a normal distribution. The year-wise and sector-wise classification of the kurtosis values are presented in Table – 1.

TABLE-1 SECTOR-WISE AND YEAR-WISE KURTOSIS VALUE RANGES OF THE SAMPLE SCHEMES

Year	Sector	Kurtosis Values			Total
		Less than -0.5	- 0.5 to 0.5	More than 0.5	
2003-04	Private	42	35	61	138
	Public	35	16	21	72
	Total	77	51	82	210
2004-05	Private	44	33	61	138
	Public	31	20	21	72
	Total	75	53	82	210
2005-06	Private	35	42	61	138
	Public	29	20	23	72
	Total	64	62	84	210
2006-07	Private	86	14	38	138
	Public	57	3	12	72
	Total	143	17	50	210
2007-08	Private	58	24	56	138
	Public	38	17	17	72
	Total	96	41	73	210
2008-09	Private	100	2	36	138
	Public	64	1	7	72
	Total	164	3	43	210

2009-2010	Private	98	2	38	138
	Public	59	5	8	72
	Total	157	7	46	210

Source: Computed Appendix A

The year-wise analysis shows that there is a lot of fluctuation in the number of schemes falling in the closer to zero class of -0.5 to 0.5. It ranges from a minimum of 3 in 2008-09 to the maximum of 62 in 2005-06. Thus, the number of schemes with considerable normal distribution has not gone beyond 29.5 per cent (62 schemes out of 210) which clearly indicates that the schemes' returns during the study period are not normally distributed.

Moreover, the sector-wise analysis shows that in four out of seven years, (2003-04, 2005-06, 2006-07 and 2008-09), the proportion of private schemes in the middle range is higher than the proportion of public sector schemes. The proportion of private sector schemes with normal distribution is marginally higher than that of public sector schemes in more number of years, though overall the proportion of schemes with normal distribution is quite low in each year.

Table-2 provides the sector and category-wise analysis of kurtosis values for the total period.

TABLE-2 SECTOR-WISE AND CATEGORY-WISE KURTOSIS VALUE RANGES DURING 2003-10

Sector	Category	Kurtosis Values			Total
		Less than -0.5	- 0.5 to 0.5	More than 0.5	
Private	Income	4	10	27	41
	Balance	9	5	8	22
	Growth	8	18	12	38
	ELSS	4	4	9	17
	Liquid	8	6	6	20
	All	33	43	62	138
Public	Income	9	6	9	24
	Balance	5	1	4	10
	Growth	8	6	4	18
	ELSS	2	6	Nil	8
	Liquid	4	2	6	12
	All	28	21	23	72
Total	Income	13	16	36	65
	Balance	14	6	12	32
	Growth	16	24	16	56
	ELSS	6	10	9	25
	Liquid	12	8	12	32
	All	61	64	85	210

Source: Computed Appendix A

The table indicates that only 64 schemes out of 210 (30.5 per cent) fall in the middle range of closer to zero, which consists of 43 schemes from the private sector and 21 from the public sector. This again reiterates the point that the schemes' returns are not normally distributed, while the overall picture shows that the proportion of private sector schemes is marginally higher than the public sector schemes. The table also indicates that as many as 85 schemes fall in the positively higher values, suggesting the fact that the returns are highly peaked in nature.

Category-wise, out of the 64 schemes which fall in the range closer to zero, there are 16 income schemes, 6 balanced schemes, 24 growth schemes, 10 ELS schemes and 8 liquid schemes. Among these schemes, the proportion is higher among the growth schemes with 42.86 per cent of them falling in the safer zone, followed by ELS schemes (40 per cent), liquid schemes (25 per cent), income schemes (24.62 per cent) and balanced schemes (18.75 per cent). The intra-sector analysis indicates that the same trend is repeated in the private sector too, where a greater proportion of growth schemes coming under the safer zone is higher, compared to other schemes, while in the public sector, a greater proportion of schemes belonging to the ELS category fall in the safer zone, which is followed by growth schemes, income, liquid and balanced schemes in that order. This implies that during the study period, the returns of the growth schemes are more normally distributed compared to other categories, while the private sector has done better than the public sector, though overall, the number of schemes that come under the normal distribution is quite less.

KURTOSIS VALUES OF THE MARKET INDICES

The returns of the schemes emanate from the market and thus, normality of the market returns too needs to be tested.

TABLE-3 YEAR-WISE KURTOSIS VALUES OF THE MARKET INDICES

Year	Sensex	Nifty
2003-04	-1.4135	-0.9946
2004-05	-1.5505	-1.2562
2005-06	-0.4380	-1.5580
2006-07	-1.2824	-1.3711
2007-08	-1.2598	-0.4679
2008-09	-1.3912	-1.1268
2009-10	3.4318	2.3299
2003-10	-1.2879	-1.2215

Source: Computed from Appendix A

The kurtosis values given in the table suggests the market indices fall in the normal range of -0.5 to 0.5 in only one year each, Sensex in 2005-06 and Nifty in 2007-08. The values range from a low of -1.5505 to the high of 3.4318 in the case of Sensex and from -1.5580 to 2.3299 in the case of Nifty, signifying the point that the market returns themselves are not normally distributed over the years.

INVESTMENT SIZE AND PERFORMANCE OF THE SAMPLE SCHEMES

It is normally opined that those funds which boast of larger investment can afford more facilities and personnel and due to economies of scale, they can also reduce the average cost. This lower average cost enables the funds to charge lower expenses which pushes up their NAVs. Moreover, larger funds also tend to have more impact on the market through their buying and selling activities. This relationship is tested by taking the size of investment made in the concerned scheme and its NAV. These two variables are taken for all sample schemes for the concluding year of the study period, that is 2009-10, since year-wise data on the size of investment for all the sample schemes is not available. The monthly NAVs of the schemes are annualised for estimation purposes. This is tested with the application of a uni-variate regression model, which is specified as:

$$NAV_i = \alpha + \beta SIZE_i + e_i$$

where, NAV_i is the annualised NAV of the i^{th} scheme pertaining to the year 2009-10 and $SIZE_i$ is the size of investment attracted by that scheme in the given year. α is the intercept term and β is the slope coefficient, while e_i is the normal error term. However, as both NAV and SIZE of the sample schemes are quite varying in their magnitude, both the variables are taken in their log form to reduce the impact of such magnitude. The equation to be estimated is:

$$\ln NAV_i = \alpha + \beta \ln SIZE_i + e_i$$

where \ln is the natural logarithm. This equation is applied on the collected data (given in Appendix B) and the result is given below:

The result shown in Table – 4 indicates that the impact made by the size of the investment of the scheme is statistically highly significant and it is positive. That is larger the investment size, better the performance of the scheme. This implies that one unit increase in the size of investment of a

TABLE-4 LINEAR REGRESSION ESTIMATE: SIZE OF INVESTMENT AND NAV

Variable	Coefficient	t – value	p - value
C	82.1687	5.8813***	0.000
SIZE	0.2147	5.0127***	0.000
Adjusted R^2	0.3189		
F-statistic	25.1271***		
Prob (F-statistic)	0.000		

Note: *** indicates 1 percent level of significance.

Source: Computed from Appendix B.

scheme will increase its NAV by 0.21 units and vice versa. The value of adjusted R^2 (31.89 per cent) indicates that the investment size of the scheme alone is capable of accounting for more than 31 per cent of changes in the scheme's NAV and the F-value which is significant at 1 per cent level suggests that the model is a good fit. This suggests that the performance of the scheme is positively and strongly influenced by its size of investment.

CONCLUSION

NORMALITY OF RETURNS

The year-wise analysis of normality of returns with the application of Kurtosis shows that there is a lot of fluctuation in the number of schemes falling in the closer to zero class of -0.5 to 0.5. During the study period, the returns of the growth schemes are more normally distributed compared to other categories, while the private sector has done better than the public sector, though overall, the number of schemes that come under the normal distribution is quite less. The kurtosis values of the market indices fall in the normal range of -0.5 to 0.5 in only one year each, Sensex in 2005-06 and Nifty in 2007-08. The values range from a low of -1.5505 to the high of 3.4318 in the case of Sensex and from -1.5580 to 2.3299 in the case of Nifty, signifying the point that the market returns themselves are not normally distributed over the years.

IMPACT OF INVESTMENT SIZE

It is believed that those AMCs or those schemes which boast of higher investment also have higher NAV, as the former can influence the latter through economies of scale. This is tested among the sample schemes for the year 2009-10 with the application of a uni-variate regression model. Here, NAV of the sample scheme is taken as the dependent variable and investment size

of that scheme is considered as the independent variable. The regression result indicates that the impact made by the size of the investment of the scheme is statistically highly significant and it is positive. That is larger the investment size, better the performance of the scheme. This implies that one unit increase in the size of investment of a scheme will increase its NAV by 0.21 units and vice versa. The value of adjusted R^2 (31.89 per cent) indicates that the investment size of the scheme alone is capable of accounting for more than 31 per cent of changes in the scheme's NAV. This suggests that the performance of the scheme is positively and strongly influenced by its size of investment.

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EMPLOYMENT AND PROSPECT OF RURAL ENTREPRENEURSHIP IN SSI SECTOR IN ARUNACHAL PRADESH: EVIDENCES FROM THIRD SSI CENSUS REPORT

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ABSTRACT

Rural entrepreneurship in Small Scale Industrial (SSI) sector in India is occupying prime importance in the sense that; institutions and individuals seem to agree on the urgent need to promote rural enterprises: development agencies see rural entrepreneurship as an enormous employment potential; politicians see it as the key strategy to prevent rural unrest; farmers see it as an instrument for improving farm earnings; and women see it as an employment possibility near their homes which provides autonomy, independence and a reduced need for social support. To all these groups, however, rural entrepreneurship in India today stands as a vehicle to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment and the state of Arunachal Pradesh is not an exception to it. However, in the context of Arunachal Pradesh the level of industrialization is very poor. As per the Third SSI Census, the state has only 518 permanently registered SSI units which give employment to 1544 person. The state account for only 0.025 percent of permanently registered SSI units from the total of India. In this paper an attempt has been made to reflect the insight of employment SSI sector based on Third SSI Census as well as to highlight the prospect of rural entrepreneurship in Small Scale Industrial (SSI) Sector in Arunachal Pradesh.

KEYWORDS: Arunachal Pradesh, Employment, Entrepreneurship, prospect, rural areas, Permanently registered SSI units.

INTRODUCTION

Rural development is more than ever before linked to entrepreneurship. Institutions and individuals promoting rural development now see entrepreneurship as a strategic development intervention that could accelerate the rural development process by way of generating employment opportunities. Furthermore, rural entrepreneurship in Small Scale Industrial (SSI) sector in India is occupying prime importance in the sense that; institutions and individuals seem to agree on the urgent need to promote rural enterprises: development agencies see rural entrepreneurship as an enormous employment potential; politicians see it as the key strategy to prevent rural unrest; farmers see it as an instrument for improving farm earnings; and women see it as an employment possibility near their homes which provides autonomy, independence and a reduced need for social support. To all these groups, however, rural entrepreneurship in India today stands as a vehicle to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment and the state of Arunachal Pradesh is not an exception to it.

In fact the appraisal of the achievement of small scale industries in a country like India reveals that it is truly an engine of growth. It contributes significantly to social and economic development by way of labour absorption, production and income distribution, poverty



eradication and more importantly in promoting entrepreneurship. Small scale industry also has many distinct advantages over large and medium scale industries. In the context of India, they play a key role in the economic development of the country and make a big difference to India's economy. It contributes as much as 70 percent employment in manufacturing sector, as much as 40 percent of industrial production, 35 percent to India's export and accounts for 95 percent of total industrial units in the country (RBI News Bulletin, March 2002).

OBJECTIVE

The main objective of this paper is to disseminate the status of SSI units in the state of Arunachal Pradesh as well as to highlight the potentials of rural entrepreneurship in SSI sector.

METHODOLOGY

The study is based on the report of Third All India Census of SSI 2001-02 as well as Third SSI Census, Government of Arunachal Pradesh, 2001-02. To know the prospects of setting up small business units especially in rural areas various brochures, government documents have been referred to and mostly been supplemented by personal observation.

SSI IN ARUNACHAL PRADESH: EVIDENCES FROM THIRD SSI CENSUS

Arunachal Pradesh popularly known as the land of rising sun is the largest state among all the north eastern states with a geographical area of 83,743 sq.km having a total population of 10.91 lakh out of which 79.59 percent of the total population still lives in rural areas with agriculture as their main source of living (Government of India, Provisional Census Report, 2001). Though the state has enough potential, compared to other state it has so far lagged behind in the field of industrial development due to inherent infrastructure bottleneck, remoteness, transportation & communication problem, lack of proper research and development, lack of entrepreneurship and so on. Along with such backwardness the state still does not have even a single large scale industry. Over and above out of 18 number of medium scale industries registered many of them are sick and some of them have already been closed. It is only in the SSI sector the field of industrial development in the state is little bit appreciable though this sector also shows small figure compare to other states of the country. According to the Third SSI Census Report, 2001-02, the total number SSI units registered permanently in the state was 518 units employing 1571 person.

Small scale industries in India comprise of those industrial units which comes under the definition of small scale industries, notified by the government from time to time. The Small Scale Sector owes its definition to the Industries (Development and Regulation) Act, 1951. The sector is defined in terms of investment limits in plant & machinery (original value), up to a prescribed value. It comprises a widely divergent spectrum of industries, ranging from the micro and rural enterprises, using rudimentary technology on one hand to the modern small scale industries using sophisticated technology on the other hand.

PERMANENTLY REGISTERED SSI UNITS

According to Third Census of Small Scale Industries 2001-02, Government of Arunachal Pradesh, the state of Arunachal Pradesh has 518 permanently registered SSI units which account only 0.025 percent to the total registered SSI units in the country. In fact, the figure of SSI units in the state is also lowest when compared to other states of the north east India (Table 1). The main reason behind such low figures is due to locational disadvantage, inherent infrastructure bottleneck, late entrant, lack of entrepreneurship, etc. Nevertheless, the state has enough



potentials for the development of SSI units and in the near future this sector is likely to be emerge as the most dynamic and vibrant sector of the economy of the state.

TABLE-1 DISTRIBUTION OF PERMANENTLY REGISTERED SSI UNITS IN NORTH- EAST INDIA

Name of the State	Number of SSI units	Working Units		Closed Units	
		Number	**Percentage	Number	**Percentage
Arunachal Pradesh	*579	361	1.371	218	1.388
Nagaland	698	503	1.911	195	1.242
Manipur	5778	4746	18.028	1032	6.572
Mizoram	4217	2890	10.978	1327	8.452
Tripura	2039	995	3.780	1044	6.650
Meghalaya	3768	2023	7.685	1745	11.114
Assam	24947	14807	56.247	10140	64.582
Total for N.E	42026	26325	100.000	15701	100.000
All India Total	2305725	1437704	-	868021	-

Source: Third All India Census of Small Scale Industries 2001-2002.

* As per Third SSI Census, Government of Arunachal Pradesh, the number of permanently registered SSI units is 518.

**percentage of working and closed units have been calculated from the total of North East India.

On top of low industrial level, more than 37 percent permanently registered SSI units of Arunachal Pradesh have been found to be closed as per the Third All India SSI Census. So far the distribution of SSI units in area wise is concern; it can be seen from the Table 2.

TABLE-2 DISTRIBUTION OF WORKING AND CLOSED UNITS IN RURAL AND URBAN AREAS IN ARUNACHAL PRADESH

SSI Units	Rural	Urban	Total
Working units	152	114	266
Closed	186	66	252
Total	338	180	518

Source: Third SSI census 2001-2002, Government of Arunachal Pradesh.

It is observed from the Table- 2 that out of 518 SSI units in the state, 63 percent to the total SSI units in the state lies in rural areas. In other words only 37 percent of the total permanently registered SSI units lie in urban areas. Even the number of working SSI units in rural areas is more than that of urban areas. However, when compared to closure of units in urban areas, the number of closed units in rural areas more than that of urban areas. This is due to lack of marketing and infrastructure problems.

According to the report of Third SSI Census 2001-02, Government of Arunachal Pradesh, out of 518 permanently registered SSI units only 51.4 percent are functioning. In other words the remaining 48.6 percent units have already been closed down. Among the districts, West Siang District has the highest number of permanently registered SSI units with 121 units and lowest being Upper Siang District with only one unit.

So far registration of the units is concern; it is done with the DICs (not under the Factory Act, because Factory Act is yet to be extended in the state) initially on temporary basis and subsequently on permanent basis considering the credibility of the units as well on the request of the concerned entrepreneurs. The DICs register the units as SSI, Ancillaries or SSSBEs etc; as per the eligibility of the units. In this matter it is to be noted that registration of the units is purely voluntary. The figures in the Table -3 show the distribution of permanently registered SSI units.

**TABLE-3 DISTRIBUTION OF PERMANENTLY REGISTERED SSI UNITS IN
ARUNACHAL PRADESH**

Name of District	Working Units		Closed Units		Total SSI units
	Number	Percentage	Number	Percentage	
Tawang	15	5.64	02	0.79	17
West Kameng	18	6.77	01	0.40	19
East Kameng	04	1.50	01	0.40	05
East Siang	16	6.01	25	9.92	41
West Siang	52	19.54	69	27.38	121
Upper Siang	01	0.37	00	0.00	01
Upper Subansiri	05	1.88	03	1.19	08
Lower Subansiri	12	4.51	04	1.59	16
Papumpare	46	17.30	35	13.89	81
Lohit	60	22.25	56	22.22	116
Dibang Valley	06	2.25	07	2.78	13
Changlang	22	8.27	35	13.89	57
Tirap	09	3.38	14	5.55	23
Total	266	100.00	252	100.00	518

Source: Third SSI census 2001-2002, Government of Arunachal Pradesh.

Besides above, distribution of district wise working units can also be observed from the Table 4 given below

**TABLE-4 DISTRIBUTION OF PERMANENTLY REGISTERED WORKING SSI UNITS
IN ARUNACHAL PRADESH**

Name of District	Working units in rural areas	Working units in Urban areas	Total units working
Tawang	09	06	15
West Kameng	09	09	18
East Kameng	01	03	04
East Siang	04	12	16
West Siang	25	27	52
Upper Siang	01	00	01
Upper Subansiri	05	00	05
Lower Subansiri	10	02	12
Papumpare	07	39	46
Lohit	46	14	60
Dibang Valley	05	01	06
Changlang	22	00	22
Tirap	09	01	10

Total	152(57)	114(43)	266
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Source: Third SSI census 2001-2002, Government of Arunachal Pradesh. Note: the figure in the bracket indicates the percentage to the total units working

The Table - 4 given above shows the district-wise distribution permanently registered working SSI units in Arunachal Pradesh. The Table reflects that 57 percent of the working SSI units in the state lie in rural areas, with highest number of working units in Lohit district.

TABLE-5 DISTRIBUTION OF PERMANENTLY REGISTERED SSI UNITS CLOSED IN ARUNACHAL PRADESH

Name of District	Closed units in rural areas	Closed units in Urban areas	Total units closed
Tawang	02	00	02
West Kameng	00	01	01
East Kameng	01	00	01
East Siang	21	04	25
West Siang	40	29	69
Upper Siang	00	00	00
Upper Subansiri	02	01	03
Lower Subansiri	04	00	04
Papum Pare	22	13	35
Lohit	40	16	56
Dibang Valley	05	02	07
Changlang	35	00	35
Tirap	14	00	14
Total	186 (73)	66 (27)	252

Source: Third SSI census 2001-2002, Government of Arunachal Pradesh.

It is also seen from the table-5 that out of the total SSI units closed, 73 percent are in rural areas whereas closed SSI units in the urban areas account only 27 percent to the total.

EMPLOYMENT IN SSI SECTOR

Table 6 given below depicts the figure of employment in small scale industries in the state. It is estimated that employment in the registered SSI units as per Third SSI Census, Government of Arunachal Pradesh 2001-02 is 1544 persons, indicating an average employment of 5.80 persons per unit. Out of the total employment in this sector employment in rural and urban areas are 41 and 59 percent respectively.

It can be observed that the highest number of employment has been found in Papum Pare district with 406 persons followed by West Siang district with 336 persons and the lowest being Upper Siang with only 5 persons. In terms of employment in rural and urban areas, the study districts account for 22 percent out of the total rural employment and 31 percent out of the total urban employment.

TABLE-6EMPLOYMENTPROFILE INSSI SECTOR

Districts	Number of SS I Units	Employment(Rural)			Employment(Urban)			Total Employment (A+B)
		male	female	total (A)	male	female	total (B)	
Tawang	17	20	03	23	12	10	22	45
West Kameng	19	37	02	39	47	63	110	149
East Kameng	05	01	00	01	10	01	11	12
East Siang	41	18	00	18	64	08	72	90
WestSiang	121	116	06	122	176	38	214	336
Upper Siang	01	05	00	05	00	00	00	05
Upper Subansiri	08	17	00	17	00	00	00	17
LowerSubansiri	16	04	00	04	23	04	27	31
Papumpare	81	16	08	24	214	168	382	406
Lohit	116	144	00	144	59	04	63	207
Dibang Valley	13	09	00	09	06	00	06	15
Changlang	57	142	26	168	00	00	00	168
Tirap	23	56	07	63	00	00	00	63
Total	518	585	52	637 (41)	611	296	907 (59)	1544

Source: Third SSI census 2001-2002, Government of Arunachal Pradesh.

Note: The figure in the bracket shows the percentage to the total employment.

The analysis of the Table 6 also suggests that participation of women in SSI sector is very less. Out of the total employment in SSI units, women employees consist of only 22 percent and that too more in urban areas. In respect of the districts under study, the percentage of women employment account for only 14 percent out of the total women employment of the State in SSI sector. This implies that participation of women employees in industrial sector is very low in the districts under study as well as in the State as a whole. However, it may be mentioned that in order to encourage the participation of women in SSI sector, Government of Arunachal Pradesh has taken some measures in its New Industrial Policy, 2001 like; reservation of 33 percent of industrial sheds, developed plots in Industrial Estate/Area/Growth Centre for the women entrepreneurs and to create women's cell in each DIC to give special attention to them.

PROSPECT OF RURAL ENTREPRENEURSHIP IN SSI SECTOR IN ARUNACHAL PRADESH

The state of Arunachal Pradesh also joined other states of India in claiming that real India lies in villages. As because, nearly eighty percent of the people of the state still live in rural areas with agriculture as their main occupation. However, it is in this rural areas lies the treasure for making the rural people economically independent. So, the scope for development of SSI units in the rural Arunachal is very high. The treasure includes:

1. Trees like Hollock, Hokon, Mekai, Chaplash, Lalipoma, Bhola, and Teak etc. are very good for timber and softwood. Simul, Gamari, Khakan, Kadam, Juti etc. are highly demanded for making plywood and paper. Therefore, the state has a very good future for establishment of Saw Mill, Paper Mill, Ply Mill, Handmade Paper units, Wooden Furniture units and units manufacturing Particle Board etc. Besides, large varieties of Cane, Bamboo, Orchids, Mushroom and medicinal plants offers ample scope for the establishment of Cane and Bamboo furniture units, Floriculture, Starch and units manufacturing Herbal medicines.

2. Citrus fruits and as such the production of Orange, Pineapple, Banana and other sub-tropical fruits are very much abundant. Hence, the state has a huge potential for the establishment of units manufacturing Orange and Pineapple Squash, Jams and Jelly, Pickles, etc.
3. Due to favourable geo-climatic conditions production of agriculture like Rice, Maize, Millet, Pulses, Potato, Ginger, Chilly, Sugarcane, Oilseeds etc; are extremely high. Therefore, the state has a very bright future for development of small scale industries in the area of Rice Mill, Flour Mill, Pulse Processing, Potato Chips, edible Oil, Ginger and Chilly powder, Pickles, Sugar Mill, Cold Storage etc. Besides, growing of tea and establishment of Tea Processing units also holds ample scope for development in the districts.
4. The livestock resources also offer ample scope for the establishment of tanneries, leather, dairy products (sweets, ghee, butter, cheese) and bone meal manufacturing units in the districts. Since the entire local people of the state is non-vegetarian in diet and in many social and religious rites are performed with sacrifice of livestock animals, rearing of livestock animals like Poultry, Piggery and cattle farming will definitely be a profitable venture. Besides, Aquaculture, Integrated Fish Farming, Paddy-Cum Fish Culture, development of cold water fisheries etc; have not yet been fully commercialized in the districts under study.
5. The tribal people of the districts have a tradition of artistic craftsmanship in a variety of crafts such as weaving, basket making, wood carving, etc. Hence, it embraces lots of scope for the establishment of cottage and village industries. The growing of Eri and Mulberry plants in the districts also facilitates establishment of silk manufacturing units.
6. Tourism also holds great promises in the state. Blessed with beautiful hills, snow clad mountains, roaring rivers and streams, beautiful and rare species of flora and fauna, this virgin land of Rural Arunachal calls mountaineering, trekking, rafting, angling and shooting of photo and film. Hence, tourism industry like running of hotels, resort centres, tourist lodges, luxury coaches, tour and travel agency will definitely be a boon to the people of the districts in the near future.

Thus, from the above discussion and considering the mounting educated unemployment problems it can be stated that the state of Arunachal Pradesh possess enough potential for development of rural entrepreneurship.

ESSENCE OF RURAL ENTREPRENEURSHIP IN SSI SECTOR

The importance and relevancy of the term ‘rural entrepreneurship’ especially in a developing country like India lies in the fact that the true India lies in rural India and in fact Gandhiji also once said that —Real India lies in villages. The irony is that what Gandhiji said more than fifty years back is still holding the truth. As because, nearly three-fourths of India’s population still lives in the rural areas where people vehemently embracing the acute problems of poverty and unemployment. Therefore development in India basically means rural development.

However the word ‘development’ is very much relative and abstract in terms of meaning and definition. Other things remain the same entrepreneurship is one of the most important factors which bears proportionate relationship with any developmental activities. Coming back to the question of why rural entrepreneurship? Out of many answer; employment generation is one of the most preferred answer and in fact it is. As because, rural entrepreneurship implies economic betterment as well as greater social transformation of the people lives in rural areas. To this fact, government of India have been focus on employment generation and asset creation through

Various interventions of plans and policies and even come out with many successful events especially in the field of employment generation.

In today's crucial era of liberalization, privatization and globalization accompanied by fast development in information technology there is saturation in employment and other opportunities in urban areas which resulted in mass educated unemployment, social unrest etc..In such situation government cannot provide employment to all the educated unemployed youth. Neither it is desirable to create employment opportunities in government sector alone. Therefore, it has become must for every unemployed youth and prospective entrepreneurs of the country to think of getting employment by starting some enterprise considering its prospects and potentials; the scope of which is of course mostly lies in rural areas as compared to urban areas. Further, the answer to the above question lies in the fact that small scale industries play a key role in the industrialization of a developing country. These is because they provide large scale employment and have a comparatively high labour-capital ratio; lower investment; more equitable distribution of income and more importantly it is a spring board for an entrepreneur to grow from small to big. Therefore growth of this sector is very much important for a developing country like India where the problems of poverty, employment, regional imbalance, etc area cute especially in rural areas.

CONCLUSION

It can be concluded that the true India lies in rural areas and the state of Arunachal is not an exception to it. Therefore it is needless to mention that development means mostly rural development. In this respect rural entrepreneurship especially in SSI sector may be regarded as the best alternative in order to confront the basic problems of unemployment and poverty. The situation is even more suite to state of Arunachal Pradesh as because, the state is late entrant in the field of industrialization; the entrepreneurs are the first generation entrepreneurs; rising educated unemployment problems; and along with huge potentiality for development of entrepreneurship in SSI sector.

Considering the above potentialities for the development of small scale industries along withever increasing unemployment problems and the support of institutional set up, government policies etc; it is expected that in the near future the state is definitely going to emerge as one of the most industrialized in small scale sector in the country.

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DIVERSITY OF AMPHIBIAN FAUNA IN PALUGAL VILLAGE OF KANYAKUMARI DISTRICT

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ABSTRACT

In the present study, the population diversity of amphibians was carried out in the rubber plantation located in Palugal village, Kanyakumari district during the period of November 2010 to March 2011. This area is located about 5km from the Tambaraparani river in the Western Ghats that comprises about 6 acres. The average rainfall is about 800-8000mm and the area is covered with many plants and crops. Rice, Coconut, Tapioca, Rubber, Banana, Pulses, Cashew, Mango, Palmyra, Tamarind, Jack fruit, Arecanut etc are there. In this area of 6 acres there are rubber plantation, and many small trees and shrubs. The objective of this study is to collect the amphibians from the rubber plantation located in Palugal village, Kanyakumari District and determine the amphibian diversity in rubber plantations. Moreover, the temperature and humidity of the study area where the samples were collected are recorded.

KEYWORDS: Palugal, Amphibians, Rubber, Diversity.

INTRODUCTION

Amphibians live partly in fresh water and partly on land. They have a thin, moist glandular skin without scales or claws. The skin is permeable to gas and water. They absorb and lose water through the skin. They have a two phase life cycle, a larval form which undergoes metamorphosis into an adult form. Amphibian eggs are susceptible to desiccation and must be laid in water or damp surroundings. They are thus dependent on the availability of water.

Frogs live almost everywhere – from sizzling deserts to freezing tundra, from rainforest canopies (Philautusnerostagona) to 5m deep under soil (Nasikabatrachussahyadrensis). Species of extreme sizes, either miniature or giant, often evoke public interest and scientific attention. Nyctibatrachus minimus is the smallest of all known Indian land vertebrates and competes with miniature frogs in other parts of the world, including Cuba, the Amazon and Borneo. Although the new species have clear morphological features and ecological adaptations that distinguish it from all other frogs, scientists and field biologists until now probably misidentified it as a juvenile of known Nyctibatrachus species. It is likely that more miniature diversity remains concealed in the forests of the Indian subcontinent. The incessant descriptions of new frogs from the Western Ghats highlight the area as one of the global amphibian hotspots.

Amphibians possess several life history traits that make them potentially model organisms for captive breeding and reintroduction programs (Jones, 2022). They are exposed to pesticides in many ways but perhaps the most common is agricultural runoff. Agricultural practices affect natural habitat in several ways such as through land conservation, increased fragmentation and agrochemical contamination (Davidson et al., 2002).

One of the major threats faced by amphibians is habitat loss and modification. A study done on the effects of tea plantations on amphibians in Valparai, encountered only 13 species of amphibians, whereas 30 to 40 species were encountered in a relatively undisturbed forest (Vasudevan et al., 2001). Habitat loss, trade and introduction of alien species have affected amphibians from 19th century. However, we still need quantitative data linking these factors to the loss of population and species.

Studies on Indian Amphibians date back to the pre – independence period. Most of the studies are limited to



surveys and new descriptions. The fauna volumes published by Boulenger (1890) still remains as definitive record. The outstanding works of Ferguson (1904) in Travancore regions and Travancore hills are the earlier works on amphibians in Kerala. Later works in Ponmudi (Inger et al., 1984) and Silent Valley (Pillai, 1986, Pillai and Pattabiraman, 1981a) contributed to the knowledge on this group. Most of the systematic studies were by Pillai (1986) who described new species of amphibians from Wayanad and Silent Valley. Shaji and Easa (1999) have reviewed the works on amphibians in the state.

Kanyakumari district is the smallest of the 32 districts of Tamil Nadu State, which is at the tip of the Indian peninsula and faces the Indian ocean. It accounts for more than 95% of the production of natural rubber in the state of Tamil Nadu. Rubber is cultivated mainly in the hilly areas (on the Western Ghats) in the interior, while paddy fields and other crops are mainly found on the plains, near the coast. The major river in the district is Tambaraparani river locally known as Kuzhithurai river. This river has two major tributaries with the Pechiparai Dam and Perunchani Dam respectively built across, Kodayar and Paralayar. The major crops under cultivation in Kanyakumari District are Rice, Coconut, Tapioca, Rubber and Banana.

REVIEW OF LITERATURE

Oommen et al. (2000) reported that caecilians are highly abundant in some localities and that the ecological consequences of the demand investigation. Abraham et al. (2001) described the amphibian fauna of Wayanad. Vasudevan et al. (2001) studied the major threat faced by amphibians is habitat loss and modification. Collins and Storfer (2003) investigated the cause of decline in amphibian species due to global changes in ultra violet radiation levels and the emergence of infectious diseases. Ramaswamy and Srinivas (2003) studied on the amphibian fauna of Indira Gandhi wildlife sanctuary at Ulandy Range, Tamil Nadu.

Dutta et al. (2004) discovered Jurassic frogs and the evolution of amphibian endemism of the Western Ghats. Babu (2005) studied the diversity of amphibians in disturbed and semi – disturbed habitats of mid-Palani hills and the factors influencing the amphibian population in this zone. Dahanukar and Padhye (2005) reported the amphibian diversity and distribution in Tamhini, Northern Western Ghats, India. Ali et al. (2005) studied the *Schistuanilgiriensis* (Menon) in sharavathi river basin, Western Ghats, Karnataka.

Biju and Bossuyt (2005) studied the new species of frog (Ranidae, Rhacophorinae, *Philautus*) from the rain forest canopy in the Western Ghats, India. Biju and Bocxlaer (2007) described a new nightfrog, *Nyctibatrachus minimus*. (Anura :Nyctibatrachidae) from Kurichiyarmalain the Western Ghats, Indian. Dinesh et al. (2007) observed the *Nyctibatrachus karnatakaensis* is a replacement name for the giant wrinkled frog from the Western Ghats.

Aravind and Gururaja (2008) reviewed the current status of amphibian research in the Western Ghats and assess the gaps in our knowledge and provide solution for the conservation of amphibians in the global biodiversity hotspots. Brodman (2008) studied the amphibian population and diversity trends and test hypotheses regarding the influence of landscape, climatic, biotic factors on amphibian Crump (2009) studied the diversity and life history of amphibians. Shahriza et al. (2011) recorded the amphibians and reptiles that exist in the Beris valley area.

MATERIALS AND METHODS

The study was conducted from November – March in rubber plantations located in Vilavancode Taluk, Palugal Village, Vanniyoor with a surface of 6 acres. Four dominant micro habitats are selected. These are

- a) Rubber plantation where rubber is cultivated.
- b) Ditches and paths on both sides of the rubber fields.
- c) Natural vegetation of consisting of shrubs and small trees.
- d) The aquatic vegetation small ponds in which aquatic plants flourished forming a layer that covered the whole surface of the water.

The specimens were collected by the visual encounter survey, an appropriate technique for inventory and monitoring studies (Mark and Raffael. 2003)



Sampling Methods:-

Sampling begins from November – March. A sampling was carried out during 5.30 – 10 pm total of 36 sampling were carried out during the entire survey period. The capture method was manual by hands and net using a sampling methodology known as surveys. Amphibians were collected from inside the fields, ditches and paths. Collected frogs were preserved in 10% formalin. The position, activity, location, substrate where specimens were moved while capturing and the (behaviours) siting were noted. On each sampling day the presence of amphibian was recorded (table 1) by direct observation. The humidity, moisture, maximum and minimum temperature were noted (table 2). Random survey was conducted in all types of amphibians.

RESULTS

The total of four species were collected and named as A, B, C and D (plate 1 to 4). During the month of November 2010, the mean number of frogs a species recorded was 5 ± 0.63 , B, 1.83 ± 0.75 , and D, 3.66 ± 0.81 frogs (table 3). In the month of December 2010, the total number of frog recorded for A, B, C and D was 9.16 ± 0.98 , 21 ± 1.26 , 0.5 ± 0.54 , 3.33 ± 0.81 frogs respectively (table 4).

The amphibian diversity in rubber plantation during the month of January is presented in table 5. The total number a species recorded in the month of January 2011 was 7.33 ± 0.83 ; B, 9.66 ± 0.51 ; D, 10.33 ± 0.81 frogs.

During the month of February 2011 recorded the mean number of 14.33 ± 0.81 frogs of A species, B, 23.5 ± 0.83 and D, 15.66 ± 0.51 frogs (table 6). In the month of March 2011, the total number of frog recorded and A, B, C and D is 4.66 ± 0.51 , 4.66 ± 0.51 , and 4.5 ± 0.83 frogs respectively (table 7).

The comparison of amphibian diversity during the period of November 2010 to March 2011 showed that the number of frog A species is 83.2 percentage increased during the month of December when compared to the month of November 2010, whereas the population was 6.8 percent decreased during the month of February and March 2011. The number of frog recorded for the B species is 1047.44 percent increased during the month of December, when compared to the month of November 2010 whereas the population was 154.63 percent decreased during the month of February and March 2011. The number of frog D species 9.01 percent decreased during the month of December, when compared to the month of November 2010, whereas the population was 22.94% increased during the month of February and March 2011.

TABLE 1: AMPHIBIAN SPECIES IDENTIFIED AT PALUGAL VILLAGE

Date	Time	A	B	C	D
26/11/2010	5.30-6.45	2	-	-	-
27/11/2010	6.15-7.20	-	1	-	1
28/11/2010	6.00-7.55	3	1	-	3
04/12/2010	6.30-7.35	-	1	-	-
05/12/2010	7.00-8.35	2	2	-	2
10/12/2010	6.00-7.20	-	3	-	-
11/12/2010	6.10-8.00	1	3	-	1
18/12/2010	6.25-8.35	2	3	-	-
24/12/2010	5.00-7.45	1	2	-	-
27/12/2010	7.30-8.50	1	2	-	1
28/12/2010	6.00-8.10	1	1	-	-
29/12/2010	5.55-7.00	2	3	-	-
30/12/2010	6.20-8.00	-	2	-	-
02/01/2011	5.00-7.35	-	3	-	2
08/01/2011	7.30-8.20	1	-	-	3
09/01/2011	6.00-7.10	2	2	-	3
15/01/2011	6.30-8.00	3	2	-	2
16/01/2011	5.30-7.25	2	3	-	1
05/02/2011	5.40-7.30	3	2	-	-
06/02/2011	6.00-8.15	4	2	-	2

09/00/2011	6.15-8.00	-	1	-	-
11/02/2011	6.00-7.15	-	2	-	2
12/02/2011	6.15-8.00	-	3	-	-
14/02/2011	6.30-7.20	3	2	-	-
15/02/2011	8.00-9.15	3	1	-	1
16/02/2011	6.00-7.30	2	-	-	2
17/02/2011	6.35-7.50	-	2	-	3
18/02/2011	9.00-10.00	1	3	-	2
21/02/2011	7.00-7.45	-	1	-	-
22/02/2011	8.30-9.45	-	2	-	-
23/02/2011	6.45-7.25	1	-	-	2
25/02/2011	6.00-7.20	2	1	-	-
26/02/2011	5.45-8.00	3	2	-	2
28/02/2011	5.30-7.00	2	-	-	-
01/03/2011	8.35-9.50	3	2	-	4
02/03/2011	5.45-7.00	2	3	-	1

TABLE 2: WEATHER DATA DURING NOVEMBER TO MARCH

DATE	TEMPERATURE		HUMIDITY	LI (LUX)	RAIN FALL (MM)
	MIN	MAX			
26/11/2010	21.5	26.0	98	5200	50mm
27/11/2010	22.0	27.0	94	6300	50mm
28/11/2010	22.5	27.0	92	9200	-
04/12/2010	23.5	28.0	86	14200	-
05/12/2010	23.5	28.0	86	16300	-
10/12/2010	23.5	28.0	81	17500	7mm
11/12/2010	23.5	28.5	77	23600	Trace
18/12/2010	24.0	28.5	80	19300	-
24/12/2010	23.5	28.0	91	12600	-
27/12/2010	23.5	28.0	91	11600	Trace
28/12/2010	23.0	27.5	89	10200	-
29/12/2010	23.0	28.0	91	9500	-
30/12/2010	23.5	28.0	86	9700	Trace
02/01/2011	23.0	27.5	97	11200	112.5
08/01/2011	24.6	28.0	83	31200	-
09/01/2011	24.5	28.0	80	17600	-
15/01/2011	24.5	29.0	89	16300	-
16/01/2011	24.5	28.5	88	19200	-
05/02/2011	24.5	27.5	67	31200	-
06/02/2011	24.8	27.9	68	27700	-
09/00/2011	24.0	28.0	54	36200	-
11/02/2011	25.0	27.5	77	41400	-
12/02/2011	25.2	28.7	79	45300	-
14/02/2011	24.9	28.0	76	32900	-
15/02/2011	25.0	28.5	79	42700	-
16/02/2011	24.8	27.9	80	49300	-
17/02/2011	25.0	28.5	83	53800	-
18/02/2011	24.8	28.2	81	76300	-
21/02/2011	25.5	27.5	80	82600	-
22/02/2011	25.0	27.3	81	77800	-
23/02/2011	24.9	27.0	82	81300	-

25/02/2011	24.9	27.8	80	43700	-
26/02/2011	25.3	28.7	82	63300	-
28/02/2011	24.7	27.0	80	39600	-
01/03/2011	25.0	28.3	82	53600	-
02/03/2011	24.5	28.4	80	46300	-

TABLE 3: AMPHIBIAN DIVERSITY IN RUBBER PLANTATION DURING THE MONTH OF NOVEMBER - 2010

Sl. No.	Number of frogs observed				Parameters	
	A	B	C	D	Temperature	Humidity
1	5	1	-	4	27.3	94
2	5	2	-	3	26.8	93
3	4	1	-	5	27.1	93
4	5	2	-	4	26.8	94
5	6	3	-	3	27.3	94
6	5	2	-	3	27.3	93
$\bar{X} \pm S.D$	5 \pm 0.63	1.83 \pm 0.75	-	3.66 \pm 0.81	27.1 \pm 0.24	93.5 \pm 0.54

TABLE 4: AMPHIBIAN DIVERSITY IN RUBBER PLANTATION DURING THE MONTH OF DECEMBER - 2010

Sl. No.	Number of frogs observed				Parameters	
	A	B	C	D	Temperature	Humidity
1	9	20	-	2	28.5	91
2	8	22	1	4	27.3	89
3	10	21	-	3	26.1	90
4	8	22	1	4	28.3	91
5	10	22	-	4	28.8	91
6	10	19	1	3	28.6	90
$\bar{X} \pm S.D$	9.16 \pm 0.98	21 \pm 1.26	0.5 \pm 0.54	3.33 \pm 0.81	27.93 \pm 1.04	90.33 \pm 0.81

TABLE 5: AMPHIBIAN DIVERSITY IN RUBBER PLANTATION DURING THE MONTH OF JANUARY - 2011

Sl. No.	Number of frogs observed				Parameters	
	A	B	C	D	Temperature	Humidity
1	8	9	-	10	29.0	97
2	7	10	-	11	28.5	96

3	8	9	-	9	29.5	97
4	6	10	-	11	29.3	97
5	8	10	-	10	28.9	96
6	7	10	-	11	22.1	97
$\overline{X} \pm S.D$	7.33 \pm 0.82	9.66 \pm 0.51	-	10.33 \pm 0.81	27.88 \pm 2.85	96.66 \pm 0.51

TABLE 6: AMPHIBIAN DIVERSITY IN RUBBER PLANTATION DURING THE MONTH OF FEBRUARY - 2011

Sl. No.	Number of frogs observed				Parameters	
	A	B	C	D	Temperature	Humidity
1	15	23	-	16	28.5	82
2	13	24	-	15	27.9	83
3	14	22	-	16	28.4	81
4	15	24	-	16	27.0	83
5	15	24	-	15	28.9	83
6	14	24	-	16	28.6	82
$\overline{X} \pm S.D$	14.33 \pm 0.81	23.5 \pm 0.83	-	15.66 \pm 0.51	28.21 \pm 0.67	82.33 \pm 0.81

TABLE 7: AMPHIBIAN DIVERSITY IN RUBBER PLANTATION DURING THE MONTH OF MARCH - 2011

Sl. No.	Number of frogs observed				Parameters	
	A	B	C	D	Temperature	Humidity
1	5	4	-	5	28.4	82
2	4	5	-	5	28.4	80
3	5	5	-	3	27.0	82
4	4	4	-	5	28.0	82
5	5	5	-	5	28.4	82
6	5	5	-	4	28.5	81
$\overline{X} \pm S.D$	4.66 \pm 0.51	4.66 \pm 0.51	-	4.5 \pm 0.83	28.13 \pm 0.58	81.5 \pm 0.83

DISCUSSION

The diversity of frogs and toads in tropical evergreen forests has recently gained importance with reports of several new species of amphibian population are declining and disappearing worldwide as an increasing rate as

compare to pre 1980 decades, even from the protected areas (Stuart et al., 2004). In the present study, a survey on the population diversity of different frogs was carried out in the rubber plantation located in Palugal village, kanyakumari district for the period of November 2010 – March 2011. During the period of study 4 different frog species such as A,B,C and D were observed.

The results of the present study indicated a fluctuation in the number of frog during the period of study. During the entire period of study the frog B recorded the maximum (23.5 0.83) followed by the species A whereas the species C recorded only during the month of December (0.50.54 frogs). The number of frog D population was high during the month of December, 2011 and February 2011. The fluctuations in the number of frog diversity during the different months of study was supported by the work done by Dahanukar and Padhye (2005), who studied the monthly percent abundance and monthly changes in the number of frog diversity and evenness indices for the frogs of Western Ghats. Their results revealed a distinct abundance pattern of the anurans during the breeding season.

Shahriza et al. (2011) reported that rubber plantations also become important places for the amphibians to live and breed because they provide a variety of microhabitats, such as tree buttresses, rotten woods, dead leaves, bushes, undergrowth and rain pools. A study done on the effects of tea plantations on amphibians in Valparai has shown only 13 species of amphibians, whereas 30 to 40 species were recorded in a relatively undisturbed forest (Daniels, 2003). Krishna et al, (2005) compared species composition and abundance between streams of forests and adjoining cardamom and coffee plantations. Thus found that there is significant variation in all three habitats.

Small changes in temperature and precipitation during parts of the year lead to amphibian decline and population fluctuation. Temperature and precipitation from February through June impact the quality and quantity of breeding sites and recruitment of juveniles (Lannoo, 1998).

Among host of environment variables, high relative humidity, alkalinity, CO₂ and high dissolved oxygen, under low air, water and soil temperature are the major influencing factors for the habitat of amphibians (Gururaja et al., 2003; Naniwadekar and Vasudevan, 2007). Regional models indicate that temperature variation influences frogs more than other amphibians; whereas precipitation is more influential with salamanders (Battaglin et al., 2005).

Long term studies of met a communities and met a populations are valuable to ecological modeling and conservation designs. Whereas in the present study the number of species observed is less than the expected value. Thus is because of the short observation period and climatic factors. Therefore future ideas regarding this research will focus on the long term survey of amphibian population with special reference to climatic factors.

CONCLUSION

Amphibians play a key role in energy flow and nutrient cycling because they serve as both predator and prey. Amphibians live in various types of environments including disturbed areas, mangroves, rivers, streams, swamps, waterfalls, lakes, primary forests, plantations, caves and mountains. Although a large diversity of amphibians are existing few studies on their diversity in a selected fields have been performed. In the present study the population diversity of amphibians was carried out in the rubber plantation of Palugal village located in Kanyakumari District. The diversity study was carried out for a period of November 2010 to March 2011.

The amphibian diversity in the rubber plantation during the month of November 2010 recorded only three species (A, B and D). During the month of December, 2010 four species were observed and the maximum diversity was observed for the species B and the minimum was observed for the species C. Maximum number of amphibians were observed during the month of February, 2011. The results also revealed that there was no relation observed between the climatic factor and amphibian population.

In the present study, only a short period of survey was conducted and it is not enough to predict their population in relation to climate factor. Therefore the future study will use a longer survey period so that it can cover a wide range of habitats for amphibians with reference to various environmental factors.

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