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IMPACT OF ADVERTISEMENT: AN EMPIRICAL STUDY OF FMCG PRODUCTS IN KSA

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ABSTRACT

The purpose of present study has been conducted to investigate the impact of advertisement on consumer behavior of university students (N = 150). This paper aims to explore the role of advertisement on attitudes towards buying behavior. A questionnaire has prepared to evaluate the impact of advertisement. The sample data has been collected from of college students of Umm Al-Qura University, Makkah between 18-24 age group. As a whole six brands has been taken into consideration as FMCG's brand eg. Al-Safi, Al-Marai, Nadec, Jamjoum ,Nada and Saudia. Interviews were made in respect of their co-relations with advertisements. As a result, formulation of chi-square, frequency and binomial test analysis were used and presented in tabular, bar graph, and pie chart format. These results exposed that advertisement attracts towards the preference and choices to influence the consumer buying behavior. The model used therein influenced the consumers more as compared to traditional mode of advertisement. Results also revealed that consumers considered advertisement as a reliable source of knowledge as compared to others, (friend, neighbors, reference group) opinions. Advertisement play a very important role to affect any high or low income group, but expensive products and the repetition of advertisement did not affect the consumer buying behavior. The most preferred brand is Al Safi Milk and second preferred brand is Al- Marai Milk. Consumers were attracted and influenced by the flash of advertisement on the silver screen.

KEYWORDS: *Consumer Buying Behavior, Impact of advertisement, College students.*

INTRODUCTION

Advertising is a growing business in Saudi Arabia today. It has been gaining importance in its economy. The significance of advertising continues to increase year by year. The host of new products marketed, the expenses and the risks involved in launching them, and the low cost of personal selling are among the conditions which have placed a heavy responsibility on the advertising industry. In Saudi Arabia, with its growing productive capacity and output, there is a need for finding consumers for this growing output, and advertising plays an important role in the process of moving the goods from the producers to the consumers. With mass marketing to distribute the output of production, the GDP (gross national product) may increase to a considerable extent. Advertising helps to increase mass marketing while aiding the consumer to choices and preferences from amongst the variety of products offered for his selection and option. It was only in the latter half of the 19th century, that mass advertising, as we know it today, came into being. Mass production became a reality, and channels of distribution had to be developed to cope with the physical movement of goods, creating a need for mass communication to inform consumers of the choices available to them. We are all influenced with advertisements in our day to day life. Its forms and contents both are well liked amongst consumers.. In other words advertising is simply an economic movement with only one objective behind to increase the consumer demand of the product as well as to enhance the sales volumes.

Many advertisers and agencies believe that advertising creates “magic in the market place” (Russell & Lane, 1996).

It is marked that with reference to the definitions of advertisement that over a period of time it has been changed the way advertising is perceived. However, in spite of all these changes advertising has always been a very strong branch of marketing, which has continued to influence. So basically advertising is an activity of creating consumer and enhancing sales effectiveness as well as controlling the cost of products. Advertisement plays a role in the marketing of products as it provides a buying power for various product operations by affecting the behavior of consumers. Television however occupies an important ingredient due to its extensive spread worldwide in general and particularly in Saudi Arabia. The theoretical formulations of the advertising can be divided into four groups (Tellis, 2004; Fine, 1992; Krugman, 1965 ;). These four theoretical divisions are below mentioned.

1. Pressure-response theories

2. The active learning theories;

3. The low-involvement theories;

4. The dissonance reduction theories

Advertising is complex because many different advertisers try to reach many different types of audiences and many types of consumers. That’s why there are many types of advertising too, sothat all types of consumers can be addressed. There is not just one kind of advertising; in fact, advertising is a large and varied industry and all types of advertising demand the creative, original messages that are strategically sound and well carried out (Wells et al., 1995).

Researchers are agreed on the following six fundamental principles on which advertising campaigns

1. Secure attention

2. Increase interest

3. To develop and sustain that interest;

4. To create desire

5. To incite action

6. To create credibility and brand emotion.

Media is the vehicle that is used for the delivery of the message. Some important tools of advertisement is newspapers, magazines, radio, television, direct mail and mail order, outdoor display and transportation (Wells, Burnett &Moriarty, 2000).

Developing effective advertisements represent key ingredient marketing communications efforts. The advertising team should define the objective of advertisement; the target audience, the message theme used, the type of support needed, and any constraint apply. Then a creative works within the context of key advertising theories in selecting the correct media and designing a leverage point and message appeal that work effectively. The hierarchy of effects models suggest consumer move through a series of stages as they are persuaded to make a purchase

1. Awareness.

2. Knowledge

3. Liking

4. Preference

5. Conviction

6. Actual purchase.

The hierarchy of effects model can be combined with the three main elements present in attitudes; (1) cognitive, (2) affective, and (3) conative components. Advertisements are design to influence affective feelings cognitive knowledge, or conative intention to act or behave based on attitude. The process of designing ads for international markets is quite similar to that for domestic ads. The major difference is careful consideration of local attitudes with due care given to the language, custom and fashions'. (Kenneth E.Clow and Donald Baack, 2012)

RATIONALE OF THE STUDY

This study was conducted to find out the impact of advertisement on consumers buying behavior with reference to fast moving consumer goods (FMCG's). Milk as a FMCG brand has opted to know the impact and effects of advertisement were investigated. Everywhere advertisement is involved in our daily life through on television, radio, newspaper, magazine and billboards are common through which advertisement reach us. Advertiser and marketers are more concerned to know what are the consumer's motives preferences options and their purchasing pattern and style in order to use different types of strategies to influence their consumer behavior.

METHODOLOGY

Before examining types of research designs it is important to be clear about the role and purpose of research design. We need to understand what research design is and what it is not. We need to know where design into the whole research process from framing a question to finally analyzing and reporting data.

OBJECTIVE OF THE STUDY

1. To study the impact of the advertisements on consumers behavior of college students.

2. To find out the preference regarding the most effective media for advertisement

3. To explore the impact of personality used in advertisements on consumer behavior.

4. To determine the impact of keyword/caption of advertisement on purchasing behavior of consumers.

SCOPE OF THE STUDY

This present study helps in exploring the impact of advertisement on customer behavior, It is understood that advertisement is not only use for awareness about the product and services it also play an important role in brand emotion, selection option and preference towards the products.

NEED OF THE STUDY

It is a matter of fact that all the companies spend a lot of money on advertisements to establish the product in market as well as brand . It is also important for the companies to know whether their advertisements are effective or not.

HYPOTHESES

A number of hypotheses were formulated in order to achieve the objectives of the study:

1. Appeal of advertisement will be positively related to its acceptance.
2. There would be an association between effective appeal and purchasing pattern.
3. Impact of appeal will be gender free.
4. Personality used in commercial will be positively associated with persuasion.
5. Personality used in commercials would have equal impact on both genders.
6. Caption / keyword of commercial will be associated with persuasion.
7. Keyword / caption will influence both genders equally.

DEFINITIONS OF VARIABLES

Appeal of Advertisement: Appeal is the slogan or need-creating stanza used in advertisement. Attractive personality, commercial's keyword/caption and some information adding to knowledge come under the appeal of the advertisement of a specific brand.

RECOGNITION OF ADVERTISEMENT:

Recognition is the level of degree by which, a consumer depends on the advertisement's awareness and appeal, keyword / caption, stanza, slogan and model celebrity.

CONSUMER BEHAVIOR:

Consumer decision making varies with the types of buying decision. The decision to buy milk, bread, a cake, personal computer and a new car all are very different. Expensive purchases are likely to involve more buyer deliberation and more participants.

RESEARCH METHODOLOGY

Before investigating the types of research designs it is important to understand the role and purpose of research design. It's also required to know what type of research design is formulated The main purpose of the present study is "To know the Impact of Advertisement of consumer buying behavior" on FMCG products among Saudi society. A survey was conducted amongst the college students of Umm Al-Qura University and a thorough analysis was made.

SAMPLE SIZE

A sample of "150" sample was taken for the purpose of study and analysis.

SAMPLING UNIT

Sampling unit consists of all consumers having interest in FMCG goods in Makkah City Saudi Arabia.

SAMPLING TECHNIQUE

Convenience sampling technique (non probability sampling) was used for the survey. Questionnaire filled by the selected customers. Data Collection: data was collected through primary and secondary sources.

1. Primary data: primary data was collected with the help of structured questionnaire and personal interview.

2. Secondary data: Source of secondary data was collected with help of published reports, magazines, newspapers and the websites.

DATA INTERPETATION TOOLS

The most often tools used to Examine are SPSS

• Percentage.

• Pie Charts.

• Chi square test.

HYPOTHESIS FORMULATION

It is basically a presumption which Researcher uses when they do research. For objective one: Null: - There is a no significant effect of the Advertisements on the brand preference of consumers. Alternative:- There is a significant effect of the Advertisements on the brand preference of consumers. For objective two: Null: - There is no difference in the consumer preference regarding the most effective media for Advertisements. Alternative: - There is a difference in the consumer preference regarding the most effective media for Advertisements.

SAMPLE

In this research, the sample comprising of 150 students (N = 150) selected from college students of Umm Al-Qura University, Makkah by convenient sampling technique. The sample size consist age group of 18 to 26 years. They all were viewers of electronic advertising.

SURVEY INSTRUMENTS

The main objective of the study was to analyze the impact of advertisements of Consumer behavior on college students of Umm Al Qura University Makkah University. The present study a self-explanatory questionnaire consisting of 25 fixed item answers was selected along with the guideline. Questionnaire items contained informative questions about advertised brand of milk and its consumption process. Question no. 1 about father's income consisted of two-response categories i.e. high-level income above Saudi Riyal 15,000 and low-level income up to SR 15,000. Question no. 2 the brand of Milk consisted of six brand names and one category of “any 7 A Publication of other”. The items no. 3-20 of questionnaire had 3-response categories i. e., mostly, sometime, and never, whereas items no. 21-25 had two response categories i.e., yes and no. Basically the technique for coding of questions was that those questions reflecting high level of acceptability in favor of advertisement were given high scores and those which show lower level of acceptability were given low scores. So some questions were scored in negative direction. Coding scheme for question no. 11, 17, 19, 20 having response categories of mostly, sometime and never were assigned the score of 0, 1 and 2 respectively whereas coding scheme for question no. 3-10 and 12-18 having response categories of “mostly”, “sometime” and “never” with scoring 2, 1 and 0. Rest of the questions 21-25 have “yes” and “no” response category with 1 and 0 scoring. Score range of scale was 0–41.

RESEARCH DESIGN

The present study was completed in two phase

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STUDY

PHASE I

Sample and Procedure: The questionnaire was distributed according to the drop off method among the survey sample of college students of Umm Al Qura University. Procedure was that willing students were given the questionnaire with some instructions to help out in the completion of the questionnaire. Pilot study data were analyzed and results were formulated.

PHASE II (MAIN STUDY)

Sample and Procedure: After pilot study in phase II, a sample of N = 150 was used to collect the data. The Questionnaires were distributed by drop off method. The procedure was that willing students were given the questionnaire with some instructions to help out the filling of the questionnaire. After data collection it was analyzed by the help of SPSS..

RESULTS

3. DATA ANALYSIS 3.1 PHASE I

The data of 30 College students UQU were analyzed on the scores of "Impact of Advertisement" scale. As the first step the reliability of the scale was ascertained by Coefficient Alpha and validity of scale was measured by content and construct validity.

RELIABILITY ESTIMATES OF SCALE

The results indicated a significant Alpha Reliability Coefficient of scale for the sample of the study (r = .65).

The scale Impact of Advertisement, which was used in study was content valid. The content validity of the scale was high because each and every item of the scale measured the effectiveness of the advertisement. Each item was directly related to advertisement of particular brand. The items inquired about the effective components of advertisement. The items measured different aspects of advertisement of particular brand, which might have an influence on consumers. If a procedure lacks reliability, it also lacks content validity (Heiman, 1995). The satisfactory reliability showed that the measure had content validity because if the reliability would not significant, the measure would not be content valid.

PHASE II (MAIN STUDY)

The second phase (Main Study) was carried out in order to see the effects of advertisement on consumer behavior with respect to soap brands (FMCG's).

RESEARCH FINDINGS

The three basic things in advertisement that can influence the viewers were personality, caption, and appeal. Results in table no.1 showed that almost 43-82% respondents were persuaded to purchase the product due to advertisement, whereas 18% respondents were never persuaded (see Table 1).

TABLE .1 FREQUENCY AND PERCENTAGES OF PERSUASION DUE TO ADVERTISEMENT

Increase interest	Increase interest	Increase interest
Increase interest	Increase interest	Increase interest
Increase interest	Increase interest	Increase interest
Increase interest	Increase interest	Increase interest
Increase interest	Increase interest	Increase interest

Table No. 2 showed that 28% of the respondents were mostly influenced by the appeal and 49% were sometime influenced by appeal in the advertisement whereas 23% of respondents were never influenced from the appeal used in advertisement, which means that advertisement did effect consumer behavior to a greater extent. But to find outweather its effectiveness motivates them to purchase the product at once or not further analyses were done (see Table 2).

TABLE .2 FREQUENCY AND PERCENTAGES OF IMPACT OF APPEAL IN ADVERTISEMENT ON CONSUMER BEHAVIOR

Response Category	Frequency	Percentage
Mostly Persuaded	42	28
Sometime Persuaded	74	49
Never Persuaded	34	23
Total	150	100

Table 3 revealed that the effectiveness of appeal and the purchase of product had non significant relationship {χ^2 (2) = 2.803, p = n.s} (see Table 3)

TABLE .3 RELATIONSHIP BETWEEN EFFECTIVENESS OF APPEAL AND PURCHASING PATTERN

Appeal Immediate Purchase	Mostly	Some time	Never	Total x	χ^2
Yes	10	15	3	28	2.803
No	32	60	30	122	
Total	42	75	33	150	

df=2, p= n.s

The third most persuasive component of advertisement was personality. Impact of personality used in commercial was also explored and results in the above table revealed that 38% of the consumers were mostly influenced by the personality used in advertisement of specific brand. But 26% consumers were never influenced by personality used in commercials (see table 4).

TABLE .4 FREQUENCY AND PERCENTAGES OF IMPACT OF PERSONALITY (N = 150)

Response Category	Frequency	Percentage
Mostly	57	38 %
Sometime	54	36 %
Never	39	26%
Total	150	100 %

The results also indicated that only 29% - 41% of consumers were influenced by keyword/ caption used in advertisement of specific brand whereas 30% had no influence of keyword / caption (see Table 5).

TABLE .5 FREQUENCY AND PERCENTAGES OF IMPACT OF KEYWORD / CAPTION (N = 150)

Response Category	Frequency	Percentage
Mostly	44	29 %
Sometime	61	41 %
Never	45	30%
Total	150	100 %

Results in the table revealed that persuasion is highly positively {χ^2 (4) = 21.53, ***p < 0.001

TABLE .6 RELATIONSHIPS BETWEEN PERSUASION AND KEYWORD/CAPTION OF ADVERTISEMENT (N = 150)

Caption/Word- Persuation	Mostly	sometime	Never	Total	χ^2
Mostly	26	27	12	65	21.53
Sometime	16	27	16	59	
Never	3	6	17	26	
Total	45	60	45	150	

Results also revealed that brand mostly preferred by the respondents is Al Safi Milk and on second place they preferred brand Al- Marai Milk (See Table 6). The remaining products come after them. .

DISCUSSION PHASE I

The present study was aimed to determine effects of advertisement on consumer behavior. Psychometric properties of scale “Impact of advertisement” were also established on the sample of our study. The reliability estimate of the measure was computed to see the internal consistency of scale. The Coefficient Alpha of scale was .65, which was significant. All the items of scale were related to advertisement. It was very clear from one glance that each and every item of scale inquired about different aspects and components of advertisement with respect to its effectiveness. The items measured the effects of advertisement of different brand of soaps. The scale contained the questions about effective of components of advertisement.

PHASE II

The present study was carried out to see the Impact of advertisement on consumer behavior of college students Umm AL- Qura University Makkah. Analysis of the data revealed that advertisement influenced the consumers to purchase the product at least once in their life. According to Wells et al. (2000) believability and trustworthiness is the essence of persuasion. In making ads more persuasive weightage is also given to psychographics along with demographics.

The ads might be persuasive because firstly it had exposure to the audience; secondly once the audience had been exposed to the message, they became attentive towards it (Tellis, 1987;

Hansen & Gronholdt, 1987; Gullen, Thompson & Johnson, 1987; Calder & Sternthal, 1980). For that purpose advertisers designed intrusive ads, used loud and bold effects to attract viewers attention like “Good for health”. Next might be the function of originality to capture attention. Consumers noticed something that was new, novel and surprising like “strong good for health”. It can be said that in order to be more effective and persuasive, ads of specific brands carried all the characteristics of a great ad, which are strategy, creativity and execution (Wells et al., 2000).

Results also revealed that there was non-significant relationship between effective appeal and purchasing pattern of consumers. So it can be concluded that after watching the advertisement it is not necessary that people will rush to buy the product unless the product seems satisfactory to them. From these results it can be argued that people used active learning process in changing their attitudes towards particular brand.

A variety of factors can influence the persuasion of models that transmit marketing communications. The most investigated factor in persuasion is credibility and believability (Loudon & Bitta, 1994). The second component of advertising is personality used in commercials. The results indicated that the personality used in commercials of particular brands of soap had the greater impact on consumers (Langmeyer & Shank, 1994; Cacioppo, Haugtvedt & Petty, 1992)

Results also revealed that the keyword caption used in commercials also had great influence on consumers. Keyword / captions are used in commercials as an influential and attention gaining components. Captions like (the new); (the improved) and (better than ever) attract the attention of consumers for life long period of time. It was also clear from results that there was a significant relationship between persuasion and keyword / caption of commercial. So it means that in order to fulfill the needs of innovations of consumers, advertisers repeat the same brands with these effective captions (English, 1994; Schmitt, Tavassoli, Millard, 1993).

CONCLUSIONS

Although the environmental factors are important in decision making and getting information but the most reliable and trustworthy source is the ad of particular brand. Opinion leaders (models) work as the informative agent, so advertisement becomes a reliable source. All these issues covering appeal phenomena including attractive personality, keyword / caption and source of information concluded that advertisement had a positive impact on consumers. In order to be more effective and influential in a positive manner, the ad of particular brand must have all the qualities of a good ad. In a nutshell it was concluded that advertisement appeal and its effectiveness was positively related. It was also found out that people form attitudes towards objects on the basis of their beliefs, perception and knowledge about these objects.

According to value expressive function of attitudes (Herek, 1987) consumers preferred brand was Al-Safi Milk and these findings explained that consumers purchased that particular brand because it seemed satisfactory to them.

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EFFECTIVENESS OF INFORMATION AND COMMUNICATION TECHNOLOGY IN ADMINISTRATION: (A STUDY OF TECHNICAL EDUCATION IN HARYANA)

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ABSTRACT

Information and communication technology (ICT) provides several facilities and possibilities for educational administrators to do their tasks. The advent of information and communication technology has affected the functioning of administration to a large scale. Every institution is striving for the automation of its functioning. The deployment of ICT helps to reduce the complexity and enhance overall administration of technical education. Information and communication technology is penetrating in educational system in general and technical education in particular. Hence, it has become the need of the hour to assess the role of penetration of ICT in administration of education system. In this paper, the role of information and communication technology has been assessed in administration of technical education in Haryana. The data has been collected from the administrative and managerial level- officials for the assessment of the level of adoption of ICT in their modus operandi.

KEYWORDS: *ICT, Technical Institution, Administration.*

1. INTRODUCTION

Information and communication technology (ICT) is the buzzword in today's society. ICT is being used for gathering, storing, exchanging, managing and processing information. Computer and communication technology are basic building blocks of this technology and play an important role. On the other hand, a communication and information system is a set of related parts that function together within an environment to Transfer, store and retrieve, and/or process information (Maugham,2001).This technology has brought the effectiveness in fields like education, agriculture etc. This technology has provided extensive advantages to education system in general and technical education in particular. Technical education institute are using ICT to response effectively to expectancies/wishes of their internal and external environment. Mathieson (1994) has stated that technological changes enforced the administrators of technical institutes to adopt ICT for reducing internal and external pressures. ICT can be effective in terms of strategies planning, reducing the operational costs, in playing down the complexity in administration. Budding technology has changed the administrative functioning by changing the way of transferring, storing, retrieving, and processing data. Huff(2000) [8] made observations in his paper that coping with information technology (IT) planning is one of the more important, expensive, time-consuming and potentially disastrous exercises an academic institution can undertake. Those institutions that are successful in establishing administrative and academic frameworks within which rapid technological change and adaptation can occur will survive and those who stubbornly adhere to archaic styles of management and decision-making will not survive. In today's scenario information is the currency of institution and key is to access the account that is gained by the use of ICT. Jalili (2001) evaluated the effect of ICT on administration and staff in Islamic revolutions. He found that administrators believe that use of ICT may enable them in performing their duties for planning, organizing, controlling and leading. He has also stated that a proper training of administrator and staff is important that will result into the more effectiveness. In emerging information age and globalization effective administration became the challenge in technical institutes. Administering the institutes would be multifaceted and they need great orientation in communication skills and techniques to do their organizational duties and responsibilities in a good manner. Rovai(2003) [5] in his a case is presented for distance education administrators that evaluation is an essential element of successful distance education programs. A synthesis of the program evaluation and distance education research literature is used to form a framework for conducting evaluations of online programs. It is suggested that evaluators should assess student performance, determine program and cost effectiveness, monitor quality to include technology and support services, evaluate course design and instruction, and ascertain teacher and student satisfaction. Strategies tailored to obtain such information are described within the context of an open-systems approach. The ICT is being used in technical education in Haryana on large scale for effective administration. In present paper efforts have been made to evaluate the usability of ICT in administration duties. This paper is organised in four sections. Section 1 introduces about the problem and review of literature. Section 2 outlines hypothesis and the research method. Data collection and analysis has been given in section 3.Findings of study are concluded in section4.

2. ICT IN ADMINISTRATION

ICT play an important role in administration of technical education for student admission and records, examination results and transcripts, finance database, human resources database and management information. The rapidly increasing student population in technical education accelerated the need for ICTs to process, store and retrieve data in a fast, systemic and accurate fashion. Using ICTs in technical education administration is fundamentally about harnessing technology for better planning, setting standards, effecting change and monitoring results of the core functions of technical institutes.

2.1OBJECTIVES

The main objectives of the present studying include:

- To know the purpose of the use of ICT in technical institute
- To assess the impact of ICT on administration.
- To suggest the plan for effective implementation of ICT in institution

2.2 HYPOTHESES

$H0_1$: There is no significant difference between male and female administrator of technical institute with regard to adoption of ICT.

$H0_2$: There is no significant difference between engineering college and polytechnic institute with regard to employ staff for systems administration.

$H0_3$: There is no significant difference between engineering college and polytechnic institute with regard to employ staff for systems maintenance and control.

$H0_4$: There is no significant difference between engineering college and polytechnic institute with regard to employ staff for Ist-line user support.

2.3 RESEARCH METHOD

The study focuses on investigating the role of ICT in administration of technical institute in Haryana. In the present study, technical institutions have been selected deliberately which makes purposive sampling design. The responses of the Principals / Directors of the targeted institutions have been collected. Hundred numbers of Director / Principals have been communicated and out of which thirty seven Principals from polytechnic and forty three Directors from engineering colleges have responded. On the bases of gender in technical institutes 42 respondents are male and 38 female. The instrument for data collection was questionnaire. At the time of designing of the questionnaire the sequence, formulation and sequence of questions have been given due care. The questionnaire composed of the closed ended questions.

3. DATA ANALYSIS AND INTERPRETATION

Analysis of the collected data has been made in accordance with the series of questions in the questionnaire. Collected data is tabulated and analysed using SPSS package using exploratory statistics. The level of effectiveness of ICT in administration is shown using frequency, mean, percentage, and standard deviation. The analysis has been made as under:

TABLE1: ADOPTION OF ICT

Hypothesis	Adoption of ICT		Male	female	$\sum X^2$ value, df: 1, 0.05 TV: 3.84
($H0_1$)No significant difference between male and female administrator of technical institute with regard to adoption of ICT.	Adoption of ICT	Yes	28	29	($H0_1$) Hypothesis 0.88 Accepted
		No	14	9	

Using df = 1, level of significance = 0.05 and table value of 3.84.

Evidence from the table1 above shows that the calculated Chi-square value of 0.88 is less than table value of Chi-square of 3.84.Thus the null hypothesis of no significant difference between male and female administrator of technical institute with regard to adoption of ICT is accepted while the alternate hypothesis is rejected.

TABLE2: PREFERENCES TOWARDS THE USE OF ICT IN INSTITUTIONS

Item	Poor	Average	Good	Very Good	Excellent	Mean	Std. Deviation
Degree of ICT regulation in institutions	25.0%	36.3%	27.5%	8.8%	2.5%	2.28	1.018
Strategic plan for ICT in institutions	22.5%	35.0%	27.5%	12.5%	2.5%	2.38	1.048
Sharing of information by stakeholders	47.5%	30.0%	18.8%	3.8%	0%	1.79	.882

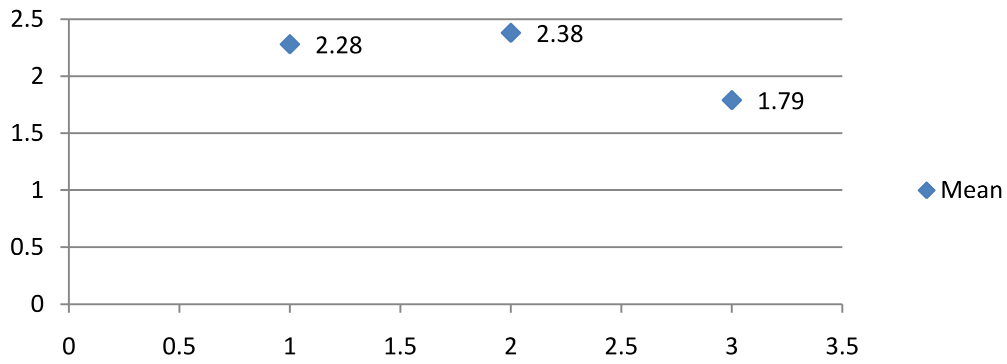

FIG 2 DEGREE OF USE OF ICT

Table and figure2 depict that 2.5 percent respondents say that degree of ICT regulation in their institutions is excellence and 8.8 respondents say that degree of ICT regulation in their institutions is very good. On other hand 25 percent respondent say that degree of ICT regulation in their institutions is poor hence, it is very much clear from above result that mostly institutes have not the degree of ICT regulation. The 2.5 percent of respondents say that strategic plan for ICT in their institutions is excellence and 12.5 percent respondents say that strategic plan for ICT in their institutions is very good. On other hand 22.5 percents of respondents say that strategic plan for ICT in their institutions is poor. Therefore, it may conclude that mostly institutions have not the strategic plan for ICT in their institutions. The mostly institutions have poor degree of sharing of information by stakeholders.

Hypotheses	Staff for different functional areas of ICT		Engg. college	Polytechnic	$\sum X^2$ value, df: 1, 0.05 TV: 3.84	Accepted or Rejected
($H0_2$)No significant difference between engineering college and polytechnic institute with regard to employ staff for systems administration.	Systems administration	Yes	36	17	12.69	Hypothesis ($H0_2$) Rejected
		No	7	20		
($H0_3$).No significant difference between engineering college and polytechnic institute with regard to employ staff for systems maintenance and control.	Systems maintenance and control	Yes	33	15	10.84	Hypothesis ($H0_3$) Rejected
		No	10	22		
($H0_4$)No significant difference between	1st-line user support	Yes	25	6	14.7	Hypothesis ($H0_4$)

engineering college and polytechnic institute with regard to employ staff for Ist-line user support.		No	18	31		Rejected

TABLE3: DEPLOYMENT OF STAFF

Using df = 1, level of significance = 0.05 and table value of 3.84.

Evidence from the table3 above shows that the calculated Chi-square value of 12.69, 10.84 and 14.7 are greater than table value of Chi-square of 3.84.Thus the null hypotheses ($H0_{2,}H0_{3,}H0_4$) of no significant difference between engineering colleges and polytechnic institute libraries with regard to employ staff for Systems administration, Systems maintenance and control and 1st-line user support are rejected while the alternate hypothesis are accepted. Hence, it may conclude both technical institutes differ with regard to employ of staff for different functional areas of ICT i.e. for Systems administration, Systems maintenance and control and 1st-line user support.

TABLE 4: BUDGET PROVISION FOR ICT INFRASTRUCTURE

Budget provision	Frequency	Percentage
No	9	11.3%
Centralized	19	23.8%
Decentralized	26	32.5%
Mixed	26	32.5%

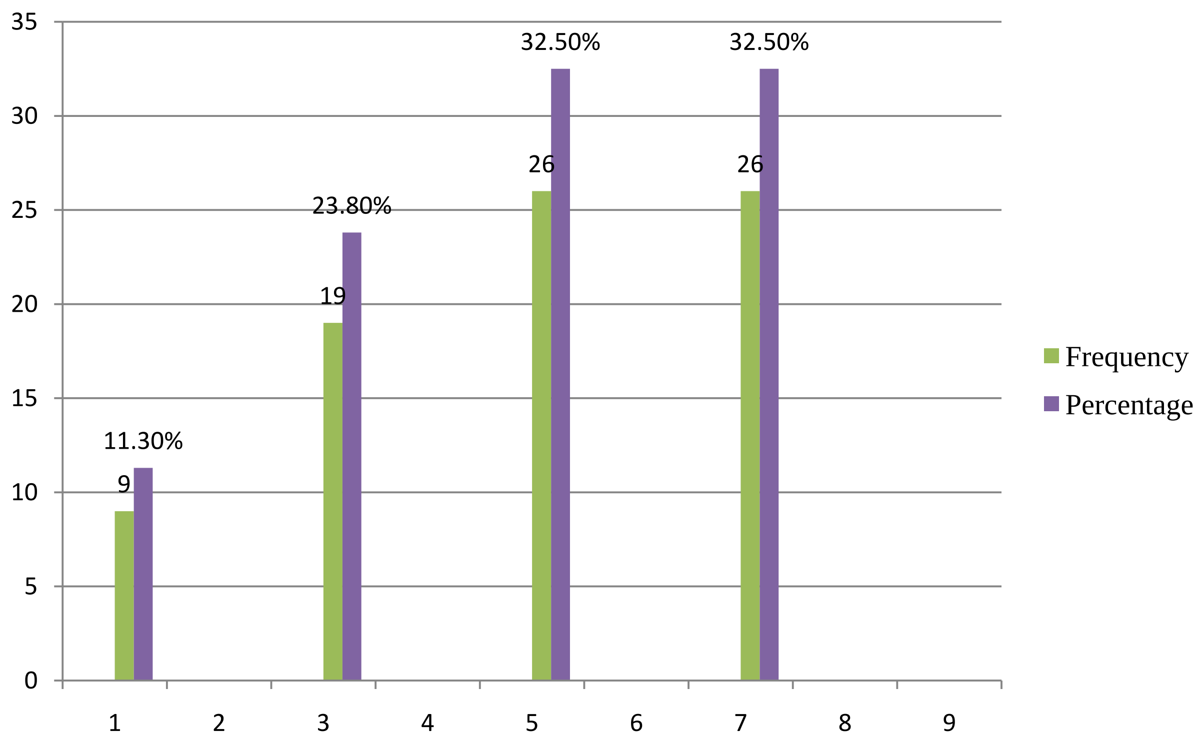

FIG.4 BUDGET PROVISION FOR ICT INFRASTRUCTURE

Table and Fig.4 depict that 88.8 percent institutions have separate budget provision for ICT and 11.3 percent institutions have no separate budget provision for ICT. The 32.5 percent of

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institutions have decentralized and mixed nature of budget approval and management but 23.8 percent have centralized nature of budget approval.

TABLE 5: ICT BUDGET ALLOCATION IN PERCENTAGE

Session	Yearly total ICT budget(In lacs)	Percentage of ICT budget in total budget
2004-2005	5.54	1.70
2005-2006	7.16	2.23
2006-2007	9.69	2.91
2007-2008	12.38	3.59
2008-2009	15.66	4.75

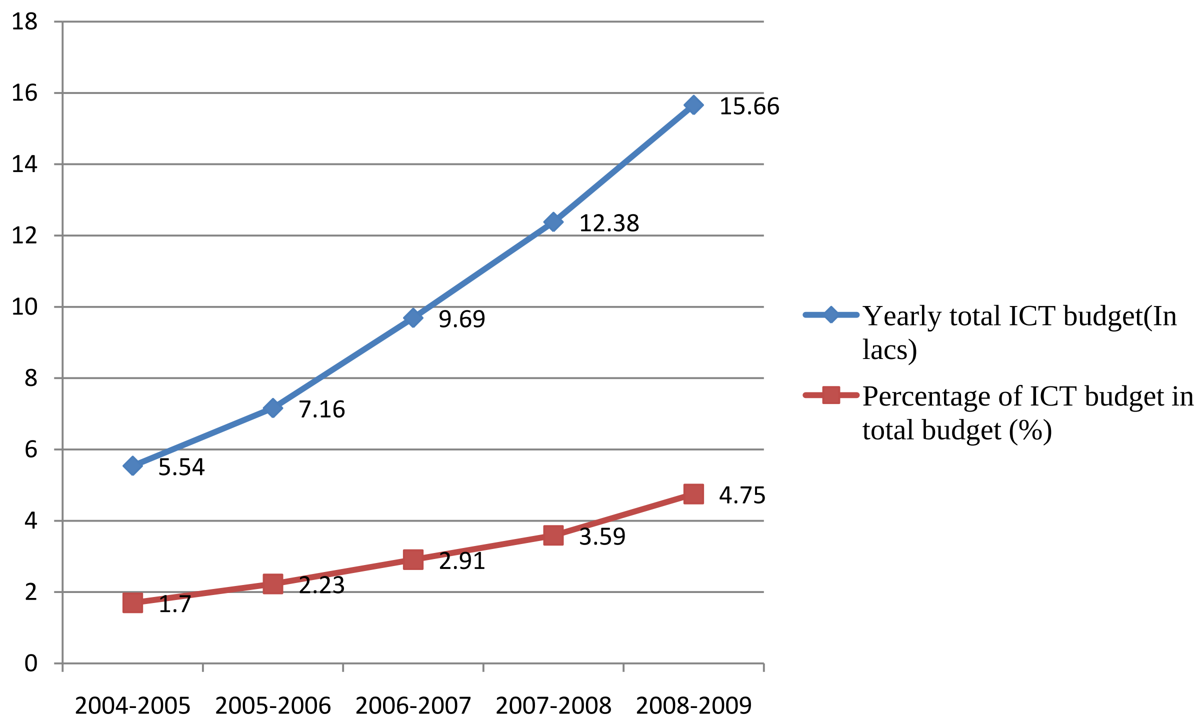

FIG.5 ICT BUDGET ALLOCATION IN PERCENTAGE

Table and Fig.5 depict that total budget of mostly institutions is increasing on yearly basis. The annual budget increased almost three times in 2008-09 in comparison to 2004-05.The percentage of ICT budget in total budget is also increasing in mostly institutions on yearly basis. The percentage of ICT budget in total budget also increased almost three time in 2008-09 in comparison to 2004-05.

TABLE6: ICT COMMITTEE(S) FOR DIFFERENT ACTIVITIES

Committee(s)	Yes	Percentage of Yes	No	Percentage of No
ICT policies and standard	48	60%	32	40%
ICT infrastructure	41	51.3%	39	48.8%
ICT user's needs	27	33.8%	53	66.3%
Administrative units in use of ICT systems	50	62.5%	30	37.5%

To support academician for application of ICT	30	37.5%	50	62.5%
To support academics in the use of ICT tools in research	22	27.5%	48	72.5%

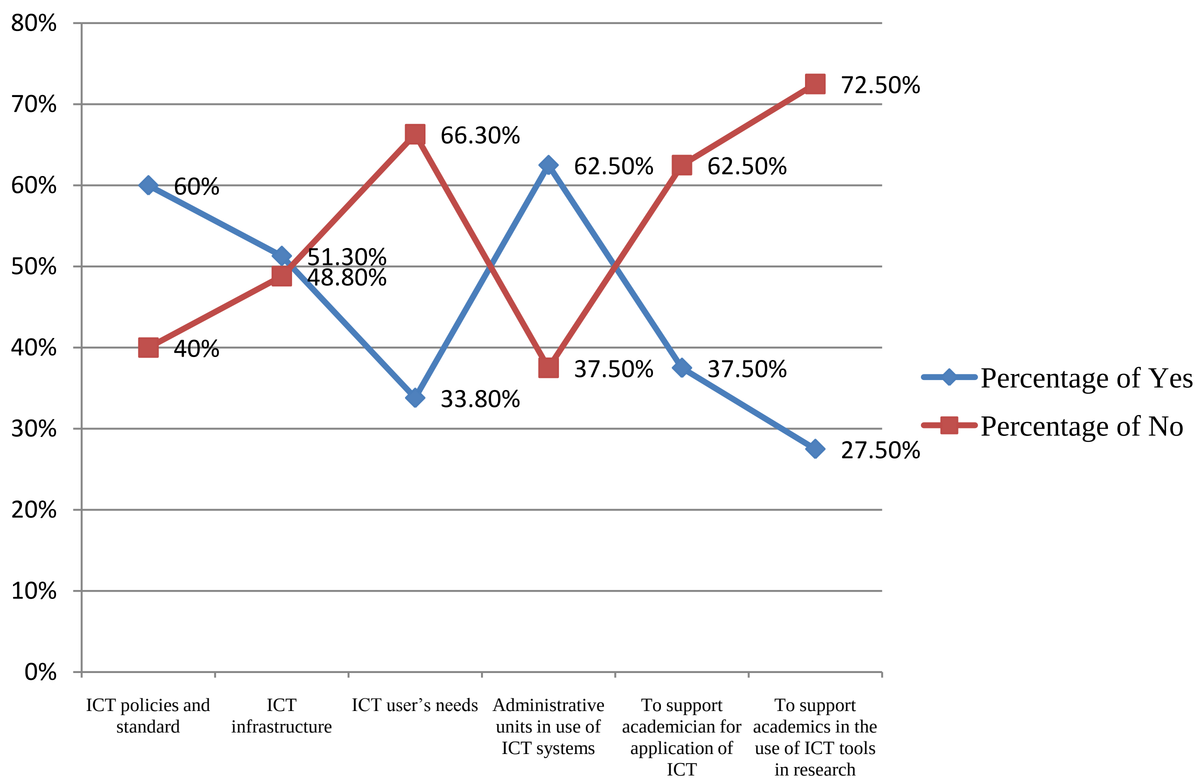

FIG 6 COMMITTEES FOR ICT ACTIVITY

Table and fig6 depict that only 62.5 percent institutes have set up the committee(s) for the support of administrators in use of ICT for different areas in education system. The 60 percent institutes set up committee(s) for monitoring their ICT policies and standards. Only 27.5 percent institutions have committee(s) for support of academics in use of ICT tools for research purpose and 33.7 percent institutes have committee(s) for the purpose of consider ICT user' needs. Therefore, it can be concluded that mostly institutions have not set up committee(s) for different activities/Programs related to ICT use.

TABLE7: ITEMS WISE BUDGET PROVISION

Budget provision for ICT items	Yes	Percentage of yes	No	Percentage of No
Hardware acquisition	80	100%	0	0%
Software acquisition	77	96.3%	3	3.8%
Hardware depreciation	52	65%	28	35%
Software licence fees	48	60%	32	40%
Hardware maintenance	80	100%	0	0%
System development	12	15%	68	85%
ICT technical staff training	8	10%	72	90%
ICT user training	7	8.8%	73	91.3%

ICT staff salaries	70	87.5%	10	12.5%
ISP, bandwidth	69	86.3%	11	13.8%
E-journals, books etc.	31	38.8%	49	61.3%

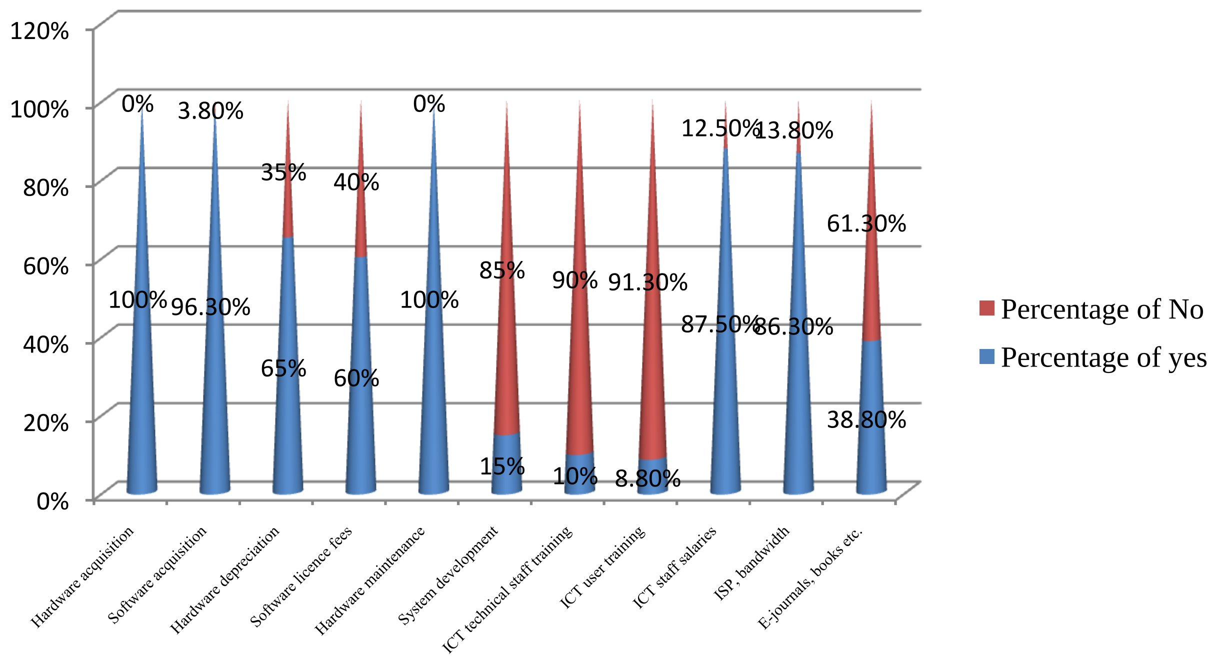

FIG.7 BUDGET PROVISION FOR ICT ITEMS

Table and chart7 depict that there is a 100 percentage budget provision for hardware acquisitions and maintenance. On the other hand the budget provision for software acquisition is 96.3 percent. Therefore, it can be concluded that mostly institutions have budget provision for hardware and software acquisitions. But the budget provision for ICT user training is only 8.8 percent and 10 percent for ICT technical staff training. Hence the budget provision for ICT training is very poor. The provision of budget for systems development is 15 percent.

TABLE8: BUDGET PERCENTAGE FOR ICT ITEMS

Budget provision for ICT items	Mean	Std. Deviation
Hardware acquisition	29.69	5.736
Software acquisition	21.80	5.843
Hardware depreciation	5.24	5.450
Software licence fees	5.31	5.336
Hardware maintenance	19.54	4.996
System development	.35	.929
ICT technical staff training	.21	.669
ICT user training	.21	.741
ICT staff salaries	2.94	2.650
ISP, bandwidth	6.49	4.847
E-journals, books etc.	1.35	2.141

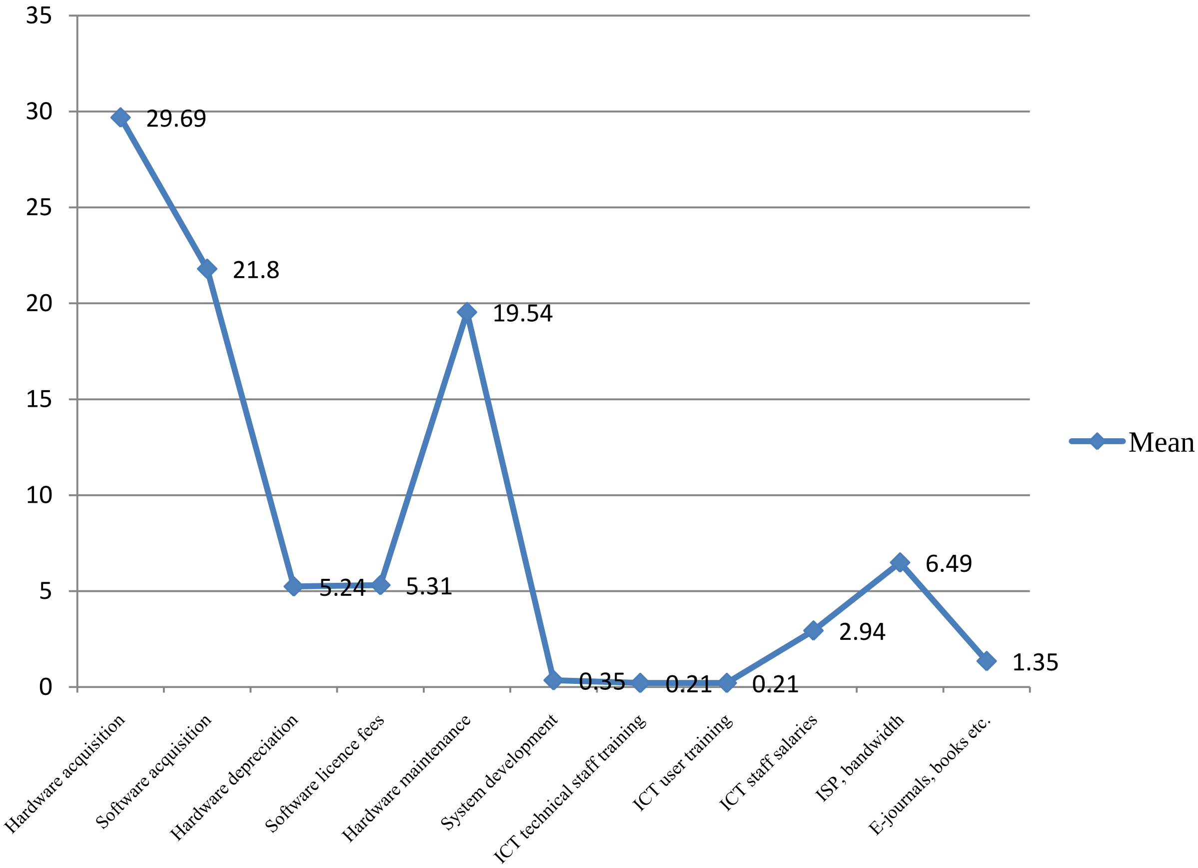

FIG.8 PERCENTAGE OF BUDGET IN CURRENT BUDGET FOR ICT ITEMS

Table and Fig.8 depict that percentage of budget for ICT items is high for software and hardware acquisitions and there maintenance, on the other hand the percentage of budget for ICT training for user and ICT technical staff is very poor. The budget percentage for system development is also poor. Therefore, it may be conclude that the percentage of budget for ICT training is very poor in mostly institutions.

3 CONCLUSION

In present age of information technology the ICT play an important role in administration of education system. The 71.3 percent of administrators in technical institutions are adopting ICT services for administration. The hypothesis of no significant difference between male and female administrator of technical institute with regard to adoption of ICT is accepted. Therefore, the adoption of ICT in technical institution for administration is independent from gender. The 89 percent of institutions have annual Budget provision for ICT and amount of budget is also increasing yearly basis but there is only 8.8 percentage of budget provision for ICT training of user. Therefore, lack of budget for ICT training is problematic in use of ICT for different curricula in education system. A majority of technical institutes do not have committee(s) of technical support specialist. The hypotheses of no significant difference between technical institutions with regard to staff employ for systems administration, Systems maintenance and control and for 1st-line user support are rejected. Because in engineering colleges staff for Systems administration (83.72 percent), for polytechnic (45.94 percent), similarly staff for Systems maintenance and control engineering colleges (76.74 percent), polytechnic (40.54

percent) , staff in engineering for 1st-line user support(58.13 percent) and for polytechnic only (16.21 percent). The calculated figures value shows that polytechnic institutes have lack of staff for Systems administration, Systems maintenance and control and 1st-line user support. Hence the polytechnic institutes have yet to find its success with regard to staff for Systems administration, Systems maintenance and control and 1st-line user support. Similarly the engineering colleges also have lack of the staff for 1st-line user support. From the challenges identified in the present study it may be recommended that a committee(s) of technical support specialists must be set up for continued viability of ICT use in technical institutions. The technical committee(s) must understand the needs of administrator, staff and other user for adoption of ICT in education system and the committee(s) should developed extension programmes to educate administrators, staff and learner in use of ICT. The percentage of budget for ICT training must be increased so that after acquiring training administrator become competent in use of ICT for different areas of education system i.e. financial, curricular, different social dimension and especially for gains to effective administration. These strategies can enhance belief change of user about ICT adoption in different curricula. The findings of the present study will be helpful for administrators in technical education institutions of Haryana that they can improve their administration by adopting technology in global competitive environment.

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TALENT MANAGEMENT STRATEGY: A STUDY OF PRIVATE BANKS IN INDIA

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ABSTRACT

There is a strategic imperative for organizations to manage talent. Changing demographic patterns mean that more people are approaching retirement than entering the workforce. Younger generations have different needs and are renegotiating the psychological contracts with their employer. They are quick to move if their organization is not meeting their expectations. Retaining and developing key people in the organization will be a critical success factor in the next 5 years. One of the problems organizations have is finding a clear definition of talent management. There are a number of conflicting views and many different operational practices. To progress these debates, this research has been set out. The summary version of the paper details the overarching framework for defining and understanding talent management strategies that was used and developed by this research on private banks in India. This research explores areas of best practice and issues that organizations are struggling with, in order to gain an understanding of the reality of talent management strategies. The full report covers the main sections detailed below and includes tables detailing the results from the survey 25 HR professionals from Axis Bank and ICICI Bank-30 Employees from Axis Bank and ICICI Bank); extracts have been drawn from the extensive literature review. Measuring the impact of talent management on business performance: finding the right measure of return on investment is important and should stem from the perspective that is driving the talent management strategy.

KEYWORDS: *Talent, Talent Management, Strategies.*

INTRODUCTION

Every organisation has a talent management system whether it recognises it or not. Something happens to the talented people in an organisation, whether they are being developed and motivated or whether they are being stifled and neglected in terms of development opportunities.The definition of ‘talent’ can also vary between organisations, or within the same organisation over time. Many organisations seek to map individuals across the organisation in terms of performance and potential, and it is those who are identified as high performers with high potential who are most often the focus of talent management. The research results suggest that most organisations define ‘talent’ through some reference to potential, in particular high potentials. These are people who are demonstrating some potential to progress in the organisation at any given point in time.

Everyone might be considered high potential in some organisations at different points in time, while in other organisations an individual may need to reach a certain level in the hierarchy in order to be considered high potential. It is for every organisation to decide for themselves how and who to label as high potential. For other organisations talent may be defined as critical skills set which has become difficult to obtain in the labour market. For example, certain specialist engineers are difficult to recruit so a talent segment may be defined around this group specifically to address this skills need through internal growth.

It is the explicit segmentation of those who are defined as 'talent' in order to provide additional opportunities and development that is critical to our understanding of talent management. It is a management system that helps to target investment in those offering future potential to meet the organisation's strategic objectives. Indeed, in some cases, talent management has evolved to cover the full workforce. Most talent management processes and systems fall within the domain of human resource management and line management. The integration of these management systems and their alignment with the business strategy is critical, but in practice they are too often developed in isolation.

STRATEGIC PROSPECTIVE

When considering the studies carried out to date, and the cases published as articles in the management press, it becomes clear that different organisations are seeking to achieve different things from their talent management systems, while all are seeking to achieve some form of talent management. This reflects the strategic objective of the talent management system. This strategic perspective shapes the way in which the talent management system is viewed, implemented, and put into operation, such that the same activity can result in a different action and/or outcome depending on the perspective employed.

There is the process perspective which proposes that it includes all processes needed to optimise people within an organisation (Farley, 2005). This perspective believes that the future success of the company is based on having the right talent – so managing and nurturing talent is part of the every day process of organisational life.There is the cultural perspective that believes talent management is a mindset (Creelman, 2004), and that you must believe that talent is needed for success (Michaels, Handfield-Jones, & Axelrod, 2001). This can be seen where every individual is dependent on their talent for success due to the nature of the market in which they operate, and is typical of organisations where there is a 'free' internal labour market, with assignments being allocated according to how well they performed on their last assignment.There is the competitive perspective which is underpinned by the belief that talent management is about identifying talented people, finding out what they want, and giving it to them – if not, your competitors will (Woodruffe, 2003). This tends to be the default perspective if no other perspective is taken, if only as a retention strategy. It is also seen in the professional services firms where they generally adopt the competitive approach because their business proposition is based on the talents of their people.There is the developmental perspective that proposes talent management is about accelerated development paths for the highest potential employees (Wilcox, 2005), applying the same personal development process to everyone in the organisation, but accelerating the process for high potentials. Hence the focus is on developing high potentials or talents more quickly than others.There is the more general HR planning perspective which claims talent management is about having the right people matched to the right jobs at the right time, and doing the right things (Mucha, 2004). This is often identified with companies currently experiencing rapid growth which to some extent is driving the talent management system, and once they become more stable in terms of size of operations their perspective might change. Succession planning tends to be more prominent in organisations taking this approach.

Finally, there is the change management perspective which uses the talent management process as a driver of change in the organisation, using the talent management system as part of the wider strategic HR initiative for organizational change (Lawler, 2005). This can either be a means of embedding the talent management system in the organisation as part of a broader change process, or it can put additional pressure on the talent management process if there is widespread resistance to the change process. The various perspectives and ways in which they may impact on HR practice are outlined in table 1 below.

Perspective	Core belief	Recruitment & Selection	Retention	Succession Planning	Development Approach
Process	Include all processes to optimise people.	Competence based, consistent approach.	Good on processes such as work-life balance & intrinsic factors that make people feel they belong.	Routine review process based on performance review cycle.	PDPs and development reviews as part of performance management. Maybe some individual interventions.
Cultural	Belief that talent is needed for success.	Look for raw talent. Allow introductions from in-house.	Allow people the freedom to demonstrate their talent, and to succeed and fail.	Develop in-house if possible, if not look outside.	Individuals negotiate their own development paths. Coaching & mentoring are standard.
Competitive	Keep talent away from the competition.	Pay the best so you attract the best. Poach the best from the competition.	Good people like to work with good people. Aim to be employer of choice.	Geared towards retention – letting people know what their target jobs are.	Both planned and opportunistic approaches adopted. Mentors used to build loyalty.
Developmental	Accelerate the development of high potentials.	Ideally only recruit at entry point and then develop.	Clear development paths and schemes to lock high potentials into career paths.	Identified groups will be developed for each level of the organisation.	Both planned and opportunistic.
HR Planning	Right people in the right jobs at the right time.	Target areas of shortage across the company. Numbers and quotas approach.	Turnover expected, monitored and accounted for in plans.	Detailed in-house mappings for individuals.	Planned in cycles according to business needs.
Change Management	Use talent management to instigate change in the organisation.	Seek out mavericks and change agents to join the organisation.	Projects and assignments keep change agents, but turnover of mainstay staff can occur.	Can be a bit opportunistic initially until change is embedded.	Change agents develop others who align with them and become the next generation of talent.

Table 1: Differences in operationalisation of HRM according to talent management perspective.

TALENT MANAGEMENT STRATEGIES IN BANKS

In a service-oriented industry such as banking, people are among the most important assets. To stay competitive, a bank must efficiently manage its employees during every phase of employment, from recruitment through training and development. But banks of all sizes face challenges that make enterprise talent management very difficult to achieve.

These challenges include mergers that consolidate resources, the fluctuating global economy, shorter product life cycles, and the constant demand for quick ROI, an aging workforce, and the huge burden of picking the best job candidates from a multitude of applicants. At the same time, talent management data is often difficult to access because it is scattered among a variety of disparate IT systems. Given these conditions, how can a bank tap the full potential of every employee, retain talent, and support career development all while reducing costs?

Experts suggest that apart from high levels of staff-turnover, one of the main reasons why organisations often face such a talent-crisis is the inadequate nurturing of talent. Talent management is important both at the junior levels to recruit high calibre graduates as well as the senior levels. It involves developing and retaining high-performers, as well as looking outside, if necessary, to secure the right talent. The benefits of effective talent management range from high employee satisfaction and low attrition rates to higher productivity and business continuity. To be fair, most financial institutions do realise the need for effective talent management. Several leading banks such as HSBC, Barclays, Standard Chartered and Goldman Sachs have instituted a special role to oversee talent management throughout their organisations. In January this year, in response to its top management woes, Citigroup, too, created its first ever position of head of talent management to focus on all aspects of senior level executive development.

At Standard Chartered, which has been actively focusing on talent management over the past few years, building leadership capacity and "turning talented managers into true leaders" was a strategic priority for 2007. "Attracting and developing the next generation of leaders is a critical challenge for me personally," stated Peter Sands, group chief executive at Standard in the bank's 2006 Annual Report. During the past year, the bank says that it was able to increase the proportion of women at the senior levels and successfully increase the percentage of high performing, high potential junior and middle management employees by 26 per cent and 37 per cent respectively.

Such examples apart, it would appear that many banks have yet to benefit substantially from their talent-management efforts. Too many financial services organisations are failing to anticipate or actively manage their talent-related risks; only addressing issues once they have reached a crisis or it's already too late to tackle them, says PwC. In the McKinsey study, only half of the banks surveyed had a clear definition of positions that are critical today and will be in the next three to five years and only a third of the respondents had an understanding of the specific capabilities and skills required during that time for each crucial position.

There is no doubt that strong talent management is a competitive advantage for financial institutions. While risk management, Islamic finance, alternative investments and cross-border management are some of the areas that are already witnessing a talent shortage, in the coming years, the war for talent will only further intensify. In such a scenario, the ability to attract, engage, inspire and nurture top performers is what is going to distinguish leaders from laggards.

REVIEW OF LITERATURE

Authors and writers have come across to express their views regarding talent management strategy; they identified various reasons to stay in the organization. A Detailed survey of the concerned literature has been carried out based on various journals, reviews concerned magazines and internet and presented below:

Any Organization needs to have a vision and a well defined strategy on hiring for the future. We should have the right talent to attract and retain the best available talent for which a number of measures for talent management are required [KARTHIKEYAN, 2007]. Emphasis has been paid on initiatives that can be put in place to help organization to retain and nurture the talent [PANDIT, 2007]. The fundamental aspects about the definitions of human recourses have been discussed and planning of new models has been discussed. The need to disband the conventional school of thoughts about organizational behavior has been advocated and a new approach has been suggested for HR [ANANDARAM, 2007]. "ROTHWELL ignites the imagination, expands the possibilities, and offers practical strategies any organisation can use to effectively develop, retain and utilise talent for the benefit of an organisation and enter the fluid, flexible future. Managers at all levels will cheer the sanity Rothwell suggests." SRIIDDAR S PREETHAM (July 2007)**,** observed the challenge of attracting and retaining talent faced by Indian HR mangers, the article outlines initiative that can be put in place to help organization retain nurture and retain the talent". Organization need to have a vision and a well defined strategy on hiring for the future. Do we have the right talent within to attract and retain the best available talent? A number of measures for talent management are Suggested KARTHIKEYAN J (May 2007).

RESEARCH METHODOLOGY

Research in common manner of speaking refers to a search for knowledge. According to Redman and Mory it is" systematized effort to gain new knowledge." Some people consider research as a movement from known to the unknown. Thus, Research is an original contribution to the already existing stock of knowledge leading to further advancement. It is the pursuit of truth with the help of study, Observation, comparison and experiment. In short, the search for knowledge through objective and systematic method of finding solution to a problem is research.

DATA COLLECTION

- **PRIMARY DATA:** For the purpose of collection of primary data two web administered questionnaire were prepared. One questionnaire was made for HR professionals or the people involve with the talent management in the organization and other one was for employees.

Data has been fetched and surveyed from Chandigarh, Delhi, Ambala.

- **SECONDARY DATA:** Journals and Research Paper**,** Newsletters**,** HR websites.

SAMPLING DESIGN

- **SAMPLE SIZE**

25 HR Professionals from Axis and ICICI Bank respectively

30 Employees from Axis and ICICI Bank respectively

STATISTICAL TOOLS: Pie charts, Bar graphs

SAMPLING TECHNIQUES: Judgmental Sampling

OBJECTIVES OF THE STUDY

· To identify various upcoming challenges of talent management

· To establish upcoming trends in talent management.

· To identify the ways to retain the best talent.

NEED OF THE STUDY

The supply side discussed puts pressure on companies to attract the best talent and ensure that employees join the company and choose to stay in the organization rather than look for opportunities elsewhere. Present study is supposed to find out the existing Private Bank talent scenario so as to analyze its emerging challenges and trends.

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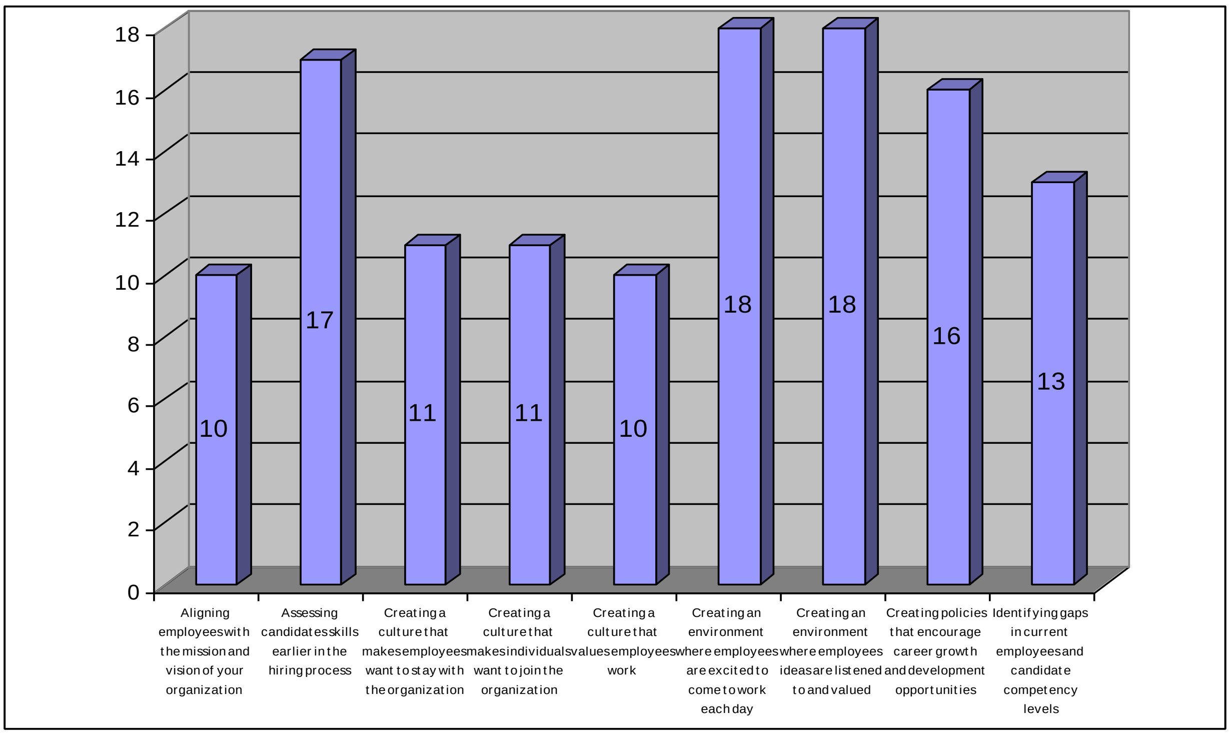
DATA ANALYSIS & INTERPRETATION

HR PROFESSIONALS

WHAT ARE THE AREAS YOUR ORGANIZATION NEEDS TO IMPROVE IN TERMS OF TALENT MANAGEMENT INITIATIVES?

Aligning employees with the mission and vision of your organization	10
Assessing candidates skills earlier in the hiring process	17
Creating a culture that makes employees want to stay with the organization	11
Creating a culture that makes individuals want to join the organization	11
Creating a culture that values employees work	10
Creating an environment where employees are excited to come to work each day	18
Creating an environment where employees ideas are listened to and valued	18
Creating policies that encourage career growth and development opportunities	16
Identifying gaps in current employees and candidate competency levels	13



In your organization who is primarily responsible for …… (Tick one per statement)

	No one head (excludes employee supervisor)	Excludes employee supervisor	Hr staff coach (excludes employee supervisor)	Internal (excludes employee supervisor)	Mentor Consultant	Outside	Others
Recruiting individuals	0	14	17	3	2	1	1
Further developing	1	13	7	4	5	1	3

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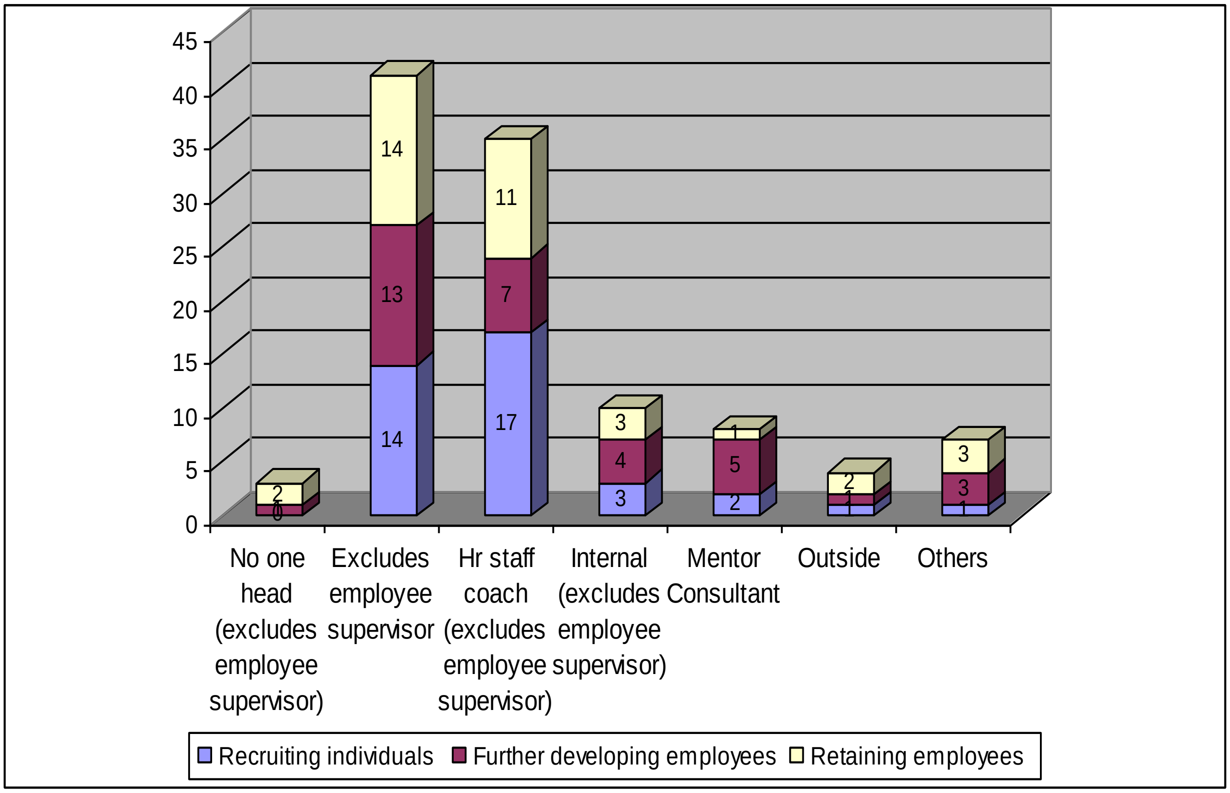
employees							
Retaining employees	2	14	11	3	1	2	3



WHICH BROADLY DEFINED JOB DESCRIPTION ARE THE MOST CRITICAL IN TERMS OF ATTRACTING AND RETAINING EMPLOYEES?

	1 (very critical)	2	3	4	5(Not critical)
Sales	17	7	3	3	0
Marketing	7	12	5		0
Business development	12	9	5	1	0
Finance	5	7	14	4	0
Field operations	3	7	11	6	3
R&D	5	12	9	3	3
Innovation	6	9	7	3	0
Business unit leadership	7	9	7	3	0
Senior management	11	11	5	2	0
Program management	5	7	14	3	0

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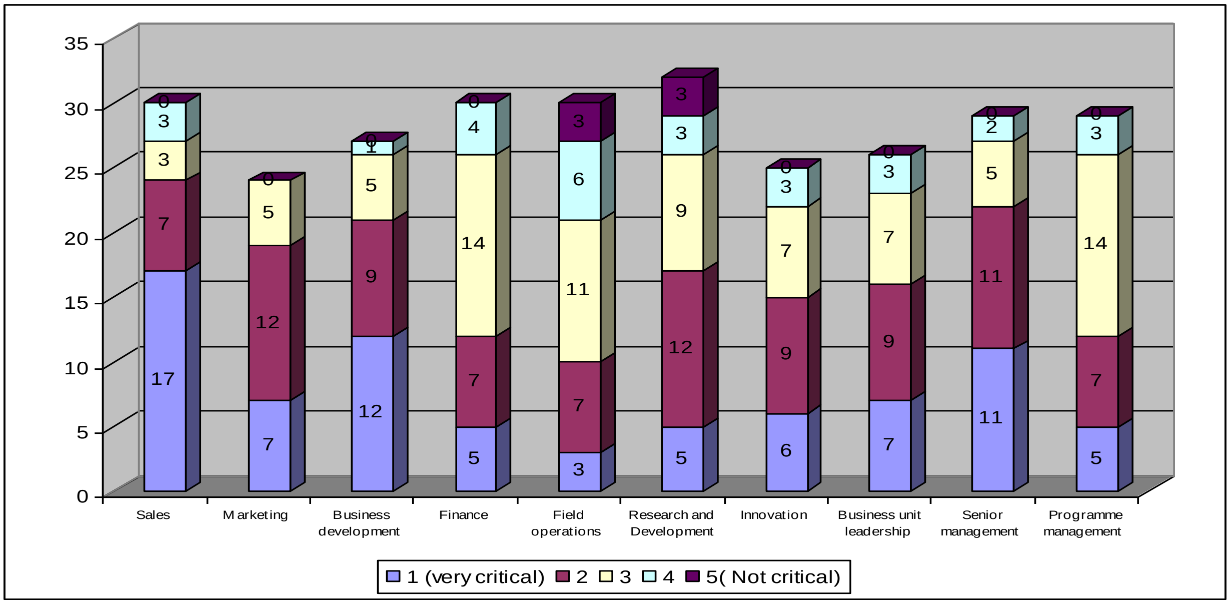
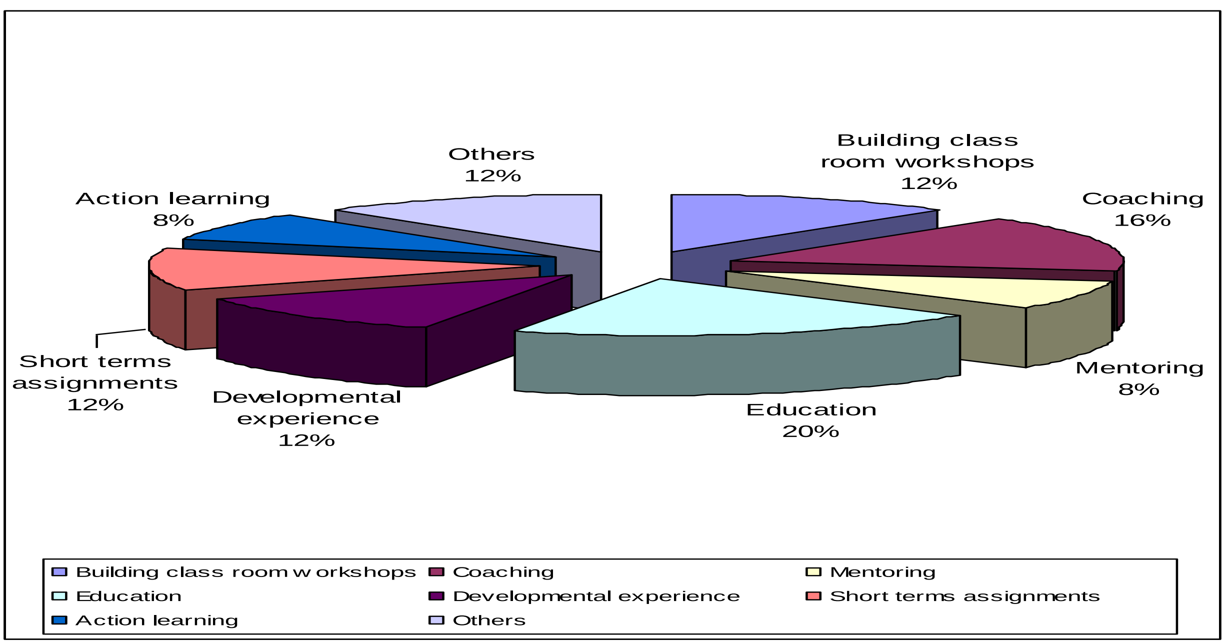


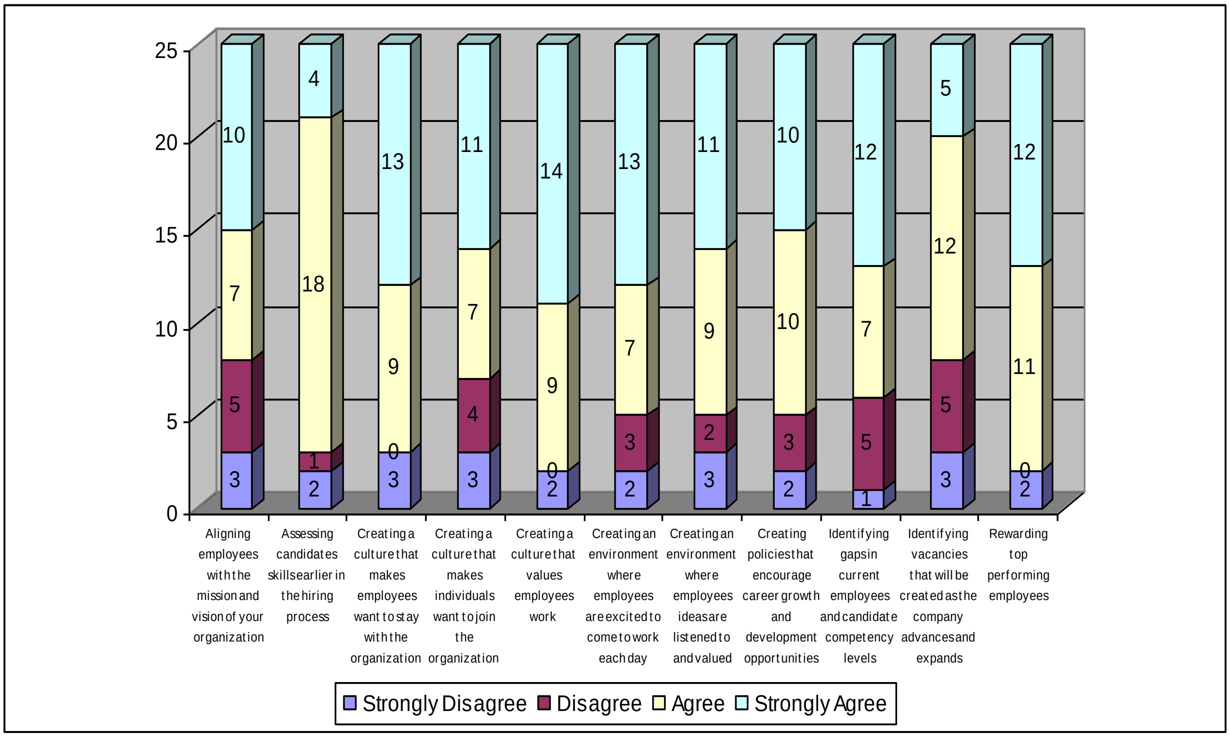
WITHIN YOUR ORGANIZATION WHAT KINDS OF TALENT DEVELOPMENT ACTIVITIES ARE CARRIED OUT?

Building class room workshops	3
Coaching	4
Mentoring	2
Education	5
Developmental experience	3
Short terms assignments	3
Action learning	2
Others	3



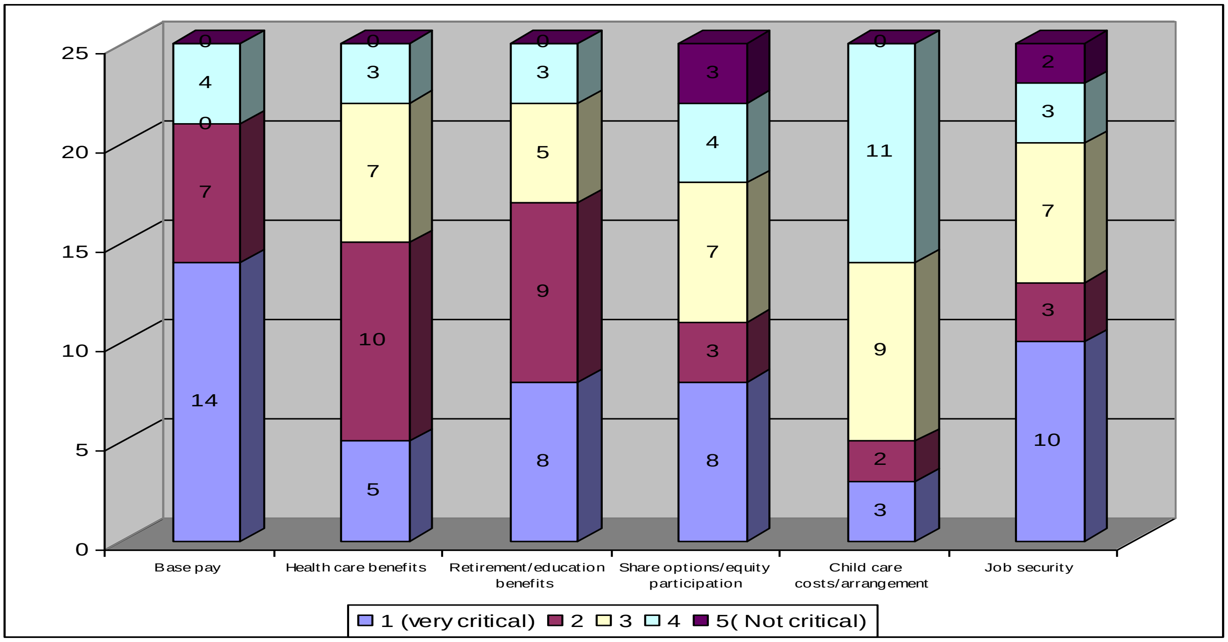
TO WHAT EXTENT DO YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS? (TICK ONE PER STATEMENT)

	Strongly Disagree	Disagree	Agree	Strongly Agree
Aligning employees with the mission and vision of your organization	3	5	7	10
Assessing candidates skills earlier in the hiring process	2	1	18	4
Creating a culture that makes employees want to stay with the organization	3	0	9	13
Creating a culture that makes individuals want to join the organization	3	4	7	11
Creating a culture that values employees work	2	0	9	14
Creating an environment where employees are excited to come to work each day	2	3	7	13
Creating an environment where employees ideas are listened to and valued	3	2	9	11
Creating policies that encourage career growth and development opportunities	2	3	10	10
Identifying gaps in current employees and candidate competency levels	1	5	7	12
Identifying vacancies that will be created as the company advances and expands	3	5	12	5
Rewarding top performing employees	2	0	11	12



IN THE NEXT THREE YEARS HOW EFFECTIVE WILL THE FOLLOWING ELEMENTS OF COMPENSATION BE IN TERMS OF ATTRACTING AND RETAINING TOP PERFORMERS?

	1 (very critical)	2	3	4	5(Not critical)
Base pay	14	7	0	4	0
Health care benefits	5	10	7	3	0
Retirement/education benefits	8	9	5	3	0
Shareoptions/equity participation	8	3	7	4	3
Childcare costs/arrangement	3	2	9	11	0
Job security	10	3	7	3	2



EXCLUDING FINANCIAL COMPENSATION WHICH OF THE FOLLOWING DO YOU BELIEVE ARE EFFECTIVE MEANS OF REWARDING MOTIVATING AND RETAINING TALENT?

Providing training	7
Working with employees to …	5
Providing mentoring and fast …	5
Providing a collaborative …	6
Providing the opportunity to …	3
Funding educational needs	4
Encouraging risk taking and …	5
Maintaining the reputation of …	4
Providing international …	5

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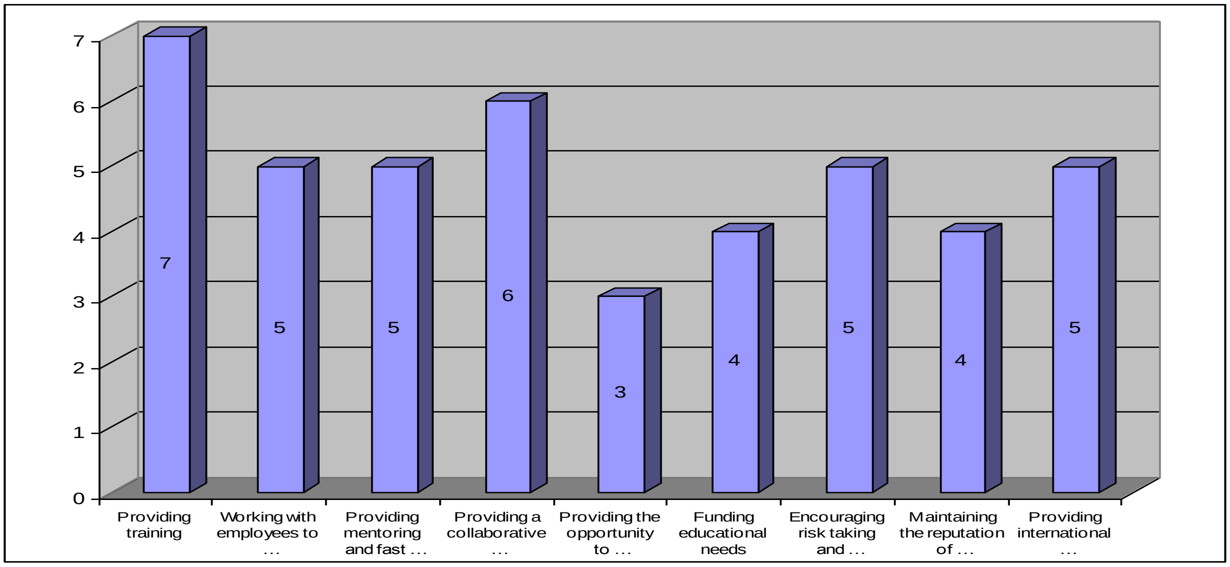
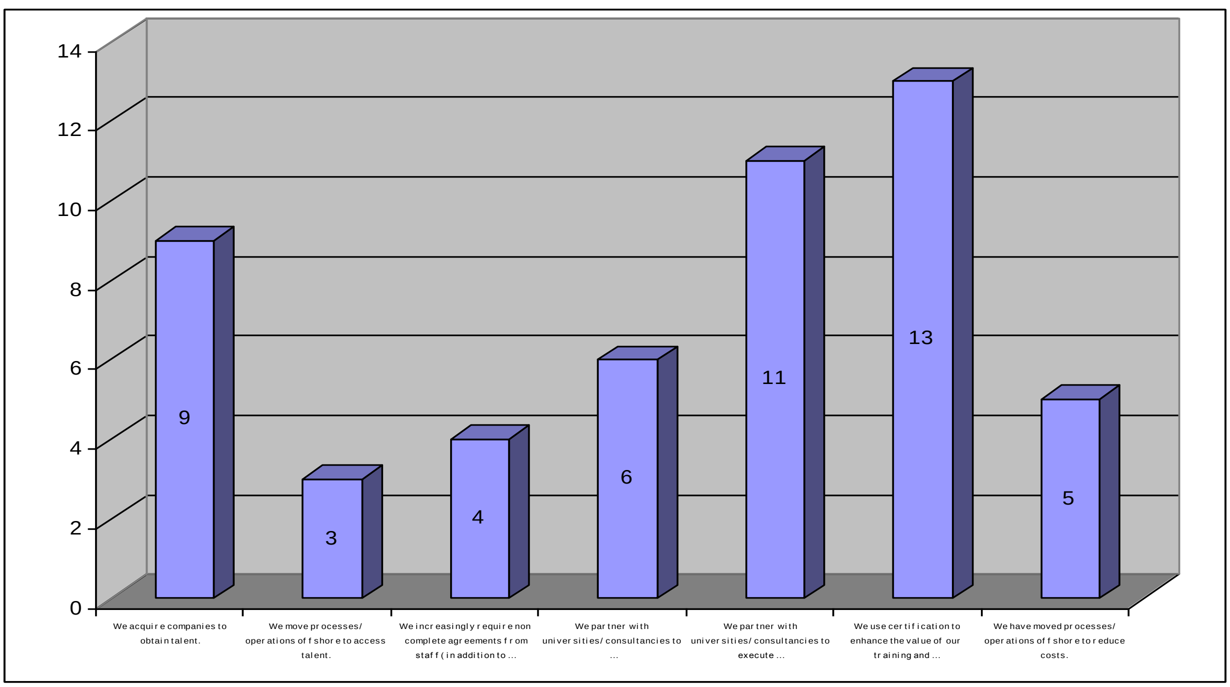


HOW ACCURATELY DO THE FOLLOWING STATEMENTS DESCRIBE ACTIONS TAKEN, OR SOON TO BE TAKEN BY YOUR ORGANIZATION?

We acquire companies to obtain talent.	9
We move processes/ operations offshore to access talent.	3
We increasingly require non complete agreements from staff	4
We partner with universities/consultancies to …	6
We partner with universities/consultancies to execute …	11
We use certification to enhance the value of our training and …	13
We have moved processes/ operations offshore to reduce costs.	5



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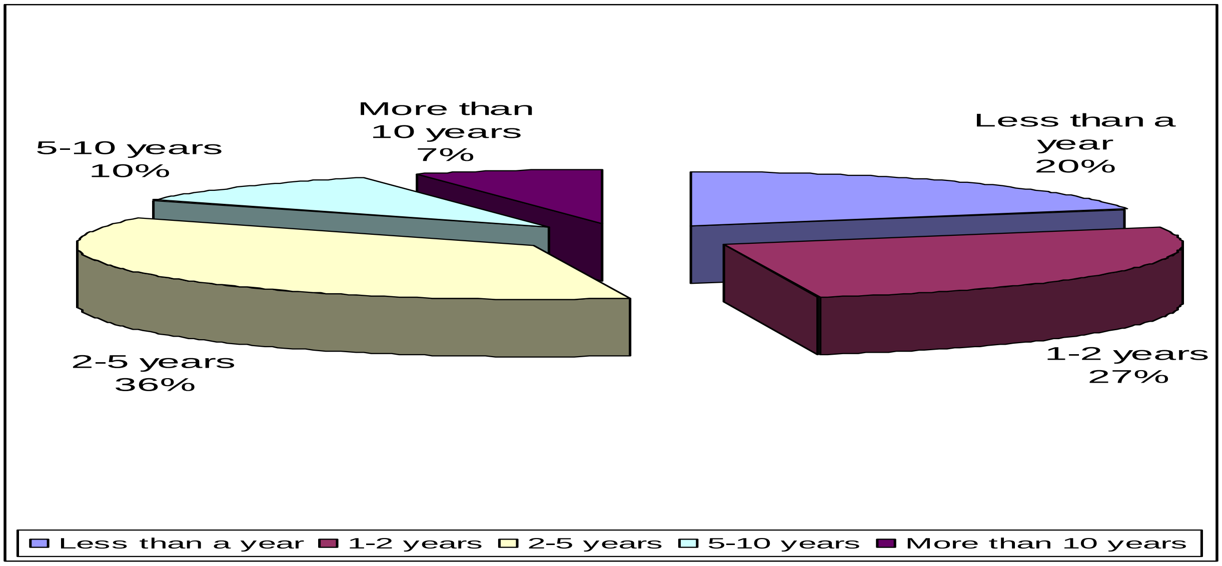
EMPLOYEE

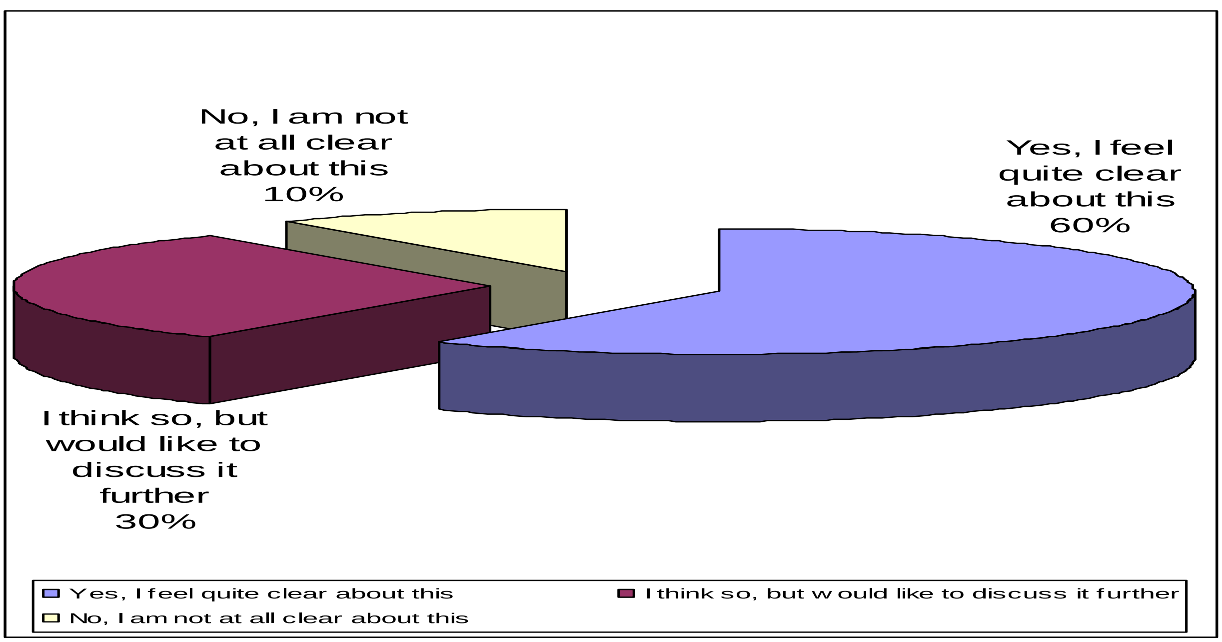
HOW LONG HAVE YOU BEEN WORKING FOR THE COMPANY?

Less than a year	6
1-2 years	8
2-5 years	11
5-10 years	3
More than 10 years	2



DO YOU KNOW HOW YOU CAN HELP THE ORGANIZATION TO ACHIEVE ITS AIMS?

Yes, I feel quite clear about this	18
I think so, but would like to discuss it further	9
No, I am not at all clear about this	3



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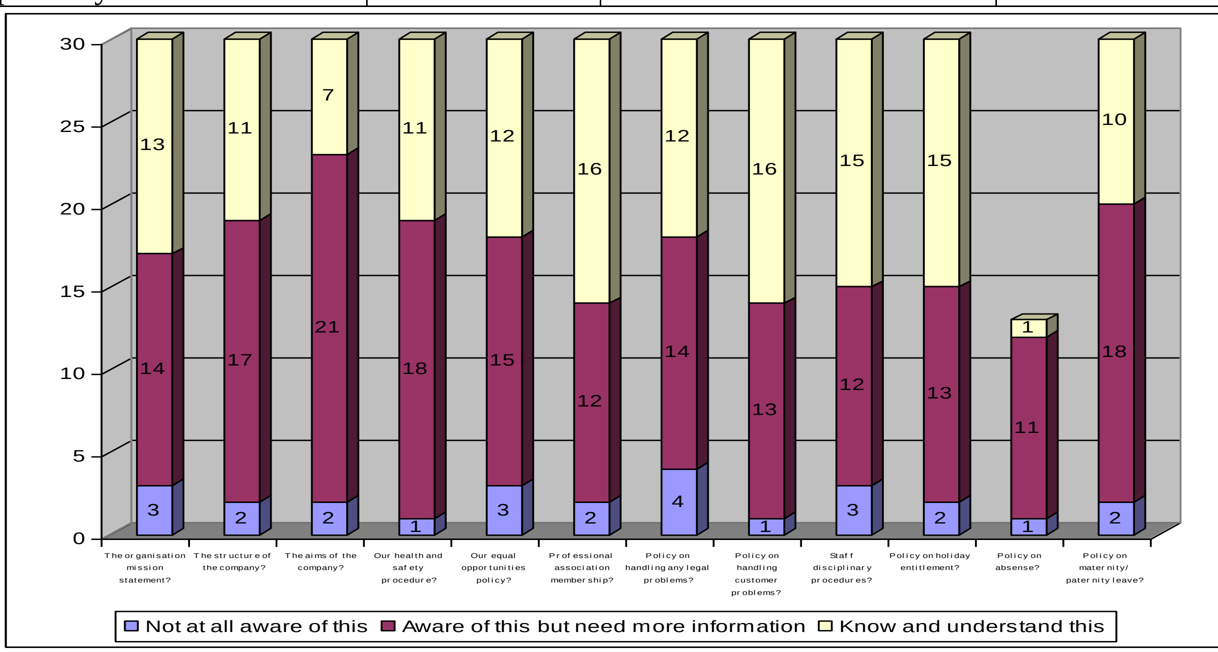
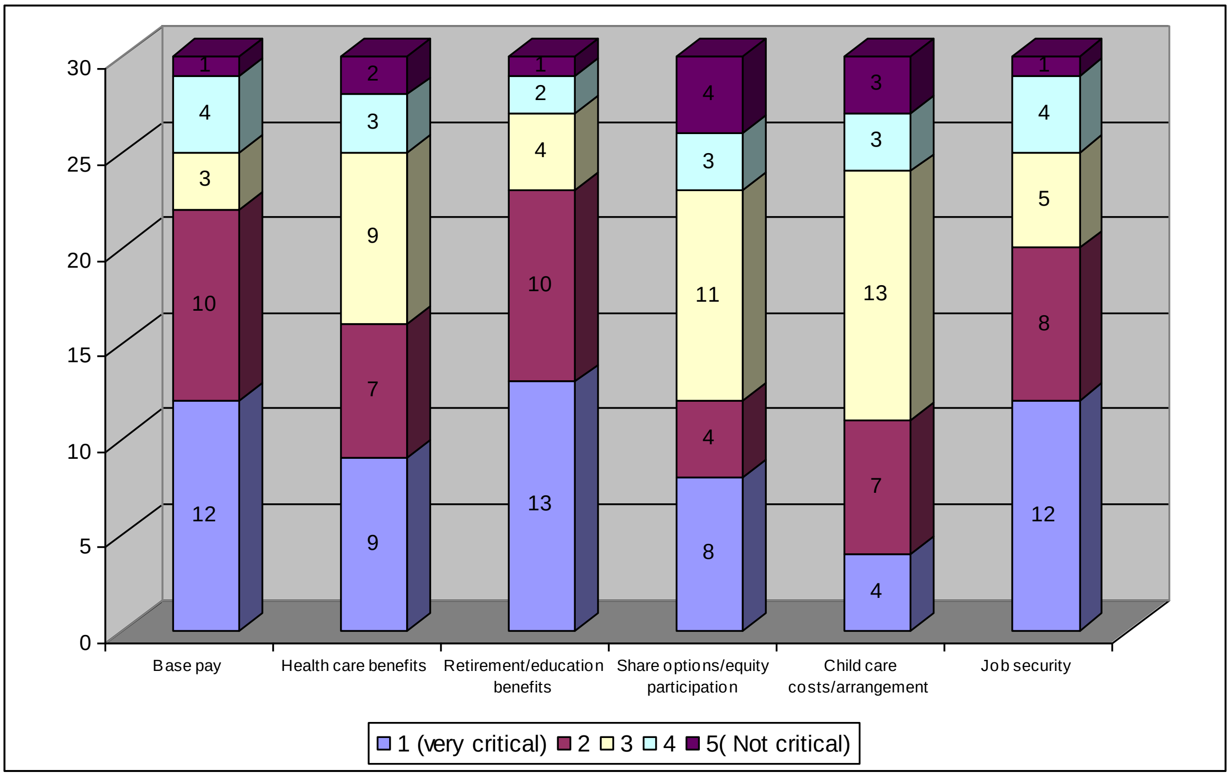
HAVE YOU BEEN MADE AWARE OF THE POLICIES AND PROCEDURES? DO YOU KNOW AND UNDERSTAND THEM?

	Not at all aware of this	Aware of this but need more information	Know and understand this
The organization mission statement?	3	14	13
The structure of the company?	2	17	11
The aims of the company?	2	21	7
Our health and safety procedure?	1	18	11
Our equal opportunities policy?	3	15	12
Professional association membership?	2	12	16
Policy on handling any legal problems?	4	14	12
Policy on handling customer problems?	1	13	16
Staff disciplinary procedures?	3	12	15
Policy on holiday entitlement?	2	13	15
Policy on absence?	1	11	1
Policy on maternity/ paternity leave?	2	18	10



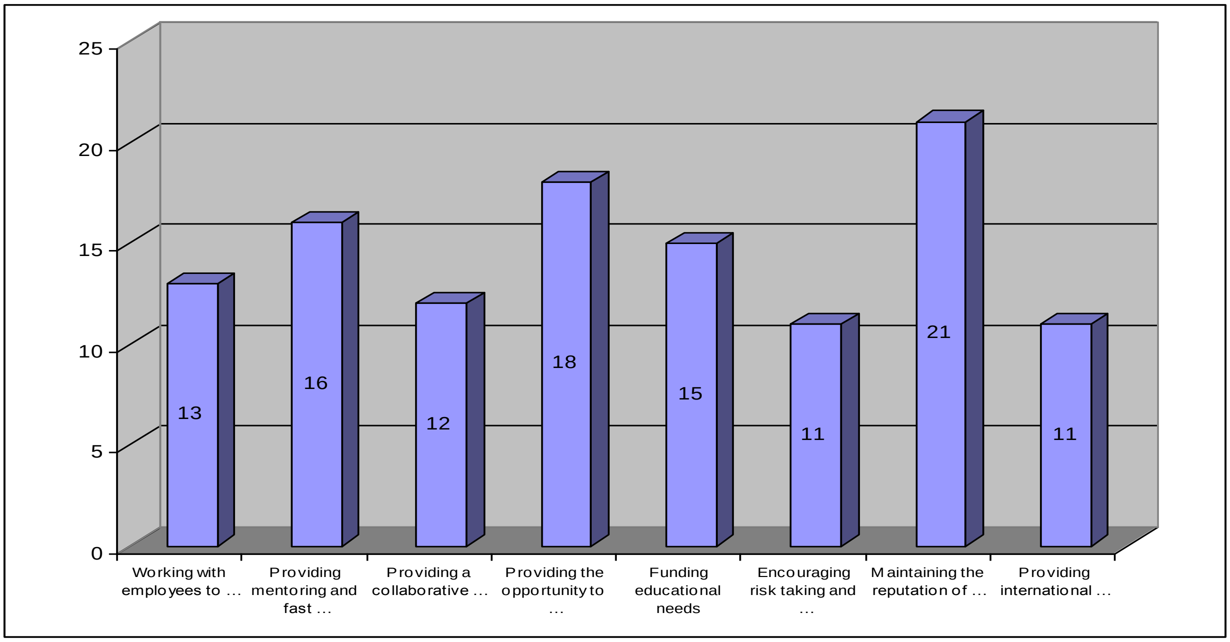
IN THE NEXT THREE YEARS HOW EFFECTIVE WILL THE FOLLOWING ELEMENTS OF COMPENSATION BE IN TERMS OF ATTRACTING AND RETAINING TOP PERFORMERS?

	1 (very critical)	2	3	4	5(Not critical)
Base pay	12	10	3	4	1
Health care benefits	9	7	9	3	2
Retirement/ education benefits	13	10	4	2	1
Share options/equity participation	8	4	11	3	4
Child care costs/arrangement	4	7	13	3	3
Job security	12	8	5	4	1



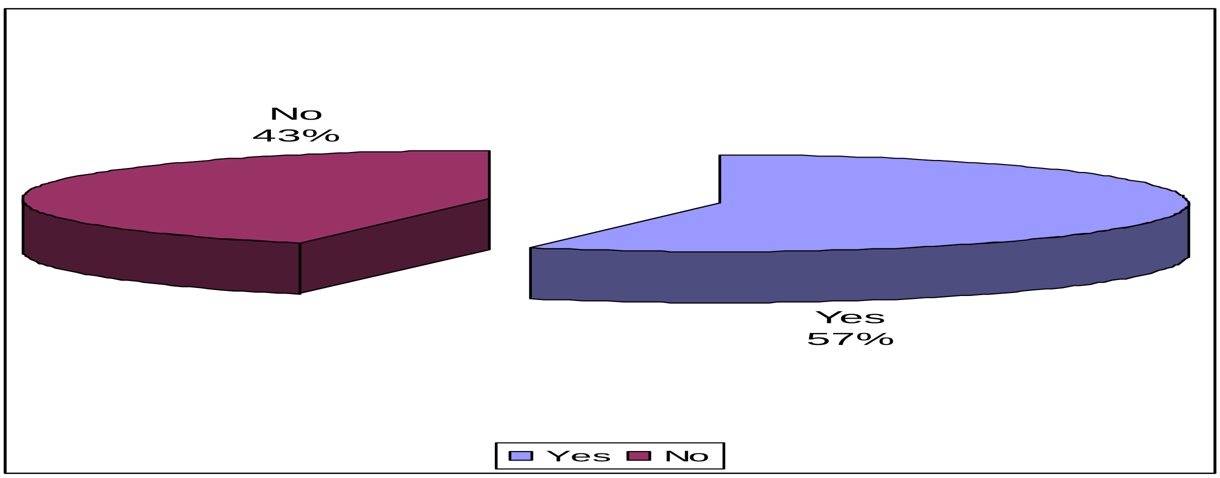
EXCLUDING FINANCIAL COMPENSATION WHICH OF THE FOLLOWING DO YOU BELIEVE ARE YOUR ORGANIZATION'S MOST EFFECTIVE MEANS OF REWARDING MOTIVATING AND RETAINING TALENT?

Working with employees to …	13
Providing mentoring and fast …	16
Providing a collaborative …	12
Providing the opportunity to …	18
Funding educational needs	15
Encouraging risk taking and …	11
Maintaining the reputation of …	21
Providing international …	11



WOULD YOU BENEFIT FROM FURTHER TRAINING IN ANY OF THE ITEMS SPECIFIED IN YOUR JOB DESCRIPTION?

Yes	17
No	13



PLEASE RATE YOUR SATISFACTION WITH THE SALARY AND BENEFITS PACKAGE YOU RECEIVE

	Extremely Dissatisfied	Dissatisfied Neither satisfied nor	Dissati sfied	Satis fied	Extremely Satisfied
Medical insurance package	2	5	7	11	5
Company savings plan	3	4	9	10	4
Retirement plan	1	3	9	11	
Holiday Entitlement	2	4	7	9	6
Job market Competitive-	2	5	11	7	5

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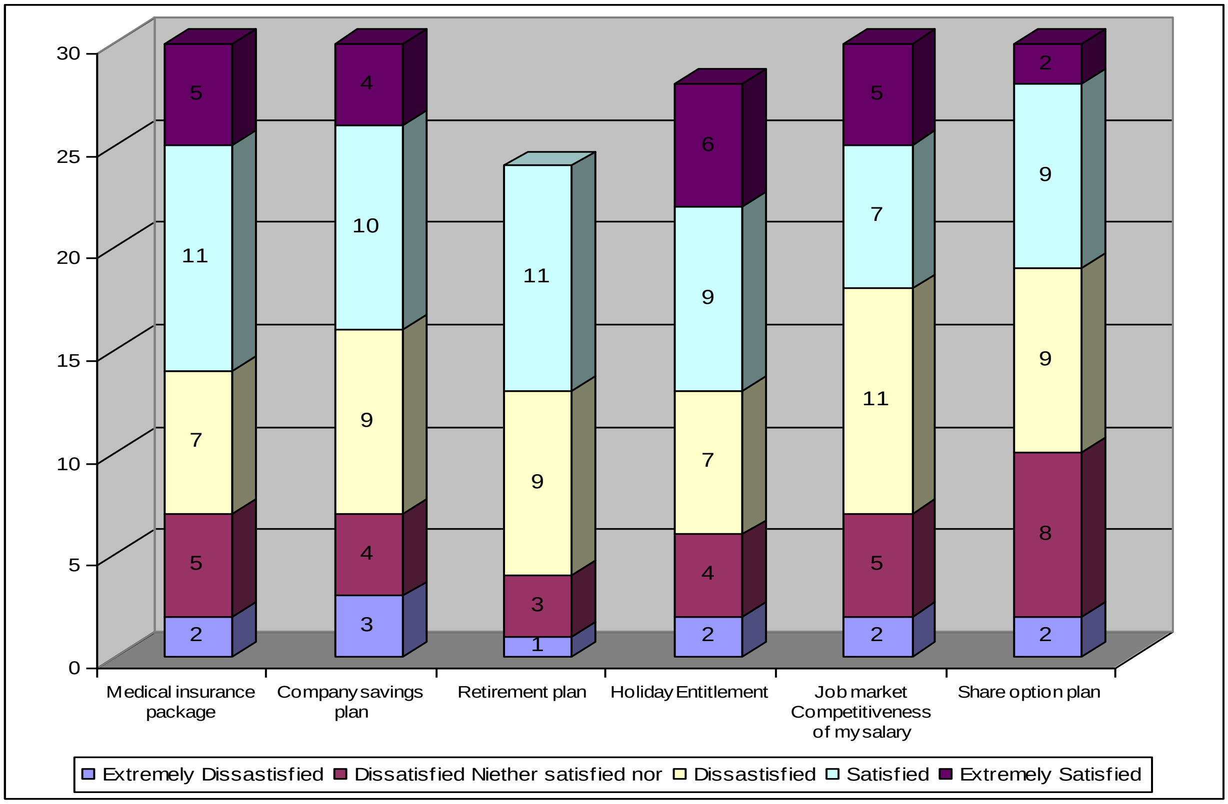
ness of my salary					
Share option plan	2	8	9	9	2



OVERALL, HOW SATISFIED ARE YOU WITH YOUR COMPANY'S PERSONNEL POLICIES?

Extremely Dissatisfied	3
Very Dissatisfied	2
Neither Satisfied nor Dissatisfied	11
Very Satisfied	10
Extremely Satisfied	4

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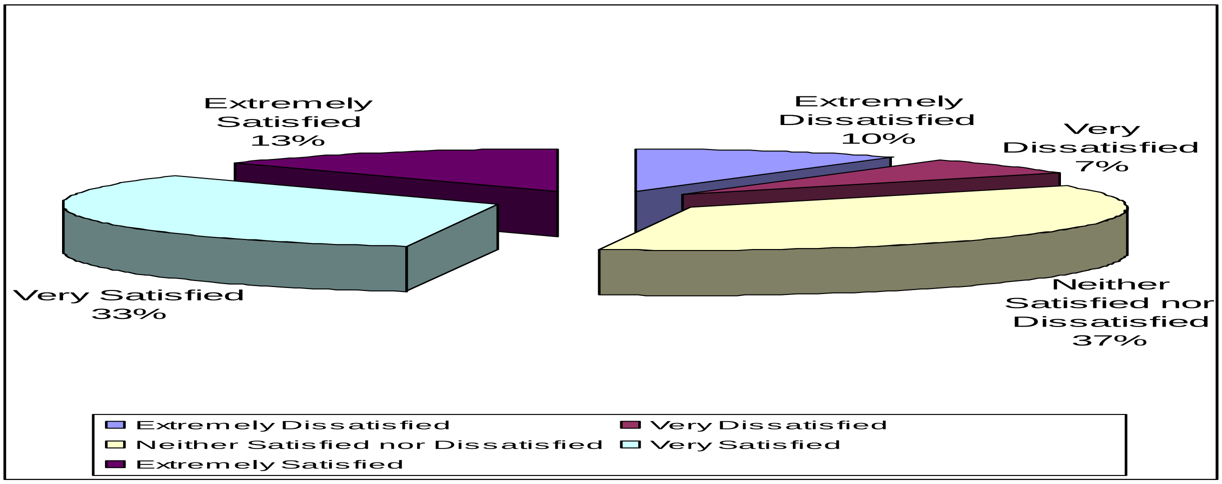
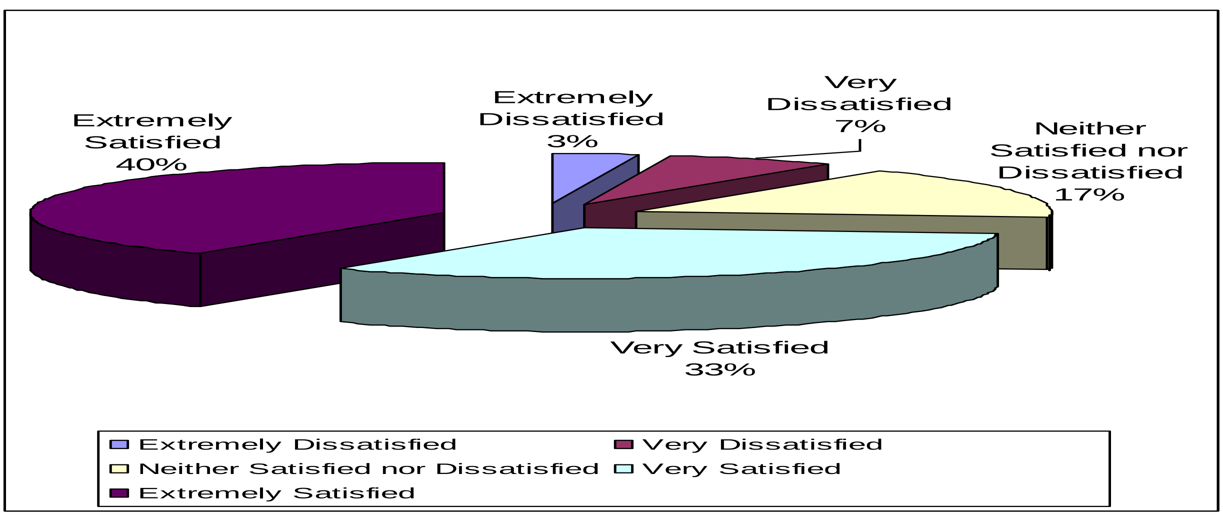


OVERALL, HOW SATISFIED ARE YOU WITH THIS COMPANY AS A PLACE TO WORK COMPARED TO OTHER PLACES YOU HAVE WORKED?

Extremely Dissatisfied	1
Very Dissatisfied	2
Neither Satisfied nor Dissatisfied	5
Very Satisfied	10
Extremely Satisfied	12



FINDINGS

HR MANAGERS

- Most of the covered companies have talent specific initiative in place and they give them top priority in their organization. They also have exclusive staff member for managing talent initiatives
- In most of the companies the talent is identified by competencies and the HR professional view to increase career growth opportunity.
- HR staffs as well as the department heads are responsible for recruiting individuals

- Retaining the current talent is top priority for the organization
- Sales and business development are the two areas where retaining talent is most difficult
- Class room workshop, mentoring and coaching are usually used by the organization to carry out talent development activities.
- More than of the respondent view organizational culture as a main driving force for the new talent and for the existing talent. Even rewarding plays a important role
- Base pay and Job security are the two main areas for retaining talent in coming years. Other than this, training plays an important role in motivating the employee.
- Organizations are using certification for improving the training programs.
- In more than of the organizations budget for recruiting developing and retaining employees is going to increase over the next three years

EMPLOYEES

- Most the employees have a clear knowledge about the company's vision, mission and objectives. And they know how to achieve these objectives
- They are clear about their role and responsibility and they know about other staff members also.
- Most of the respondent are satisfied by job description, salary review, health care benefits etc.
- Base pay and Job security are in top priority for the employees in coming years.
- Apart from financial benefits, employee emphasis more on career growth, work culture and international opportunities.
- Most of the employees want more training in their specified job.
- The employees have a mix response on benefits like Medical insurance package, Company savings plan, Retirement plan, Holiday Entitlement, Job market etc.
- Most of the employees are satisfied with the company's personnel policies where as some of them are neither satisfied nor dissatisfied

Overall employee are extremely satisfied where as most are just satisfied with their organization.

SUGGESTIONS

- Organizations must have meaningful descriptions of the capabilities (skills, behaviors, abilities and knowledge) required throughout the organization.
- Organizations must be able to relate those skills and capabilities to a role or a center of demand, such as a job position, project or leadership role.
- Talent management processes must create a comprehensive profile of their talent. They must be able to track meaningful talent related information about all of their people - employees, contractors, or candidates.
- The working culture of the organization should be improved and maintained to retain talent in long run.

- More certified training should be given to the employee to boost their effectiveness and efficiency. It should be used as a tool of motivation.
- The organization should identify the crucial talent initiative to attract and retain the employee. They should know which talent management elements can have the greatest impact on the business and therefore provide a better basis for prioritization and implementation.
- To create a sophisticated talent management environment, organizations must:

Define a clear vision for talent management, Develop a roadmap for technology and process integration, Integrate and optimize processes, Apply robust technology to enable processes& Prepare the workforce for changes associated with the new Environment.

RECOMMENDATIONS

A number of recommendations can be drawn from looking at the case studies and research results holistically. These seem to be true for every organisation and every talent management process. Every organisation needs to align their talent management system to their specific business requirements. There is no one way to do talent management.

When considering the right talent management system for your organisation, you first need to decide which perspective is most relevant to your business goals. It is then important to look at the most relevant dimensions to help shape the way you define, develop and structure your talent management system.

Designing and implementing a talent management system can be shaped by the dimensions. All the case study organisations could be mapped against these dimensions demonstrating that they are common to all talent management systems.

Talent management requires a talent culture to be developed so that talent conversations become acceptable throughout the organisation and individuals are encouraged to expand their networks.

Care needs to be taken with disseminating talent management practices as talent management inevitably leads to segmentation and this can conflict with diversity and inclusion initiatives. Talent management systems can complement diversity initiatives by ensuring equality of opportunity to enter the talent pool and transparency over selection criteria.

When designing appropriate routes for developing talent within your organisation, it is important to consider the prevailing culture within your organisation and the appetite for risk.

Offering differentiated and tailored development routes that can meet individual needs and strengths can help to improve the engagement of those identified as talent and avoid perceptions of under-utilisation.

Central ownership for talent management is important to achieve alignment with the organisation’s strategic objectives and to help diminish the potential for silo mentalities.

It is important that any talent management system is integrated across all aspects of human resource management. There are clear inter-dependencies between talent management and recruitment, development, diversity, retention and succession planning practices.

CONCLUSION

As organizations continue to pursue high performance and improved results through talent management strategies, they are taking a holistic approach to talent management—from attracting and selecting wisely, to retaining and developing leaders, to placing employees in positions of greatest impact. The mandate is clear: for organizations to succeed in today's rapidly changing and increasingly competitive marketplace, intense focus must be applied to aligning human capital with corporate strategy and objectives. It starts with recruiting and retaining talented people and continues by sustaining the knowledge and competencies across the entire workforce. With rapidly changing skill sets and job requirements, this becomes an increasingly difficult challenge for organizations.

Promotions, project work, management training schemes and management qualifications were the main development opportunities offered and undertaken in organisations. Secondments, transfers and shadowing opportunities were offered by many organisations, but few managers had personal experience of these development routes. Indeed, there were no significant differences found between those opportunities undertaken between managers who would like to be considered talent and those who would not, suggesting that many organizations are not differentiating development routes in reality.

Managers who wanted to be considered talent rated qualifications, having the right coach/mentor, the right training course, internal networking and taking on larger teams as important for their future career development.

There was a significant correlation in the survey results between individuals feeling underutilised and their line managers and senior managers considering them to be talent. This may suggest that many organisations are focusing too heavily on weaknesses rather than strengths, and may not be allowing people to demonstrate their full potential and performance ability.

The relationship between line managers and those identified as talent requires sensitive management in terms of who should take responsibility for the individual's development. It is important that talented individuals do not expect their line manager to have sole responsibility for developing their career path, as this can create significant tensions. The relationship needs to be shaped on reciprocal terms, where both the employee and employer benefit.

Where the development of high potentials takes place in a highly supportive culture, the risks associated with allocating stretching assignments or role transfers can be significantly mitigated.

Most organisations see the need for a more central ownership approach to talent in order to get senior management buy-in and strategic alignment with the programme, however this can raise operational issues in business-unit driven organisations. Some progressive companies have set up talent markets where managers can negotiate job transfers, obtain development opportunities more easily and build networks across the organisation.

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IMPACT OF COMMERCIAL GINGER CULTIVATION ON ECONOMIC VARIABLES: A CASE STUDY ON LOHIT AND LOWER DIBANG VALLEY DISTRICTS OF ARUNACHAL PRADESH

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ABSTRACT

Ginger has treasured the world all over as a culinary herb, condiment, spice, home remedy and medicinal agent. Its economic significance never diminishes. Continued recognition of ginger is guaranteed in perpetual human society as long as society itself flourishes. Commercial ginger cultivation has been changing economic face and structure of Lower Dibang Valley and Lohit regions of Arunachal Pradesh since early 1990s. It has positive and remarkable impact on economic variables like acquisition of consumer durables, construction of buildings, construction of channels & roads and employment generation etc. Infact, it has been consistently redefining socio-economic image of the study area to better stratum. During the present study it is unveiled that a household made annual investment of Rs 16133 on acquisition of consumer durables from saved income earned from ginger. Likewise, annual investment made on construction of building is Rs 29,142. Throughout the study period of ten years, ginger field has provided 2893 man-days in terms of employment generation with an average of 289 man-days per year in the study area. In this paper an attempt is made to study impact of commercial ginger cultivation on some selective economic variables like acquisition of consumer durables, development of roads & bridges, construction of buildings and employment generation in the Lower Dibang Valley and Lohit districts.

KEYWORDS: *Arunachal Pradesh; Economic Variables; Ginger; Lohit and Lower Dibang Valley.*

INTRODUCTION

Ginger has treasured the world all over as a culinary herb, condiment, spice, home remedy and medicinal agent. Its economic significance never diminishes. Continued recognition of ginger is guaranteed in perpetual human society as long as society itself flourishes. Indubitably, value of ginger is ever increasing as new researches divulges let the cat out of the bag new values for this ancient herb. Botanically, Ginger is known as Zingiber officinale which is a perennial herb belonging to the family Zingiberaceae. The English botanist William Roscoe (1753-1831) had coined the plant with present name i.e, Zingiber officinale in his research publication in 1807. Fascinatingly, the genus i.e., Zingiber, had been derived from a Sanskrit word known as 'Shringavera' indicating "horn root" with reference to the protrusions on the rhizome and its appearance. Ginger is grown in almost all parts of India since time immemorial. In India, Kerala is the major ginger growing state. Other major ginger growing states are Orissa, Meghalaya, Arunachal Pradesh, Himachal Pradesh, Karnataka and Assam respectively. About 50 percent of the global demand for ginger is met by India. Besides India, China, Nigeria, Indonesia, Bangladesh, Thailand, Philippines and Jamaica are also known to cultivate and export this popular herb while United Kingdom, United States and Saudi Arabia are the largest importer.

In Arunachal Pradesh, large scale commercial ginger cultivation set motion firstly in Lower Dibang Valley and then Lohit regions (hereinafter called as study area or region) in the early 1990s. Around 60 percent of household undertake ginger cultivation and around 25 percent of dry cultivable land are used for it in Lower Dibang Valley and Lohit regions. On an average every ginger cultivators produces around 283 quintals of ginger annually giving a rich annual dividend of about Rs. 2,03,744. In fact, it provides great potential scope for self-employment to the local youths, businessmen and general public that provides economic self-dependency. Moreover, the cultivation of ginger has changed the economic face and structure of study area. It has positive and remarkable impact on economic variables like acquisition of consumer durables, construction of buildings, construction of channels & roads and employment generation etc. It has been consistently redefining socio-economic image of the study area to better stratum.

UNIVERSE OF STUDY

The study area stretch over two major ginger producing districts or regions namely, Lower Dibang Valley and Lohit districts of Arunachal Pradesh. The present study has been conducted in 10 villages namely, Bijari, Meka, Koronu, Jia, Bolung, Parbuk, Iduli, Kangkong, Balek, and Itili of Lower Dibang Valley district and another 10 villages namely, Lathao, Wakro, Sunpura, Paya, Namsai, Chowkham, Adi-Ningru, Kampu, Alubari and, Soluntu of Lohit district of Arunachal Pradesh respectively. The villages have been selected deliberately because most of the commercial ginger cultivation is undertaken in these 20 villages of the study area. The facts and figures pertaining to ginger cultivation over the last 10 years i.e., from 2000-2001 to 2009-2010 have been taken into consideration for the present study.

RESEARCH METHODOLOGY

During the present study an effort has been made to make the study empirical based on survey and statistical methods. The work is purely based on both primary and secondary data.

For the collection of primary data a field survey was conducted over 20 villages and 10 ginger cultivators from each village were interviewed personally with the help of well-designed questionnaires. Altogether, 200 ginger cultivators have been selected at random basis and interviewed to know the status of income, saving and investment made through ginger. It has been further supplemented through informal discussion with district administrators like, B.D.O, Project officers, District Agriculture officer (D.A.O.), Agriculture Development officer (A.D.O), District Horticulture Officer (D.H.O) and other knowledgeable persons in this field.

As regard to secondary data, reports and publication of Directorate of economics and statistics and Horticulture, Govt. of Arunachal Pradesh and data from government agencies like DRDA, Block office, D.A.O office, A.D.O office, D.H.O office etc, have been used extensively for the present study. In addition to this, various published books, research papers and articles on ginger cultivation have been referred to for better understanding of the research problem. However, internet has been one of the most used sources of secondary data for the present study. Primary and secondary data has been analyzed, interpreted and summarized with the help of various types of statistical tools like percentage, ratio, graph and mean etc. Audio-visual tools viz. tape recorder, and digital camera have also been used to facilitate the collection and recording of data during the field study.

OBJECTIVES OF THE STUDY

The present study made an attempt to:-

1. Analyze impact of ginger cultivation on acquisition of consumer durables by growers in the study area.
2. Study impact of ginger cultivation on construction of buildings by growers in the study area.
3. Study employment generation through commercial ginger cultivation in the study area.

ANALYSIS AND INTERPRETATION OF DATA

Researcher has deliberately selected five prominent economic variables namely, acquisition of consumer durables, employment generation, construction of buildings, construction of road & bridges and development of agricultural lands & channels. Impact of ginger cultivation on these selected variables is categorically thrashed out under following heads:

A. ACQUISITION OF CONSUMER DURABLES

It is found that commercial ginger cultivation has increased number of consumer durables among its growers in the study area during the study period. Notable capital goods and consumer durables acquired by ginger growers are different television set, DTH, mobile phone, telephone, bicycle, motor cycle, motor vehicle, gas stove, refrigerator and digital camera, etc. Details in connection with acquisition of consumer durables by ginger growers from ginger cultivation are given in table 1.

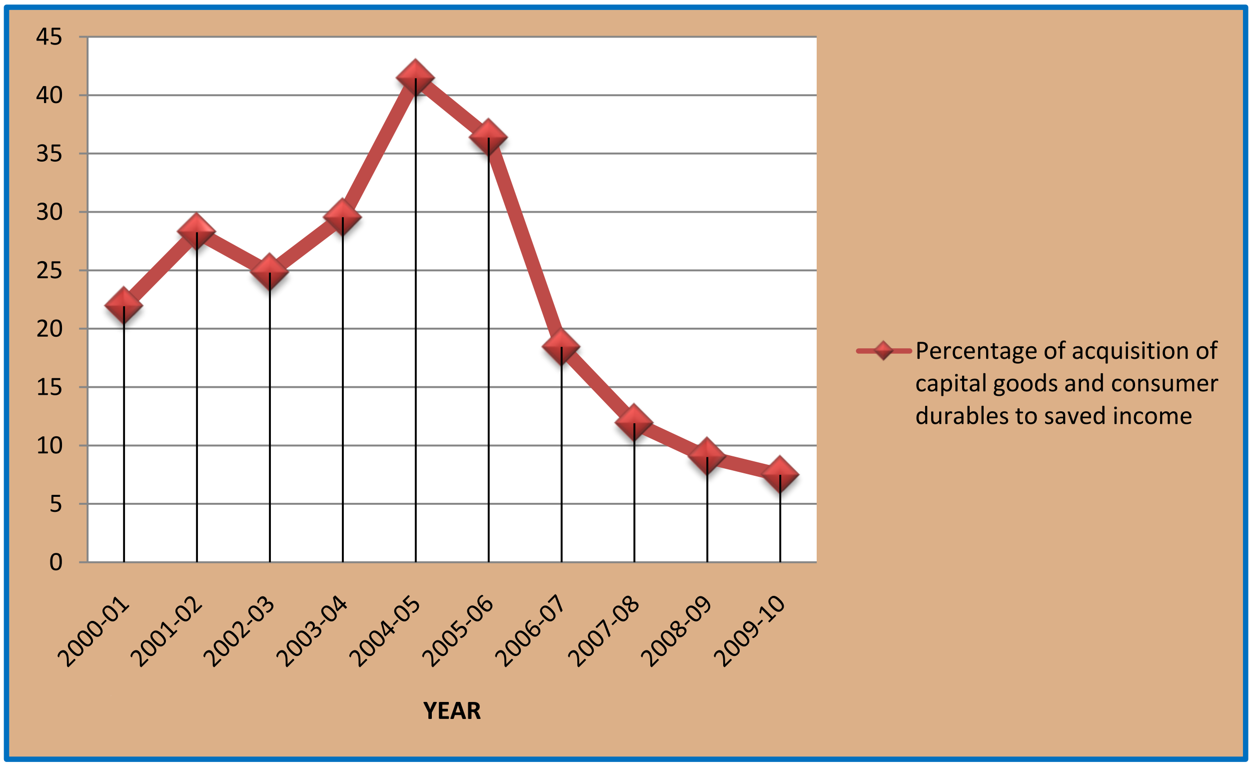
TABLE 1: ACQUISITION OF CONSUMER DURABLES (IN RS)

Year	Saved Income from Ginger (A)	Acquisition of Capital Goods & Consumer durable (B)	Percentage of (B) to (A)
2000-01	19,600	4300	**21.93**
2001-02	17,709	5005	**28.26**
2002-03	34,050	8450	**24.81**
2003-04	98,011	28966	**29.55**
2004-05	70,420	29196	**41.45**
2005-06	55,248	20090	**36.36**

2006-07	1,59,774	29478	**18.44**
2007-08	1,02,336	12198	**11.91**
2008-09	1,28,203	11558	**9.01**
2009-10	1,61,244	12088	**7.49**
Total	**8,46,595**	**161329**	**19.05**
Average	**84659.5**	**16132.9**	**1.905**

Source: Compiled from field data

It is observed from Table 1 that ginger growers' investment in consumer durables is low in initial stage of the study period due to low net income earned from ginger. However, it has suddenly increased and reach peak during middle stage of the study period. During the later stage, investment in consumer durables has exhibited almost consistency in its growth. Throughout the course of study period, ginger growers have invested ever-highest amount of money in the block year 2006-07 of Rs 29,478 and lowest being Rs 4300 only during 2000-01 respectively. Altogether, there is an erratic growth of investment in consumer durables throughout the reference period. However, a latest trend of investment in consumer durables indicates the potentialities for constant growth in this regards for affluent society in future.



GRAPH: 1

It is also observed in the Graph 1 that the ginger cultivators have devoted most of their income earned from ginger for acquisition of consumer durables during 2004-05 with 41.45 percent and lowest being 7.49 percent during 2009-10 respectively. It is seen that the percentage of investment made in consumer durables is increasing in early phase that reached peak in the middle phase and subsequently it shows decreasing trend in latter phase of the study period. It is also noteworthy to mention that the percentage of investment made on acquisition of consumer durables to saved income during latter phase is even lower than early phase of the study period.

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B. DEVELOPMENT OF AGRICULTURAL LANDS AND CANNELS

Commercial ginger cultivation has made commendable contribution in development of agricultural lands and cannels in the study area over the study period. Table 2 portrays year wise amount of investment made on development of agricultural lands and cannels by the ginger cultivators in the study area.

Analysis of Table 2 shows that volume of investment made on agricultural field and cannel throughout the reference period is highly inconsistent and unpredictable. It is nearly consistent in both early first three block years and last three block years of the study period. However, four middle block years from 2003-04 to 2006-07 is found to be the most inconsistent phase in terms of investment made on agricultural field and cannel by ginger cultivators. It is revealed that investment made on agricultural lands and cannels stand highest during 2006-07 amounting to Rs 15,600 and the least being Rs 1190 only during 2000-01 respectively.

TABLE 2: INVESTMENT FOR DEVELOPMENT OF AGRICULTURAL LANDS & CHANNELS (IN RS)

Year	Saved Income from Ginger (A)	Development of Agricultural lands and cannels (B)	Percentage of (B) to (A)
2000-01	19,600	1190	**6.07**
2001-02	17,709	1223	**6.90**
2002-03	34,050	1305	**3.83**
2003-04	98,011	6650	**6.78**
2004-05	70,420	3396	**4.82**
2005-06	55,248	2342	**4.23**
2006-07	1,59,774	15600	**9.76**
2007-08	1,02,336	5645	**5.51**
2008-09	1,28,203	4996	**3.89**
2009-10	1,61,244	4366	**2.70**
Total	**8,46,595**	**46713**	**5.51**
Average	**84,659.5**	**4671.3**	**0.551**

Source: Compiled from field data

It is observed from Table 2 and Graph 2 that, the percentage share of investment made on development of agricultural lands and cannels to saved income has been again inconsistent throughout the study period. High investment were made during the three block years i.e., 2001-02, 2003-04 and 2006-07 with 6.90 percent, 6.78 percent and 9.76 percent respectively. The lowest investment is found during 2009-10 with only 2.70 percent to total saved income earned from ginger. However, the recovery phase of percentage share of investment made on agricultural development in near future may be well predicted as it seems to have reached deepest point during 2009-10.

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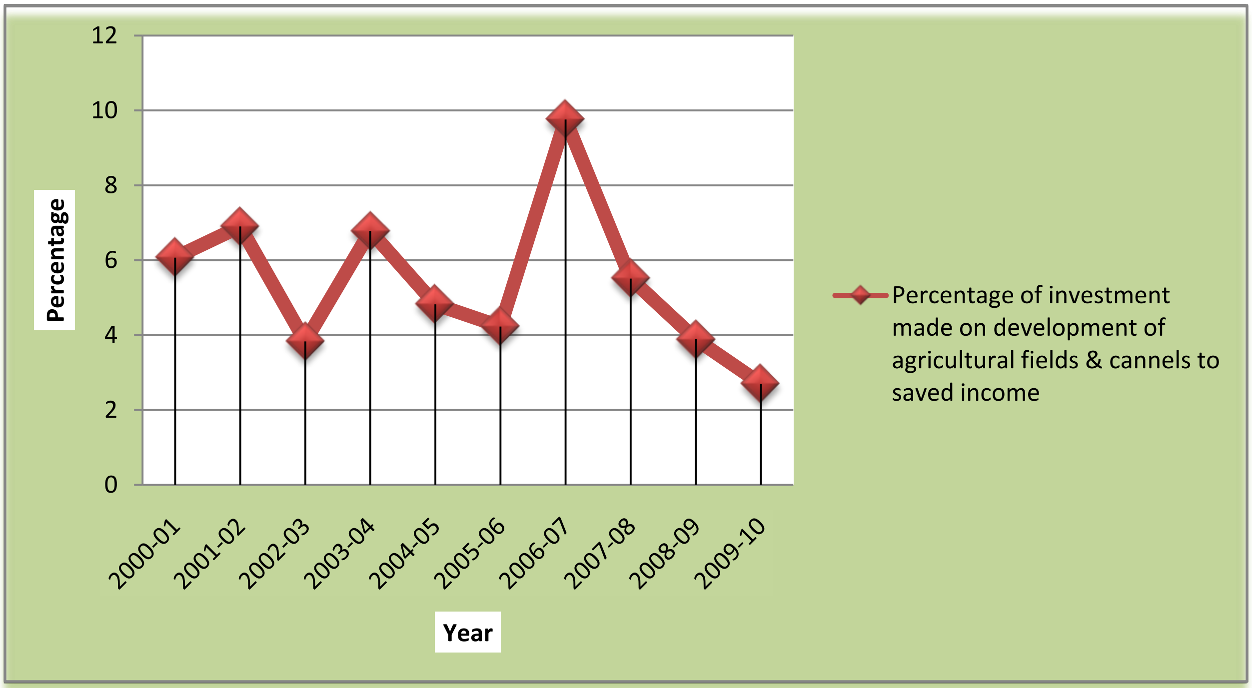


GRAPH: 2

C. CONSTRUCTION OF BUILDINGS

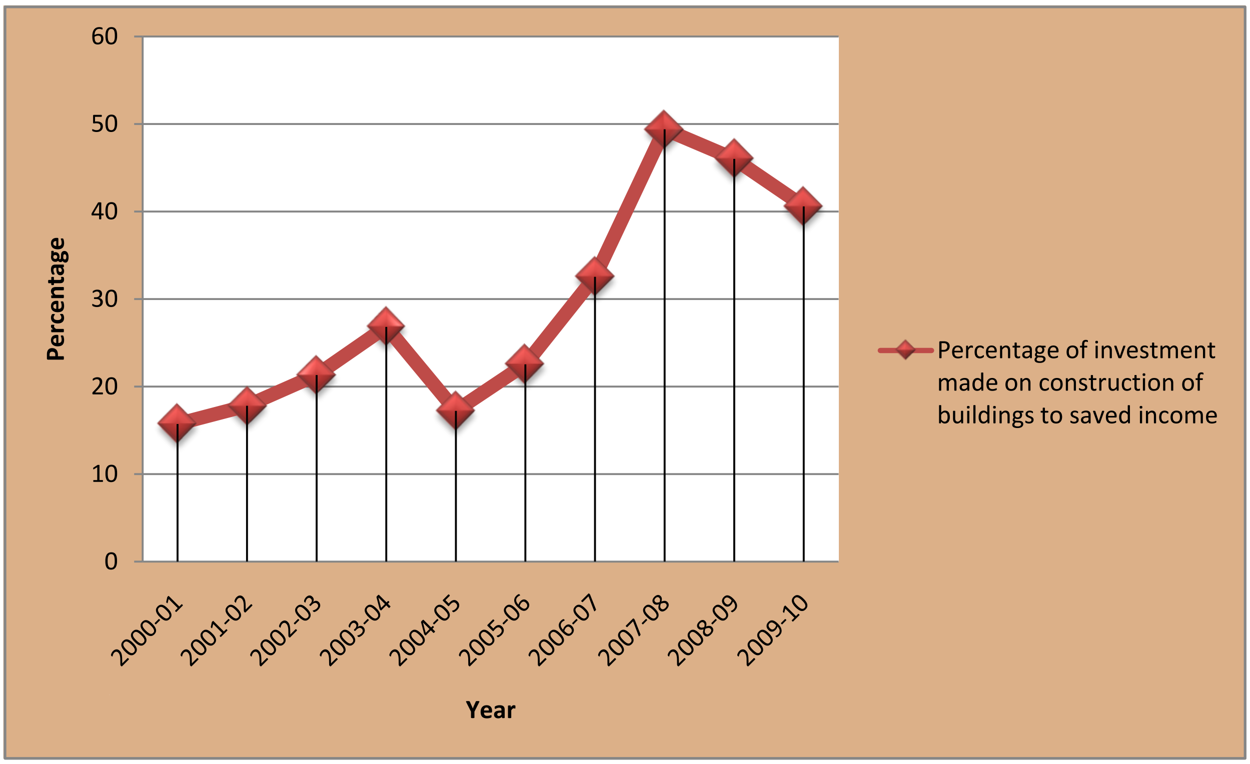
Economic advancement of ginger cultivators in the study area in terms of construction of buildings has been observed during present study. Most of Ginger cultivators have reported that they have constructed pacca houses, granaries, cattle shed, toilet rooms, etc during the study period. Details pertaining to investment made on construction of building from saved income earned from ginger both commercial and non-commercial or residential and non-residential buildings are tabulated in Table 3.

TABLE 3: CONSTRUCTION OF BUILDINGS (IN RS)

Year	Saved Income from Ginger (A)	Construction of Buildings (B)	Percentage of (B) to (A)
2000-01	19,600	3085	**15.73**
2001-02	17,709	3155	**17.81**
2002-03	34,050	7260	**21.32**
2003-04	98,011	26300	**26.83**
2004-05	70,420	12130	**17.22**
2005-06	55,248	12455	**22.54**
2006-07	1,59,774	52019	**32.55**
2007-08	1,02,336	50558	**49.40**
2008-09	1,28,203	59006	**46.02**
2009-10	1,61,244	65455	**40.59**
Total	**8,46,595**	**2,91,423**	**34.42**
Average	**84,659.5**	**29,142.3**	**3.442**

Source: Compiled from field data

It is evident from Table 3 that the investment made on construction of buildings among ginger cultivators in the study area shows increasing trend with exception to block year 2004-05 and 2007-08. It is also observed that there is a sharp increase of investment on building construction during 2003-04 and 2006-07 due to corresponding increases in total saved income earned from ginger. It is fascinating to note that the volume of investment in this segment has markedly increased from 2006 to 2009 during the reference period. Throughout the study period, the ginger cultivators have invested a total amount of Rs 2, 91,423 on construction of building with annual average investment of Rs 29,142 from total saved income earned from ginger. It is also found that annual average household investment made on building construction is highest during 2009-10 amounting to Rs 65,455 and lowest at Rs 3085 during 2000-01 respectively. Moreover, further growth of ginger business triggered investment made on building construction in future is well perceived, as there is continual rise of investment in this area from 2007 to 2010 in the present study area.



GRAPH 3

As observed from Graph 3, percentage of investment made on construction of building to income earned from ginger in study area is on continual rise from the year 2000 to 2004 and again from 2005 to 2008. During the reference period, percentage of investment made on building construction to total saved income stand highest with 49.40 percent during 2007-08 and lowest being 15.73 percent during 2009-10 respectively. It is found that, percentage rise of investment made on building construction to total saved income is most sharp during 2005 to 2008. However, there is slow but constant rise in share of investment made on building construction to saved income from the year 2000 to 2004. Interestingly, percentage share of investment made on building construction start falling from 2008 to 2010 that acknowledge shift of investment from building construction to other sectors among ginger cultivators in the study area. However, investment on building construction is found to be the most preferred area of investment among ginger cultivators with average annual share of 34.42 percent of total saved income earned from ginger in the study area.

D. CONSTRUCTION OF ROAD AND BRIDGES

Ginger cultivation has touched lives of ginger cultivators and brought about development in construction of road and bridges in the study area. A detail investment made on construction of road and bridges among ginger cultivators in the study area during reference period is tabulated in Table 4. The construction of roads and bridges are the sole responsibilities of Government. However, ginger growers are found to have taken up the construction of village roads, lane and traditional bridges over small streams and rivulets in the study area. They reported to have contributed money earned from ginger for this gracious cause in some years during the reference period. Investment made on this sector by ginger growers from income earned from ginger constitute of labor cost, material cost and transportation cost etc. In some cases, even ginger growers are subjected to labor cost as they themselves engaged in road or bridge construction in their own villages.

TABLE 4: INVESTMENT MADE ON CONSTRUCTION OF ROAD AND BRIDGES (IN RS)

Year	Saved Income from Ginger (A)	Construction of Road & Bridges (B)	Percentage of (B) to (A)
2000-01	19,600	Nil	**00**
2001-02	17,709	Nil	**00**
2002-03	34,050	1260	**3.70**
2003-04	98,011	1403	**1.43**
2004-05	70,420	1200	**1.70**
2005-06	55,248	Nil	**00**
2006-07	1,59,774	Nil	**00**
2007-08	1,02,336	Nil	**00**
2008-09	1,28,203	Nil	**00**
2009-10	1,61,244	Nil	**00**
Total	**8,46,595**	**3863**	**0.45**
Average	**84,659.5**	**386.3**	**0.045**

Source: Compiled from field data

As observed from Table 4, it is found that the investment on road and bridge construction are made by ginger growers only in three consecutive years i.e., 2002-03, 2003-04, and 2004-05 with an amount of Rs 1260, 1403 and 1200 respectively. Altogether, ginger cultivators have made total investment of Rs 3863 from ginger triggered income throughout the study period. It is revealed that no investment on construction of roads & bridges are made during early and later phase of the study period. Investments in this sector during the years 2002-05 has taken place because of noble initiatives taken up by the then local leaders and village elders as an endeavor to village development. Ginger cultivators are found to have contributed toward road or bridge construction fund from income earned from ginger during these three block years. However, soon the noble thought and initiative vanished away after the year 2005 might be due to changes in local leader and their philosophy thereof.

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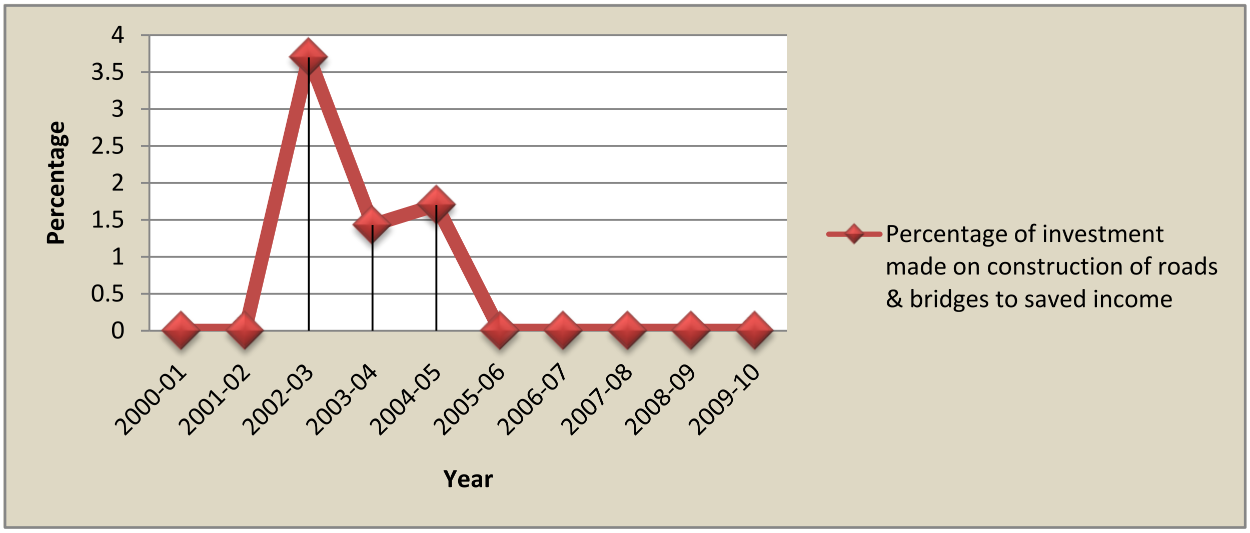


GRAPH: 4

It is evident from Graph 4 that the percentage share of investment made on construction of roads & bridges off saved income earned from ginger are 3.70 percent, 1.43 percent and 1.70 percent during 2002-03, 2003-04 and 2004-05 respectively. However, total percentage share of investment made on this sector to total saved income earned from ginger is only 0.45 percent during the study period. Therefore, it is felt that a little possibility of investment would take place in this sector by ginger cultivators in near future.

E. EMPLOYMENT GENERATION

Ginger cultivation has been one of the important fields providing employment opportunity since early 1990's in the study area. It is noteworthy to mention that the ginger cultivation is not only a perennial source of employment to owner of ginger field but also others includes daily wage earners, permanent agricultural workers of the landowners and Rikrap group etc in the study area. Status of employment generation of ginger field is highlighted in Table 5.

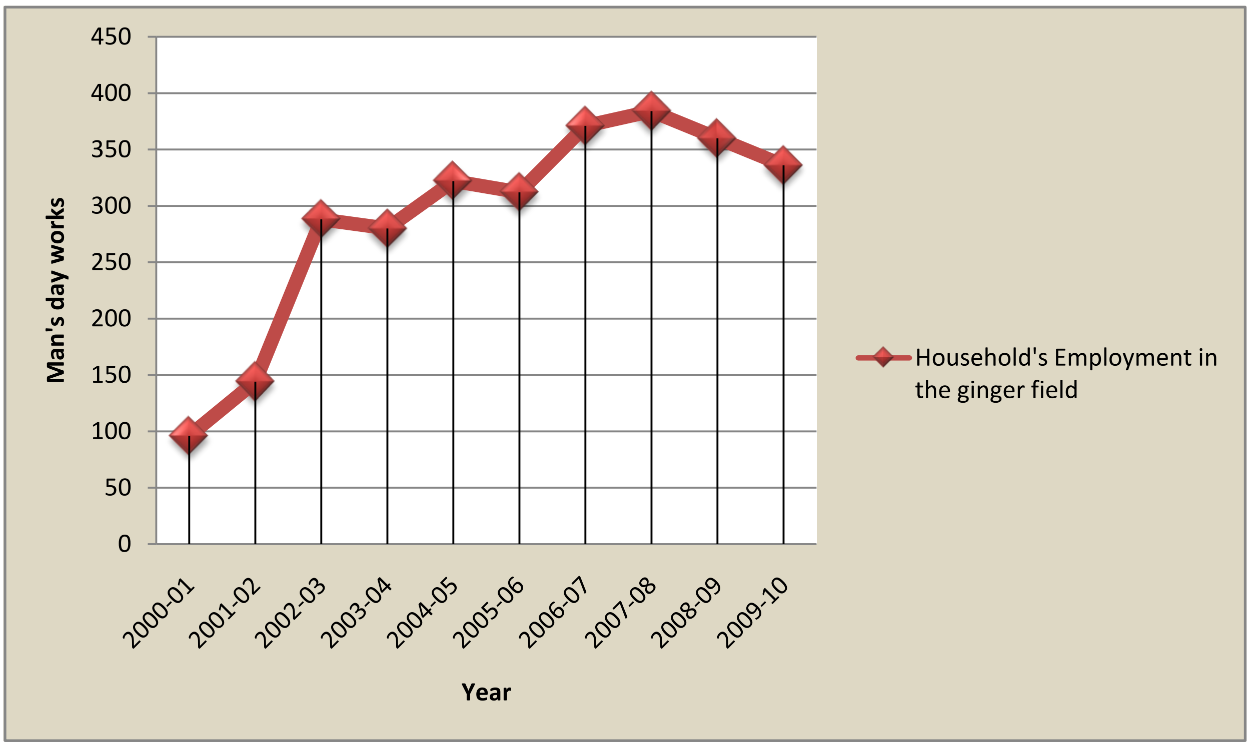
TABLE 5: AVERAGE HOUSEHOLD EMPLOYMENT IN GINGER FIELD (IN TERMS OF MANS DAYS WORKS)

Year	No. of workers	No. of days	Man-days works
2000-01	6	16	**96**
2001-02	8	18	**144**
2002-03	12	24	**288**
2003-04	10	28	**280**
2004-05	12	27	**322**
2005-06	10	31	**312**
2006-07	15	25	**371**
2007-08	13	29	**384**
2008-09	19	19	**360**
2009-10	15	23	**336**
Average	**12**	**24**	**288**

Source: field data

It is found that the commercial ginger cultivation in the study area has provided seasonal employment that is not on continual basis. It is obvious that the workers are required in ginger fields mostly during clearance of ginger field, ploughing, sowing seed ginger, weeding and harvesting respectively. Interestingly, workers irrespective of whether he or she is owner or hired are engaged in ginger field mostly during the months of February, March, July, August, December and January respectively. It is reported that the workers work in the ginger field for six to seven months and remained either unemployed or engaged in other economic activities during rest of the period.

It is observed from Table 5 that the lowest per household employment in ginger field is 96 man-days during 2000-2001. On the contrary, the highest is observed during 2007-08 with 384 man-days. Throughout the study period, ginger field has provided 2893 man-days in terms of employment generation with an average of 289 man-days during the study period. In addition, the average working days and number of workers engaged in ginger cultivation are found to have been 24 days and 12 workers respectively.



GRAPH 5

Moreover, it is observed from Graph 5 that the study area has experienced continual rises of man-days in ginger field from 2000-2001 till 2004. Intriguingly, it has fallen unexpectedly during 2004-05 but recovered during 2005-06. Moreover, the study area has experienced continual fall in terms of man-days in ginger field from 2006-07 up to 2009-10 during the reference period. Altogether, study area has exhibited erratic behavior in terms of employment generation throughout the study period.

CONCLUSION

Ginger is one of the most used spices of Arunachal Pradesh since times out of mind. In some aboriginal communities of this juvenile state, it is found to have extremely used in multiple occasions- marriage, birthdays, birth & death rituals and festivals etc. Apart from its mass recognition as a spice food, people of the study area have too recognized its social values and economic potentiality. On the positive note, income, saving and investment of farmers are on increase the day they started commercializing ginger in the present study area. Commercial ginger cultivation has significant impact upon the lives of cultivators. By the virtue of it, remarkable improvement in acquisition of consumer durables, construction of buildings, generation of employment etc have been witnessed in the study area. Infact, the study area has seen considerable development in all forms- economic, social, political and cultural regimes due to intensification of ginger cultivation on large scale. Moreover, it has far-reaching impacts on geographical features of the study area- reshaped the settlement pattern, immigration rate enhanced, sex ratio improved, population and density of population increased and urbanization rate accelerated. However, commercial ginger cultivation has still to compromises with some limitations endemic to these regions. Some of them are non-availability of finance, lack of government assistance & technical support, lack of cultivation on scientific lines, involvement of multiple middlemen, non-availability of cheap labor, spoilages of ginger field due to hostile climatic conditions, low market rate and unhealthy socio-political climate.

So, commercial ginger cultivation has brought about marked social, economic, cultural, geographical and political changes in the study area. The need of hour is coalescence of farmers, Government, businessmen, NGOs and corporate sector in a quest to make Lower Dibang Valley and Lohit regions seen at top in the global map of ginger production.

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A MULTIVARIATE ANALYSIS TECHNIQUE: STRUCTURAL EQUATION MODELING

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ABSTRACT

This research paper gives a short and non technical introduction about a multivariate analysis technique named Structural Equation Modeling (SEM). SEM is a group of statistical techniques used to analyze the relationships of observed and latent variables which also considers residual errors. We have given preliminary information of SEM for beginners. The set of rules developed by many researchers are also listed to determine the sample size before data collection. The model fit criteria have been discussed to decide cut off values.

KEYWORDS: *Structural equation modeling, CFA, Sample size, model fit.*

1. INTRODUCTION

Researchers are interested many times in variables that cannot be directly observed such as personality, achievement or intelligence. In research terms, they are called latent variables or factors, the information about which can be gained using observed variables.

Structural equations represent complex multidimensional relations among variables in theory. Structural equation modeling (SEM) is a statistical technique for multivariate analysis to examine the underlying relationship or kind of structure among used variables in developed model. Through SEM, hypothesized relationship from any theory can be modeled and tested. It is useful in solving research problems related to social and behavioral science (Joreskog & Sorbom, 1989). SEM applications range from analysis of simple relationships among variables to complex analysis for first or higher order constructs.

Spearman (1904) and Wright (1918,1921) developed and invented factor analysis and path analysis respectively resulting in Structural equation modeling. Structural equation modeling is combination of factor analysis and multiple regression. SEM is used to show the causal relationship among variables. It is also known for 'causal modeling' and 'analysis of covariance structure'. SEM does path analysis and confirmatory factor analysis (CFA).

SEM uses graphical presentation to show the causal relationship among observed variables, between observed and latent variables or among latent variables. It considers measurement error in modeling relationship between latent variables.

In Structural equation modeling, a model is specified first before analysis. The model specification is guided by theoretical framework and empirical results from previous studies. After specification, factor loadings, variances/ covariances are estimated. Statistical chi-square test can also be used to assess how well model fits the data. If the chi-square is highly significant, the hypothesized model is rejected and better model can be searched.

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SEM HAS TWO MAIN PURPOSES

- It calculates and estimates the parameters of model. i.e. factor loadings, variances/ covariances of factors, residual error variances of observed variables
- It aims to assess how the model itself provides a good fit to the data

SEM VARIABLES

- There are observed variables which are measurable indicators, they can be shown only in rectangles of SEM graphical model, where as there are unobserved variables which are known as latent variable or Factors and they can't be measured directly.
- Exogenous variables have causes that are mostly external to the model. They can have double headed arrow ex. Correlation towards them

  Endogenous variables are predicted by other exogenous variables in model, they will have directed arrow towards them from their respective predictors.
- Dependent variables will be unobserved and they will be measured using other observed variables. Dependent variables have residual errors. While independent variables are measured/ observed individually and they are used to measure dependent variables.

SEM GRAPHICAL NOTATIONS

Symbol	Use
▭	Observed Variable
⬭	Latent Variable
◯	Error/ Residual
→	Predictive/ Causal relationship
↔	Correlation

EXAMPLE

Here 'Recyclable', 'No-animals' and 'EC' are three latent variables. R1, R2, R3 are observed variables of 'Recyclable'; NA1, NA2, NA3 are observed variables of 'No-animals'; EC1, EC2, EC3, EC4, EC5 are observed variables of 'EC'. e1 to e12 are error variables associated with observed variables.

The single-headed arrows from latent variables (factors) to observed variables indicate linear regression coefficients or factor loading. It also indicates the causal effect of latent variable on observed variables. The double-headed arrows between factors indicate correlation among factors. The single-headed arrow between two latent variables would indicate a hypothesized direct relationship between them. The model shows a simple structure as each variable is loaded on one factor only.

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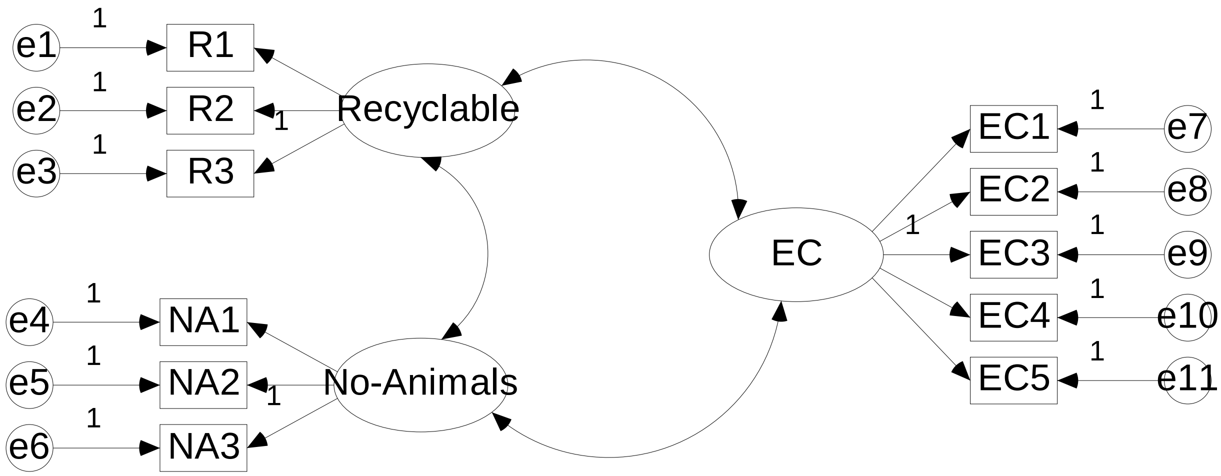
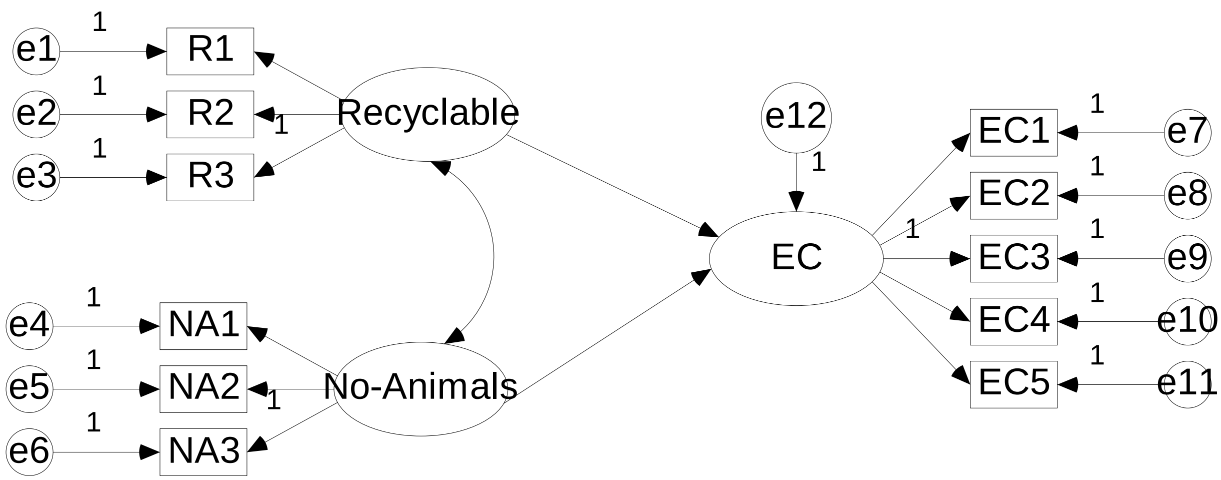


MEASUREMENT MODEL (CFA)



STRUCTURAL MODEL

2. CFA

CFA is a theory driven confirmatory technique so the planning of analysis is driven by theoretical relationship among observed and latent variables.

Here observed variables are related to latent variable. That means each factor will be linked with its sub factors which are measurable. For measurement model identification, one of the factor loading must be fixed to 1. The main consideration for measurement model identification is that there are enough observed variables for each latent variable.

3. SEM

According to Ullman (2001), SEM is a combination of exploratory factor analysis (EFA) and multiple regressions. But SEM is more of confirmatory technique, so we can think SEM as CFA and multiple regression. SEM extends the possibility of relationship among latent variables compared to CFA alone. It has two components named measurement model (CFA) and structural model.

Measurement model of SEM is the CFA, which depicts the pattern of observed variables for respective latent variables in hypothesized model. CFA is also used to test the reliability of observed variables. It is also used to examine the extent of interrelationship and covariation among latent variables. It is used to derive the best indicators of latent variables before testing structural model. Structural model considers the interrelations among latent variables and observed variables for the hypothesized model.

4. SAMPLE SIZE

According to McQuitty (2004), minimum required sample size should be determined before data collection, to achieve desired statistical power for a given model. Many researchers have recommended different rules to select sample size.

Author	Recommendation
Guilford (1954, p. 533)	N should be at least 200 cases [Rule of 200]
Lawley and Maxwell (1971)	To support chi-square testing, they suggested 51 more cases than number of variables [Significance Rule]
Cattell (1978)	Subject to Variable ratio of 3:1 to 6:1 is acceptable if the lower limit of variable-to-factor ratio is 3 to 6. But Minimum required N is 250 [Rule of 250]
Gorsuch (1983) and Kline (1979, p. 40)	Sample size should be at least 100. Even if the number of variables is less than 20, sample size should not be less than 100 [Rule of 100]
Comrey and Lee (1992)	He thought that sample size of 100, 200, 300, 500, 1000 or above are poor, fair, good, very good, excellent, respectively. They urged to get 500 or more sample size whenever possible [Rule of 500]
Hatcher (1994)	Sample size should be larger of 5 times the number of variables or 100
Hair, Anderson, Tatham, and Black (1995)	The sample size should be 20 times the number of variables (Ratio of 20:1)
Bryant and Yarnold (1995)	The subject-to-variable ratio should not be lower than 5 [Rule of 5]
Hutcheson and Sofroniou (1999)	Recommended 150 to 300 cases. When there are few highly correlated variables it should be around 150. [Rule of 150]
Norušis (2005)	There should be atleast 300 cases [Rule of 300]
David Garson (2008)	There should be at least 10 cases for each item in instrument being used [Rule of 10]

5. MODEL FIT INDICES

In structural equation modeling, model fit evaluation is not simple as it's in statistical approaches for variables without error. Here there is no single statistical significance test which identifies a correct model for given sample data, it is necessary to consider multiple criteria and evaluate model fit based on various criteria.

Measurement and structural models generate model fit indices. Researchers need to evaluate how well a model fits the sample data gathered based on these indices. There are many fit indices which are by no means parallel. Here different fit indices deal with different aspects of model appropriateness. Generally fit criteria of structural equation model indicate the extent to which specified model fits empirical data.

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Many researchers have used Monte Carlo studies of data simulation to investigate the performance of fit indices.

Fit Criteria:

- Inferential statistical evaluation: χ2 test
- Descriptive evaluation:
  - Measures of overall model fit (RMSEA, RMR, SRMR)
  - Measures based on model comparison (NFI, NNFI, CFI, GFI, AGFI)
  - Measures of model parsimony (PGFI, PNFI, AIC, CAIC, ECVI)

MOSTLY USED GOODNESS OF FIT MEASURES

χ2 test statistics

It is used for hypothesis testing to evaluate the appropriateness of a structural equation model. For a good model fit, the ratio χ2/df should be as small as possible. Chi square probability value gteater than 0.05 indicates acceptable model fit.

	χ2/ df ratio
Wheaton et al. (1977)	Ratio of Approx five or less: reasonable
Carmines and McIver (1981)	Ratio in range of 2 to 3: acceptable fit
Marsh and Hocevar (1985)	Ratio as low as 2 or as high as 5: reasonable
Byrne (1989)	Ratio> 2.00: inadequate fit

RMSEA

Root mean square error of approximation (RMSEA) indicates the amount of unexplained variance or residual.

	RMSEA
Browne and Cudeck (1993)	≤0.05: good fit 0.05 to 0.08: adequate fit 0.08 to 0.10: mediocre fit >0.10: not acceptable
MacCallum et al, 1996	0.08 to 0.10: mediocre fit < 0.08: good fit
Hu and Bentler, 1999	< 0.06: Acceptable
Steiger, 2007	< 0.07: Acceptable

RMR

RMR stands for Root mean square residual.

	RMR
Byrne, 1998; Diamantopoulos and Siguaw, 2000	< 0.05: Acceptable
Hu and Bentler, 1999	<0.05: good fit <0.08: Acceptable

CFI

Comparative fit index (CFI) is used to evaluate "the fit of user-specified solution in relation to a more restricted and nested baseline model where the covariances among all input indicators are fixed to zero" (Brown, 2006). According to Hu & Bentler (1999), value ≥0.95 indicates a good fit.

GFI/ AGFI

GFI is the percent of observed covariances explained by the covariances implied by the model. It varies from 0 to 1. A large sample size pushes GFI up. AGFI is a variant of GFI which uses mean squares instead of total sums of squares in numerator and denominator. Miles and Shevlin (1998) recommended higher cut off of 0.95.

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GRAPH MODELING FOR HEDGING IN EQUITY PORTFOLIO: ARECENT STUDY IN INDIAN CONTEXT

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ABSTRACT

This paper is a combination of theoretical idea generation and empirical findings with recent stock market data over last five years. It introduces a new outlook in portfolio management with the help of graph theory, a widely used discrete mathematical tool in engineering branches. For a given portfolio, this paper describes a methodology to compute a balance index and points out its utility. Empirical study of this paper finds that if stocks within a portfolio are replaced by other stocks of the same industry, then such balance index moves within a bounded interval. Hence keeping the sector composition fixed indirectly imply to maintain the degree of portfolio balance between upper and lower bounds. With such a new approach of risk analysis, investors will also be able to take their portfolio restructuring decision subject to the availability of investment capital. This new outlook opens number of challenging research area in both portfolio management and graph theory.

KEYWORDS: *Graph, Portfolio, Balance Index,Risk.*

INTRODUCTION

A portfolio refers to a collection of securities held by an investor. Selection of securities within a portfolio obviously depends on risk aversion of the investor. So a good mix of securities implies different meaning to different people. Risk analysts usually consider return appreciation of securities pair wise within a portfolio. Types of securities included in a portfolio, may not necessarily be those which are positively correlated to each other (Hall, 1993). The rational of such selection is to protect against adverse performance by limiting the risk. For example, to hedge against adverse downside risk of stock market, investors can simultaneously hold a put option to offset potential losses. This paper will address such issues using a graph theoretical framework. To the best of the knowledge, authors claim that sufficient literature is presently not available to link graph theory and portfolio management.

The next section describes graph theoretical concept followed by graph modeling of portfolio. Subsequently proposed methodology is illustrated followed by empirical evidence in Indian context. The paper terminates with vital conclusions along with scope of future expansion.

CONCEPT OF GRAPH THEORY

A graph G is mathematically defined as tuple (V, E, f) where V is a non-empty set whose elements are called vertices of G, E is a set whose elements are called edges of the graphs and f is a function from E to V x V and called incidence function of the graph (Donald, 2002). Geometrically the graph G = ({v1, v2, v3}, {e1, e2}, {(e1, v1, v2), (e2, v1, v2)} can be represented as follows:-

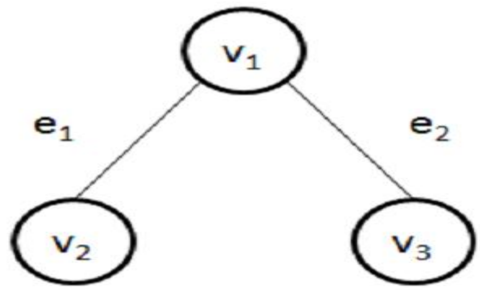

FIG. 0.1: A SIMPLE GRAPH

Extending the notion of a graph, a signed graph is simply a graph where each edge corresponds to either positive or negative sign. For example following is a signed graph.

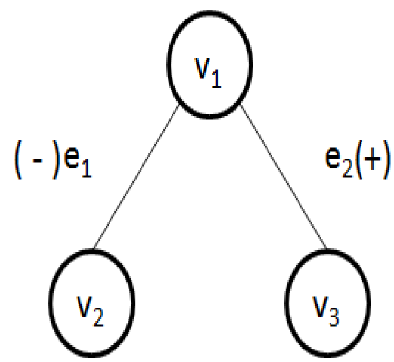

FIG. 0.2: A SIGNED GRAPH

Signed graph is relevant in describing the concept of structural balance (Harary, 1961). According to the principle extolled by balance theory, a structure is balanced or stable iff all the cycles (closed walk between vertices and edges) of the signed graph are positive. Otherwise, it will be unbalanced. A cycle is said to be positive iff it has even number of negative edges in the cycle. Otherwise it will be negative. According to balance theory, any real life scenario with unbalanced structure has a tendency always to undergo changes, (i.e. correction in bias) in order to restore its state of balance. Several approaches for determining the degree of balance associated with signed graph has been reported (Harary 1961). Among them, the triangular degree of balance index is perhaps the most elegant. The index is calculated by taking the ratio of the number of positive triangles (i.e. 3 vertices cycle) to the total number of triangles in the signed graph.

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This paper requires the concept of complete graph also. G is said to be complete iff it includes all possible edges between its vertices (Volz, 2004). A complete graph with n vertices is denoted by $K_n$as follows:-

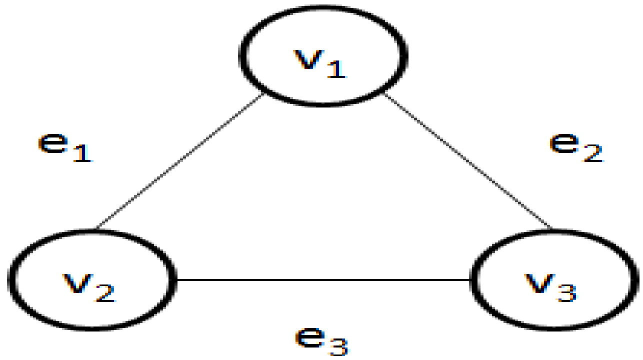

FIG. 0.3: A COMPLETE GRAPH WITH 3 VERTICES (K_3)

If we denote negative edges by dotted line then some possibilities of complete graphs with 3, 4 and 5 vertices are shown in fig 1, 2 and 3 respectively.

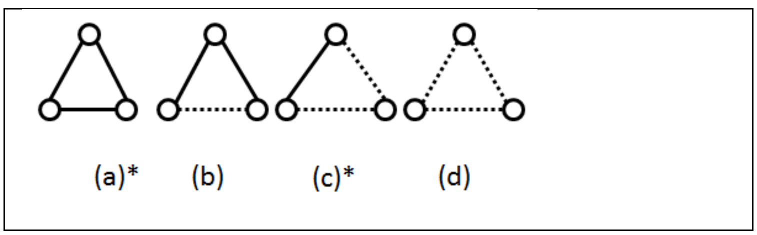

FIG. 1: POSSIBLE K_3

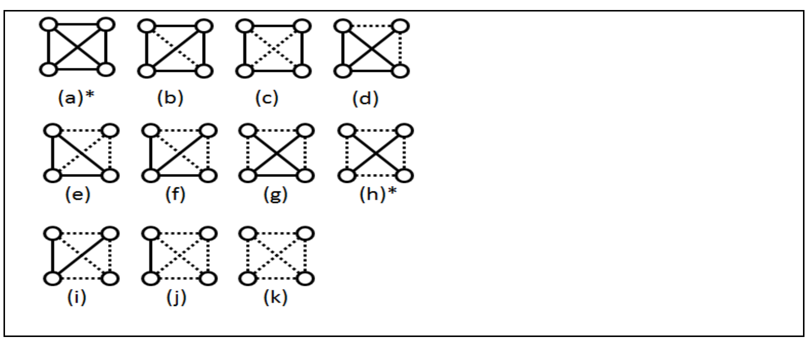

FIG. 2: POSSIBLE K_4

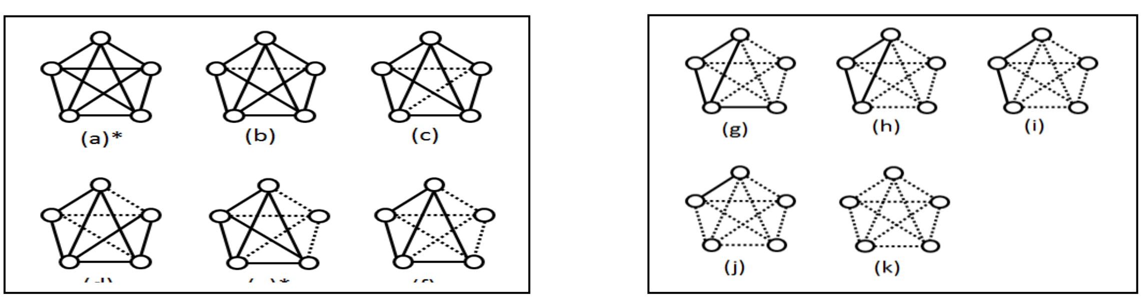

FIG. 3: POSSIBLE K_5

With these concepts of graph theory, now we are in a position to move in the next section describing link between graph theory and portfolio management.

GRAPH MODELING OF PORTFOLIO

A portfolio of n securities can be represented as a complete graph whose vertices are securities and edges are sign of correlation between vertices. Hence a negative edge implies purpose of hedging. By analyzing such portfolio graph, this paper recommends following benefits:

a) The nature of portfolio graph can be used to judge the motive of investor. If protection against market shocks is the intention then graph should be balanced with at least one negative edge. On the other hand a balanced graph with all positive edges offers tendency to move either upside or downside. Hence it will be speculative in nature.

b) A given portfolio graph is able to suggest possible course of actions for investors. If the portfolio graph is not balanced then suggestive restructuring can enhance the state of balance. On the other hand, for a given balanced graph, we can suggest structural transformations to move towards either hedging or speculation subject to risk exposure of the investor.

ILLUSTRATION OF PROPOSED METHODOLOGY

Let us consider some possibilities of the portfolio graphs of 3, 4 and 5 vertices respectively as shown earlier in fig 1, 2 and 3. Only the balanced graphs are marked asterisk. Now we will discuss two possible situations. Case -I depicts the portfolio is balanced initially and case – II considers when it is unbalanced initially.

- **CASE I**

Evidently 2(a) is balanced and has all positive edges and hence unprotected against downside risk. In order to hedge, the paper finds two possible courses of action (recommended for an investor):

i. Replacement of one or more vertices within portfolio graph.

ii. Removal or Incorporation of one or more vertices within portfolio graph.

i) Evidently 2(e) and 2(h) both graphs are balanced. A transformation from 2(a) to 2(h) will involve replacing more than one securities while 2(e) will need only one replacement.

ii) A balanced K_n can be transformed to either balanced K_{n+m} or balanced K_{n-m} for some suitable natural number m. For example hedging can be done by incorporating stock option or future. It will imply transformation like 2(a) to 3(e).

- **CASE II**

In this case, also we have two course of actions as like as first case. To illustrate restructuring of unbalanced portfolio, we consider 3(i) which is unbalanced which can be transformed to balanced 3(e) without changing number of vertices. Even if a stable structure like 3(e) is not achievable, in order to reduce level of risk, investors may seek to restructure to one that has a higher degree of balance such as 3(h) or 3(g). Similarly to case–I, we can also restructure unbalanced portfolio by removal or incorporation of securities.

EMPIRICAL ANALYSIS

This section finds the evidence that degree of balance becomes bounded if we rotate portfolio stocks within same sector. To arrive such empirical findings, we have considered 4 portfolios, each of which consist of 10 randomly selected stocks from National Stock Exchange of India, such that no two within the same portfolio, belong to same sector. The list of stocks is given in Table 1. The sample is drawn with replacement between portfolios but without replacement within a portfolio. Naturally, the same stock may participate in different portfolio and we restrict our choice in such a way that no two portfolios have more than 5 stocks (50% of 10 stocks) in common. This paper selects stocks only from 10 different sectors as given in sample Table 1. Depending on their maximum daily prices from 01.04.07 to 31.03.12 (five consecutive financial years), we have computed pair wise correlation $\rho = \frac{Cov(x,y)}{\sigma x \, \sigma y}$ using statistical package SPSS and use the sign of ρ in our empirical study.

No	Stock Name (Industry Affiliation)- Portfolio1	Stock Name (Industry Affiliation)- Portfolio2	Stock Name (Industry Affiliation)- Portfolio3	Stock Name (Industry Affiliation)- Portfolio4
1	Axis Bank Ltd (Finance)	Allahabad Bank – Finance	Andhra Bank – Finance	Bajaj Finance Ltd. – Finance
2	BPCL (Refineries)	BOC India Ltd. – Refineries	Gujarat Gas Co.Ltd.- Refineries	Gail (India) Ltd. – Refineries
3	CESC Ltd (Power)	Adani Power Ltd. - Power	BF Utilities Ltd. – Power	NTPC Ltd.-Power
4	CMC Ltd (Software)	Infosys Technologies Ltd.- Software	HCL Technologies Ltd.-Software	Geodesic Ltd. – Software
5	DLF (Housing Related)	ACC LTD. – Housing Related	Ackruti City Limited- Housing Related	Ambuja Cement Ltd.-Housing Related
6	EIH Ltd (Tourism)	Cox & Kings Ltd. – Tourism	Indian Hotels Co.Ltd.-Tourism	Cox & Kings Ltd. – Tourism
7	FDC Ltd (Healthcare)	Ipca Laboratories Ltd.-Healthcare	Ipca Laboratories Ltd.-Healthcare	FDC Ltd. – Helthcare
8	GrasimIndustriesLtd (Textile)	Bombay Rayon Fashions Ltd.- Textile	Bombay Rayon Fashions Ltd.- Textile	Bombay Dyeing & Mfg. Co. Ltd.- Textile
9	HavellsIndia Ltd (Capital Goods)	INDOSOLAR Ltd.- Capital Goods	INDOSOLAR Ltd.-Capital Goods	ABB LTD.- Capital Goods
10	ITC Ltd (FMCG)	ITC Ltd.-FMCG	Colgate- Pamolive(India) Ltd. – FMCG	Dabur India Ltd. – FMCG

TABLE 1: FOUR PORTFOLIOS (10 STOCKS EACH)

SOURCE OF INDUSTRY AFFILIATION: NSE INDIA

Now for each of these portfolios, we constructed their portfolio graphs and recorded their balance index (Table 2). From those results, it is clear that portfolio graph maintains its degree of balance within a narrow closed interval [4.23,4.67] and we suspect that it occurs due to the sector specific choice of stocks. If we change the sectors significantly, then hopefully we expect a wide range of corresponding balance indices. This observation opens a new area of research towards stock market using a tool like graph theory which has almost never been used previously.

Portfolio	**Balance Index**
1	4.51
2	4.23
3	4.39
4	4.67

TABLE 2: DEGREE OF BALANCE OF THE FOUR PORTFOLIOS

RESULT: COMPUTED

CONCLUSION

The main objective of this paper is to illustrate a methodology describing how complete signed balanced graph representation of portfolio can be used for risk analysis. It also provides a surprisingly elegant method to describe state of balance for a given portfolio graph. The paper recommends a portfolio graph which is complete signed and balanced for effective hedging but market dynamics can anytime change these characteristics of an existing portfolio. Proactive measures to restructure the portfolio graph may therefore be a necessary challenge in finance literature (future scope). In the empirical part, this paper attempts to study the movement of balance index due to restructuring the portfolio without changing its sector composition. Although our illustrations are based on simple portfolio but the idea is generally applicable for portfolio involving larger cluster of assets. As the number of assets increases, the geometrical representation of portfolio graph should provide attractive alternatives for exposing structurally weak portfolios. Hence finding optimal transformation (of portfolio graph structure) subject to the available investment capital constraint is another challenge in future. Such optimality of a restructuring can be perceived in terms of number of vertices (securities) involved, changing amount of investment capital etc.

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EFFECT OF ACADEMIC ANXIETY AND INTELLIGENCE ON THE ACADEMIC ACHIEVEMENT OF THE STUDENTS AT ELEMENTARY LEVEL

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ABSTRACT

It is observed in general that Pupils find English Language very difficult and try to avoid it as much as possible, which ultimately results in low academic achievement. A large number of failures and low achievers in English motivate the researcher, to find the causes underlying this evil. There are a number of factors: some are in the individual himself and some are external to him. Amongst various causes the investigator proposed to study the effects of the factors namely - Intelligence and Academic Anxiety.

INTRODUCTION

Education is planned activity of the society to ensure conservation, promotion and transmission of culture and supply of good citizens. In a democratic set up good citizenship pertains to the acquisition of social values and necessary skills to enable one to contribute his share to economic, social, political growth.

Besides many changes in the aims and practices of education it still stresses the significance of academic achievements. Each and every student aspires for high academic achievement. In the prevailing system of examination by and large student's performance is measure on the basis of the information he has absorbed from lectures and texts. Guilford (1950) pointed out that the tests concentrate upon 'convergent thinking' and neglect 'divergent thinking'.

The census of India, 1991, reported 216 mother tongues and 114 languages. In the eight schedule of the Indian Constitution it has been specified that there are 18 modern Indian Languages of these. Hindi has been accorded the status of the official language of India. English has been accorded the status of an associate language of the union. So we cannot deny the importance of English Language.

There is a general feeling that is found in most of the pupils that English is a very difficult subject. They generally avoid studying this subject. In their light reading also they prefer to read the books written either in Hindi or in their mother tongue. A large number of failures and low achievers in English motivate the researcher, to find the causes underlying this evil. There are a number of factors: Some are in the individual himself and some are external to him. As far as the individual himself is concerned the factors responsible are his low intelligence, personality maladjustment, socio-economic status etc. In the case of the institution the factors of failure or low achievement may be found in curriculum, in the teaching learning situations, in material of instructions etc. English is the first causality in all the faculties of Arts and Science claiming a high percentage of failures. From amongst the various causes the investigator proposed to study the effects of the factors namely - Intelligence and Academic Anxiety of elementary school students on their academic achievement in English.

OBJECTIVES

1. To study the relationship among academic anxiety, intelligence and academic achievement of the students.
2. To study the effect of gender on academic anxiety, intelligence and academic achievement.

HYPOTHESES

1. There is no significant relationship among academic anxiety, intelligence and academic achievement of the students studying in VIII grade.
2. There is no significant difference between academic anxiety of the boys and girls studying in VIII grade.
3. There is no significant difference between academic achievement of the boys and girls studying in VIII grade.
4. There is no significant difference between intelligence of the boys and girls studying in VIII grade.

METHODOLOGY

VARIABLES

The following variables were selected as independent for the present study.

i. Anxiety

ii. Intelligence

iii. Gender and the dependent variables is

i. Academic achievement

TOOLS

The following tools were used to collect data for the present study:

a. Academic Anxiety scale for children (AASC) by Dr. A.K.Singh and Dr. A.Sen. Gupta.

b. Samoohik maansik yogyata Pariksha by Dr. R.K.Tandon.

c. Reading Comprehension test by Dr. Pramila Ahuja and Dr. G.C.Ahuja.

SAMPLE

For this study the sample of 128 students (91 boys and 37 girls) of class VIII was selected by using non-probability sampling technique. These students belonged to 4 schools. All of these schools were following NCERT syllabus.

STATISTICAL TECHNIQUES USED

The statistical techniques used in the analysis of data were as

1. Mean
2. Standard Deviation
3. t-test
4. Correlation

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RESULTS AND DISCUSSION

TABLE 1: FINDINGS FROM CORRELATION

VARIABLES	ANXIETY	INTELLIGENCE	ACHIEVEMENT
Academic Anxiety	1.000	-0.033*	-0.068*
Intelligence	-0.033	1.000	0.326
Academic Achievement	-0.068*	0.326	1.000

From the table it may be inferred that there is moderate positive correlation between intelligence and academic achievement while academic anxiety is negligibly negatively correlated with intelligence and academic achievement.

Hence, the may hypothesis is rejected i.e. there is no significant relationship among academic anxiety, intelligence and academic achievement.

TABLE 2 : ACADEMIC ANXIETY OF BOYS AND GIRLS STUDYING IN VIII GRADE

VARIABLES	N	Mean	S.D.	t-value
Boys	91	10.450	2.539	1.269
Girls	37	11.162	3.013	

The mean difference between academic anxiety of boys and girls studying in VIII grade is found to be 0.712 and t-value is found to be 1.269 which is not significant at 0.01 level of significance.

Hence there is no significant difference between academic anxiety of boys and girls studying in VIII grade.

Thus, the null hypothesis is accepted i.e. there is no significant difference between academic anxiety of boys and girls studying in VIII grade.

TABLE 3 : ACADEMIC ACHIEVEMENT OF BOYS AND GIRLS STUDYING IN VIII GRADE

VARIABLES	N	Mean	S.D.	t-value
Boys	91	17.934	9.308	0.130
Girls	37	17.702	8.993	

The mean difference between academic anxiety of boys and girls studying in VIII grade is found to be 0.232 and t-value is found to be 0.130 which is not significant at 0.01 level of significance.

Hence there is no significant difference between academic achievement of boys and girls studying in VIII grade.

Thus, the null hypothesis is accepted i.e. there is no significant difference between academic achievement of boys and girls studying in VIII grade.

TABLE 4 : INTELLIGENCE OF BOYS AND GIRLS STUDYING IN VIII GRADE

VARIABLES	N	Mean	S.D.	t-value
Boys	91	60.208	16.116	0.736
Girls	37	62.216	13.017	

The mean difference between intelligence of boys and girls studying in VIII grade is found to be 2.008 and t-value is found to be 0.736 which is not significant at 0.01 level of significance.

Hence there is no significant difference between intelligence of boys and girls studying in VIII grade.

Thus, the null hypothesis is accepted i.e. there is no significant difference between Intelligence of boys and girls studying in VIII grade.

FINDINGS

1. There is moderate positive correlation between intelligence and academic achievement while academic anxiety is negligibly negatively correlated with intelligence and academic achievement.
2. There is no significant difference between academic anxiety of the boys and girls studying in VIII grade.
3. There is no significant difference between academic achievement of boys and girls studying in VIII grade.
4. There is no significant difference between intelligence of the boys and girls studying in VIII grade.

CONCLUSION

On the basis of above study we may conclude that Academic anxiety is negligibly negatively correlated with Intelligence as well as Academic Achievement. At the same time it should be kept in mind that complete absence of Academic anxiety may also lead to low achievement. So in order to get better results moderate anxiety should be maintained amongst the students. The positive moderate correlation is found between Intelligence and Academic Achievement of the students. Significant difference between the Academic Anxiety, Intelligence and Academic Achievement of boys and girls of VIII grade is found.

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THE PRACTICAL ASPECTS OF CONTRACT LABOUR (REGULATION AND ABOLITION) ACT 1970, IN POWER PROJECTS

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ABSTRACT

The aim of the paper is to cross check whether the contract labours are facing same problems in different companies for their upcoming projects. Descriptive research is used for this purpose. The whole picture of Contract labour (regulation & abolition) act1970 is totally different where the organizations try to implement this act but due to carelessness of contractors and uneducated labour workers they are not able to use this act fully. One rule has been issued by the chattisgarh state that now banks will give the payment to the labour workers it means that contarctors has to submitt their cheques in the bank for the payments of the labour workers or open a different account for the labour worker from which they can take their payment on time positively but it is not being implemented by the BALCO OR LANCO'S contractors or even labour workers are not aware of this new rule .

KEYWORDS: *amenities, disbursement, employer, establishment, registers of contractors.*

INTRODUCTION

Contract labour remained ignored for a long time. Neither the contractor nor the principal employer cared for contract labour. The Parliament, therefore, passed the Contract Labour (Regulation and Abolition) Act in 1970 to prevent the exploitation of contract labour & to improve the conditions of work of contract labour.

Contract labours also suffer from inferior labour status, casual nature of employment, lack of job security and poor economic conditions. It was also observed that in some cases the contract labourers did the same work as the workers directly employed by the industrialist but were not paid the same wages and the same working conditions. This practice of contract labour has also lead to the exploitation of these labourers as they are not employed directly under the employer. This practice of exploitation was and still is very much prevalent in India, therefore to encounter such problem and also to regulate the conditions of these labourers the Govt. passed an Act called the Contract Labour (Regulation and Abolition) Act, 1970.

OBJECTIVE: To regulate the employment of contract labour in certain establishments

APPLICABILITY: It extends to the whole of India and applies to: 1) Every establishment in which twenty or more persons are employed or were employed on any day of the preceding twelve months as contract labour .2) To every contractor who employs or who employed on any day of the preceding twelve months twenty or more workmen.

The appropriate govt. can extend the provisions of the Act to any establishments or contractor employing less than the number specified above, by notification. It shall not apply to establishments in which work is of intermittent or casual nature.

WORKMEN: Any person employed in or in connection with the work of any establishment to do any skilled or semi -skilled or unskilled, manual, supervisory, technical or clerical work for hire or reward whether the terms of the employment be expressed or implied but does not include: 1) Persons employed mainly in a managerial or administrative capacity. 2) Persons being employed in a supervisory capacity draws wages exceeding Rs.500/ per month. 3) An out worker.

REGISTRATION OF ESTABLISHMENT: Every principal employer of an establishment shall make an application for registration in triplicate in **Form No. I** to the registering officer of the area along with a treasury receipt showing payment of the prescribed fee. If the application for registration is complete in all respects, the registering officer shall register the establishment and issue a registration certificate in **Form-II**

PROHIBITION OF EMPLOYMENT OF CONTRACT LABOUR: The appropriate govt. is empowered to prohibit employment of contract labour in any process of operation or other work in any establishment after consultation with the Advisory Board.

LICENSING OF CONTRACTORS: No contractor shall undertake or excite any work through contract labour except under and in accordance with a license issued by the licensing officer

GRANT OF LICENCES: Every contractor shall make an application for the grant of a license in triplicate in Form No. IV along with a treasury receipt showing the prescribed fee to the licensing officer. The application shall also be accompanied by a certificate by the principle employer in Form-V. The licensing officer, after making necessary investigations subject to the provisions, grant a license in Form VI.

SECURITY: The contractor shall deposit a security amount at the rate of Rs.20 for each of the workman to be employed as a contract labour at the time of making application for license.

RENEWAL OF LICENCE: Every contractor shall make an application for the renewal of license in Form VII in triplicate along with the required fee not less than thirty days before the expiry date. If the renewal application is not submitted within the time specified the contractor shall be liable to pay a fee of 25% in excess of the fee ordinary Payable. A duplicate certificate shall be issued on payment of Rs. 5/-.

REGISTRATION FEE: Number of workmen proposed to be employed on contract on any day. Rs.

a. Up to 50 – 1000

b. 51to 100 – 2000

c. 101 to 200 – 3000

d. 201 to 300 – 4000

e. 301 to 500 – 6000

f. exceeds - 10000

APPEAL: Any persons aggrieved by an order of the registering officer/Licensing officer may within 30 days from the date of communication of the order prefer an appeal to the appellate officer.

WELFARE AND HEALTH: Every contractor shall provide the welfare and health amenities such as canteens, rest rooms, drinking water, urinals, first-aid etc. to the contract workers employed.

LIABILITY OF PRINICPAL EMPLOYER: If any contractor does not provide the amenities prescribed above within 7 days from the commencement of the employment, the principle employer shall make provisions to provide it within 7 days.

PAYMENT OF WAGES: The contractor shall be responsible for the payment of wages. The payment shall be made direct or to an authorized person on a working day at the work premise in the presence of an authorized representative of the principle employer.

The principle employer shall ensure the presence of his authorized representative at the place and disbursement of wages.

REGISTERS AND RECORDS

EVERY PRINCIPAL EMPLOYER SHALL MAINTAIN

A. A register of contractors in Form No.12

EVERY CONTRACTOR SHALL MAINTAIN

B. Register of contract labours in Form No. 13

C. Muster-roll in Form-16.

D. Register of wages in Form 17

E. Register of deductions, fines etc. in Form 20

F. Register of fines in Form 21

G. Register of advances in Form 22

H. Register of overtime in Form 23

DIFFERENT FORMS WHICH PLAY A MAJOR ROLE IN CONTRACT AND LABOUR ACT 1970

FORM NO.1 & FORM NO.2 = Application for registration of establishments employing contract labour. Every principal employer of an establishment shall make an application for registration in Form No. I to the registering officer along with a prescribed fee. If the application for registration is complete in all respects, the registering officer shall register the establishment and issue a registration certificate in Form-II

FORM NO.IV, V, VI = Every contractor shall make an application for the grant of a license in Form No. IV along with a prescribed fee to the licensing officer. The application shall also be accompanied by a certificate by the principle employer in Form-V. The licensing officer, after making necessary investigations subject to the provisions, grant a license in Form VI

FORM NO.VII = Every contractor shall make an application for the renewal of license in Form VII in triplicate along with the required fee not less than thirty days before the expiry date. If the renewal application is not submitted within the time specified the contractor shall be liable to pay a fee of 25% in excess of the fee ordinary Payable. A duplicate certificate shall be issued on payment of Rs. 5.

FORM NO XII, XIII, XIV, XV = Every principle employer shall maintain in respect of each registered establishment a register of contractors in FORM NO. XII. Every contractor shall maintain in respect of such registered establishment where he employees contract labour register in FORM NO. XIII. Every contractor shall issue an Employment Card in FORM NO. XIV to each worker within 3 days of employment of the worker. On termination of employment for any reason whatsoever the contractor shall issue to the workman whose services have been terminated a service certificate in FORM NO. XV

FORM NO. XVI, XVII = Every contractor shall in respect of each work on which he engages contract labour:

1) Maintain a muster roll and a register of wages in Form No. xvi & xvii, respectively.

FORM NO.XX, XXI, XXII, XXIII : Every contractor shall maintain the Register of Deduction For Loss, Register of Fines, Register of Advances and Register of Overtime

LITERATURE REVIEW

- Meenakshi Rajeev (2009) did research on “Contract Labour Act in India”. The findings were that in India for a contract worker it is not only hard to prove his or her identity as worker under the labour law but employer employee relationship is also not easily to establish;. It is observed that collusive agreements between various agents often result in the exploitation of the contract labour. However, to be able to do this it is necessary to make the workers aware of their rights and responsibilities so that they are able to detect violation of laws.

- Saini, Debi (2010) did research on “role of the contract worker”. The findings were that the rights conferred on the contract workers by the Constitution of India and various labour laws are poorly enforced. Since May 2007 the Indian Government has been talking to the need for inclusive growth mainly to counter act the above threats envisaged by the social scientists. It should be kept in mind that inclusive growth can be sustained only if it is built on the foundations of basic rights of the working people, especially the powerless people.

- Y. Prakash (2008) did research on “contract labour act”. The findings were that the Act applies to every establishment in which 20 or more workmen are employed or were employed on any day on the preceding 12 months as contract labour and to every contractor who employs or who employed on any day of the preceding 12 months 20 or more workmen. The contractor is required to pay wages and a duty is cast on him to ensure disbursement of wages in the presence of the authorized representative of the Principal Employer. In case of failure on the part of the contractor to pay wages either in part or in full, the Principal Employer is liable to pay the same. In case the contract labour performs same or similar kind of work as regular workmen, they will be entitled to the same wages and service conditions as regular workmen.

- Das, Ashis, Pandey, Dhananjay (2004) did research on “economic & social issues relating to the contract workers”. The findings were that the Contract Workers (CWs) get minimum statutory wages with few instances where they receive higher wages for skilled work. Incidents of contractors deducting token money from CW's wages were reported from the cement and white goods companies. However, they get better deals if they have collective bargaining strength. Illiteracy, unscrupulous contractors and hazardous working conditions impose serious safety concerns for them. Longer working hours and job insecurity are other factors that such workers face. There is no social security for them except ESI. A majority of them live in slums or rented hutments with poor civic amenities. Employers and contractors to some extent fulfill their economic and social needs.

- Paras Jain (2005) did research on "facts of the contract labour(regulation& abolition) act1970". The findings were that the object of the (Contract Labour Regulation and Abolition) Act, 1970 is to prevent exploitation of contract labour and also to introduce better conditions of work. Contract Labour differs from Direct Labour in terms of employment relationship with the establishment and method of wage payment. Contract Labour, by and large is not borne on pay roll nor is paid directly. The Contract Workmen are hired, supervised and remunerated by the Contractor, who in turn, is remunerated by the Establishment hiring the services of the Contractor.

- Dhiraj Ramchandani (2006) did research on "actual position of the workers". The findings were that the practice of employing contract labour is prevalent in most of the industries in different occupation including skilled and semi skilled jobs. A workman shall be deemed to be employed as contract labour when he is hired in connection with the work of an establishment by or through a contractor. The various studies conducted by commissions, committees and Ministry of Labour shows that the situation has always been exploitative. The government has taken various initiatives to improve the situation of the contract.

RESEARCH AND METHODOLOGY

OBJECTIVES

1) Finding out genuine problems faced by Contract Labours at Work Place.
2) Study the role of Contractors, Management, and Contract Labour in the implementation of the Contract Labour Act.

RESEARCH DESIGN: The research design was used Descriptive Research Design. The key to good descriptive research is knowing exactly what you want to measure and selecting to survey method in which every respondent is willing to cooperate and capable of giving you complete and accurate information.

SAMPLE PROCEEDURE: Stratified Sampling**.** Population is divided into homogeneous (identical) subgroups and then taking a simple sample in each subgroup. It assures that you will be able to represent not only the overall population but also the key sub-groups of the population.

SAMPLE SIZE: The sample size is 96 in which 72 were labour workers & 24 were contractors.

DATA SOURCE: PRIMARY DATA, SECONDARY DATA. In primary data questionnaire is used & in secondary data Published material, Computerized data bases, Syndicated services in which telephonic interviews and personal interview method was used.

ANALYSIS & FINDINGS

FACTOR ANALYSIS

TABLE 1: KMO AND BARTLETT'S TEST

TABLE 1: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.611
Bartlett's Test of Sphericity	Approx. Chi-Square	119.643
	Df	45
	Sig.	.000

TABLE 2: COMPONENT MATRIX

TABLE 2: COMPONENT MATRIX

	Component			
	1	2	3	4
Facilities	.727	.248	.099	-.067
want to work for long time	.633	-.131	-.504	.245
Medical /ESI benefit	.624	.507	-.079	-.365
salary disbursement	.586	.097	-.057	.339
work experience	.579	-.249	-.006	-.186
PF deduction	.553	-.416	.050	.499
differential opinion with employer	.061	.765	.000	.372
Safety equipments	.405	-.141	.607	.089
satisfied with wage	.452	-.031	.487	-.284
get proper overtime	.397	-.185	-.405	-.443

Kaiser recommends that accepting values greater than .05 as acceptable, and our value is more than .05 that is .611 which falls into the range being adequate . so we should be confident that Factor Analysis is appropriate for this data.

Bartlett’s test is significance (i.e. it has a significance value less than 0.05).

According to the component matrix we have taken four components and put the all the parameters into those four components.

RELIABILITY

TABLE 3

		N	%
Cases	Valid	72	100.0
	Excluded	0	.0
	Total	72	100.0

a. Listwise deletion based on all variables in the procedure

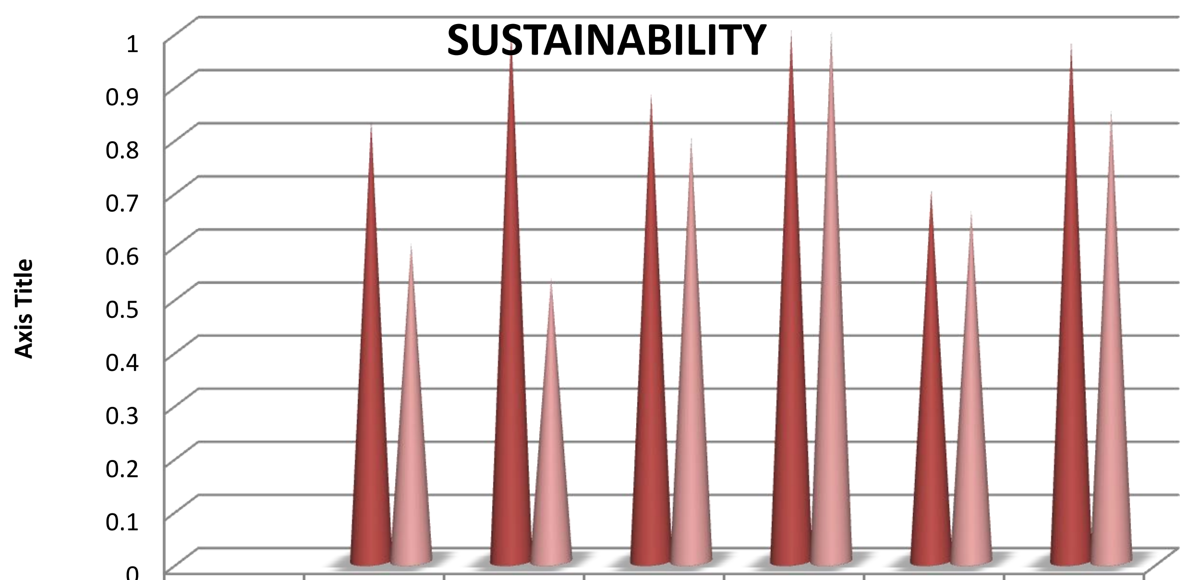
RELIABILITY STATISTICS

TABLE 4

Cronbach's Alpha	N of Items
.702	10

Reliability should be more than .6 and the reliability we got is .702 so we can estimate that our questionnaire is reliable and we can do the analysis on the basis of this questionnaire

FIGURE 1



	AMENITIES	MEDICAL/ ESI	SALARY DISBURSEMENT	PF	WORK EXPERIENCE	WILLINGNESS FOR LONG TIME WORK
BALCO	83%	100%	88%	100%	70%	98%
LANCO	60%	53.33%	80%	100%	66%	85%

I Component is SUSTAINABILTY which includes Amenities, Medical/ ESI, Salary disbursement, PF, Work experience, Willingness for long time work.

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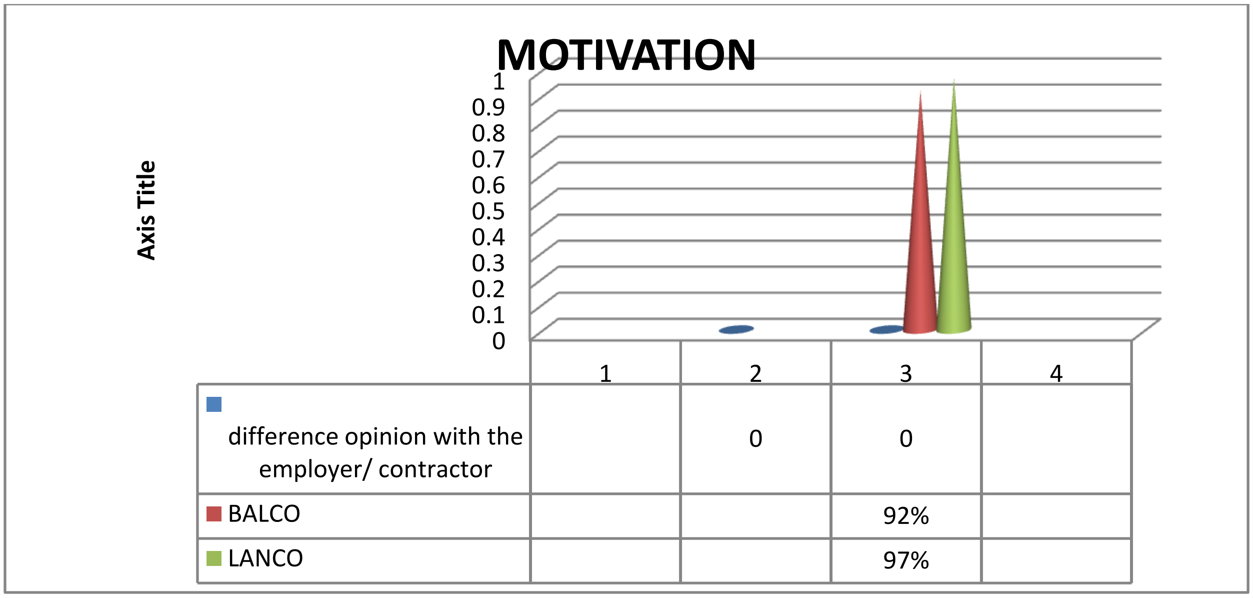
We can easily estimate that in BALCO labour is more sustain in comparison with LANCO because they are all getting more than LANCO like proper amenities , ESI benefit , salary on time , proper deduction of PF , they have more experience and they are willing for working more time but in LANCO thery are not that much sustain because they are not getting all the things in properly.

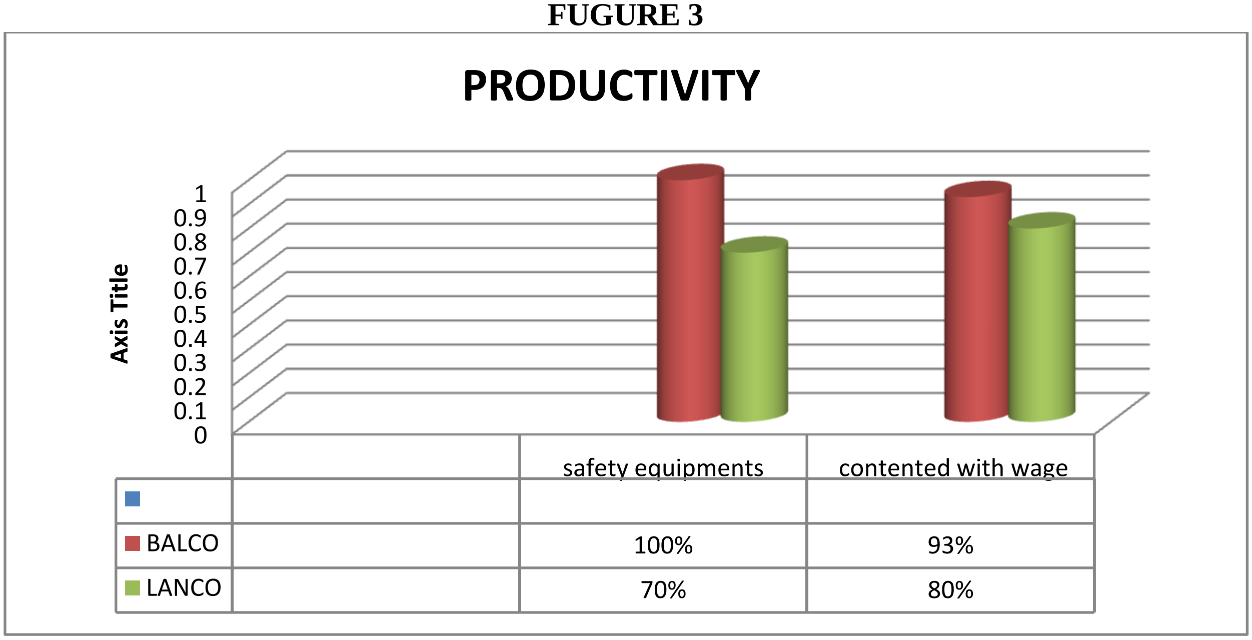
FIGURE 2



II Component is MOTIVATION which includes difference opinion with employer/contractor.

We can easily estimate that labour worker is more motivated to work in LANCO because they don't have difference of opinion with the contractor or engineers on the site, one reason is that there is no trade union in LANCO but in BALCO there is Trade Union so labour sometimes they do strike or conflict with the contractors or engineers because they know that TRADE UNION is there who is in support of the labour workers.

FUGURE 3



III Component is PRODUCTIVITY which includes safety equipments, contended with wage.

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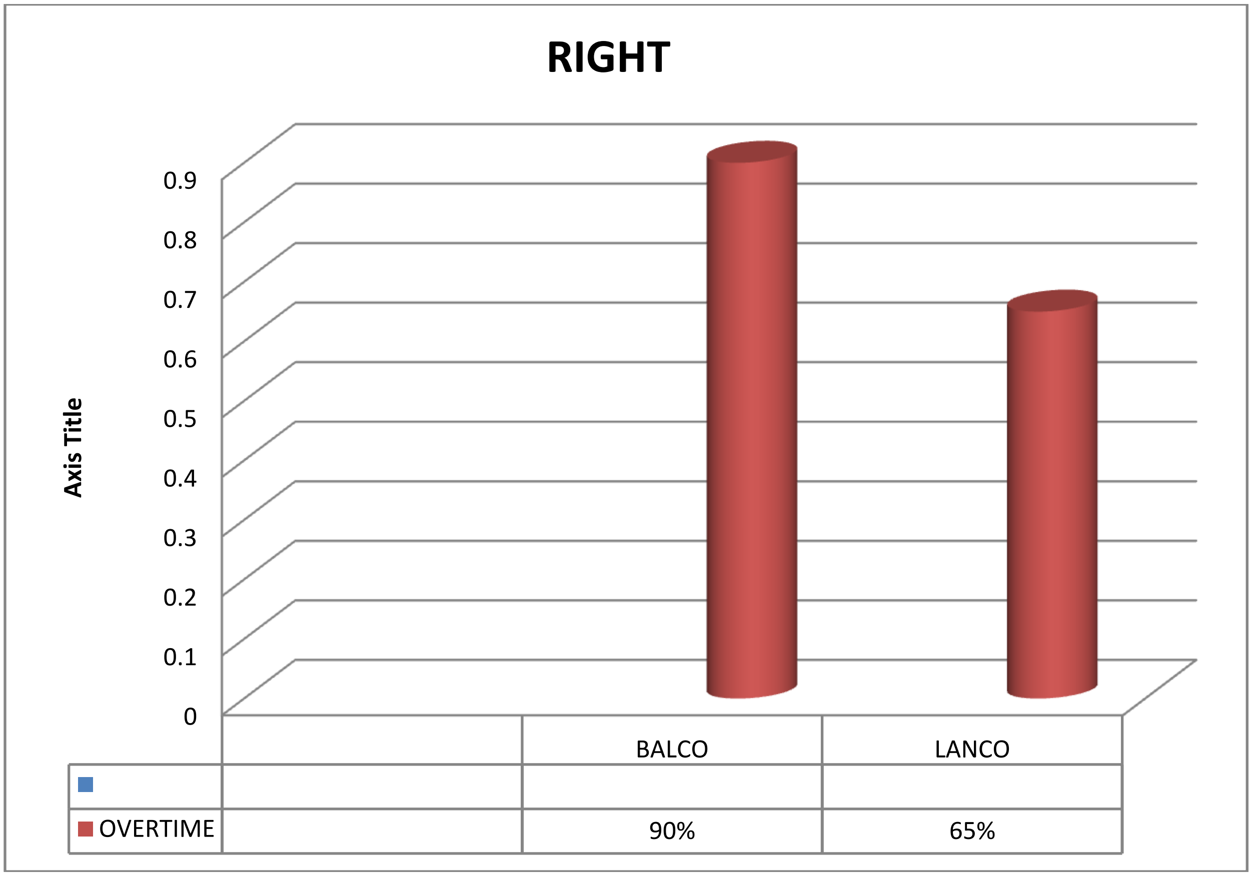
Labour worker in BALCO they are getting accurate safety equipments and they are satisfied with the wage which they are getting . But in LANCO labour worker are not being provided proper safety equipments by the contractors and they are not even getting the accurate amount which has been confirmed by the state government in MINIMUM WAGES. So, the labour of BALCO contributes more in the productivity of the company.

FUGURE 4



IV Component is RIGHT which includes OVERTIME.

Overtime is the right of the labour worker who works for extra time and it is responsibilty of the contractor also to provide overtime to the workers who works for extra time . in BALCO labour gets overtime but most of them getting single overtime and due to this there was problem between labour and contractor & in LANCO most of the even don't get the actual amount of single overtime also .

FINDINGS

One rule has been issued by the chattisgarh state that now banks will give the payment to the labour workers it means that contarctors has to submitt their cheques in the bank for the payments of the labour workers or open a different account for the labour worker from which they can take their payment on time positively but it is not being implemented by the BALCO OR LANCO'S contractors or even labour workers are not aware of this new rule .

Minimum wage have been revised again october upto march but when asked from the labour worker then found that they are not getting according to revised one even they are getting too less in both BALCO & LANCO.

Labour worker as well as engineers has to face problem due non availability of water coolers on the project site. Workers have to go for mile to take the water. In LANCO They also have to sit in open and take rest & lunch, they do not have canteen from which they can take the breakfast or lunch on subsidize rates .

In BALCO Head-HR (Expansion Projects) called a meeting to solve the labours problems about distribution of payment of wages, PPE and redeployment of Contract Labours. This meeting was attended by Union Leaders, Representatives from CLM Department. The solution given by HR Department was accepted by one and all and the STRIKE was made to an end.

No training is given in the LANCO to the labour workers in the morning before starting of work so that they can do their work properly even they are they are not provided with the proper safety shoes, gloves, halmat. Ladies work in open without any safety guard or shoes .

In LANCO Ladies workers do not get maternity benefit even some contracters have siad that they do not provide any matrenity benefit to the ladies workers

SUGGESTIONS & RECOMMENDATIONS

- Contractors should make the disbursement of payment on time whether it is 7^{th} & 10th of every month or they should pay according to the revised amount.
- They should provide proper safety shoes and equipments, gloves to their labour workers so that they can work without any harm or injury.
- Maternity benefits should be provided to the ladies Labour workers.
- Proper supervision should be held on the site regularly or weekly basis so that they can get to know what is actually going on the site.
- One canteen should be there in the LANCO so that labour workers can get their breakfast on the subsidized rates.
- Proper medical aid should be provided to the labour worker.
- Proper lifts should be on the site for uplifting the material on the building.
- Safety steward should be there for the taking care of all the safety measures of the labour workers especially in the LANCO.
- The principal employer should ensure the presence of his authorized representative at the place and time of disbursement of wages by the contractor to the workmen.
- Management should take trade unions in to the confidence that they will do all the things in the betterment of the workers so that TRADE UNIONS do not create the problems in the organizations.
- Need of effective implementation of Contract and Labour(Regulation & Abolition) Act1970 is felt which will bring about many favorable results like:
  - 100% presence of workers due to zero strike.
  - Timely achievement of goals.
  - Better industrial relations.
  - No loss of time & money.

CONCLUSION

The whole picture of Contract labour (regulation & abolition) act1970 is totally different where the organizations try to implement this act but due to carelessness of contractors and uneducated labour workers they are not able to use this act fully. As we all know that organizations, contractors & labour workers play important role because activeness of every one make the use of this act 100%. So for this organizations should become aware about the duty of the contractors on the site , make sure that they will help in making the labour worker aware about their rights and they themselves play their role effectively. For the effective implementation of Contract Labour (Regulation & Abolition) Act 1970 it is very necessary to establish and maintain very good relations indeed between Contract Labour and the Organization . Government should become more active for the safer side of the labour workers by making some things mandatory for them so that they can get essentials and can work effectively and 100% use of this act would lead to 100% presence of the labour on the site, no conflicts, more productivity & all would help in making the goodwill of the organization.

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COLONIALISM AND IMPERIALISM AND ITS IMPACT ON ENGLISH LANGUAGE

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ABSTRACT

The aim of European imperialism and colonialism was to expand economic and power base of European nations to many countries across the globe and assert superiority over them. Later, colonisation gave rise to a language hierarchy in which the languages of the colonisers, the British in particular, were imposed as the most prestigious languages and came to dominate the administrative and mercantile structure of each colony.

INTRODUCTION

Colonial language practices also brought about the demise of many languages and the expansion of their languages. For example, the influence of British colonialism has been affecting the status of English language even today in the then colonized parts of the world and also other parts of the world. With the expansion of British Empire, English was spread to every nook and corner of the world and now it is used throughout the world.

Today, English is considered a global language. The imperialism of English language is clearly seen in modern world as a result of the British colonialism which began five centuries ago. Moreover, the dominance of America at present also carries the status of English language forward. The imperialism of English language, because of Britain in the past and America at present, has influenced the world remarkably.

This paper explores the impact of the European colonialism, in terms of societal transformation, education, economy, culture, language and science etc, particularly British colonialism on English language and how English language was spread every nook and corner of the world and how English has become a dominant and international language today with the roots of British colonialism and also the dominance of America in the modern world.

When we turn the pages of history, we find colonialism in every sphere of this world in the past. Colonialism is the establishment, maintenance, acquisition and expansion of colonies in one territory by people from another territory. It means the expansion of a nation's sovereignty over foreign territories through forcible occupation. As a result, the social structure, government and economy of the colony are changed by the colonizers. The colonisers exploit the resources of colonies and impose their culture and language on these colonies.

European colonialism began in the fifteenth century and reached its culmination point in the late nineteenth century. At the height of European colonialism, more than three quarters of the earth belonged to the European countries–Britain, France, the Netherlands, Spain, Portugal, Italy and Germany. These colonial powers were interested in increasing their own political power and exploited the colonies' resources. Most of the indigenous people of colonial territory were oppressed and enslaved by the occupying power. At the same time, they were forced to give up their cultural heritage and assimilate to the colonizers' culture. This strategy is known as culture colonization which means manipulating the colonized peoples' minds. The colonial powers believed that a colonized nation which adopted and admired western culture would no longer resist the colonizers' occupation. In British colonies, for example, the colonized population had to convert to Christianity, learn the English language and read English literature in schools. Consequently, they adopted western values and the colonizers were able to rule by consent rather than violence. Colonial powers always argued that third world countries were inferior and needed western help and assistance in order to gain moral integrity and economic wealth. They treated indigenous people as uncivilized barbarians and these racist stereotypes of colonial discourse can still be found in science and technology, literature and mass media.

When we look at the list of former European colonies, it is a rather long one. There are the so-called settler countries such as Australia and Canada, the non-settler countries such as India, Jamaica, Nigeria, Senegal and Sri Lanka and the countries like South Africa and Zimbabwe, which were partially settled by colonial populations. These countries were influenced by European colonialism in terms of language, literature, culture and science particularly British colonialism. That is the reason for the development of these countries and also they adopted English language which was a boon in disguise for these countries to communicate with America and Europe and also to have trade and business relations with them.

In the sixteenth century, European powers began to occupy the Indian sub-continent mainly Portugal, the Netherlands, France and England. In 1756, The British East India Company was founded and later they expanded their supremacy over India. English language was introduced in Indian sub-continent for administration, trade, business etc. Concerning the integration of western values in Indian culture, it is conspicuous that the British influence is still omnipresent in the Asian sub-continent. The reason for this can also be found in the persistence of the English language. Many Indians are conversant with the English language because the British colonialists intended to export their values and culture by teaching the Indian population their language. The British colonialism had impact on Indian literature and education. Indian writers began to write poetry, short stories and novels in English. Great writers, Rabindranath Tagore, R. K. Narayan, Salman Rushdie etc, wrote poetry and novels in English and won the hearts of people at international level. English was introduced in schools and colleges as a second language but now it has become a medium of instruction. Undoubtedly, the British colonialism had its impact on Indian sub-continent.

From seventeenth century to twentieth century, the African continent was with different pieces representing the colonial possessions of various European kingdoms including France, England, Germany and Belgium. During this period, until World War I, European powers scrambled to divide Africa amongst themselves, in a historical colonial movement that left lasting impressions and far-reaching consequences for Africa. Three major impacts of colonialism in Africa are native ethnic tension and violence, long lasting racial oppression and wide spread poverty. Native ethnic tension and violence due to colonialism exists because of poorly drawn international boundaries. When the Europeans arbitrarily divided Africa, it was with no concern that native tribes and language groups were being separated into different colonial settlements which sometimes contained enemy groups. Colonialism also resulted in ethnic violence by introducing the concept of social hierarchy. A current example of these long lasting effects in the present day is the well known conflict between the Tutsi and Hutu tribes in Rwanda which was created and eventually exacerbated by colonialism. A long lasting impact of colonialism in Africa is racial oppression particularly in South Africa where the colonizers followed the system of apartheid, just recently ended. Apartheid was a legal racial segregation system in South Africa based on traditional tribes. They were segregated based on race and native blacks were excluded from citizenship and forced to live on government appropriated lands based on tribe. Whites were given superior education, housing, jobs and medical care. The system was completely illogical, with ten percent of the population controlling the other ninety percent, but the process was purely colonial in its roots (Blundell, 2004).Widespread poverty and unequal distribution of wealth is another long lasting impact of colonialism in Africa. Essentially, colonialism forced the continent into modern agricultural and industrial capitalism. Native Africans had to produce what they don't consume and consume what they don't produce. Of course, the European influence was not entirely without benefit: in fact, colonialism introduced modern education system, medicine and infrastructure. Particularly in the British colonies, English was introduced in the major part of Africa. Later, the countries, followed English language, became powerful countries because they had relations with Britain, America and Indian sub continent and used technology, science, medicine, education system of western people. Now, other countries in Africa, ruled by France, Germany, Spain, are also following English language in education, trade, business, science and technology. In this way, Africa had the impact of European colonialism.

Like Africa and Indian sub continent, Caribbean islands and South American colonies were also influenced by the European colonialism. In British colonies, English language was introduced in education, administration etc. America, Australia and Canada had the same impact of colonialism and finally they adopted English language as their mother tongue. The dominance of English was remarkable during the British colonialism and the imperialism of English language is still evident in the modern world followed by colonialism.

Now, let us have a glance at the impact of English language in the modern world followed by colonialism: Language plays a decisive role in any society and language has strong relationship with society and culture. The concept of the inseparable linkages between language, society and culture, which ensure economic subsistence of society, is important in a consideration of the social and cultural impact of English as international language because it concerns the relationship between the international spread of English across national boundaries and the many groups of people within their own societies, each with distinct traditional languages and ethnic traditions, since the beginning of colonialism around five hundred years ago and to the present age of globalization. Phillipson (1992, 166) views the spread of English as a global language as repressive since it not only substitutes and displaces other languages but also imposes new mental structures on learners. These mental structures are possibly the ideologies that westerners use to justify their own culture and impose these ideas on others. He sees English learning and culture as inseparable, given that he sees modernization and nation building as being a logical process of English language teaching.

There is a growing realization that English is adopted by people who speak it as a second language and not as something being imposed from the outside anymore. David Crystal (1992) noted that non-native speakers of English represent more than two-thirds of its potential speakers. Swales (1993, 284) emphasized that: internationalism favours no nation nor gives any permanent credit for the length of membership in a global association. Therefore we have to concede that it no longer makes any sense to differentiate between the native speaker and non-native speaker. Similarly Walker (2001,1) reports that: English is currently regarded as the world's principal international language, As a result there are now more exchanges between non-native speakers of English than between non-native speakers and native speakers. Thus, it could be fair to say that English no longer belongs to any particular group of people. Kachru (1982) admitted that 'for the first time a natural language has attained the status of an international language.

In Africa, English has become a highly influential language though some countries in Africa were ruled by France, Italy, Spain etc. In this modern world, African countries are following English language particularly, South Africa, Nigeria and Zimbabwe have adopted English as their own language.In South African context, English has become a prominent language and influenced the country in different ways and to different degrees by processes of adaptation within the country's various communities. Presently, English is established throughout South African society, amongst individuals from a variety of linguistic and ethnic backgrounds. Especially, amongst the educated, English functions as a lingua franca and is a primary language of government, business and commerce. Educationally, it is a compulsory subject in all schools and is the preferred medium of instruction in most schools and tertiary institutions. In terms of societal influence, it is clear that English has spread far beyond the domain of those of British origin. Amongst the African majority, English has typically been seen as the language of liberation and black unity. The initial spread of English amongst Africans took place during the colonial era, through mission education which enabled a high standard of English amongst a privileged minority. Subsequently, however, the apartheid policy in general and the discriminatory Bantu education policy in particular, resulted in a poor acquiring context, with restricted access to English and little opportunity to develop appropriate abilities in the language. Consequently, a major educational and societal challenge has been to improve access to English amongst the African majority. Amongst whites as a whole, 89% appear to have a speaking ability in English. For coloureds whose traditional language was Afrikaans, English has become increasingly influential since the early nineteenth century. 51% of coloureds had speaking knowledge of English. For South Africans of Indian origin, there has been considerable language shift towards English which has almost completely replaced the traditional Indian languages as a home language. Census figures (1991) indicate that 99% of South Africa's Asian population know English. English has also had a strong influence on the languages of South Africa and an enormous stock of English words has been adopted into Afrikaans and the African languages. The mixing of English and another indigenous language is perhaps the strong indication of the impact of English.

Indeed Smith noted that English was the language most frequently used in international trade, diplomacy and tourism. Something more needs to be said about why English continues to maintain its pre-eminent position as the official language of countries like Nigeria, what effect this has on the people's culture, and the role English language in a multicultural context such as Nigeria. Bisong argues that, in Nigeria, English is no longer perceived as the imperial tongue that must be mastered at all costs. Nigerians adopted English as their own language though they had local languages. In Nigeria, the English language gained higher prominence in literary activity, the indigenous languages got consigned to minimal usage and became visible mainly in the informal and immediate culture related domains of writing.

In Asian continent, The British colonialism had deep impact on Indian sub continent. The British changed the economy, administration, trade and business of India and introduced English language but later it became a blessing in disguise for Indians in the development of the country. Indians began to write literature in English and now they are treating English as their second language. There is a great demand for English medium education in India and also India is producing well qualified English teachers not only for domestic teaching but also for teaching in foreign countries. English is replacing Hindi in some aspects and it is used in administration, education, information technology, trade and commerce. No doubt, there is inseparable relationship between India and English. Indians are getting opportunities in teaching, medicine, information technology etc at international level because of English language. Leading up to the country's independence in February of 1948, the high standing afforded English came increasingly under attack as Sri Lankans gained political voice and asserted that the colonial language excluded many native people from social opportunities and advancement. Simultaneously, the globalisation of commerce and culture along with the competing assertions of political rights by the country's ethnic communities increasingly insist English- along with Sinhala and Tamil- play a prominent role in the country. The government of Sri Lanka has recently been promoting English in its standard form as a neutral link language between the island's ethnic groups. Sri Lankans had great incentive to use English. Prior to this colonial period, one's occupation was determined by his caste and changing social position was tremendously difficult. But the economy changed with the opening up of plantations and non-traditional employment became more common with the establishment of a modern bureaucracy together with the expansion of secular education. (Fernando, "English" 190). Along with these changes, English became the language of government administration, law, advanced secular education, and commerce. The study of English, therefore, offered considerable material advantages for Sri Lankans. English was a passport to high paying, privileged careers and soon a localized professional class emerged through the English educational system. English in the Philippines plays a functional role making it possible for the diverse linguistic groups to communicate with each other, but its main appeal could be in improving the social and economic prospects of Filipinos and this could be the main reason why a generally positive attitude towards English prevails. Crystal (1997, 49) points out that: The Philippines became independent in 1946, but the influence of American English remains strong. And as this country has by far the largest population of the English-speaking states in the region, it makes a significant contribution to world totals. English not only improves employment prospects locally, but also in the Overseas Filipino Worker system. The Philippines has also established a good reputation in the software business, and is also a part of globalisation which is no longer restricted to tangible goods and natural resources, but also increasingly to human capital in which English plays an important role. The countries Malaysia, Indonesia, Vietnam, Korean countries are also using English widely in their communication, education etc. China, Russia and Japan are also learning English and using widely keeping in view the great demand for English language at international level

After independence, countries with predominantly Creole-speaking populations in the Caribbean (Haiti, Jamaica, Trinidad and Tobago), South America (Suriname, Guyana) and Oceania (Vanuatu, Papua Guinea, Solomon Islands) generally adopted English language inherited from their coloniser as the instructional medium in schools. As in Africa, the continuation of colonial practices was due to attitudinal factors- most people believed that their native language (Creole) was a lesser language and thus not a viable means of instruction; its adoption as an official language would obstruct access to modern science, technology and information. In colonies such as Jamaica, Barbados and Antigua in which English emerged as the dominant European language alongside an English-influenced Creole, the use of the Creole language in even as restricted an area as religious instruction was ignored due to lack of awareness of the existence of Creole as a distinct language variety. America and Canada have also adopted English as their own language and English is used widely throughout the world because of the dominance of America in the modern world. Like this, the impact of English language on this contemporary world is obvious because the British colonialism had the roots in the major part of the world and now America,

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along with Britain, is continuing the legacy of colonialism to make English a global language with its imperialist attitude and dominance in terms of science, information technology, trade and business.

Imperialism means a system in which a country controls other countries. In the same way, linguistic imperialism or language imperialism is a linguistic concept that involves the transfer of a dominant language to other people. The transfer is essentially a demonstration of power and aspects of dominant culture are usually transferred along with the language. The British colonialism spread English across the globe and America is trying to impose English on this world with its modern imperialism today. This is called English linguistic imperialism. Phillipson found denunciations of linguistic imperialism that dated back to Nazi critiques of the British council and to Soviet analyses of English as the language of world capitalism and world domination. He defines English linguistic imperialism (Linguistic Imperialism) as “the dominance asserted and retained by the establishment and continuous reconstitution of structural and cultural inequalities between English and other languages.” Phillipson’s theory critiques the historic spread of English as an international language and that language’s continued dominance, particularly in postcolonial settings such as India, Pakistan, Uganda, Zimbabwe etc but also increasingly in neo-colonial settings such as continental Europe. Indeed, English has become the world’s dominant language. David Crystal in his book “English as a global language” (1997) says, “it has all happened so quickly. In 1950, any notion of English as a true world language was but a dim, shadowy, theoretical possibility …fifty years on and world English exists as a political and cultural reality. How could such a dramatic linguistic shift have taken place in less than a life time? And why has English, and not some other language, achieved such a status? These are the questions this book seeks to answer”. Robert Phillipson explores, in his book Linguistic Imperialism, the contemporary phenomenon of English as a world language and sets out to analyze how the language became so dominant and why…whereas once Britannia ruled the waves, now it is English which rules them. The British Empire has given way to the empire of English and also his book attempts to contribute to an understanding of the ways in which English rules, who makes the rules, and what role the English teaching profession plays in promoting the rules of English and the rule of English. Phillipson, on the other hand, locates power within a larger more expansive concept, that of imperialism. Power which is expressed in the English language and then reinforced by English language teaching professionals around the world, can be more exactly and scientifically identified as linguistic imperialism. Phillipson states (1992, 65): imperialism theory provides a conceptual framework within which English linguistic imperialism , the dominance of English worldwide, and efforts to promote the language can be understood. Scientific imperialism, media imperialism and educational imperialism are all sub-types of cultural imperialism. So is linguistic imperialism. Linguistic imperialism also permeates all the other types of imperialism, since language is the means used to mediate and express them. Each is a theatrical construct forming part of imperialism as a global theory which is concerned with the structural relations between rich and poor countries and the mechanisms by which the inequality between them is maintained. Therefore, argues Phillipson, Global English usage is the evidence of linguistic imperialism and dominance in the modern world (page 35). According to him, those who promote English-organizations such as the British Council, the International Monetary Fund, and the World Bank, and individuals such as operators of English language schools-use three types of argument: Intrinsic arguments describe the English language as providential, rich, noble and interesting. Such arguments tend to assert what English is and what other languages are not. Extrinsic arguments point out that English is well established and it has many speakers, there are trained teachers and a wealth of teaching material. Functional arguments emphasize the usefulness of English as a gateway to the world.

To explain the current dominance of English in the world, Phillipson utilizes ideas, concepts, numbers and theories from a wide range of topics and subjects-professional conduct, ethics, matters of race, philosophy and science, political, economic, linguistic, social and cultural theories, history, educational policy, pedagogy, psychology, international relations and technology. All of which, he argues, are closely related to-and help to elucidate-the world-wide linguistic dominance of English. Language pedagogical practices and language specialists have contributed to the hegemony of English. English language teaching professionals are one of the key factors, one of the forces…which have propelled English forward.

One could say that Phillipson's analysis involves the use of a causal explanatory approach to the topic. That is, the current world-wide dominance of English is caused by the imperialistic impulses of the centre(capitalist) countries. Therefore, the dominance of English is clear evidence of linguistic imperialism. In turn, linguistic imperialism is the offspring of political, economic and cultural expansionism.

David Crystal states that various types of influences or power have caused English to become dominant throughout the world. Crystal's explanation of why English has become a global language is fairly simple and straightforward. The dominance of English is due to power and to perceived success. He looks to history, to the Latin and Roman empires, to explain the present:

Latin became an international language throughout the Roman Empire…not because the Romans were more numerous than the people they subjugated. They were simply powerful…when Roman military power declined, Latin remained for a millennium as the international language of education, thanks to a different sort of power-the ecclesiastical power of Roman Catholicism. There is the closest of links between language dominance and cultural power…without a strong power-base, whether political, military or economic, no language can make progress as an international medium of communication. Language has no independent existence, living in some sort of mystical space apart from the people who speak it. Language only exists in the brains, mouths, ears, hands and eyes of its users. When they succeed on the international stage, their language succeeds. When they fail, their language fails.

Thus, the key to the popularity and the success of a language is simple, as Crystal (1997, 7-8) mentions: "The history of a global language can be traced through the successful expeditions of its soldier/sailor speakers. And English…has been no exception. But international language dominance is not solely the result of military might. It may take a militarily powerful nation to establish a language, but it takes an economically powerful one to maintain and expand it." These quotes from Crystal show the factors leading to the success of a language to become an international language and exist for a long time particularly English language. Another example of English linguistic imperialism was seen in post–independent India. The country's authorities initially sought to make Hindi as national language but due to protests from southern states and West Bengal, the national language policy did not succeed. Both Hindi and English were made the official languages of the Indian Union Government. However, since the economic liberalization in 1991, English has become the lingua franca of business, higher education and research. In urban India, the medium of education even in primary schools is now mainly English.

English is now the dominant or official language in over 60 countries and is represented on every continent. It means English is used in every country, across the globe, more or less. Most of the scientific, technological and academic information in the world is expressed in English and over 80% of all the information stored in electronic retrieval systems is in English. In a practical sense, the knowledge of English is essential. In terms of the appreciation of language and literature, knowledge of English is extremely important in understanding some of the best writings offered. Prof. Jacques Melitz in his work "English-Language dominance, Literature and Welfare" says, "the dominance of English in translations has gone up over the last three decades, may be more than 50% and the world literature is dominated by English." By the turn of millennium, English emerged as a global communications phenomenon with a supra–national momentum and as a language perfectly suited to the twenty-first century. The wide spread use of English simply reflects both the historic spread of the British Empire and the current importance of the US in the world economy. The English language is important in the world today because of the dominant position of the United States in an increasingly globalized world and it is important for countries across the globe to do business and for communication with America. Today, the language and culture of America is influencing the views and actions of people and countries across the world.

Thus, colonialism influenced the world and changed drastically in terms of culture, education, science, communication etc. The British colonialism introduced English language in the countries ruled by the British and now it has become a global language with the roots of the British imperialism in the past and the modern imperialism of America. Moreover, English is a very easy, flexible and adaptable language when compared with other languages such as French, Spanish, German, Chinese and Russian. When the question of the future of English arises, there is no clear answer because the impression of English language is indelible on this world.

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DIVERSIFICATION OF THE WORLD IN RECENT ORGANIZATIONAL CHANGES: A LITERATURE REVIEW

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ABSTRACT

Diversification is an approach to shifting/transitioning individuals, teams, and organizations from a current state to a desired future state. It is an organizational process aimed at helping change stakeholders to accept and embrace changes in their business environment. In some project management contexts, change management refers to a project management process wherein changes to a project are formally introduced and approved. It is change in management as the utilization of basic structures and tools to control any organizational change effort. Change management's goal is to minimize the change impacts on workers and avoid distractions. In this paper we have reviewed some research articles which are relevant to the topic.

KEYWORDS: *Organization, Business, Management, Project.*

INTRODUCTION

Organizational change is often stimulated by a major external force, for example, substantial cuts in funding, decreased market opportunity and dramatic increases in services. Typically, organizations undertake technical, structural or strategic shifts in the organization to evolve to a different level in their life cycle, for example changing from a highly reactive organization to a more stable proactive environment. Change management is a set of processes employed to ensure that significant changes are implemented in a controlled and systematic manner. One of the goals of change management is the alignment of people and culture with strategic shifts in the organization, to overcome resistance to change in order to increase engagement and the achievement of the organization's goal for effective transformation. Generally speaking, organizations face strong resistance to change. People are afraid of the unknown, many think things are fine the way they are and don't understand the need for change. Recognizing the need to change, and acting on it, can be difficult decisions for leaders and managers to make. Managers are taught to manage processes and resources effectively. Change however requires the 'management' of people's anxiety and confusion, or conversely their excitement and engagement. These are emotions that most managers find difficult to deal with or address. Managing the change process and transition emotions is fundamental to the success of a change oriented project. Many people are inherently cynical about change, many doubt there are effective means to accomplish major organizational change. Often there are conflicting goals within the organization, for example, increasing resources to accomplish goals yet cutting costs to remain viable. Organizational change often goes against the very values held dear by people, that is, the change may go against how they believe things should be done or diminish ownership of 'how we do things around here'. Resistance is a natural defense mechanism for those 'losing' something. The closer we are to something or someone, the greater the grief or loss. Reasons for resisting change are varied. The reasons could include perceived loss of security, money, pride or satisfaction, friends, freedom, responsibility, authority, good working conditions, status, lack of respect, objectionable manner, negative attitude, personal criticism, not having had input, bad timing, challenge to authority or second hand information.

LITERATURE REVIEW

Holt et al., 2007, analyzed "When the organizational members temporarily alter their attitudes and behaviors to conform to the expectations of the change" the organization is considered in the adoption stage. The organizational change is considered to be in the institutionalization phase "when the change becomes a stable part of employees' behavior". [1]

Del Val and Fuentes (2003) analyzed the importance of the type and source of resistance in terms of their effects on change success; and Robertson, Roberts, and Porras (1993) highlighted the need to integrate empirical findings through their meta-analysis testing of a theoretical model for planned organizational change. The change literature has grown and matured significantly since their analysis, however, and would be served well with an effort to update those results.[2,3]

Cunningham et al., 2002 said that employee readiness is a critical driver of change success.Several aspects of the change event and organization can be interpreted by organizational members, indicating the organization's readiness. Arguing that if employees do not have the subjective beliefs that change is needed or the organization is capable, initiatives are more likely to fail.[4]

Armenakis et al. (1993); Jones et al. (2005); and Madsen et al. (2005) have explored other attitudes that include perceptions regarding the benefits and the leader's support for the change. They have suggested that individuals' interpretations regarding the organization indicate readiness. A synthesis of the research revealed that readiness is reflected through the subjective assessments and interpretations of "what is involved (i.e., change content), how change occurs (i.e., change process), where changes occur (i.e., internal context), who is involved (i.e., individual attributes), and the responses of those involved (i.e., reactions)". [5,6,7]

Bernerth (2004) demonstrated the need for these particular messages by associating qualitative responses from change targets with insufficiently addressed components of the change message.[8]

Weinstein, Grubb and Vautier (1986) demonstrated that conveying the discrepancy and personal valence components of a change message increased seat-belt wearing habits among individuals. Implementation Strategies Beyond the development of an effective message, the change process includes the strategies used to convey and reinforce the message. [9]

Armenakis and Harris (2002), are using sales records to establish the need for a change or gathering metrics and survey data within the organization to demonstrate the progress since implementation. Conversely, external information like popular press articles could be used to demonstrate the successes that other organizations have experienced with similar changes. Empirical support for the effectiveness of management of information is mixed. Recent research has given mixed results on the effect that information has on change outcomes. [10]

Jimmieson et al (2004) demonstrated that change information can reduce change-related difficulties while increasing the self-efficacy of participants.[11]

Oreg (2006) found information to increase resistance to change, suggesting that the relationship may be dependent on whether the change is desirable or that the relationship may be non-linear. [12]

Naswall et al. (2005) demonstrated a strong relationship between negative affectivity and job-induced tension. However, Iverson (1996) found no significant correlation between negative affectivity and acceptance of change. Locus of control. Locus of control refers to people's beliefs concerning the source of control over events affecting them. [13,14]

Wanberg & Banas, 2000 and Hui & Lee, 2000 suggested that individual may not ascribe any value to his or her abilities, which would result in low self-esteem, regardless of the level of self-efficacy. Self-esteem has been positively correlated with change acceptance and has been revealed to moderate the effect that change has on absenteeism and organizational commitment.[15,16]

Colquitt et al (2000) conducted manual searches within seventeen journals deemed seminal by the researchers, and contacted several researchers within the field for expert input, they offered no guidance on how to select journals nor did they report a response rate from those experts who were contacted.[17]

Welborn (2001) merged these two methods, conducting a three phased method of data collection. Initially, relevant studies from two previous reviews were collected. Subsequently, seven databases and three internet search engines were used to perform an electronic search for key terms. [18]

Jeyavelu (2007) provided one such example of disparate labels by using “organizational change” and “organizational turnaround” to describe the same construct. [19]

Wanberg & Banas (2000) "The overall level of functioning in his or her workgroup" and "The need for change" "Employees here are resistant to change" and "Employees here act as agents of change".[20]

Weber & Weber, 2001; Oreg, 2003; Rafferty & Simons, 2006). Oreg (2003) considers resistance to change to be a stable personality trait that makes people less likely to voluntarily incorporate changes into their lives. Accordingly, the measures he developed measured aspects such as routine-seeking tendencies and cognitive rigidity. In contrast, others seem to view readiness as a state that is based on a specific change event.[21,22,23]

Cunningham et al., 2002; Chen & Wang, 2007; Furst & Cable, 2008 they are distinct construct that caused some confusion during the study selection process, which resulted in the late elimination of dispositional studies initially considered relevant to this effort. When looking at readiness as a situational contingency, many have differed as to whether it is a broad construct or a set of more finely specified dimensions (analogous to the discussion of broad and narrow personality traits). [24,25,26]

Holt et al. (2007) and Armenakis et al. (2007) suggested that readiness is manifested in the organizational members’ beliefs that the proposed change is appropriate, the leaders support the change, and the individual is capable of changing. In instances of broad readiness conceptualizations, a common issue throughout the literature was the use of multiple terms for apparently similar constructs. [27,28]

Stanley et al (2005) devised a change-specific measure of cynicism, as opposed to cynicism about any change attempts made by an organization. They found this measure to be significantly correlated with resistance behavior. Change-Specific Self-Efficacy. Change-specific self-efficacy differs from the selfefficacy discussed above in that it is “an individual's perceived ability to handle change in a given situation and to function well on the job despite demands of the change” [29]

Wanberg & Banas (2000) as opposed to perceived ability to achieve goals in general. This concept is more closely related to the self-efficacy that is to be communicated as an integral part of a change message, and individuals with high change-specific self-efficacy would be more willing to participate in the change.[30]

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PROBLEMS OF PERSONNEL IN THE COLLEGES OF ASSAM –A SAMPLE SURVEY

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ABSTRACT

A field survey was undertaken by the author during the period of 2003-06 along with his PhD. Research work on the topic "Sources and uses of funds in the degree colleges of Lakhimpur district, Assam." On the basis of the information gathered during that period here an attempt has been made to present a sample survey analysis on the problems of personnel in the colleges, functioning in the District. At present there are 12 provincial zed colleges in Lakhimpur district. But, here it should be mentioned that at the time of field survey these 12 colleges were running as deficit grants-in-aid colleges of the state government. However, the present study deals with all the 12 deficit grants-in-aid colleges.

KEYWORDS: *Common Room, Infrastructure, Insufficient Manpower Mission, Transport Facilities.*

INTRODUCTION

An organization is an institution, created by society to undertake a set of task. It may be a manufacturing firm, a business concern, an insurance company, a governmental agency, social organizations, hospital, a university, a public school system, or a religious trust, cause-oriented groups and even families. An organization is a human grouping in which work is done for the accomplishment of some specific goals, or missions. (Memoria and Gankar, 2009).This human grouping of an organization or institution is termed as personnel or manpower. In a college, functioning in the state of Assam usually there are three types of personnel employed for the accomplishment of missions of the institution viz., principal, teachers and non-teaching staff. In order to achieve the missions or goals of the institutions, a college must have a set of rules sometimes called policies, programs, procedures or guidelines and regulations etc. These are designed not to restrict creativity but to assist its members (i.e., personnel) in accomplishment of the institutional missions. But, the personnel of the colleges are facing a lot of problems to implement all the rules in time in order to achieve the organizational goals.

OBJECTIVE OF THE STUDY

The objective of the study is limited to highlight the problems of principals, teachers and office staff or non-teaching staff of the colleges functioning in Assam in general and Lakhimpur district in particular.

METHODOLOGY

The study is analytical and descriptive in nature. Both primary and secondary data were used for the study. The primary data is collected through field survey covering all the 12 deficit grants-in-aid colleges of the district.

A deficit grants-in-aid college functioning in Assam means that college where state government provide fund for staff payment etc. after adjusting some portion of student tuition fees to this required fund. The secondary data required for the study were collected from books, prospectus of different colleges and reports of the Government and other agencies.

SAMPLING DESIGN

The Lakhimpur district is situated in the north bank of the river Brahmaputra with a total geographical area of 2277sq.km and population of 889325 as per the Census Report of 2001. For the convenience of administrative work, the district is divided into two sub-divisions viz. North Lakhimpur and Dhakuakhana and 9 numbers of Community Development Blocks with 81 village panchayats. Out of 12 deficit grants-in-aid colleges, 4 are located in urban areas and the remaining 8 colleges are in the rural areas of the district. For convenience of the field survey a sample of 120 persons was selected randomly (excluding principals) from the teachers, non-teaching staff (including principals) of the sample colleges. Thus, the total sample survey has covered 5 numbers of teachers, 5 numbers of non-teaching staff (including principals) from all of the 12 sample colleges in the study district Lakhimpur, Assam. Three separates sets of questionnaires were prepared for canvassing to the sample respondents, i.e., principals, office staff (non-teaching staff) and teachers. The following table (Table – 1) shows sample schedule in the surveyed colleges.

TABLE -1 SAMPLE SCHEDULE IN THE SURVEYED COLLEGES

Sl. No.	**Name of the colleges**	**Categories of sample**			
		Principal	**Non-teaching staff**	**Teacher**	**Total No. of respondents**
1	North Lakhimpur College	1	4	5	10
2	Madhabdev College	1	4	5	10
3	Lakhimpur Girls' College	1	4	5	10
4	Bihpuria College	1	4	5	10
5	Dhakuakhana College	1	4	5	10
6	Lakhimpur Commerce College	1	4	5	10
7	North Bank College	1	4	5	10
8	L.T.K. College	1	4	5	10
9	Sankardev Mahavidyalaya	1	4	5	10
10	Panigaon O.P.D. College	1	4	5	10
11	Nowboicha College	1	4	5	10
12	Lakhimpur Kendriya Mahavidyalaya	1	4	5	10
	Total :	12	48	60	120

SCOPE OF THE STUDY

The present study covers only 12 colleges functioning under deficit grants- in- aid system in Lakhimpur district, Assam. However, for the convenience of the study, junior and private colleges are excluded. The facts and figures of the Eight and Ninth Five Year Plan period (1992 – 93 to 2001-02) was taken into consideration for this study.

RESULTS AND DISCUSSION

The success and achievement of an organization or institution is greatly depends upon the good administration of the authority. However, a good administration can be expected only when there is a good co-operation and co-ordination of all concerned of the organization. Administration is not a simple task as it includes the management of all element of the organization.

This fact is more relevant to the deficit grants-in-aid colleges where administration is not only lies in the hands of the principal but also in the hands of government as well as Governing Body of the college. The administration of Deficit Grants-in Aid college is more concerned with human beings, their interactions and inter-relations that with physical elements. Inter human relationship is the key element of educational administration which is mainly recognized as a social organization. The Principal and the Governing Body of a Deficit Grants-in-Aid College has to play a major role in the college administration. However, during the time of field survey it was also found that sometimes basically the members of the Governing Body create hindrance in proper administration of the College. In most of the colleges Governing Body members are appointed without considering the qualities of a person. It is mostly in case of 2 members of the Governing Body who are appointed by the Government as Government nominee. Many times Governing Body members are controlled by the ruling party as they want. In such case the Governing Body members do not play their active role in the affairs of the college.

The role of the Principal of the college is indeed very important to control and solve the institutional problems. The Principal has to be an efficient manager to manage the institution and should play the leadership role in administration of the college. He is the captain of the team as well as the coordinator of the activities of all the teachers, non-teaching staff and students. He has to promote and stimulate both the teachers and students for development of the college. Thus, it has been found that a Principal can play a very positive role in creating a proper academic as well as administrative atmosphere and overall development of the college.

Principal has to promote both curricular and co-curricular activities like the NSS, NCC, Games and Sports etc. in the college. The principal must see that these schemes fulfill the purpose for which they are designed. Promotion of sports and cultural activities should be such which promote the participation of majority students in such interest. Regarding academic affairs of the college the Principal’s consultation with the faculty members is most essential.

At the time of field survey it was found that except 3 colleges, viz. North Lakhimpur College, Lakhimpur Girls’ College and Lakhimpur Commerce College, all remaining 9 college Principals of the study district are badly affected with the changing rules and regulations of the State Government as well as UGC from time to time.They are also facing a great problem due to the political interference especially in the appointment of Governing Body members, teaching staff, non-teaching staff and sometimes in the admission of students in their respective colleges. Out of 12 number of Principals 10 Principals (excluding the Principals of North Lakhimpur College and Lakhimpur Commerce College) expressed their views that though they have organized some awareness program like health care, environment preservation, entrepreneurship development program etc. from time to time in their locality but they have not received proper response from the public. It is no doubt that both teaching and non-teaching staff should extend their co-operation in college administration. However, the Principal of sample colleges were not happy with their co-operation. Out of 12 Principals, 7 of them opined that they have not received proper cooperation both from the teaching and non-teaching staff in academic and administrative work. The Principal of North Bank College and Nowboicha College were very much offended due to the non response of the staff on the circulars, notices, etc. issued by Principal from time to time.

It was also a common complain of all these 7 Principals of the sample colleges that the teaching staff do not attend their classes regularly, pay least attention to their work, keep busy in private tuitions or allied works and resort to frequent strikes against the authority. Similarly, the lack of sincerity among the non-teaching staff create great problem in college administration.

However, it was found that most of the sample colleges have to manage their classes as well as administrative work with limited manpower. It can be mentioned here that the number of office staff sanctioned by the State Government in North Bank College, Ghilamora is only 2, whereas actual requirement as proposed by the authority is 5. In Bihpuria College the department of Mathematics and Philosophy are functioning with the appointment of only 1 and 2 teachers respectively. In such cases it is very difficult for the staff to extend their co-operation as desired by the Principal.The development of deficit grants-in-aid colleges is not only depends upon the member of the Governing Body and Principals. The teaching staff can also play a very positive role in overall development of the college.Though it is a common complaint of some of the Principal of the sample colleges that teachers do not extend their support in the creation of good academic atmosphere and maintaining of effective administration, but it should be visualized from some others angles in its realistic circumstances. During the field survey it was found that only 3 colleges viz. North Lakhimpur College, Lakhimpur Girls' College and Lakhimpur Commerce College have sufficient space to accommodate their teaching and non-teaching staff with well equipped furniture and buildings in the study district. These 3 colleges have also provided separate room for every faculty in each subject. Again, out of 12 sample colleges only 6 colleges have separate seat in the common room both for ladies and gents teachers.

At the time of field survey it was a complaint of 40% sample teachers that the space required for taking the classes in their respective colleges is insufficient. Five to six students have to accommodate their seats in a single bench where only 4 students can be accommodated properly. Teachers said that though they have submitted their claim to the authority in several times but they have not received any response from the college authority. Without providing minimum infrastructure it is needless to say, it is futile to expect full co-operation, active participation, any enthusiasm from the teachers end that they should play active role in both academic and administrative field of the college. It was also found that almost all teaching and non-teaching staff did not receive their salaries in time. Lack of initiative of Principal, response of the Government, financial scandal of the ex-Principal of the colleges, etc. are some of the basic reason for this state of affairs. During the interview with the 60 sample teachers it is observed that inadequate transport facilities also seriously affect the classes as per routine. It was found that out of 60 sample teachers 32 are staying beyond the 10km distance of their respective colleges. Though, their classes start from 9:00 a.m., many a times they fail to take the classes in time because of lack of transport facilities to their colleges.

The human resource is an important input for growth and development of an organization. The adequate strength of human resource can play a very positive role in over all promotion of the organization. Therefore, the adequate number of teaching and non-teaching staff is urgently required for creation of good environment in both the field of academic and administration of a college.

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During the time of field survey it was found that the human resource in 7 sample colleges including 4 sample urban colleges viz. North Lakhimpur College, Lakhimpur Girls' College, Bihpuria College, Lakhimpur Commerce College, Madhabdev College, Dhakuakhana College and L.T.K. College have occupied the top most position in comparison to other 5 colleges which are located in rural areas of the study district. It was also found that out of the total strength of all 12 sample colleges the number of male person is higher (609) than the female (174). Regarding the total strength of teaching staff it was found that North Lakhimpur College has the highest number of teaching staff in comparison to other 11 sample colleges of the study district. It is because of the more than one stream introduced by the college as well as other infrastructure facilities provided by the Government and other agencies. However, in case of Panigaon O.P.D. College the total strength of teaching staff was only 26 which were below the figure of all other 11 sample colleges of the district.

It is also interesting to note that all the teaching staff of the sample colleges is not working as a regular teacher against the sanctioned post. Out of the total 534 numbers of teachers 427 are working under sanctioned post and 107 are working in non-sanctioned post. In the administrative structure of college, non-teaching staff plays a very important role in proper functioning of day to day affairs of the college. In deficit grants-in-aid colleges they generally appoints three types of the non-teaching staff viz. staff relating to Library, staff relating to office and staff relating to departmental bearer.

Office is the nerve centre of every college. Generally a college office is described as a place where all sorts of clerical work is performed and where all kinds of papers like files, records, letter, circular, correspondences, etc. are maintained and dealt with. It is a central place where all administrative activities are carried out smoothly and efficiently.

However, here it should be mentioned that in the modern time, offices are developed on scientific principles and their management and administration is in the hands of qualified and trained managerial personnel. Therefore, in this information age the office can be described as a place where information on paper coverage is documented, preserved and used for current and future operation.

During field survey it was found that not a single college of the study district has used computer for recording the official information till the study period of 2001-02. Out of 12 sample colleges, only 3 urban colleges installed computer inside the room of the Principals without operating it for documentation of information. The researcher also found that in the sample colleges proper filing and indexing system are not maintained. As a result of which the office staff could not supply the required data to the researcher in time. Except 3 colleges viz. Lakhimpur Kendriya Mahavidyalaya, Lakhimpur Commerce College and Bihpuria College all other 9 colleges took three to four months for giving required data to the researcher. So, organizing of a special training program for the office staff of deficit Grants-in-aid College in frequent interval is urgently needed where State Government should play an effective role. Regarding the non-teaching staff it was also found that most of the sample colleges have inadequate non-teaching staff basically in office as well as libraries. The number of non-teaching staff in North Lakhimpur College is higher followed by Madhabdev College and Lakhimpur Girls' College. The inadequate non-teaching staffs in the sample college have created the problem in proper management and administration in the college. It was also found that no technical qualified persons were appointed as Librarian in 5 of the sample colleges.

It was found that in all these 5 colleges, Librarians are the master degree holder in different subject of Arts with the bachelor degree in Library and Information Science rather than master degree in Library and information Science. The Table- 2 shows the profile of teaching and non-teaching staff of the sample colleges as on 2001-2002.

TABLE- 2 PROFILE OF TEACHING AND NON-TEACHING STAFF OF THE SAMPLE COLLEGES AS ON 2001-2002

Sl. No	**Name of the college**	**Teaching Staff**					**Non- Teaching Staff**					**Grand Total (7+12)**
		Male	**Female**	**Sanc-tioned**	**Non-sanctioned**	**Total**	**Male**	**Female**	**Sanc-tioned**	**Non-sanc-tioned**	**Total**	
1	2	3	4	5	6	7	8	9	10	11	12	13
1	North Lakhimpur College	55	16	62	9	71	31	1	28	4	32	103
2	Madhabdev College	49	10	54	5	59	29	2	27	4	31	90
3	Lakhimpur Girls' College	28	31	46	13	59	22	5	17	10	27	86
4	Bihpuria College	37	13	41	9	50	14	3	14	3	17	67
5	Dhakuakhana College	41	7	42	6	48	25	1	21	5	26	74
6	Lakhimpur Commerce College	34	13	23	24	47	16	2	10	8	18	65
7	North Bank College	30	6	29	7	36	15	1	3	13	16	52
8	L.T.K. College	30	20	32	18	50	22	2	10	14	24	74
9	Sankardev Mahavidyalaya	24	3	18	9	27	10	-	10	-	10	37
10	Panigaon O.P.D. College	16	10	25	1	26	14	2	14	2	16	42
11	Nowboicha College	19	10	26	3	29	16	2	14	4	18	47
12	Lakhimpur Kendriya Mahavidy	20	12	29	3	32	12	2	8	6	14	46

	alaya											
	Total:	383	151	427	107	534	226	23	176	73	249	783

Source: Tabulated from field data.

CONCLUSION

In conclusion it can be said that the Government and various agencies are playing a major role in the development of higher education including providing of fund, in general to solve the problems of personnel in the colleges of Assam. However, higher educations especially the college educations in study district are facing lot of difficulties to solve these problems. Though, many agencies are involved for providing the funds and infrastructures to the degree colleges of Assam in general and study district in particular, the major roles should lie in the hands of the State Government. Therefore, the State Government of Assam should be actively involved not only in management of colleges but also for solving the problems of principals, teachers and non-teaching staff by providing the necessary funds as well as infrastructures to these colleges.

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PRIMARY HEALTH CENTRE AND RURAL WOMEN HEALTH

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ABSTRACT

BACKGROUND: *Lack of inadequate resources, inadequate staff and many problems PHCs of India in general and PHCs of Karnataka are in particular are suffering. They are also not achieving the targets. But Primary Health Centre from Chinchali Village is exceptional one. Within this adverse condition it is working and achieving its target. This centre plays very important role to protect the rural health particularly health of women* ***METHODS:*** *The case study method was used. A single primary health centre was chosen for study and based on the both primary as well as secondary data.* ***RESULTS****: India's primary healthcare system is based on the Primary Health Centre (PHC) and these PHCs provide treatment free of cost. Primary care is focused on immunization, prevention of malnutrition, pregnancy, child birth, postnatal care and treatment of common illnesses.* *Majority of the women are poor and there are not able to pay heavy medical fees for private hospitals. They are getting the good medical treatment which helps them to improve their health status. Therefore medical care provided by this centre is taken into significant* ***CONCLUSION:*** *This centre plays very important role to protect the rural health particularly health of women*

KEYWORDS: *Primary Health Centre, Rural, Women, Rural Women and Health.*

INTRODUCTION

Today health has become a complex issue. Health is an essential integral component of all development work and multilateral linkages exist between health, social, cultural, economic and political sheers. Health is a state of physical, mental and social well-being. It involves more than just the absence of diseases. (Bhattacharya Sanjay: 2008). Primary health centers are the cornerstone of the rural health care system. By 1991, India had about 22,400 primary health centers, 11,200 hospitals, and 27,400 clinics. These facilities are part of a three tiered health care system that funnels more difficult cases into urban hospitals while attempting to provide routine medical care to the vast majority in the countryside. Primary health centers and subcenters rely on trained paramedics to meet most of their needs. The main problems affecting the success of primary health centers are the predominance of clinical and curative concerns over the intended emphasis on preventive work and the reluctance of staff to work in rural areas. In addition, the integration of health services with family planning programmes often causes the local population to perceive the primary health centers as hostile to their traditional preference for large families. Therefore, primary health centers often play an adversarial role in local efforts to implement national health policies. The Constitution charges every state with "rising of the level of nutrition and the standard of living of its people and the improvement of public health as among its primary duties". The National Health Policy was endorsed by the Parliament of India in 1983 and updated in 2002. **(www. wikipedia dictionary.com)**

Government hospitals, some of which are among the best hospitals in India, provide treatment at taxpayer expense. Most essential drugs are offered free of charge in these hospitals. Government hospitals provide treatment either free or at minimal charges. For example, an outpatient card at AIIMS (one of the best hospitals in India) costs a one time fee of rupees 10 (around 20 cents US) and thereafter outpatient medical advice is free. In-hospital treatment costs depend on financial condition of the patient and facilities utilized by him but are usually much less than the private sector. For instance, a patient is waived treatment costs if he is below poverty line. Another patient may seek for an air-conditioned room if he is willing to pay extra for it. The charges for basic in-hospital treatment and investigations are much less compared to the private sector. The cost for these subsidies comes from annual allocations from the central and state governments. The Indian healthcare industry is seen to be growing at a rapid pace and is expected to become a US$280 billion industry by 2020. Central government efforts at influencing public health have focused on the five-year plans, on coordinated planning with the states, and on sponsoring major health programs. Government expenditures are jointly shared by the central and state governments. Goals and strategies are set through central-state government consultations of the Central Council of Health and Family Welfare. Central government efforts are administered by the Ministry of Health and Family Welfare, which provides both administrative and technical services and manages medical education. States provide public services and health education.

The Fifth (1974-78) and Sixth Five-Year Plans and (1980-84) included programs to assist delivery of preventive medicine and improve the health status of the rural population. Supplemental nutrition programs and increasing the supply of safe drinking water were high priorities. The sixth plan aimed at training more community health workers and increasing efforts to control communicable diseases. There were also efforts to improve regional imbalances in the distribution of health care resources.

The Seventh Five-Year Plan (1985-89) budgeted Rs 33.9 billion for health, an amount roughly double the outlay of the sixth plan. Health spending as a portion of total plan outlays, however, had declined over the years since the first plan in 1951, from a high of 3.3% of the total plan spending in FY 1951-55 to 1.9% of the total for the seventh plan. Mid-way through the Eighth Five-Year Plan (1992-96), however, health and family welfare was budgeted at Rs 20 billion, or 4.3% of the total plan spending for FY 1994, with an additional Rs 3.6 billion in the non-plan budget. (ibid)

PRIMARY HEALTH CARE: Primary health care has been defined as essential health care made universally accessible to individuals and acceptable to them through their full participation and at a cost the community and country can afford. It is provided by city and district hospitals and rural primary health centres (PHCs). These hospitals provide treatment free of cost. Primary care is focused on immunization, prevention of malnutrition, pregnancy, child birth, postnatal care and treatment of common illnesses

RURAL HEALTH CARE SYSTEM IN INDIA:

The health care infrastructure in rural areas has been developed as a three tier system

TABLE- 1

Centre	Population Norms	
	Plain Area	Hilly/Tribal/Difficult Area
Sub-center	5000	3000
Primary Health Centre	30,000	20,000

Community Health Centre	1,20,000	80,000

SUB-CENTRE: The Sub-Centre is the most peripheral and first contact point between the primary health care system and the community. Each Sub-Centre is manned by one Auxiliary Nurse Midwife (ANM) and one Male Health Worker/ MPW (M). One Lady Health Worker (LHV) is entrusted with the task of supervision of six Sub-Centres. Sub-Centres are assigned tasks relating to interpersonal communication in order to bring about behavioural change and provide services in relation to maternal and child health, family welfare, nutrition, immunization, diarrhoea control and control of communicable diseases programmes. The Sub-Centres are provided with basic drugs for minor ailments needed for taking care of essential health needs of men, women and children. The Ministry of Health & Family Welfare is providing 100% Central assistance to all the Sub-Centres in the country since April 2002 in the form of salary of ANMs and LHVs, rent at the rate of Rs. 3000/- per annum and contingency at the rate of Rs. 3200/- per annum, in addition to drugs and equipment kits. The salary of the Male Worker is borne by the State Governments. Under the Swap Scheme, the Government of India has taken over an additional 39,554 Sub Centres from State Governments / Union Territories since April, 2002 in lieu of 5,434 numbers of Rural Family Welfare Centres transferred to the State Governments / Union Territories. There are 1,45,272 Sub Centres functioning in the country as on March 2007. **(**http://www.indianhealthcare.in)

PRIMARY HEALTH CENTRES (PHCS)

Primary health centre is not new to India. The Bhore Committee in 1946 gave the concept of a primary health centre as a basic health unit, to provide, as close to the people as possible an integrated curative and preventive health care to the rural population with emphasis on preventive and promotive aspects of health care for 10,000 populations. The health planners in India has visualised the primary health services to the rural population. The Central Council of Health Services to the rural population. The Central Council of Health at its first meeting held in January 1953 had recommended the establishment of primary health centres in community development blocks to provide comprehensive healthcare to the rural population. The number of primary health centres established since then. The Mudaliar committee in 1962 had recommended that existing primary health centres should be strengthened and the population to be served by them to be scaled down to 40,000. The Declaration of Alma Ata conference in 1978 setting the goal of Health for All by 2000 A.D. PHC is the first contact point between village community and the Medical Officer. The PHCs were envisaged to provide an integrated curative and preventive health care to the rural population with emphasis on preventive and promotive aspects of health care. The PHCs are established and maintained by the State Governments under the Minimum Needs Programme (MNP)/ Basic Minimum Services Programme (BMS). At present, a PHC is manned by a Medical Officer supported by 14 paramedical and other staff. It acts as a referral unit for 6 Sub Centres. It has 4 - 6 beds for patients. The activities of PHC involve curative, preventive, primitive and Family Welfare Services. There are 22,370 PHCs functioning as on March 2007 in the country. India's primary healthcare system is based on the Primary Health Centre (PHC) which is not spared from issues such as the inability to detect diseases early due to lack of multi-disciplinary medical expertise and laboratory facilities and insufficient quantities of general medicines. At the same time, patients usually do not visit PHCs in the early stages of their diseases, while healthcare providers (if at all present) are forced to focus only on seriously ill patients due to the volume of cases.

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MEDICAL AND PUBLIC HEALTH SERVICES RURAL HEALTH PROGRAMME IN KARNATAKA

The Directorate of Health and Family Welfare Services is providing comprehensive health care and services to the people of the State through its network. The state has an extensive network of 293 (176 Government) hospitals, 1,297 Primary Health Centres, 622 Primary Health Units/dispensaries and 7,793 Sub-centres with more than 50,000 bed strength. The state is following the National pattern of three-tier health infrastructure in rendering Primary Health Centres, Health Units, Community Health Centres and Sub-Centres. The policy of the Government is to establish one Primary Health Centre for every 30,000 population and one primary health unit for every 15-20 thousand population and a Sub-Centre for 5,000 populations. The Community Health Centre (CHP) for every one lakh of population or one out of four PHCs. to be formed to cater to the health care of the rural mass. In Karnataka there are 1297 Primary Health Centres. Out of total primary health centres they are 36 PHCs are located in Belgaum district. (www.karnataka.com)

SIGNIFICANCE OF STUDY

Women constitute half of total population of India. Women health, particularly rural women is very important. To improve the rural women health primary health centre are playing very important role in rural areas. In this view this is more important because it addresses role of one primary health centre from Chinchali Village in Belgaum District, Karnataka State in providing health facilities and improving the health status of rural woman.

STATEMENT OF PROBLEM: The present study aims to know the role of primary health centre of Chinchali Village in providing the health services in general and rural women in particular.

OBJECTIVES

- To know the health services and programmes of PHC
- To understand how these activities and programmes helps to improve the health status of women.

STUDY AREA: The present study was conducted at Primary Health Centre of Chinchali Village in Belgaum District. Location of Village

LOCATION OF VILLAGE: Chinchali Village is one of the 58 villages of Raibag Taluka in Belgaum district. It is located on the Karnataka Maharashtra boundary. It is situated 10 km. away from Raibag and 110 km. away from Belgaum. Its nearest railway station is Chinchali railway station and village latitude is 74’ 45, 50 N and longitude of the village is 16’30’ to 47’.

METHODOLGY

RESEARCH DESIGN

Descriptive type of research design is used for present research.

SOURCE OF DATA

The present study is based on the primary as well as secondary data.

Primary Data: Primary Data is collected through fieldwork.

TOOLS AND TECHNIQUES OF DATA COLLECTION:

To collect primary data is collected through Observation and informal discussions.

DATA ANALYSIS AND INTERPRETATION

Analysis of the data was made with reference to the purpose of the study.

PRIMARY HEALTH CENTRE OF CHINCHALI VILLAGE AND RURAL WOMEN:

Women constitute half of population. Women’s participation in economic activities is more than men. Majority of women from rural areas as well as urban areas are participating in economic activities as well as household activities. Majority of women from rural areas are working in the unorganised sector and paid less. They are suffering from many hazardous diseases and their health status is degrading. Water borne diseases also contribute 70% of the health risk to the community in the village. To tackle the all health problems of villagers in general and women in particular Primary Health Centre in Chinchali Village is playing very important role to provide the health facilities to rural people. The Primary Health Centre is well flourished and extended by nearly two three small villages. Primary Health Centre in Chinchali Village is established in 2002 with population 84,200. Its main centre is located in Chinchali Village which is divided into two parts viz Chinchali-1, Chinchali-2. Other three villages viz Kudachi, Bekkari and Shiragure are also connected to this centre. It is the one of the biggest and prominent health centre in Raibag taluka. Treatment is given in this Primary Health Center is good in the comparison to other. Most of people prefer to take the treatment from this centre. Its participation to improve the health status of villagers in particular and women in general is to the great extent.

TABLE-1 STAFFING PATTERN FOR PHC OF CHINCHALI VILLAGE

Staff	**Existing**
Medical Officers(Residential)	**02-Male-1, Female-1**
Pharmacist	**01**
Auxiliary Nurse Midwives (ANMs)	**01**
Health Workers	**06-male-3, female-3**
Village Level Worker	**01**
Supervisor	**01**
Laboratory Technician	**01**
Class-IV	**01**
Driver	**01**
Community Felicitator	**01**

There are fifty four Accredited Social Health Activists (ASHA) are working in this centre. ASHA would act as bridge between the ANM and the village and be accountable to the panchayat. Anganwadi Teachers are also acting as bridge between villagers and primary health centre. The services of Accredited Social Health Activists (ASHA) and Auxiliary Nurse Midwives (ANMs) are made available conducting deliveries in cases where women cannot access health institutions. In such cases, health workers extend all support to ensure safe deliveries.

HEALTH SERVICES PROVIDED BY PHC IN CHINCHALI VILLAGE

MEDICAL CARE/ GENERAL TREATMENT: This centre is playing very important role to provide medical care to the villagers. OPD services are provided for four hours in the afternoon/evening. This is time schedule of the primary health. 24 hours emergency services are provided in the case of management of injuries and accident, First aid stabilisation of the condition of the patient before referral, dog bite/snake, scorpion bite cases and other emergency. It is here to mention that all primary centres are providing the services to the villagers. But this PCH is providing the service with sincerely and without fail. There are nearly fifteen private doctors running their own clinic center. Primary Health Center, but they prefer private hospitals sometimes because of sudden treatment they need in the night and holiday especially Sunday. Medicine provided in Primary Health Centre is free of cost. Majority of the women are poor and there are not able to pay heavy medical fees for private hospitals. They are getting the good medical treatment which helps them to improve their health status. Therefore medical care provided by this centre is taken into significant.

MATERNAL AND CHILD HEALTH SERVICES

Great emphasis is laid on improving the health of the mother and child.

MATERNAL HEALTH: It is important and essential service provided by PHC. Following services are provided to the rural women.

- Early registration of pregnancy and minimum 3 antenatal checkups.
- Minimum laboratory investigations such as haemoglobin, urine, albumin and sugar and RPR test for syphilis.
- Nutrition and health counselling
- Supplementation of folic acid and iron tablets and tetanus toxid immunisation
- Identification of high risk pregnancies and appropriate management to first pregnancies.
- Every woman who delivers a child in a PHC or a government hospital is given a cash incentive of Rs. 750 under the NRHM. Besides, women from BPL families, those belonging to the Scheduled Castes and Scheduled Tribes are given a post-natal care kits under the "Madilu" and "Prasuthi Aaraike" schemes. Every woman who delivers a child in the home is given a cash incentive of Rs. 700 and Sesser case she will get 1500 rupees under the NRHM.
- 100 Mother Cards were given.
- Mothers' meetings were conducted.

POST –NATAL CARE

- A minimum of two post-partum home visits, first within 48 hours of delivery and second within seven days through sub-centres staff.
- Initiation of breast-feeding within half hour of delivery.
- Education of nutrition, hygiene and contraception.
- Forty deliveries were conducted and sixty the family planning cases were handled for months. Out of them six are vasectomy cases.

NEW BORN CARE

- Essential newborn care.
- Facilities and Care for neonatal resuscitation

- Management of neonatal hypothermia and jaundice.

CARE OF CHILD

- Emergency care of sick child including Integrated Management of Neonatal and Childhood Illness
- Care of routine childhood illness.
- Promotion of breast feeding illness for six months.
- Care of routine childhood illness
- Under these programmes, children are immunized against Tetanus, T.B, Polio, Measles, Diphtheria, and Pertussis. Pregnant women too are immunized against Tetanus. Under the National programme of Prevention of Blindness, Vitamin `A' concentrate is being distributed to the children.

OTHER SERVICES

- Health Education
- Nutrition Services: Diagnosis and management of malnutrition.
- School Health Services: Medical examinations are conducted for children in all the primary and higher primary schools in the rural areas. Immunization against DT and TT, treatment of ailments, health education to teachers and students etc., are included in this School Health Programme
- Adolescent healthcare
- Collection and reporting of vital events
- Promotion of sanitation including use of toilets and appropriate garbage disposal: Water supply and sanitation in India is a matter of concern. As of 2003, it was estimated that only 30% of India's wastewater was being treated, with the remainder flowing into rivers or groundwater. The lack of toilet facilities in many areas also presents a major health risk; open defecation is widespread even in urban areas of India and it was estimated in 2002 by the World Health Organisation that around 700,000 Indians die each year from diarrhoea. No city in India has full-day water supply. Most cities supply water only a few hours a day. In towns and rural areas the situation is even worse. To tackle this problem a project was initiated by this primary health centre in collaboration with KLE. Village Health and Sanitation committee was formed under the guidance of Health and Family Welfare Department, Karnataka government. Under this committee sanitation campaigns were conducted to provide the safe drinking water, sanitation facilities and sanitation awareness. Fifteen members were given the training.
- Testing of water quality and disinfection of water source

PROGRAMMES OF PRIMARY HEALTH CENTRE OF CHINCHALI VILLAGE

All National Health Programmes such as Revised National Programme for Control of tuberculosis National Vector Borne Disease Control Programme, National Vector Borne Disease Control Programme are implemented by central government as well as state government are also applicable to this centre. For the last year 12 malaria patients. 540 fever patients, 12 leprosy patients, 8 T.B. patients in first phase and 4 T.B. patients in second phase and one leprosy patient were recorded.

PHC AND RURAL WOMEN HEALTH

All health services and programmes of PHC are directly or indirectly related to the women health. They are playing important role to improve the health status of women. In the village out of total population, 48% of population is women population and majority of them are belonging to the agricultural families. These women are working in home as well as fields in the day and night. Due this work load they are suffering from many diseases. Health status of the women that from BPL families is worse. Lack of nutritious food and work these women are suffering from diseases. Women's health is always neglected due patriarchal mode of family system in rural areas. Sometime because of economic problem women are also not ready to take the treatment from private hospital which costs too much. In such conditions efficient and flourished government hospital are essential to protect ant improve the health status of women. In this view PHC of Chinchali Village is playing a key role. Great emphasis is laid on improving the health of mother and child through Maternal and Child Health Services. These services are provided to the village women with sincerely. Many women from this village express their thanks for this centre and medical officer Rangannavar who is playing an important role to extent this PCH and to provide health services to all in general and women in particular. Infant mortality and maternal mortality rate has been decreased. Sanitation promotion including use of toilets and appropriate garbage disposal and sanitation awareness was initiated by Health and Sanitation Committee, Karnataka State, through PHC also helps to improve the health status. Earlier open defecation was wide spread which creates many health problems among rural women. By promotion of sanitation including use of toilets decreases the health problems of women. Testing of water quality and disinfection of water source also helps to decrease the water borne diseases in general all and particular women.

Cash incentive is given to the women from BPL families at the delivery gives some relief to them.

PROBLEMS ARE BEING FACED BY PHC OF CHINCHALI VILLAGE

PHCs from all over Karnataka are facing the problems. The lack of accountability stems from the fact that there is no formal feedback mechanism and incentive to treat citizens as clients. Patients often complain of rude and abrupt health workers that discriminate against women and minorities from scheduled castes or tribes. The lack of accountability leads to absentee doctors; as it is difficult to attract qualified doctors to rural areas, unresponsive ANMs, inconvenient opening times and little or no community participation. All these are the general problems of PHCs in Karnataka State. But PHC from Chinchali Village is suffering from another problem that is opposition from private practitioners.

SUGGESTI ONS

- This PHC should extent to the extra nearby villages.
- More community participation.
- OPD must be on the shift basis. It is from 8'O, Clock morning to 8' O, Clock Night.
- Other than general treatment specialised treatment should also provide in PHC on visit basis.

CONCLUSION

To tackle the all health problems of villagers in general and women in particular Primary Health Centre in Chinchali Village is playing very important role to provide the health facilities to rural people.

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THE IMPACT OF ENGLISH LANGUAGE ON CONTEMPORARY WORLD: A GLOBAL PERSPECTIVE

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ABSTRACT

Language has been affected by the significant trend of globalization considerably in the last two decades. Literally, we have revolutionary changes in communication and technology in 21st century and language has played a vital role to enable us to achieve and experience these developments. It is imperative that only powerful languages, like English, take the lead and stay on top in a global society and undoubtedly English has played a dominant role in international politics and diplomacy, information technology, science and technology, education and in resolving international conflicts and also the world economy. In this globalization, English has emerged as an international language despite strong competition from other languages. This paper investigates the status of English as a global language and its impact on the contemporary world in terms of communication, technology, education, information technology, scientific researches and above all societal transformation

INTRODUCTION

We have a few questions about global language in our minds and there are answers for them given by experts and linguists but the question is whether we are satisfied with them or not. However, we have to consider them because they are acceptable. The questions are: What is a global language? How does a language achieve global status? What is the importance of a global language in this global village? Has English achieved the global status really? Let us investigate them.

"A language achieves a genuinely global status when it develops a special role that is recognized in every country"---David Crystal says. In his famous book "English as a global language", he talks about global language and the place of English language in modern world. To achieve global status, a language has to be taken up by every country and people of those countries must decide to give it a special place within their communities though they have mother tongue speakers. Why a language becomes a global language has little to do with the number of people who speak it. It is much more to do with who those speakers are. Latin became an international language throughout the Roman empire but this was not because the Romans were more numerous than the people they subjugated. They were simply more powerful. But the case is different now. Without a strong power-base, of whatever kind, no language can make progress as an international medium of communication.

Language has no independent existence but it exists only in the mouths, brains, ears and hands of its users. When they succeed, on the international stage, their language succeeds. When they fail, their language fails. This point may seem obvious but it needs to be made at the outset, because over years many popular and misleading beliefs have grown up about why a language should become internationally successful. It is quite common to hear people claiming that a language is a paragon, on account of its perceived aesthetic qualities, clarity of expression , literary power or religious standing. Hebrew, Greek, Latin, Arabic and French were among them and English is no exception.

A language does not become a global language because of its intrinsic structural properties or because of the size of its vocabulary or a vehicle of a great literature in the past or it was associated with a great culture or religion. These are all factors which can motivate someone to learn a language, for example, Latin. A language can become a global language only when it is spoken widely by people in every country and it is used in communication education, business, media, science and technology etc.

This is not to deny that a language may have certain properties which make it internationally appealing. For example, we comment sometimes on the familiarity of English vocabulary, deriving from the way English has over the centuries borrowed thousands of words from the languages with which it has been in contact. The welcome given to foreign vocabulary places English in contrast to some languages which have tried to keep it out and give it a cosmopolitan character and the advantage for a global language.

The world has made rapid progress in the 20th century. The establishment of the UN and other international bodies such as WHO,UNESCO,UNICEF, IAEA and World Bank had to find a common language for communication and to hold peaceful discussions with different countries. This situation seemed to be slowly becoming a reality in meetings around the world as general competence in English grew. Later, they adopted English as a language of global communication because of the flexibility and universality of English language and also this language was used widely.

With about 500 million people who speak it as their primary language and one billion people speak English as a second language, it is no wonder why this language is the global language of communication. There are many countries that teach English in primary as well as secondary schools.

In today’s business world, English is no longer viewed as a foreign language and English is used in every deal being done internationally. In the past few decades, it has become widely accepted that the lingua franca of international business in English: witness the way companies increasingly choose English as their official corporate language. As far as education is concerned, English language is being taught at various levels in most of the countries. English is also used in science & technology, information technology, tourism etc. It is also used in communication widely and more effectively than any other language in the world today.

Braj Kachru, in his book “English in the world (1985)” divides the use of English into three concentric circles. The inner circle is the traditional base of English and includes countries such as The United Kingdom, Ireland and the Anglophone populations of the former British colonies of the United States, Australia, New Zealand, South Africa, Canada and various islands of the Caribbean, Indian Ocean and Pacific Ocean. In the outer circle , the common wealth countries such as India, Pakistan, Nigeria and others under the sphere of influence of English-speaking countries where English has official or historical importance. The expanding circle refers to those countries where English has no official role but is important for certain functions notably international business. According to the British Council, the number of non-native English speakers had come to significantly outnumber the number of native speakers by the 21st century.

THE IMPACT OF ENGLISH LANGUAGE ON CONTEMPORARY WORLD

The English language's influence has spread across the globe and is more influential in the world of communication, education, media, business and governments than any other, even in certain countries where English is used as a minority language. Moreover, it is acknowledged as the language of popular culture predominantly in the entertainment fields of cinema and music. Although English is not the most widely spoken language in the world in terms of the native speakers when compared with Chinese, it is considered as a global language because English is more flexible and adaptable than Chinese in terms of pronunciation, grammar, vocabulary etc., and English is spoken and used by other countries apart from Britain, America and British colonies but Chinese is not.

Though there was competition for English from other international languages, such as French, Russian, Chinese, Spanish, in 19th century, America and Britain dominated the whole world with their economies and consequently, English emerged as an international language by the early 20th century. During that period, Britain and the United States were known for their economic imperialism and became the global economic trade capitals. The rest of the world wanted to join them and those countries had to learn the economic language, which at this point in history, was definitely English. In this context, David Crystal states that "If the metaphor 'money talks' has any meaning at all, those were the days when it was shouting loudly---and the language in which it was shouting was chiefly English".

Today English is incredibly wide-spread and it is constantly expanding. The main reason is the influence of media. The first medium through which English is and was spread through newspapers and television . Everybody needs to know what is going on, in not only their country, but abroad as well. In fact, we have about five thousand news papers in the world today and more than half of the news papers are published in English. It is so important that the growth of English language is conspicuous in modern world. Television and cinema are other forms of media which greatly helped English get to this position it has reached today. American television has impact over the world unimaginably. For example, two hundred and fifty million people are learning English on TV.

The last few decades have witnessed a growth in the role of English language around the world as the lingua franca for economic, scientific and political exchange The spread of English as an international language and the emergence of the Internet as a fast communication channel that has no boundaries in globalization. The Internet has revolutionized the ways of human communication as well as English language learning in a global context. Teachers and learners have to understand how the Internet is bringing about changes in English language learning. The Internet has also an ever growing impact on the lexical, phonetic, syntactic standards of language and the great importance that most teachers place on the use of correct language. The Internet seems to have important implications for linguistic or language learning. Today most of the countries are implementing English language as their second language other than English speaking countries in order to excel and compete with other countries.

According to David Crystal, 85 percentage of the world's international organizations use English as their official language in transitional communication. About 85 percentage of the world's important film productions and markets use English as well and 90 percentage of the published academic articles are written in English. In many cases, the increased growth in the use of English language can be attributed to educational, economical or cultural globalization.

In education system at international level, there was a drastic change in schools and universities in the last few decades i.e., all the educational institutions, private or public, have decided to adopt English as their medium of instruction keeping in view the importance of English language and they have benefited from the new trend in education. In some respects, English education has become a profitable commodity that can be sold to students who think that a prosperous future lies in their ability to speak English. In multi-lingual countries where English has been chosen as official language, such as India, Nigeria, Malaysia etc, is useful for them to excel in education and connect with the rest of the world.

International trade is often a complex and cross-border business in which goods are taken from one country, refined or given added value by a second, sold to a third, repackaged and resold and so on. Such multilateral trade brings with it greater reliance on lingua franca. Most of the countries in Asia, Africa and Australia have their trade and business with other countries by using English language today. In Europe, there is growing evidence that English has become the major business lingua franca. A recent investigation in small and medium---sized businesses in peripheral areas **of** Europe found that German is used extensively especially for informal communication but English is the most used language of business across Europe. Hagen (1993) suggests that knowledge of one language is not sufficient for a company to run business successfully within Europe but the companies should be able to perform in three: English, German and French. However, German and French companies use English for their businesses outside Europe. This is apparent from recommendations made by German Chambers of Commerce to members about languages with which they can have trade with other countries in the world. English is recommended as the sole language for 64 countries, German and French for 25 countries, and Spanish for 17 countries. Thus English is preferred language though there is competition from other European languages. Japan and the US use English for international trade. The overall picture shows that English is being used extensively in international trade and business in modern world. Recently, major economies, such as China, Japan, Russia , are using English language in their businesses internationally. From this, we can understand that English is playing a key role in international trade and businesses.

English today has been reshaped by the effects of the industrial revolution. As English became the world's language of discovery and rapid advances were made in the major fields of science, engineering, manufacturing and communications, new communicative functions were required of the language. New and more complex communicative skills were required by employees while the industrial economy gave rise to greater interaction between institutions and general public. Typographic design expanded accordingly, as did the range of written and spoken genres institutionalised in English. Thus the information age began in the 19^{th} century, establishing many of the styles and conventions we take for granted today. Technology has indeed shown profound significance on culture and language.

English and computers have gone together for decades. Computers and the programmes which make them useful were largely the invention of English-speaking countries. The hardware and software reflected the needs of English language. The early systems for text based communication were unfriendly to accented characters and almost impossible for languages using non-Roman writing systems, while computer operators interacted with programmes using instructions in English. English will continue to be spread via software products and digitised intellectual property.

New and simplified forms of English have been constructed by many global engineering companies, such as Caterpillar and Boeing, which are claimed to make maintenance manuals more comprehensible to overseas engineers. But the use of 'controlled English' is also intended to make automatic translation easier—opening up the possibility of human writing in restricted forms of English so that machines can translate documents into target languages. The growing use of English as a relay language to permit translation from one language to another via English, will produce new forms of language contact which may encourage the convergence of other languages, at least in their controlled forms, with the semantic and syntactic structures of English.

One of the significant changes taking place in the organisation of the work place today is a rethinking of the way in which activities are carried out and the way they are managed. Work is now frequently arranged around teams who must work out a solution themselves co-operatively instead of passing a problem upstairs to a line manager or project head. Work of all kinds require higher levels of direct communication-both within work teams and between members of different teams. These teams need English language skills to carry out their work and communicate with others in organisations. While more workers are expected to become proficient in English, changes in communications patterns mean they also need a wider range of linguistic abilities. Mercer (1996) aptly distinguishes between two types of working English. The First kind is the communication between other professionals and workers within the same line of work. These people often have specialised language needs, including a particular vocabulary. This type of working English is not, as it is sometimes portrayed, a single, monolithic variety like a special dialect of English. The second type of working English relates communication with people who are not members of the trade or profession themselves. This style of interaction is a consequence both of the growth in the service industries and the numbers of employees now required to project a corporate image in their dealings with the public. Many employers indeed insist on particular ways of addressing and talking to clients and customers, since English has become an integral part of the service offered. Employees today, as a result of new working practices, have to adopt a wide variety of language styles. Thus English must serve a range of corporate roles and identities and must useful for both team working and service interactions. Not surprisingly, demands on an employee's competence in English are rising in the contemporary world. Education and training programmes in English are indispensable today to excel in organisations and even to grab opportunities with the command over English language and communication.

In twentieth century the most significant educational trend worldwide is the teaching of a growing number of courses in schools, colleges and universities the medium of English language. The need to teach some subjects in English, rather than the national language or mother tongue, is well understood particularly in sciences. Up to date text books and research articles are available much more easily in one of the world languages and most readily of all in English. The move towards English medium higher education is having a number of long term consequences. First, it accelerates and broadens the second language use of English in both developed and developing countries, creating a constituency of college of graduates many of whom come to use English more extensively for social communication and some of whom raise their own children speaking English as a first language in the present century. English medium higher education is thus one of the drivers of language shift from L2 to L1. Second, English medium education alters the pattern of social privilege which triggers wide ranging social change. Third, the growth of English medium education has permitted a rapid internationalization of education and allows developing countries to restructure themselves as exporters of educational services.

In the 21st century, the service sector of all economies is expected to grow rapidly. Demand is likely to grow particularly in adult education where the English language skills formerly taught to university students may no longer be sufficient to meet the needs of new enterprises. The wide spread reform of university curricula in English language is expected in many countries. The educated labour will be greater demand everywhere but they need to update and strengthen their skills in English communication. Mc Rae (1997) suggests that the key to the very long term future lies in our education and new skills. So there is a need to update skills in communication and proficiency as well. Some developing countries which have expanded their provision for English medium higher education will emerge as competitors to developed countries in coming days because they are strictly following English language strategy in education and job environment.

English is spoken by almost everybody in the world to some degree and it has the tendency to transcend cultural aspects such as social, political, economic and religious systems, thus functioning independently from any specific culture, in terms of race and group, to the extent that it can become a positive feature to all or nobody this implies that English can be regarded as essentially a value free means of learning to communicate. The concept of the inseparable linkages between language, society and culture, which ensure economic subsistence of society, is important in a consideration of the social and cultural impact of English as International Language(EIL),because EIL concerns the relationship between the international spread of English across national boundaries and the many groups of people within their own societies since the beginning of colonialism around five hundred years ago and to the present age of unprecedented globalization.

Phillipson (1992, 166) views the spread of EIL displaces other languages and imposes new mental structures on learners. These mental structures are possibly the ideologies that westerners used to justify their own culture and impose these ideas on others. He sees English learning and culture as inseparable, given that he sees ‘modernization’ and ‘nation building’ as being a legal process of ELT. Phillipson also considers the implications of this and ELT promotes linguistic imperialism.

However, the role of ELT and EIL has changed the face of the world in globalization. They have become somewhat more sensitive in their interaction with other cultures while English has become adopted as a part of the culture of many former non- English speaking countries. There is a growing realisation that EIL is becoming adopted by people who speak it as a second language and not as something being imposed from the outside any more. Crystal (1992) noted that non native speakers of English represent more than two-thirds of its potential speakers. Thus it could be fair to say that English no longer belongs to any particular group of people. Kachru (1994, 135) saw English is very adaptable and capable of sustaining a large assortment of functions. It seems that this phenomenon of EIL, the adoption and ownership of English by formally non-English speaking societies, is a major switch in the role of EIL from its former repressive role to one that offers possibilities for EIL being used in liberating sense.

The countries adopt English and use it alongside their own culture, and combine it with, for example communications technology, can possibly escape from the poverty –trap and catch up with developed countries rapidly. It is clearly witnessed in modern world. ELT professionals should also strive to encourage their students to express matters that are important to their lives, and how to confidently and effectively communicate their concerns, cultural view points and personal interest by taking ownership of English and using it as a meaningful interchange with people of other countries, and to relate what it means to be a member of their specific societies and cultures in a positive way to others in the world community.

Due to latest developments in information and communications technology that have taken place in the past few decades, English has become more dominant in all walks of life than ever before. English has become a necessity as it is the language of modernity. In the colleges of medicine and researches, English is the medium of instruction throughout the world. All computers majors, programming languages, catalogues, medications, technical terms, conferences, research and references require English today. It is indicated that mastery of English language is required for success in life. Students who know English have a better future than those who do not. A person who can communicate in English has a better self- esteem, more self -confident and self-reliance. Society respects those who can communicate in English and those who have graduated from an English medium college or University.

In 21st century, the number of people seeking to learn English is increasing due to the increasing dominance of English. Crystal (2003) estimates that about one billion students are learning English worldwide today. English is taught as a foreign or second language at schools and universities in almost every country. In a globalized world, English has become a global language and many people feel that English is superior to all other languages and they are keener on learning English. The developing countries like China, Russia, middle-east and some European countries have realised that English is the only language today by which they can achieve scientific and technological progress and also they can gain profits in international trade and commerce and also skilled human resources.

Thus, English is playing a pivotal role in all branches of knowledge to stream line and to unleash unlimited human resources across the globe. It is widening the boundaries of progress in all spheres. The latest and radical change in the world is globalisation and it is also massively influenced by English language and act as a bridge across the globe. The momentum of development will increase rapidly in forth coming years with the help of English in the world.

THE PROSPECTS OF ENGLISH IN FUTURE

The widespread use of English as a language of wider communication will continue to exert pressure towards global uniformity as well as give rise to anxieties about declining standards, language change and the loss of geo linguistic diversity. But as English shifts from foreign language to second language status for an increasing number of people, we can also expect to see English developing a large number of local varieties. These contradictory tensions arise because English has two main functions in the world: it provides a vehicular language for international communication and it forms the basis for constructing cultural identities. As English plays an ever more important role in the first of these functions, it simultaneously finds itself acting as a language of identity for larger number of people around the world. There is no need to fear that trends towards fragmentation will necessarily threaten the role of English as a lingua franca.

Smith (1992) carried out an experiment using speakers of nine national varieties of English-China, India, Indonesia, Japan, Papua New Guinea, the Philippines, Taiwan, the United Kingdom and the United States- in order to discover whether the spread of English is creating greater problems of understanding across cultures. He concluded that there was no evidence of a breakdown in the functioning of English as an international lingua franca.

There is no reason to believe that any other language will appear within the next fifty years to replace English as the global lingua franca. The position of English has arisen from a particular history which no other language can, in the changed world of the 21st century. We have argued that no single language will occupy the monopolistic position in the 21st century which English has almost achieved by the end of the 21st century. As trade and communication between neighbouring countries in Asia and South America become more important than flows between such a regions and Europe and North America, so we can expect languages which serve regional communication to rise in popularity. But it is very difficult to foresee more precisely what will occur.

Leading–edge technology, particularly computers and information technology, has been largely English based in several respects. Currently, English is to be found at the leading edge of economic modernization and industrial development. The internet epitomises the information society. At present ninety percent of internet hosts are based in English speaking countries. Satellite television channels have brought English into every home, creating a global audio visual culture. Satellite television has been regarded as a major driver of global English. English may remain as the leading language in the above mentioned areas for the next five decades because no other language can replace English in the near future and the impact of English language on this modern world is well established and inseparable. The indications are that English will enjoy a special position in the multi lingual society of the 21st century and it will be the only language to appear in the language mix in every part of the world.

In the early 20th century, English became an international language with the dominance of America and Britain throughout the world. Later, English was used in education, business, technology etc widely at international level though there was strong competition from other international languages such as French, Spanish, Japanese, Chinese, Russian etc. By the end of 20th century, the concept of 'globalization' emerged and English was considered a global language because of its unquestionable influence on this world. In 21st century, English has gained more popularity and in future also English will continue to dominate the whole world in all fields because of its flexibility and adaptability.

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THE WEAK MOST STRONG: A SUBALTERN STUDY OF THE UNCOMMON COMMONERS

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ABSTRACT

Since the dawn of civilization, the commoner, the everyday person, has played an important role in shaping the society, government and nation. The common man, the subaltern, the group of inferior rank holds enormous strength to alter the society. This is why William Shakespeare portrays the strength and capacity of the common man in a large number of his plays. Even though his story requires Romans and kings, he thinks only of man – both royal and common. His forest-like plays, comprising both the commoners and the royals, are replete with a post-colonial perspective in an age in which hardly anyone was aware of this term. The portrayals of Shakespeare are still embedded in our hearts and minds as they display the general human nature of servants, fools and the common people – the subalterns. Julius Caesar (1599) is a good example of the impact of the role of commoners on power and politics of royals. In this play common people, in the form of a mob, are portrayed with such vigor that they possess the capacity to destroy or to save their nation. Shakespeare, very realistically, shows the strength and psychology of the people when they are part of a crowd – they cheer for victory, they can kill Cinna (the poet), and can revolt against the conspirators. He portrays the crowd which can do anything for the betterment of the society. The present paper, thus, intends to explore the role of commoners in Shakespeare's Julius Caesar, as the back bone in the making and development of their nation. Also, the paper will delve deeper into the psychology of commoners in order to locate the post-colonial and subaltern touch in Shakespeare's Julius Caesar.

INTRODUCTION

PAPER

Throughout history, the subalterns, who usually are commoners and everyday persons, have played a vital role in bringing about a change in society especially in governance structure, notwithstanding the infinitesimal power vested to the commoners. Vivid examples of this role could be seen just months ago on television screens throughout the world, from the sit in against corruption here in India to the revolt of the common people in Egypt. Thus, the common man who is considered subaltern, holds enormous strength to alter the society. William Shakespeare portrays this capacity of the subalterns in a large number of his plays. Almost three centuries ahead the term 'subaltern' brought in the literature, Shakespeare indirectly raised the issue whether people in subordinate, colonized positions are able to achieve a voice, which was directly brought forward by Gayatri Chakravorty Spivak in her essay Can the Subaltern Speak? Subaltern combines the "Latin term for 'under' (sub) and 'other' (altern)" (Abrams 246). But in Shakespearean plays recurrent topic of debate is how and to what extent a subaltern can manage to serve as an agent of change rather than of subjugation – the very idea that has given the subordinate an individual and powerful identity. The present paper advocates the influential impact of commoners on the power and politics of royals with specific reference to William Shakespeare's powerful common man portrayed in Julius Caesar.

There is a blend of two contradictory ideologies – politics and morality in Julius Caesar. Politics is an exciting word, and morality is a philosophical word. The former is a realm where, whatever the particular interests involved, the issues are to some extent simplified and generalized, and, therefore, seen in abstract and schematic terms. Morality has to do with human – sometimes specific and other times extended. The commoners, in this sense, are considered uncommon here because they are the champions of both politics and morality.

The subalterns, in this play, in the form of a united crowd are portrayed with such vigor that they have the capacity to save or destroy the nation. Shakespeare, very realistically, demonstrates the strength and psychology of the people when they are part of a crowd – they cheer for the victory of their king, they can kill Cinna – the poet – and can revolt against the conspirators. There are a large number of instances where these commoners, the subalterns, are portrayed as the knower of the unknown truth. In Act I Scene II a soothsayer, who is a common man, asks Caesar to "Beware the Ides of March" but Caesar does not pay any heed and says "leave him. Pass" (JC 7). Shakespeare here emphasizes that being an outsider, common man can have an objective eye on the conspiracies and the wrong doings, thus commoner is uncommon for he is a knower of the unknown truths.

Shakespeare's mob is very real. Through the portrayal of mob he shows how people act and react as part of crowd. Stewart rightly remarks, first discovery about Shakespeare's characters is this: that the dramatist frequently makes them speak of themselves with an unnatural objectivity, in order that audience may easily understand their roles. (111)

In the very beginning, like the ever-changing crowd of John Dryden's Absalom and Achitophel, the crowd seems to be easily swayed in their allegiance. In Act I, like Dryden's common mob, Shakespeare's commoners are cheering for Caesar after the defeat of Pompey. Here Marullus reminds them of how they had cheered for Pompey in the same streets. This illustrates how quickly people change their loyalties to whoever is in power. This is an example of mob psychology. Shakespeare realized that people tend to follow the crowd; therefore he uses this point to exemplify mob mentality which is prevalent even today. Not much has changed in modern times, for it is always easy to stick with what everyone else is doing. Even though this fickle-mindedness is a negative trait but it should be seen having a positive touch, for this trait makes the crowd ever evolving and saves the nation from stagnation. Though the crowd is fickle-minded, like the commoners in Absalom and Achitophel, yet Shakespeare's crowd is much more sensible and powerful than Dryden's.

In the beginning Shakespeare's crowd is very common, but towards the end, unlike the common mob, his crowd demonstrates the uncommon qualities. This happens in Act III Scene II where, after Julius Caesar's death, Brutus has just convinced the commoners that what the conspirators did was only because of their love for Rome, but the hearts of the commoners quickly change when Antony gives his speech. Their loyalties keep shifting from one to another not because of the reason that they are weak but because they listen every word, think over every aspect and, thus keep evolving. Shakespeare rightly remarks:

Men at some time are masters of their fates. (JC 12)

Shakespeare's common men are uncommon because they are the masters of themselves and their nation's fate. Thus, despite their continuously shifting mind, the royals are aware of the strength of commoners. This is why, a tug of war is going on between the conspirators and Caesar's well-wishers to have mob in their side. Being aware of the power of commoners the conspirators, after killing Caesar, decide to "produce his body to the market-place" (JC 59) in order to befriend with the commoners and to have them on their side. Brutus too believes that the "public reasons shall be render'd of Caesar's death" (JC 62). So he gives a very flattering reason to the mob for killing Caesar:

> Not
>
> That I loved Caesar less, but I loved Rome more.
>
> Had you rather Caesar were living, and die all slaves,
>
> Than that Caesar were dead to live all freemen? (JC 63)

On hearing this, the crowd too cheers and says "We are blest that Rome is rid of him" (JC 65) because nation is not made by or made for the king but by and for the commoners.

It can be said that there are certain Monarchic principles, and if a king violates them then the citizens are not going to follow that king. This is why when mob was told by Brutus that "Caesar has reached the extreme limits of the power delegated to him under the aristocratic form of government" (Phillips 54) they were satisfied on his death, but when the mob get to know the truth that the Monarchic principles have been violated by the conspirators then they fight for king's justice. The commoners believe in the sixteenth century idea of limited monarchy i.e., "rulers shall be constrained to make use not of their licentious wills in judgment, but of the right or privilege which the People had conferred upon them" (Buchanan 13).

Thus, their ever-changing mood has a solid ground and a positive perspective. They must be praised for being patient listeners and continuous evolvers. At first they listen to Brutus and think according to monarchic principles, but then Mark Antony manipulates everything so skillfully in this funeral oration that the mob riots and pent upon revenge. Mark Antony cannot always talk so wisely, but he takes the tide that Brutus loses. It can be said that though mob is easily persuaded but very reasonable too, for commoners decide that they will listen to the speakers before deciding on anything. The death of Caesar leaves a power vacuum. At first it seems that Brutus will be able to calm the crowd. However Antony understands the strategies far better than Brutus and he knows that a wild mob, enraged against the conspirators, will be his advantage. Thus, the assassination that was to bring liberty ushers in a period of civil strife, and offers Antony and Octavius an opportunity to seize the power through conquest. MacCallum has rightly phrases it, "Brutus has brought about an upturn of society by assassinating the one man who could organize that society" (263).

Antony shows Caesar's dead body to the mob, he shows wounds, the place where Caesar has died and all these pathetic images make commoners cry, they start to get angry at the conspirators. Finally Antony reads the will of Caesar and announces "when that the poor have cried, Caesar hath wept" (JC 66). He further declares that "You all did love him once, not without cause" (JC 66) by showing Caesar's love and concern for his nation which can be easily seen in his will:

> Let but the commons hear his testament.
>
> Which, pardon me, I do not mean to read,
>
> And they would go and kiss dead Caesar's wounds,

And dip their napkins in his sacred blood;

Yea, beg a hair of him of memory,

And, dying, mention it within their wills,

Bequeathing it as a rich legacy

Unto their issue. (JC 68)

He declares that "you are his heirs" (JC 68) and Caesar has left seventy-five drachmas for every Roman citizen. In this way Antony replies with reverse psychology to incite the commoners to riot in grief over Caesar's murder. Antony calls the conspirators traitors and the crowd starts to get angry at the conspirators. After he finishes, the commoners run through the streets noting and searching to kill the conspirators. "Revenge, about, seek, burn, fire, kill, slay, let not a traitor live!" (JC 71). In the ensuing riot Cinna, the poet, is wrongly killed by mob that believes him Cinna, the conspirator. This killing was an act which happened under the uncontrolled grip of emotions, but the mob is controllable too, as the crowd listens to the both sides – conspirators and supporters – and then decides what should be done. One man from mob says, "Peace, ho, hear Antony, most noble Antony!" (JC 72) and all of them were ready to listen the truth coming from Antony's mouth. It is only because of their patience Antony "made one of them" (JC 110) and was able to unite them and to make them understand the "common good(s)" (JC 110) that Caesar done to all.

Thus, it can be said that it is only because of the help and support of the mob that the conspirators were punished and Caesar gained justice after his murder. Shakespeare shows that though the commoners change their mind too quickly, yet they are having many qualities. He shows their strengths in a sentence in Act III Scene I, "Therein, ye gods, you make the weak most strong" (JC 45). So, Shakespeare can be considered a champion in portraying a real picture of the subaltern who even though has always been ignored in the monarchy yet play a very powerful role in it. In short, it can be said that in Julius Caesar the weak is represented as the 'most strong' and subalterns not only speak but also gained justice for monarch i.e., commoners are possessing uncommon qualities and strength, and do what royals could have never done.

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REDEFINING RURAL MARKETING: AN APPROACH TOWARDS MICRO ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO SHAKTI

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ABSTRACT

Corporate sector is now moving very quickly in the rural market for setting-up of their retail outlets, distribution channels, private schools and hospitals. These need skilled workforce but trained manpower is not available in rural areas. Some organised rural retail chains have brought people from urban areas but retention rate is very low due to lack of good schools or medical facilities for the employees and families. Where almost seventy percent of Indian are living in rural areas, most of these are "hard to reach" and offer relatively lower business potential. Hence reaching them through the conventional distribution system is a big challenge. These challenges may require new marketing thinking to deal with the issues and to realize vast potential of thus far ignored rural markets. Hindustan Unilever Limited (HUL) to tap this market conceived of Project Shakti. The project begin in year 2001 developed a network of forty five thousand Shakti Entrepreneurs in more than one lakh villages across fifteen states reaching three million homes. The strategy not only played a vital role to penetrate in rural India but also bring to the notice the potential of business opportunity exists in Indian villages. It is the foresight of the company to sense the new business opportunity in rural India and tapped it so beautifully that it became a case study for new comers in the sector. The present paper explores in detail survival and growth of the HUL unique marketing strategy "Shakti Entrepreneur" with passage of time.

KEYWORDS: *Shakti Entrepreneur, Hindustan Unilever Limited, Marketing, Distribution Channel, Self Help Groups (SHGs), Social Network.*

INTRODUCTION

With the urban market saturated, FMCG companies are now targeting the rural markets. In spite of the income imbalance between urban and rural India, rural holds great potential since 70% of India's population lives there. India has more than 6, 30,000 villages, most of these are hard to reach due to poor connectivity and offer relatively low business potential. This rural context poses several challenges, such as low-income, absence of basic marketing infrastructure, subsistence living, irregular income and demand patterns, dependence on agriculture, high social stratification, lack of social mobility, and traditional value orientation, to marketers. Furthermore, retailers cannot be present in all the centers as many of them are so small that it makes them economically unfeasible. These challenges may require new marketing thinking to deal with the issues and to realize vast potential of thus far ignored rural markets. Hindustan Unilever Limited (HUL) to tap this market conceived of Project Shakti. This project was started in year 2001 with the aim of increasing the company's rural distribution reach as well as providing rural women with

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income-generating opportunities. This is a case where the social goals are helping achieve business goals.

In **rural Indian economy** tiny and micro enterprises, creates huge employment opportunities; produces necessary goods and services to cater to the local requirements and contributes significantly to the development and growth of the nation. It helps inculcate growth with equity viz; both **women and men** alike; mobilize savings and internal financial resources for entrepreneurial activities. In fact creations of micro enterprises are considered as an effective tool for sustainable livelihood, poverty alleviation and employment generation. Similarly, economics of micro finance makes it a compelling anti-poverty strategy. With a small amount, rural youth can establish a small business, repay the loan and still own the productive assets.

PROBLEMS ASSOCIATED WITH RURAL INDIA

1. Lower purchasing power
2. Poor developed distribution channels
3. Lack of trained staff
4. Limited infrastructure facility
5. Poor media penetration
6. Almost non existence of virtual
7. Communication

The strategy not only played an important role in the success of HUL in remote area but also became a part of learning for the beginners who too want to enter in rural areas. It is the foresight of the company to sense the new business opportunity in rural India and tapped it so beautifully that it became a case study for new comers in the sector. Important role in the success of HUL in remote area but also became a part of learning for the beginners who too want to enter in rural areas. It is the foresight of the company to sense the new business opportunity in rural India and tapped it so beautifully that it became a case.

This difficult and complex task can be achieved by helping rural producers to effectively compete in the marketplace based on competitive/comparative advantage through consolidation of agriculture and rural enterprises. More specifically, agriculture and rural enterprises need to be linked to rural and/or urban markets through 'minimizing market resistance to rural products' and 'maximizing market orientation of rural enterprises'. The leading business magazine 'Business World' has published 'The Marketing White Book' 2007-08 (December 2007) .There was a special chapter on 'Rural Market' on the basis of 'MGI India Consumer Demand Model' they have quoted the aggregate rural consumption as given in the below table-1.

TABLE-1 AGGREGATE RURAL CONSUMPTION (IN RS. 000 CRORES)

1985	1995	2005	2015 (Projected)	2025 (Projected)
449	609	968	1670	2648
Compound Annual Growth 3.9%				
		Compound Annual Growth 5.1%		

Source: The Marketing White Book (2007-08), Business World, December 2007

SHAKTI: A MICRO BUSINESS WITH MASSIVE IMPACT

Rural Indian markets, whose potential has historically been dismissed, account for more than

50% of fast-moving consumer good (FMCG) sales, and 60% of the durables market. The annual size of the rural market for FMCGs has been steadily growing and is estimated at $11 billion. The companies have realized that it is too costly to ignore this market any longer. It is an interesting fact to note that while the per capita income of rural India is half what it is in urban India, the surplus disposable income is roughly the same, as standard of living is cheaper in rural area as compare to urban areas.

In overcoming the difficulties of penetrating rural markets, companies are turning to the rural poor not only as potential consumers, but as retailers as well. Collaborating with microcredit clients has proven to be good business. The most revolutionary example of such partnership is between Indian company Hindustan Lever Limited (HLL), a subsidiary of Unilever, and CARE India's multi-state microfinance program. By linking HLL with self-help groups throughout India, women have received training in retail and marketing to sell staple products in rural, lowincome areas. The Shakti is a micro enterprise programme initiated in year 2001 that creates opportunity for the rural population to sell HUL products door to door in their local area. This resulted in easy access of HUL products in the hands of low income consumers and reduces the menace of locally sold spurious products. The company targeted the Self Help Groups (SHG) members as the promoter of their product. The initial training is also imparted to market and sell the product efficiently to the HUL agents. These agents were termed as Shakti Amma's. The term has been derived to rightly address the Indian rural entrepreneurs. The word "Shakti" means the power, which HUL gave to rural women through providing means to become an entrepreneur. While the word "Amma", is a local term generally used in villages to address women. Thus the theme of the project is to empower the rural based women while at the same time creating a healthy route to penetrate in rural market.

OBJECTIVE

1. TO EXTEND DIRECT REACH INTO UNTAPPED MARKETS : The aim of the project to help the company to penetrate in rural untapped areas in partnership with Self Help Groups. The direct marketing strategy adopted by the company to promote its products.

2. TO BUILD BRAND THROUGH LOCAL INFLUENCE: To overcome the problem of limited media coverage, the company appointed the Shakti Entrepreneur as a brand ambassador of their products. They are not just brand ambassador but also generate sales of HUL products.

3. EMPOWER UNDERPRIVILEGED WOMEN HUL : As a company is also well aware of its social obligation towards the society. Hence through partnership with village level Self Help Groups provided sustainable livelihood opportunity to its members.

(a) Communication builds a brand

(b) Micro enterprise create livelihood

(c) Social initiatives improve the standard of life by providing quality products.

4. BUSINESS MODEL OF SHAKTI PROJECT: The recruitment of a Shakti Entrepreneur or Shakti Amma (SA) begins with the executives of HUL identifying the uncovered village. The representative of the company meets the panchayat and the village head and identify the woman who they believe will be suitable as a SA. After training she is asked to put up Rs 20,000 as investment which is used to buy products for selling. The products are then sold door-to-door or through petty shops at home. On average, a Shakti amma records monthly sales of Rs10,000-

15000, on which she earns Rs1000-1500; those earnings come out of a 3% discount that HUL gives her on its products, as well as a trade margin of approximately 10%. A really outstanding Shakti amma—a Diamond Shakti amma—can even book Rs30,000-40,000 of sales every month, often turning her house into an HUL store. Thus on an average a Shakti Amma makes a 10% margin on the products she sells.

5. SOCIAL NETWORK: A SUCCESS LADDER: If companies want to succeed in an emerging market, they must link up with India's vast social networks to reach remote customers. Pradeep Kashyap, founder and CEO of MART, A rural market consultancy company. In the words of Kashyap, "In a country like India, or any developing economy, the physical infrastructure is weak, but the social infrastructure is very strong," Unlike in the west, where the physical infrastructure is very good – the roads, the electricity – but the social infrastructure doesn't need to be strong. So we have to leverage on our social infrastructure." The success of HUL in rural India is its local partners in the form of shakti entrepreneur.

SHAKTI — CHANGING LIVES IN RURAL INDIA

One in eight people on the planet lives in an Indian village. Hindustan Unilever's Shakti Entrepreneurial Programme helps women in rural India set up small businesses as direct-to-consumer retailers. The scheme equips women with business skills and a way out of poverty as well as creating a crucial new distribution channel for Unilever products in the large and fast-growing global market of low-spending consumers.

1. HUL has been proactively engaged in rural development since 1976 with the initiation of the Integrated Rural Development Programme in the Etah district of Uttar Pradesh, in tandem with the company's dairy operations. This Programme now covers 500 villages in the district. Subsequently, the factories that HUL continued establishing in less-developed regions of the country have been engaged in similar programmes in adjacent villages. These factory-centered activities mainly focus on training farmers, animal husbandry, generating alternative income, health & hygiene and infrastructure development.

2. Shakti is HUL's rural initiative, which targets small villages with population of less than 2000 people or less. It seeks to empower underprivileged rural women by providing income-generating opportunities, health and hygiene education through the Shakti Vani programme, and creating access to relevant information through the iShakti community portal. Shakti is a pioneering effort in creating livelihoods for rural women, organised in Self-Help Groups (SHGs), and improving living standards in rural India. Shakti provides critically needed additional income to these women and their families, by equipping and training them to become an extended arm of the company's operation.

3. Started in 2001, Shakti has already been extended to about 80,000 villages in 15 states Shakti already has about 25,000 women entrepreneurs in its fold. A typical Shakti entrepreneur earns a sustainable income of about Rs.700 -Rs.1,000 per month, which is double their average household income. Shakti is thus creating opportunities for rural women to live in improved conditions and with dignity, while improving the overall standard of living in their families.

4. Shakti Vani is a social communication programme. Women, trained in health and hygiene issues, address village communities through meetings at schools, village baithaks , SHG meetings and other social fora. In 204, Shakti Vani has covered 10,000 villages in Madhya Pradesh, Chattisgarh and Karnataka. The vision is to cover 80,000 villages in 2005. iShakti, the Internet-based rural information service, has been launched in Andhra Pradesh, in

association with the Andhra Pradesh Government's Rajiv Internet Village Programme. The service is now available in Nalgonda, Vishakapatnam, West Godavari and East Godavari districts. iShakti has been developed to provide information and services to meet rural needs in medical health and hygiene, agriculture, animal husbandry, education, vocational training and employment and women's empowerment. The vision is to have 3,500 kiosks across the state by 2005

5. The model was piloted in Nalgonda district of Andhra Pradesh in 50 villages in the year 2000. The Government of Andhra Pradesh took the pioneering step of supporting the initiative by enabling linkages with the network of DWACRA Groups of rural women set up for their development and self-employment. Most SHG women view Project Shakti as a powerful business proposition and are keen participants in it. It has since been extended to in Andhra Pradesh, Bihar, Chattisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Orissa, Punjab, Rajasthan, Tamilnadu, Uttar Pradesh and West Bengal with the total strength of over 40,000 Shakti Entrepreneurs.
6. Other Activities: To improve the business skills of the SHG women, extensive training programmes are being held. Such workshops have already covered a large number of Shakti Entrepreneurs in Andhra Pradesh, Karnataka, Gujarat, Madhya Pradesh, Uttar Pradesh, Tamilnadu, Chattisgarh and Orissa As part of their training programme, all HUL Management Trainees spend about 4 weeks on Project Shakti in rural areas with NGOs or SHGs. Assignments include business process consulting for nascent enterprises engaged in the manufacture of products such as spices and hosiery items.
7. Participated States Andhra Pradesh Karnataka Madhya Gujarat Chhattisgarh Maharashtra Orissa Punjab Rajasthan Tamilnadu Uttar Pradesh West Bengal Bihar Haryana Jharkha
8. Support Shakti Shakti is working closely with the rural development departments of the state governments, as well as large number of NGO's across the geographies it currently on Project Shakti.

BENEFITS OF THE SHAKTI PROJECT

The project Shakti popularized the brand HUL among the rural India. It leads to easy access to such areas which was far beyond the reach of the company with its present resources. The benefits which the company derives out of the project are as follows:

(A) AVAILABILITY OF STAFF AT LOWER COST: In India the peoples are strongly connected socially. To reach the Indian customer efficiently and effectively is through word of mouth. To penetrate in Indian rural market, it is strongly required that the seller familiar with the customer taste, income and buying behaviour. Thus a local villager when hired by the company increases the sales to many folds. The women are the homemaker and are the real purchaser of the fast moving consumer goods. Hence to tap the rural India with its FMCG products, the company targeted the women folk. In addition the direct selling helps the company to manage its administration cost of operations and survive in the market.

(B) LOCALISED PARTNER: The local hired and trained "Shakti Entrepreneur" is the unique selling tactic of the HUL. The shakti entrepreneur moves from home to home for selling products helped to well verse its brand among the rural India. The frequent visit to customers created a strong bonding of the Shakti Entrepreneurs with its customers. They are familiar what are their customer‟s requirement, taste and preference.

(C) DISTRIBUTION CHANNEL AND DIRECT MARKETING: To overcome the issues of weak distribution network in remote areas, the company adopted the direct marketing strategy by appointing "Shakti Amma". The shakti amma move from house to house and even small kirana shops and kiosks in the village to sell the product. Thus makes the easy accessibility of the brand even in far flung areas.

(D) ADVERTISEMENT AND PROMOTION: To promote the product the company trained the selected Shakti Amma by providing soft skills and complete knowledge about the HUL products and their correct usage. The Shakti Entrepreneurs are the live advertisements who go from home to home talking about relevant brand benefits -- like hygiene and healthcare - of HUL products. The front room of the family house often becoming a marketing and distribution tools in one go. The Shakti Amma not only created awareness among the potential consumers but also increased demand of the HUL products.

(E) COMMUNICATION LINKAGE: The company also run a Shakti Vani project to supplement the project shakti Under this programme, trained communicators visit schools and village congregations to drive messages on sanitation, good hygiene practices and women empowerment. This serves as a rural communication vehicle and helps to boost up sales.

(F) DECISION MAKING TOOL: The Shakti entrepreneurs provide in-depth knowledge about the consumers buying behavior in terms of what they want, what they can afford, when they buy. She knows all its customers very well. It provide the vital information which facilitate the company in decision making regarding to the type of product to promote, divestment decision, the pricing issue, discounts, marketing strategies. In addition the information so gathered helps the company to take decisions at the time of launch of new product.

(G) SHAKTI ENTREPRENEURS: In overcoming the difficulties of penetrating rural markets, company turning to the rural poor not only as potential consumers, but as retailers as well. Collaborating with microcredit clients has proven to be good business. The project helps the Shakti entrepreneur to earn 1000-1500 rupees a month, which is a significant amount for a BPL family, supplement the monthly income. Moreover it provides entrepreneur skills, boost up confidence, and enhance the decision making skills, leadership qualities of the Shakti Entrepreneur. In short contribute towards the overall development of the underprivileged sectio and helps HUL to achieve its social obligation towards society.

The main advantage of the Shakti programme for HUL is having more feet on the ground. "Shakti Ammas" (SAs) are able to reach far flung areas, which were economically unviable for the company to tap on its own, besides being a brand ambassador for the company. Moreover, the company has ready consumers in the SAs who become users of the products besides selling them. To solve the value chain issue the company closely work with its local shakti entrepreneurs. The shakti entrepreneurs has lead to twin benefit to the company. Where it boost the income prospects of the Shakti Entrepreneurs, it also provides HUL with security of supply of raw materials and new distribution routes to improve the penetration of company products.

(A) UNORTHODOX SOLUTIONS: Roshni, a Shakti amma from Dhindaar village of Uttar Pradesh, found that her customers were dissatisfied with the effects of the Fair & Lovely she told. So she organized a seminar devoted to showing the women the correct way to use Fair & Lovely—what her Shakti trainer, Jitendra Kumar, calls the "aath ka funda", the method of daubing spots of the cream in a figure of eight on the face, and then massaging it in. "And now it sells much better," Roshni says.

(B) LIVE DEMONSTRATION: Roshni, a Shakti amma from Dhindaar village in Uttar Pradesh, says sales of Fair and Lovely improved after she conducted a seminar to show her customers the right way to apply the cream.

(C) CASH BASED TRANSACTION: It was being realized by the company that few Shakti Ammas who sold their products at credit to enhance sales found difficulty in recovery. Thus "We also advise our Shakti Ammas not to sell on credit," says Prashant Jain, an area sales and customer manager for central Uttar Pradesh (rural) with HUL. "Recovery is sometimes difficult, because many of these customers are also relatives or known to her in the village, so they feel embarrassed to ask for money. So we advise them to sell (for) cash only."

(D) HOME TO SHOPS : HUL learned very early that Shakti Ammas should be encouraged to sell to retail shops as well as homes if they were to feel optimistic about their earning potential.

(E) LOGISTICS: Another lesson rose out of Project Shakti's logistics. Jain describes how HUL initially thought it viable to only target villages with a population of 2,000 or more, how market strategists sat down with census lists, and how ammas were found in those selected villages and started off with a minimum of Rs10,000 worth of stock.

When HUL started delivering stock to these ammas twice a month, however, it realized that it was also in its best interests to cultivate Shakti ammas in the villages that lay along that route, however small they were. "Even if we are just dropping off stock worth Rs1,000 or Rs2,000 at these villages on the way, it makes economic sense," Jain says.

(F) SHAKTIMAAN MODE: Today 45,000 shakti ammas push HUL products in India. Last year, the company decided to diversify the network and include husbands and sons in the distribution process. To further expand its reach to far off rural areas, HUL recently brought in its new "Shaktimaan model" (empowered man) where the village men work as distributors of HUL products. They head out on their bicycles, provided by the company, in order to sell the subsidized HUL products to nearby villages. They cover much more ground than the women, who do not like to travel outside their villages on their own. As of 2011 there are about 10,000 men signed up for the system. That has added an additional 23,000 rural shakti distributors, helping HUL triple their rural reach.

(G) SHAKTI DAYS: Although the company has been successful in the initiative and has been scaling up, it faces problems from time to time for which it comes up with innovative solutions. For example, a problem faced by HUL was that the SAs were more inclined to stay at home and sell rather than going from door to door since there is a stigma attached to direct selling. Moreover, men were not liable to go to a woman's house and buy products. The company countered this problem by hosting Shakti Days. Here an artificial market place was created with music and promotion and the ladies were able to sell their products in a few hours without encountering any stigma or bias.

(H) SHAKTI PROJECT ACHIEVEMENTS: This model has been the growth driver for HUL and presently about half of HUL's FMCG sales come from rural markets. The Shakti entrepreneur project has almost ten percent contribution in the total national turnover. According to the HUL Annual Report of 2009, the company has developed a network of 45000 Shakti entrepreneurs in more than 100000 villages across fifteen states reaching three million homes. The project not only benefited the company but also enhanced livelihood of 75000 rural women by INR 18 crore. In addition the expansion of project towards " Shakti Man" (Empowered Man) further enhanced the rural shakti distributors to 23000 helping the HUL to tripilate its penetration in rural areas.

(I) FUTURE PLANS : The long term aim of the company is to have 100,000 Ammas covering 500,000 villages and reaching 600 million people. This programme will help provide HUL with a growing customer base which will benefit the company for years to come. Since the beginning of first quarter of previous year, the HUL want to ensure that the rural folks not only get access to capital, but also generate savings. In a step to promote financial inclusion in rural markets, HUL's 'Shakti Ammas', a network of self-help groups that distribute the company's products in remote villages with a population of 2,000 and less, will now be opening bank accounts for people.

HUL has tied up with leading public sector bank, State Bank of India (SBI), to kick off a pilot project on financial inclusion in Maharashtra and Karnataka. At present, 12 Shakti Ammas, as customer service providers, have opened around 1,000 accounts, and the plan is to roll out the project across the country in the next 12 months. With a network of 43,000 Shakti Ammas enrolled with HUL, in excess of 30 lakh bank accounts are expected to be opened in the next one year-each Shakti Amma is expected to open at least 70 accounts.

MICRO ENTREPRENEURS ACHIEVE MACRO GAINS

Till December 2008, all that Rajabai Gaikwad, a resident of Indiranagar slum in Kurla (West), did was take care of her husband and four children. Like most housewives who live in the city's slums, Gaikwad is illiterate, has never been employed and has never saved for his family.

In December 2008, Gaikwad heard of microfinance — a term that she still cannot pronounce — for the first time. She teamed up with four neighbours, all housewives from her slum, and the women began a microfinance enterprise selling bags that they make.

The women make up to 100 bags per day, selling them for Rs2 each. "We keep Rs 100 aside to repay the loan we took to finance this enterprise," explains Gaikwad. Once a week, a customer service provider (CSP) visits the slum and collects a predetermined amount, offering the women advice on running the business. "I never imagined I could do this. I put in up to six hours of work a day and now contribute productively to my family's income," says Jayashree Katke, a 36-year-old slum dweller who is now able to afford her three children's education. There are 150 such women's groups prospering in slums in Thane, Kurla and Kalwa, which make and sell bags, zari, toys and cutlery.

"Microfinance is a popular concept abroad as well as in rural areas. In urban Mumbai, it is risky to dole out totally unsecured loans to a floating population in the slums," says Anil Jadhav, chairman and managing director, Hindusthan Microfinance Pvt Ltd, which has successfully taken the risk. "Loans range from Rs5,000 to Rs25,000. While offering the loan, we conduct a three-day workshop where we train the women on how to earn and save and repay the loan," Jadhav say. Why women? "Because they have a better sense of responsibility," says Jadhav simply.

Hindusthan Microfinance Pvt Ltd, in turn, receives finance from leading banks in the country. On Monday, RBS Foundation India, formerly known as ABN AMRO Foundation India, launched four new tool kits in association with a well known international microfinance consultancy MicroSave, for emerging Micro Finance Institutions (MFI).

The tool kits comprise training material in key areas such as governance, internal controls, financial management and accounting systems, and will help MFIs with useful operating guidelines. “In the current economic environment, keeping credit open to poor women is critical. The idea is not just to equip them with finance, but also the knowledge to deal with finance and liability,” said Meera Sanyal, country executive-India, ABN Amro Bank

Source: Published: Friday, Mar 6, 2009, by Deepa Suryanarayan, Agency: DNA

CONCLUSION

With emerging markets contributing roughly 44% to global revenues, Unilever—a Fortune 500 foods, home and personal care product giant with operations in about 100 countries—is betting on Project Shakti to reach to the bottom of the pyramid in Asian, African and Latin American markets. The project is being customised and adapted to Sri Lanka, Vietnam and Bangladesh. In Bangladesh and Sri Lanka, it is being promoted as Joyeeta and Saubaghya, respectively. The effort is expected to help Unilever tap fresh growth avenues in emerging markets in the face of recessionary trends in the US and Europe. The rural micro-enterprise has helped the Rs 13,717-crore Hindustan Unilever to push growth rates in several categories such as personal wash, fabric wash, shampoos, oral care and skin care. Brands like Annapurna, Lux, Lifebuoy, Breeze, Wheel, Fair & Lovely, Lakme, Ponds, Clinic Plus and Pepsodent have sold good numbers in smaller markets, company sources said, Overall, around 50% of HUL's revenues came from the rural markets in India. There are over 45,000 Shakti entrepreneurs covering over 135,000 villages across 15 states. Industry officials say the awareness of rural consumers about products and brands is lesser than the urban markets. Also, urban business models are not really successful in tapping the full potential of several small clusters of consumers across remote markets. Project Shakti is a low-cost distribution network HUL launched in 2001 in tie-up with rural women's self-help groups A typical Shakti entrepreneur gets an income in excess of Rs 1,000 per month Project Shakti serves over 1,35,000 villages across 15 states through more than 45,000 entrepreneurs.

Almost a decade back when no single company thought about reaching to the 70 percent of the potential rural customers, the Hindustan Unilever Ltd. came up with a unique marketing strategy called “Shakti Amma”. The project became a powerful tool in the hands of HUL that helps to reach the untapped area of its potential customers at the cheapest cost. It was a successful strategy in such remote areas where the role of media was totally absent, and peoples are unfamiliar with the company’s product. Despite challenges faced to penetrate in rural India, the company being focused and gradual improvement in the Shakti Project positioned the HUL as a leader of the fast moving consumer good market especially in rural India. The success of the brand HUL can be judged by the claims of the company “HUL is a part of daily life two out of three Indian”.

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RIGHTS OF THE SLAVES FROM 300 BCE TO 300 CE

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ABSTRACT

Slavery is a curse as inhuman treatment is meted out to human being. In ancient India though the social status of slaves was despicable but they were having certain rights (property rights, provision of freedom etc.) also. Works like Manu Smriti, Kautilya's Arthasastra etc. speak of their duties as well as rights. The condition of the slaves came to be better near about 320 B.C. that foreign visitors to India could not visualize the existence of slavery in India. The social status of slaves in India not too good but they were treated mildly and affectionately by their masters.

KEYWORDS: *Slavery, Rights of Slaves, Types of Slaves, Manu, Kautilya, Megasthenes, Arthasastra, Female Slaves.*

INTRODUCTION

Slavery is a curse as inhuman treatment is meted out to human beings, under people are treated as property to be bought and sold, and are forced to work. In the entire history of mankind, no matter how old it is, have one thing in common and that is practice of slavery. The institution of slavery existed in ancient India and played an important role in the social and economic life of the people. Slaves were often war captives, both captured warriors and the women and children of conquered populations. For at first man simply killed his victims and sometimes ate them. Only when he adopted a settled way of life did he find it more useful to spare their lives and enslave them, thus freeing himself from the burden of regular work. The slaves were commonly employed by the public mostly as personal attendants.1 There are references to the practice of slavery in the hymns of Rig Veda. We find numerous quotations in the Rig Veda regarding “Dasa” “Dasyu” or the slaves. A slave is a person who is deprived of all rights and devoid of any legal status. He is no better than a chattel and is a piece of property. His life depended on the whims of his owner who according to his will bestowed various works upon him and even possessed the right to sell and dispose him off at his will. The existence of female slavery is also confirmed by Chandogyo Upanished. We find a numbers of slokas in Manu Smriti, Yajnavalkya Smriti, Narada Smriti, Kautilya’s Arthasastra, etc. regulating the duties of the slaves.

The condition of the slaves came to be better near about 320 B.C that foreign visitors to India could not even visualize the existence of slavery in India. Observers like Megasthenes, accustomed to the treatment of slaves in the west, though that there was no slavery in India. Megasthenes, stated that “all the Indians are free and not one of them is a slave”. According to Prof. Basham- Slaves market are not mentioned in early sources and though provision was made for the sale of slaves, they do not seem at first to have been a regular article of commerce.2

KINDS OF SLAVES

Slavery was a recognized institution of Indian society from the oldest Vedic times. No unanimity could be traced out on the types of slaves prevalent during this period. Vinaya Pitaka gives a list of three kinds of slaves but the Vidhura-Pandita Jataka adds one more, making it four.3 According to Manu the numbers of slaves were seven4 whereas Kautilya mentioned nine varieties of slaves to which Narada added six more kinds of slaves.5 Fifteen kinds of slaves were found during the age of the Guptas. Antojato (slaves born in the house of master), Dhanakkito (slaves purchased for money), Karmaranito (slaves captured in war), slaves for non-payment of debt, slaves through coercion were some of the categories of slaves found during this period.6 On the other hand, slaves can also be divided into two categories on the basis of their tasks; they are agricultural slaves and domestic slaves. Sometimes freeman entered to the slavery through voluntary seeking. Kautilya has mentioned a numbers of circumstances which might compel a person to seek voluntary enslavement. According to him a person who has pledged himself and then runs away shall forfeit and remain a slave for life. It was also done as a penance. But cases of such altruistic motives are limited.

RIGHTS

According to the Pali canon, the slave legally lost complete possession of his body. He was the chattel of his master like oxen, buffalo, gold and silver, garments, sandal-wood, horses, treasure, jewels etc.7 The slave being a piece of property, had no right to possess anything.8 They had hardly any rights to property in the Buddhist period, but in the period of Kautilya, some rights were granted to them, as a consequence of an improvement in their status. However, after that period, probably, as a result of the Brahmanical reaction, their condition again worsened and the right to property conceded to them by Kautilya, were withdrawn by Manu who is believed by K.P.Jayaswal to have been contemporary of the Sungas.9 Then again, in the liberal atmosphere of the Gupta period, there was a betterment of the rights and status of slaves, as is clear from the Smriti of Narada, who is held by Kane to have lived in the Gupta period.10

According to Manu a wife, a son and a slave have no right to property of any kind. Whatever money they earn belongs to the man to whom they belong.11 Manu further corroborated by Narada who exactly holds the same view. He says that in the time of need, a Brahmana can take away the money of his Sudra slave, as he has no right to any property. Whatever he possesses belongs to his master,12 but Kautilya and Yajnavalkya appear to be more generous in granting property rights to slaves. According to Kautilya apart from serving his master, a slave was entitled to earn money in his spare time and was legally allowed to be the sole owner of his father's property,13 but, if a slave had no heir, his property went to his master.14 Yajnavalkya has restricted the right of the son of a female slave kept by a Sudra to own property.

The first reform, in the field of slavery, the Kautilya sought to bring about was to impose a ban upon the sale and purchase of children as slaves.15 He was very considerate about the woman and child slaves as would appear from the fact he had forbidden the purchase and sale of children and women slaves under certain circumstances. The punishment was given to those who sold and pledged a pregnant female slave, without making provision for her maturity, the purchasers and the witnesses to such a sale or pledge were also similarly punishable.16 Slaves, once liberated, were not allowed to be sold again.17 Such humane treatment and legal protection as provided by Kautilya to slaves, is hardly to be observed in any other work, the Arthasastra emphasized on the need of liberal treatment of the slaves and laid down numerous regulations for the purpose. Slave girls were assured decent treatment. A master raping slave girl was expected to free her and pay her necessary compensation. If a slave girl got a child by her master, both the mother and the child were set free, whereas in the Buddhist period, slave children were cruelly treated, but ideologically some change spoke through Buddhism.18 Buddha pleaded for better treatment of servants and slaves and he did not out rightly advocate the abolition of poverty and slavery as social evils. Under the influence of Buddha's preaching, some masters had begun to treat their slaves well. The same effect of his Dhamma is visible in the inscriptions of Asoka, who, inculcating his well-known law of piety upon his subjects included the treatment of slaves and servants in it.19

In the pre-Kautilyan period, the power of the master over the slave was absolute and he could engage a slave in any work he likes. But Kautilya imposed a heavy penalty upon men who made pledged slaves perform certain kinds of impure work e.g. picking up a corpse, dung, urine or leavings of food and making a woman slave attend at the bath of a naked person.20 Kautilya says that the ransom necessary to regain freedom for slaves is equal to the amount for which he has sold. But in the Jatakas we find no such provision. When we come across enslavement due to judicial punishment in the Jatakas we find that they are life sentences and under no circumstances such sentences could be commuted.

Bindusara and Ashoka also tried to maintain such ameliorated conditions of the slaves as it evident from the 9th rock edict of Emperor Ashoka, in which the improvement in the conditions of the slaves and a guarantee of kind and human treatment of slaves and hired servants mentioned. The condition of slaves, however, began to deteriorate in the post Mauryan period. As a result of the progressive secularization of society due to innovations introduced by Kautilya, the ground was prepared for the great moral transformation undertaken by Ashoka. Certain legal inequalities, which were ignored by Kautilya out of his partiality for the Vedic faith, were modified by Asoka. His edicts testify to his observance of the principles of equality before the law.21 Asoka took away from the Brahmanas all the privileges enjoyed by them for centuries.22 In the 11th and 13th rock edicts, Ashoka laid down a great emphasis on the good treatment of serfs and servants.23 During the period of the Mahabharta and Manu, serving the upper classes was not the only duty of the Sudras, but according to necessity, they could take to trade, cattle-breeding and various industries. The epic refer to the Sudra king in western India. At the time of the Rajasuya sacrifice, Yudhisthira invites the representatives of the Sudras along with others.24 According to Manu, Brahmana shall compassionately support both a kshatriya and a Vaisya, if they are distressed for a livelihood, employing them work which is suitable for their caste.25 Slaves had the right to give evidence in a court of law in case qualified witnesses or proper evidence were not available and his evidence was respected by the court.26

To avoid excesses by powerful Brahmins, out of ego or ego theism, Manu made a provision whereby a Brahmin forcing a twice-born man, against his will, to do the work of a slave was fined six hundred pana.27 A slave could not be given harsh corporal punishment as appears from the Manu Smriti, which mentioned that a wife, son, slave, pupil or younger brother who was guilty of any fault could be beaten with a piece of rope or of a split bamboo, (only on the back and never on a tender part), anyone found guilty of punishing, otherwise was treated as guilty of theft. The purpose of this ruling was to avoid awarding inhuman punishment to slave or dependants.28 Slaves were regarded as workers of the lowest order yet they were hardly even ill-treated. The Cambridge history of India testimony to it when it reads as follows: we find in the Jatakas, the slave putted, permitted to learn writing and handicrafts……but of actual ill-treatment there is scarcely any mention…we do meet with runaway slaves.29

PROPERTY

Jatakas refers in some places that slaves were given equal opportunities with the master's sons and were permitted to learn reading, writing and handicrafts, though they remained under the constant fear of being beaten, imprisoned, bonded and fed on slave's fore. Kautilya was generous enough to grant the slaves a right to property. According to Kautilya, a slave could retain what he earned and even what he inherited from his ancestors. He further stated that the property of a slave should pass into the hands of his kinsmen and in case he had no kinsman, his master could take it.30 Kautilya thus gave full right to a slave and his kinsman over the property, which he either earned or acquired. Slaves could make separate earnings but not at the cost of the work of their masters. Manu on the other hand, allowed no such right to slave. According to him slaves could have no property of their own, the wealth which they earned was acquired for him to whom they belonged.31 According to Manu one who was wholly dependent (i.e. slave by birth or a servant from wages, or a low caste person) could not be made a witness.32

To conclude, we can say that slavery had deep roots embedded in primitive Indian culture. The slavery as forced appropriation of labour, skill or sexual gratification appears to have existed in various forms during this period and generally acceptable widespread practice but as shown in Arthasastra, Kautilya was not in favour of slavery and various protection legal and non-legal were available to slaves. The institution of slavery existed in ancient India in much milder form than in the ancient civilization of the west. Megasthenes remarked that "all Indians are free and not one of them is a slave" and "Indians do not even use aliens as slaves and much less a countryman of their own". He amplified it by stating that", the Indians do not even use aliens as slaves and much less a countryman of their own,". It would be remarkable features, indeed of Chandragupta's times, if it were true. But there are so many references to the system of slavery in the Smritis and others Indian literature that it is difficult to accept Megasthene's statement as true. He probably applied to the whole of India what was true of a human treatment generally meted out to the slaves. For the most part slaves, (in India) were household servants and not badly treated and their numbers seem to have been insignificant, such mild treatment, which offered a contest to the system of slavery with which Megasthenes was familiar, probably led him believe that there were no slaves in India. The condition of slaves was worst during Manu and Buddhist period. The writings reveal that individuals were pushed to slavery in various forms like Sudras were considered as born slaves and on the other hand for Aryans slavery appears to have been limited to the person who has sold himself and not automatically to his family or offspring. The condition of slaves in India as represented by Pali literature, Arthasastra and Manu, on the whole was not too bad. There are some cases of beating and other forms of corporal punishments. But the general treatment was for more equitable and rational than those depicted in the later Dharmasastra and Smriti literature. Though the treatment of slaves and the work relegated to them were not too harsh or offensive. Yet their social status was despicable. Manu attaches further stigma to their social status and classifies the slave girls in the same category as that of female camels, buffaloes, cows, she goats and ewes.33 The social status of slaves in India thus not too good, they were treated mildly and affectionately by their masters.

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ANGLOPHILIA IN ARUNDHATI ROY'S THE GOD OF SMALL THINGS AND KIRAN DESAI'S THE INHERITANCE OF LOSS

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ABSTRACT

Anglophilia is a recurring theme in the postcolonial literature, owing to the domination of the English over the colonized nations, in the past. Anglophilia implies a deference for all things English and this tendency provides a source of conflict in the novels based on this subject. Both, Arundhati Roy's The God of Small Things and Kiran Desai's The Inheritance of Loss, explore this theme in detail. The characters of the novels demonstrate this tendency lucidly and show how they have accepted the English superiority unconditionally. The Ipe family of The God of Small Things and the Judge Jemubhai and his granddaughter, Sai of The Inheritance of Loss are all anglophiles. Since they are completely obsessed with the English culture and English lifestyle, they imitate them indiscriminately in order to be like the English. The present paper seeks to explore the theme of Anglophilia in both the above novels and to depict the adverse consequences of this tendency on the lives of the anglophilic characters because no matter how hard they try, they fail to be accepted by the English world because of their artificiality and fake mannerism. These anglophiles lead a shallow life in which superficial things hold more importance than the abysmal ones, but this causes a sense of a permanent loss in their heart from which they never recuperate.

KEYWORDS: *Anglophilia, native language, inferior, English, literature.*

INTRODUCTION

Anglophilia as a concept has distinctive value for postcolonial literature since the English have left an ineffaceable impression over the colonised nations, long after they have gone. Anglophilia refers to the tendency of revering everything that belongs to England. This bias towards England and English ways forms a recurrent theme in postcolonial novels, demonstrated vividly through their anglophilic characters. The cause of confrontation lies in the overpowering, prejudiced perception of the people of a country whose history was ruled by the British colonisers. Arundhati Roy's The God of Small Things and Kiran Desai's The Inheritance of Loss are Man Booker Prize winning novels. Interestingly, the theme of Anglophilia is explored in detail in both these novels and it becomes the source of friction in their respective plots.

The Ipe family of The God of Small Things acts as an illustration of Anglophilia, which is deep-rooted in the psyche of the people of India. Paul Jay has a point when he says, "The God of Small Things, rather, is about the transgression of boundaries (caste lines, 'love laws,' etc.), the debilitating effects of 'Anglophilia,' and the contemporary effects global culture and the global economy are having in Kerala" (91). The Ipe family is so infatuated by the English culture and lifestyle that everyone imitates them blindly in a bid to be like the English people. As these Anglophiles in the family, regard the British way of life as the best way and the English people as superior to themselves, they foster a feeling of inferiority for their native and non-English existence. Pappachi happens to be quite influenced by the British culture. Being a former official in British colonial government, he incarnates the British style to perfection. He wears crisp suits and drive big Plymouth, which no one else was allowed to board without his permission. He is in fact, the greatest Anglophile of all. That's why when Ammu tells her family about the indecent behaviour of his husband's English Boss, Pappachi refuses to believe her because his faith in the English people has been ultimate. He can never imagine that any Englishman, can lust after another man's wife. How preposterous is the behaviour of Pappachi in this regard because he instead of putting faith in her own daughter, supports the wrong one, just because the latter is an Englishman. That is why, "Ammu said that Pappachi was an incurable British CCP, which was short for chhi-chhi poach and in Hindi meant shit wiper" (Roy 51; Ch. 2). S. Robert Gnanamony rightly says:

Chacko described his father Pappachi to Ammu's children as someone who had been brought into a state, which made him like the English. Chacko continued how his family had been carried away by the colonial attitudes. (37)

Not only Pappachi, but Chacko also exhibits the traits of Anglophilia. He has received English education from Oxford and is thus looked up to, in the family. His marrying an English woman is just another proof of how much he leans towards English people. Chacko always treats his English wife with great respect but when it comes to Indian women, he treats them brutally as if they do not deserve respect at all. This shows how prejudiced Chacko's outlook is, towards the English race, which he considers to be superior to his own. He frequently quotes from the English classics, which further confirms his attitude as an Anglophile. Subir Dhar very aptly sums up the above assertion:

In Chacko's own case, his anglophilia had driven him to Oxford for a second B.A. degree, to a marriage with an English waitress he met in a restaurant, and then after the woman had divorced him, to quoting long passages from canonical English and American texts and finally and most incongruously, to hanging the oar he had been awarded as an Oxford Blue, on the wall of the pickle factory he takes over from his mother. (75)

Since Chacko has studied at the Oxford University, he is allowed excesses and eccentricities like nobody else. Mammachi is very proud of Chacko's achievements at Oxford. In fact, Chacko is himself aware of the Anglophilia he and his family embody. It is Chacko, who makes the twins look for the meaning of Anglophile in the dictionary. He says, "They were a family of Anglophiles. Pointed in the wrong direction, trapped outside their own history, and unable to retrace their steps because their footprints had been swept away" (Roy 52; Ch. 2). Thus, the whole Ipe family seems to be possessed by the demon called 'Anglophilia' perhaps because being socially superior, it has connections with the Western World. The family happens to be actually in awe of the English people, and so its members think themselves to be rising in self-esteem by following the ways of the latter. The Ipes embrace English culture fully, which is clearly reflected in their immense fondness for The Sound of Music besides the twins knowing all the songs. Interestingly, the influence of the British and the British Raj is deliberately allowed to last in the Ipe family despite the colonisers' eviction from the sub-continent. Their adherence to the English language is the most notable evidence of the Ipe family's Anglophilia. The family members mostly communicate in English and often sing English songs. Rahel and Estha are also made to speak in the foreign language, in place of their mother tongue. Besides, special emphasis is laid on English literature and grammar. Therefore, Ammu reads to her children Shakespeare each night so as to expose them to the English literature. Arundhati Roy quite dextrously represents the Ipe family's Anglophilia through the reference to several English works in the book such as Shakespeare’s Julius Caesar, Joseph Conrad’s The Heart of Darkness and Rudyard Kipling's The Jungle Book.

There are several other instances as well, which emphasise that Anglophilia is deep-rooted in the psyche of the members of the Ipe family. Baby Kochamma in her younger years falls in love with Father Mulligan, but when the latter in his later years converts to Hinduism, baby Kochamma fails to appreciate this fact, since deep down, her anglophilic tendency do not let her digest it, as she has always degraded Hinduism. The History House mentioned many times in the novel, is also symbolic of Ipe family's Anglophilia. It represents the backlash of an Englishman bowing to follow the presumably inferior Indian norms.

The emphasis on complexion of human skin also reflects the Anglophilia among people. In The God of Small Things too, there are references to the human complexion. The Ipe family looks up to white skin colour and degrades skin colour of the natives because it is not white like the English. Chacko feels a sense of achievement in marrying a white woman, Margaret. Similarly, Chacko's daughter Sophie Mol is adored by the family because of her white skin. The family is so much in awe of their English relatives that they prepare themselves to exhibit all sorts of artificial mannerism when Margaret and Sophie Mol would arrive in Ayemenem House. Baby Kochamma directs, in advance, the twins to use English in front of Sophie Mol and makes them practice an English car song for the way back.

On the arrival of Sophie Mol and Margaret in India, the family tries its best to make them feel comfortable in their home. Roy refers to the whole period of Sophie Mol's stay in the house as drama or play in the novel because each and every action performed by the family has been artificial and fake. Thinking that Western things might make the guests feel at home, it presents a cake saying 'Welcome Home, Our Sophie Mol'. Estha and Rahel are made to sing English songs. Thus, quite apparently the whole Ipe family is a perfect embodiment of Anglophilia who in its attempt to be English-like keeps hanging in the middle of being fully English and fully Indian.

In The Inheritance of Loss too, we witness characters' anglophilic predilection, however in this novel, we notice the extreme case of Anglophilia. The novel "revolves around a retired, Cambridge-educated and excessively Anglophilic judge who rejects — and is rejected by — all who surround him, be it in England or India . . ." (Hamilton and Jones 94). The main character, Jemubhai Patel is thus, a perfect example of an Indian Anglophile who is so infatuated by the English culture and ways that he imitates them all, absolutely. Everything that he has learnt and observed about England, during his stay in Cambridge, becomes his ultimate pursuit of life. He begins to don a fake persona by doing make-up and taking on an affected comportment because of which he is often mistaken for a dignified man that he is not, in reality. Since Jemubhai envies the English and hates Indians, he works passionately on being like the former. To depict Anglophila among Indians, in general, Desai has very cleverly, in her novel, employed the means of casual conversation of Indian households in which references are made to the English, their accomplishments and their skin colour. When the flour, while sifting, gusts and covers the cook and Sai, they begin laughing at each other and utter:

> 'Angrez ke tarah. Like the English.'
>
> 'Angrez ke tarah. Angrez jaise.' (Desai 105; Ch. 18)

This shows that both the characters have some degree of Anglophilia deep within their psyche. Although the colonisers have left India long ago, the natives have still not come out of their hold and they keep on admiring their white colour and looking up to them. Every time a person is compared with the English, for his or her fair complexion, the former takes it as a compliment, which depicts that no matter how free we claim to be physically, mentally we are still slaves to our constricted, inferiority-complex ridden perspective. Jemubhai is an absolute illustration of a character suffering from inferiority complex. He hates his wife Nimi only because she is not westernised. "Nimi learned no English, and it was out of stubbornness, the judge thought" (Desai 170; Ch. 28).

It is ironic that while Jemubhai detests the plain looks of his Indian wife, he has felt greatly dazzled by Queen Victoria whose portrait he sees at the entrance to the school building. "Each morning as Jemubhai passes under, he found her froggy expression compelling and felt deeply impressed that a woman so plain could also have been so powerful" (Desai 58; Ch. 11). His respect for the queen and the English grows more and more as he reflects on this oddity.

Thus from the very beginning the Judge has revered the English perhaps because of the deep-rooted memories of colonial past. "Desai" say Geoff Hamilton and Brian Jones, "is intensely critical of the colonial system that bestowed privileges unequally on Indians, and we are introduced, through Judge Patel's memory, to the absurd logic of Anglophilia" (202). The Judge goes to England to study where he experiences a lot of humiliation being an Indian, but even that do not deter him from being a fervent devotee of the English people and their ways. After his return, he transforms his whole world into a poor copy of the English world. Everyone and everything around him has to be westernised. There is an amusing account of how the cook, who has learnt some English words to cope up better in the Judge's house, utters those words that sound quite different from what he actually means. For instance, his 'bed-tea' sounds like "baaad teeee". Similarly, he proclaims cooked chicken as "roast bastard" just as in the Englishman's favourite joke book of natives using incorrect English. Strikingly, since Jemubhai harbours a feeling of insecurity about himself, "sometimes eating that roast bustard, the judge felt the joke might also be on him . . ." (Desai 63; Ch. 11). Jemubhai has gradually turned out to be a pathetic character, who becomes a laughing stock due to nothing but his own obsession for something, he could never achieve. Not only the judge, but Sai too cuts a sorry image because of her false demeanour. At Thapa's Canteen, Sai's tutor Gyan laughs about "that fussy pair, Sai and her granddaughter with the fake English accent and the face powdered pink and white over dark brown" (Desai 176; Ch. 29). Everybody in the canteen giggles as he imitates their accent. However, this anglophilic duo remains content and happy in its worthless aping of the English ways despite the fact that it lacks originality and substance.

Interestingly, it is mainly the judge's anglophilic mentality, along with his momentary weakness, that makes him consider the Convent's request to allow Sai in his house. When Sai arrives in Kalimpong, the judge thinks that she might incite the same hatred in him as did her mother and grandmother and so wishes to get rid of her. "But Sai, it had turned out, was more his kin than he had thought imaginable. There was something familiar about her; she had the same accent and manners. She was a westernised Indian brought up by English nuns, an estranged Indian living in India" (Desai 210; Ch. 32).

Besides the judge and Sai, there are other characters as well in the novel, which are fascinated by the west, but quite a few that are impressed by the "English" ways and are thus Anglophiles like the twosome. Lola Bannerjee is one such character that is all praises for England. She criticises

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her country and its people including one of the greatest Indian leaders Pundit Jawahar Lal Nehru, in the novel:

'This state making,' Lola continued, 'biggest mistake that fool Nehru made. Under his rules any group of idiots can stand up demanding a new state and get it, too. How many new ones keep appearing? (Desai 128; Ch. 21)

Apparently, the anglophilic characters hold a low opinion not only about the country's current situation but also about its historic events. This depicts their basic conception, which is the result of an amalgamation of inferiority complex with Anglophilia in their psyche.

Desai's native characters are thus, shown to be unmindfully degrading their own ways yet mimicking religiously, the ways of the English world, though in vain. All such characters eventually end up being mere copycats that have no chance of getting accepted in the foreign world. Gyan makes a scathing comment about the situation of such people in the novel, during an argument between him and Sai over the whole issue. He says:

' . . . It's clear all you want to do is copy. Can't think for yourself. Copycat, copycat. Don't you know, these people you copy like a copycat, THEY DON'T WANT YOU!!!!' (Desai 164; Ch. 27)

This remark voices the actual predicament of the Anglophiles. Sadly, while the Anglophiles nurture their attraction towards the English themselves, and follow the footsteps of the latter as perfect disciples, they fail to be embraced by their idolised foreign world. Their artificiality hinders their acceptability. The characters like Chacko in The God of Small Things and Jemubhai in The Inheritance of Loss truly depict the fate of Indian Anglophiles. Both these characters assume a false existence to lure and become one with, the English people but are eventually rejected by them. Margaret Kochamma leaves Chacko, despite being the mother of his child and Jemubhai keeps yearning in vain, to be embraced by the English natives. Apparently, the pasts of Chacko and Jemubhai make both these anglophilic characters not only difficult to deal with but also turn them into vicious and sadistic individuals. In this regard, Paul Jay rightly observes:

In The God of Small Things and The Inheritance of Loss relatively privileged post colonial subjects like Chacko and Jemubhai journey to England and back, bringing with them perverse form of Anglophilia that feed their own self-hatred and their loathing of others. (154)

Evidently, an Anglophile becomes a prisoner of his own narrow mentality. He leads usually a shallow life in which superficial things hold more importance than the abysmal ones. This causes a sense of a permanent loss in his heart and this loss grows bigger and bigger as this disease called Anglophilia, spreads in his psyche. The life of an Anglophile becomes a futile chase to become like the ones he adores, however, soon either he himself realises or is made to realise that he cannot become the original by faking it. Thus, a feeling of worthlessness and inferiority gradually creeps in, with which he keeps on dealing for the rest of his life.

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SERVICE QUALITY AND CUSTOMER SATISFACTION IN INSURANCE SECTOR- AN INDIAN PERSPECTIVE

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ABSTRACT

Customer service is an integral part of life insurance organization. From a company value perspective, fulfilling customer needs are a key source of income to an organization and achieving complete customer satisfaction is the only key for the company to succeed. Service quality improvements will lead to customer satisfaction and cost management that result in improved profits. Contemporary service sector firms are compelled by their nature to provide excellent service in order to prosper in increasingly competitive domestic and global marketplaces. While the natural tendency of many Life Insurance Companies to better price the product and services so as to increase the market share. More specifically the "Service Cost" was found to lead to the policy of "Efficiency pricing". Regarding the pricing behaviour of companies operating in different service industries,

KEYWORDS: *Service Quality, Advertising, Intensified Competition.*

INTRODUCTION

Customer service is an integral part of life insurance organization. It is necessary to identify the key success factors in life insurance industry, in terms of customer satisfaction so as to survive in intense competition and increase the market share. Companies involved in the insurance industry offer a wide variety of products and supplementary services that consumers in need of insurance coverage could readily infer as being "insurance" related. Insurance in India has been spurred by product innovation, streamlining of sales and distribution channels along with targeted advertising and marketing campaigns. With increased globalization and presence of a large number of players in the market place, the very definition of customer relationship and satisfaction is in danger of being proved incomplete.

From a company value perspective, fulfilling customer needs are a key source of income to an organization and achieving complete customer satisfaction is the only key for the company to succeed.

Service cannot be subjected to objective quality control tests before it is provided to the general marketplace; it is only with experience that we know how consumers perceive the quality of the services they receive.

Customer service has become a distinct component of both product and service sectors and with the developments in information technology many businesses find demanding and knowledgeable customers.

Service quality, customer satisfaction and customer value have become the main concern of service organizations in the increasingly intensified competition for customers in today's customer-centred era.

Service quality improvements will lead to customer satisfaction and cost management that result in improved profits. Contemporary service sector firms are compelled by their nature to provide excellent service in order to prosper in increasingly competitive domestic and global marketplaces.

As service firms find themselves in an increasingly competitive and complex business environment, they are inevitably driven to examine their service delivery processes critically. The focus of such internal analysis is ultimately about customer satisfaction, and how bottom-line results can be actualized through delivering quality services to customers via flawless interface platforms. This is not only the case in the private sector, but it also is increasingly so in the public sector. Public sector firms are trying to make administration more efficient and more citizen-oriented.

The insurance industry affects money, capital markets and the real sectors in an economy, making insurance facility necessary to ensure the completeness of a market. It is an industry with strategic importance for any country as it contributes to the financial sector as well as confers social benefits on the society.

At the micro-level, an insurance policy protects the buyer against financial loss arising from a specified set of risks at some cost. It thus reduces anxiety and promotes financial stability by providing a much needed social security net, especially in times of crumbling family ties and nuclear households in developing countries. The role of life insurance is undergoing a phenomenal change today as is evident from the service bouquet and the product advertisements. The emphasis lies on insuring oneself and one's close family members for self-reliance more-so because nuclear families are the emerging trend in India.

To meet the varying needs of various individuals, the life insurance players have a vast foray of products and services in their bouquet. Besides this, almost all companies offer the flexibility to customers to choose the most suitable product for themselves by combining features of a number of products and services together. Thus life insurance companies have to customize the services to improve the quality of service to suit the customer as per their needs.

The insurance industry forms an integral part of the Indian financial market, with insurance companies being significant institutional investors. In recent decades, the insurance sector, like other financial services, has grown in economic importance. This growth can be attributed to a number of factors including rising income and demand for insurance, rising insurance sector employment, and increasing financial intermediary services for policy holders.

A sound national insurance market is an essential characteristic of economic growth. This is not surprising as the insurance industry forms a major component of an economy by virtue of the amount of premiums it collects, the scale of its investment, and, more fundamentally, the essential social and economic role it plays by covering personal and business risks. By encouraging these factors that promote insurance demand and aid financial development, policymakers possess a strong tool to stimulate economic growth.

A number of foreign insurance companies have set up representative offices in India and have also tied up with various Life Insurance companies. The business environment is constantly changing and demand for adaptability among the organizations tends to increase. Demands from customers, technological development, change of value and globalization are the factors that drive the need to change and develop an organization. It is hard to get advantages by quickly adapting technology to product or service in an efficient manner. The ability to handle organizations intangible assets such as service is of great importance to reach success, then the ability to invest and manage tangible assets.

The quality of the service is a pre-requisite for financial institution' market performance and subsequently, economic performance .The companies that offer the best technologies and great quality in every service and that have trained and motivated its employees in order to provide an efficient service are creating adequate framework for the success of a relationship marketing orientation. Financial sector as such is broad and has a wide scope and includes Banks, Insurance companies and Brokerage Firms.

While the natural tendency of many Life Insurance Companies to better price the product and services so as to increase the market share. More specifically the “Service Cost” was found to lead to the policy of “Efficiency pricing”. Regarding the pricing behaviour of companies operating in different service industries, insurance companies are mainly endeavouring to offer unique services in their market. Moreover, they are bound to place an emphasis on their broader social and political environment due to their social character and the high regulation. They are also endeavouring to incorporate their pricing strategy into their overall marketing strategy and, thus, formulate a cohesive marketing strategy. This might be attributed to the fact that most life insurance companies operating in India have established well-organized marketing departments. It is also interesting that, while they use some standard list prices, they are also negotiating their prices individually with some key customer.

"The cost of the service" along with "competitors' prices" is the two most important characteristics that trigger pricing decisions. Other important characteristics are the "service quality", the "market strategy", the "customer orientation", the "intensity of competition among the existing companies" and the "type of the service", which indicate that the companies in our sample tend to place their emphasis on service and organizational rather than environmental characteristics when they set their prices. Once it is recognized that competition takes place between companies' offerings and not the companies themselves, it becomes apparent that a "market" focus is appropriate.

As most life insurance companies would recognize, the offering, which is presented to potential customers through the market, is the primary focus of competitive strategy. While accepting that the resources and reputation of a company may add value to an offering, this does not alter the fact that customers choose between offerings. Although the two ways split works well for product offerings and some service offerings, for many financial services the advice and assistance are core parts of the service and are in many cases indistinguishable from the "product" being offered. However, the distinction remains useful in that it highlights the fact that both product features and advice and assistance provide options for differentiation. These options are developed by introducing the concepts of content or image differentiation for merchandise or personalized differentiation for support.

Although intangibility is certainly a key characteristic of services, tangibility performs an important role, particularly in service industries which have high tangible components. A certain degree of tangibility and intangibility exists in both service process and service output. Even in service industries involving less prominent tangible elements, tangibility cannot be completely ignored. In particular, the more a service has tangible components, the more important are these tangible dimensions in service quality.

During the service process, if there are tangible actions physically involving people, security and reliability are perceived as being more important than in those services which predominantly involve intangible actions directed at people's minds. In addition, if tangible actions directed at goods and other physical possessions are involved, customers perceive tangible dimension as being more important. Finally, with respect to service output, if a service involves the making of a tangible product, or providing added value to a tangible product, the importance of perceived value increases.

Further, many customers who are strongly familiar with interpersonal services may never be satisfied with purely technology-based services. This is probably even more important in the relationship-based cultures of India. Customers seem to want technology to be integrated into interpersonal relationships, not to replace them, regardless of their own personal technology readiness. The perception of customers is that salespeople can use technology to solve their problems, helping to develop a sense of trust and satisfaction that is likely to extend their relationship. The salespeople are the critical element in the interaction and relationship, and technology's role is a support element that helps them develop their relationships.

The world is currently witnessing uncertainty and volatility in financial markets, arising out of concerns over the fiscal position and weak growth outlook for developed markets. However, India’s strength lies in its domestic growth drivers, which position our country for strong and sustained growth over the long term. Several growth fundamentals are in place, which include rising savings and demand, growing global competitiveness and a favourable demographic profile. Rapidly rising per capita incomes have translated into rising demand for goods and services, and the desire for higher standards of living. The rural economy has also been transforming with rising incomes providing the impetus to consumption and savings. A growing consuming class combined with the human capital to drive growth will take India to higher levels in terms of inclusive and rising purchasing power. Future growth will be driven by the hopes and aspirations of over a billion people. Life insurance is a key sector in the financial services space, which is expected to see significant growth in the coming years as the growing savings pool seeks long-term investment options as well as products for mitigating the impact of potential future risks, including health and mortality.

Rising financial literacy levels in the country have increased the demand for financial solutions across the country. Penetration of life insurance solutions in particular has witnessed robust traction. Being sensitive to the needs of people and providing the highest quality of service has earned the loyalty of customers, which has enabled the companies to execute a strategy of profitable growth.

The financial year 2011 has been a defining year for the Indian life insurance industry. The Regulator introduced significant and exciting changes that altered the dynamics of the life insurance industry.

These changes further reinforced the proposition of life insurance as a means of ensuring protection and providing financial security in the case of an eventuality. It also ensured a greater balance of power amongst all stakeholders of the industry, namely the insurer, customer and distributor. These structural changes were introduced to further augment the customers trust in life insurance and simultaneously protecting his interests. This, we believe, is extremely positive for the industry in the long run and these changes have taken us a step closer to building a world class life insurance industry.

With an annual growth rate of 15-20% and the largest number of life insurance policies in force, the potential of the Indian insurance industry is huge. Total value of the Indian insurance market (2004-05) is estimated at Rs. 450 billion (US$10 billion). According to government sources, the insurance and banking services' contribution to the country's gross domestic product (GDP) is 7% out of which the gross premium collection forms a significant part. The funds available with the state-owned Life Insurance Corporation (LIC) for investments are 8% of GDP.

The year 1999 saw a revolution in the Indian insurance sector, as major structural changes took place with the ending of government monopoly and the passage of the Insurance Regulatory and Development Authority (IRDA) Bill, lifting all entry restrictions for private players and allowing foreign players to enter the market with some limits on direct foreign ownership. In 2000, when private players entered the Indian life insurance market, they brought their own share of dynamism into the sector. At that time, life insurance was purchased primarily as a tax-saving tool.

The life insurance industry in India grew by an impressive 36%, with premium income from new business at Rs. 253.43 billion during the fiscal year 2004-2005, braving stiff competition from private insurers. The 14 private insurers increased their market share from about 13% to about 22% in a year's time. The figures for the first two months of the fiscal year 2005-06 also speak of the growing share of the private insurers.

It is now a decade since the insurance industry was opened up for private participation. In the initial stages after the liberalisation of the sector, the new entrants into the life insurance industry focused on expanding operations and establishing a national footprint. This business model focused on enabling future growth in volumes through large scale expansion. While the insurance industry gained traction in this phase, the next phase of growth witnessed companies focusing on achieving profitable growth. The new regulations also required companies to re-evaluate business models and achieve a balance between top-line and bottom-line growth. It is our firm belief that the new regulations have nudged the industry in a direction which holds a very promising future.

Innovative products, smart marketing, and aggressive distribution have enabled fledgling private insurance companies to sign up Indian customers faster than anyone expected. Indians, who had always seen life insurance as a tax saving device, are now suddenly turning to the private sector and snapping up the new innovative products on offer.

The opening up of the sector brought about a paradigm shift and led to the emergence of a multiple Insurance companies. The Indian customer was provided innovative and world-class solutions that offered a combination of protection and long-term wealth creation. With an increasing number of private players, the customer had an array of customised solutions to choose from. More importantly, these solutions were developed keeping in mind the diverse needs of customers at varying stages in their life cycle. Access to these financial solutions was provided through a range of distribution channels such as banks, agents, direct offices and online platforms. This revolutionised the distribution network and led to the emergence of a more diversified and multichannel distribution network, thereby providing better penetration and accessibility to customers. This was critical given the very low level of penetration of insurance in the country. In such a scenario, innovative products, improved services and the approach of providing advice were by-products of liberalisation of the sector. The customer indeed became the king.

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A STUDY OF SMALL SCALE INDUSTRIES: MARKETING STRATEGIES

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ABSTRACT

Marketing is very essential though strenuous, in developing countries like India. The importance of Small Scale Industries (SSIs) is such that their development is concomitant with the balanced growth of Indian economy. Small, Medium or Large scale industries prospects depend upon how well they market their products in the dynamic competitive markets. So with the importance of marketing management in small scale industries increasing and sell the products effectively in the markets. In other words, effective marketing of small scale industrial products would ensure higher levels of income, consumption, and employment which increase the standard of living of the people. Marketing is demanding greater attention not only from industrialists especially of the small scale sector but also from our planners and economists. This empirical study covers the socio-economic conditions, marketing strategies of SSIs and identifies the marketing problems of SSIs. The aim of this is to generate the awareness to the SSIs regarding the blind spots in marketing of their products.

KEYWORDS: *Marketing Management, Marketing Problems, Marketing Strategies, Small Scale Industries.*

1. INTRODUCTION

Excessive dependence on agriculture lead to the low incomes of the people, less developed industrial sector and larger markets are not readily available to them within the country. Relatively there is a need for promotional activities. Since the demand for many products exceeds their supply, the need to improve the existing marketing methods and a practice is not felt. The developing nations are in the process of industrialization. Marketing is a dynamic process as it is highly situational. It is concerned with the activities involved in the flow of goods and services from producer to consumer. As the dimension of marketing activities has undergone a radical change with the change in environmental conditions of business, the concept of marketing too has undergone a metamorphosis. Efficiency and productivity of marketing are directly linked with the growth and development of the economy as a whole. Marketing, when effectively performed, contributes to the higher living standards, greater national prosperity and broader industrial expansion. Marketing is an essential input for the success of small scale industries which produce wide range products. Companies have to move from traditional marketing to modern marketing.

The problem of marketing did not to a large extent arise in 1950s. Anything that could be produced was sold irrespective of quality or price. But now the position has changed. There is keen internal competition. Consumers have become entrepreneur export his products. Marketing has moved from the periphery to the centre of the problem. It has been identified several specific marketing problems affecting the small scale sector. Among these are poor product quality, the lack of standardization, poor finish, poor after-sales service, and excessive competition among small units, poor bargaining power whole sellers and retailers more powerful distribution network of the large scale units, the lack of marketing knowledge. The marketing problem is so acute that some units have become sick as a result of the failure of their marketing operations.

Some of the factors which contribute to the marketing problems of the small scale industry in recent days have been identified.

i. Increasing competition from within the small scale sector as well as from large industries with established brand names and marketing setup;
ii. Consumer awareness, even in rural and semi urban areas, for quality goods.
iii. The need to set up distribution networks for reaching out widely dispersed markets and
iv. Inability of the SSI units to exploit the export markets.

Thus, marketing is demanding greater attention not only from industrialists especially of the small scale sector but also from our planners and economists. The strength of the small scale industry sector lies in its improved ability to compete with quality products in the world market which in turn depends on the health of the industry in India. The imperfections of the market and the advantages that large firms enjoy due to their wider marketing network and relatively greater brand loyalty put the small scale industries under a severe loss. To overcome this loss and assist the small scale industry sector in marketing its products most effectively in India and abroad the central government has introduced a variety of promotional measures grouped under the "Marketing Support Scheme".

The strength of the small scale industry lies in its improved ability to market its quality products in the world market.

2. REVIEW OF LITERATURE

The empirical analysis has to be built on a comprehensive review of relevant in the area of the study. A review of the available literature on small scale industries is undertaken with a view to identify possible areas of enquiry. It also provides the necessary background for the present study.

Teijiro Uyeda, and his associates, as part of a review of international programme studied japans small industries. Small industries played an important role in japans industrialization. Their onslaught on the international market had created serious problems for the market economies. The study investigated the status and the representative character of the small scale industry in Japanese economy.

Malgawakar, 1973, is one of the early enquiries is not the development of small industry in Andhra Pradesh. Another point out that it depends on the size of market which inturn depends partly as the efficiency of the size of market and distribution of machinery. It also observes that there is a time lag between sales and the realization of the sale proceeds and this affects production of the enterprise.

Ramakrishna Sarma, in his book on industrial development in Andhra Pradesh 1982 made a comprehensive study of growth and problem of the small sector in Andhra Pradesh and observed that the backward districts of the state improved their relative position in terms of units, employment and capital during 1966-75. He further observed that a majority of the small units faced problems of finding adequate raw materials and finance.

Vasant Desai, detailed book length study 1983 pointed out that problems affecting he small scale industries ranged from organization to management. He concluded that the rapid development of small scale industries solely depended upon their readiness to accept modern technology and adaptation of professional management.

Valasama Antyony, 2002 in her article titled "Prospects and growth of SSIs in India: An overview ". Observes that adequate and timely availability of working capital and marketing avenues for the SSI products should be ensured for improving their competitive strength in the domestic and global markets. There is the need for providing better information and efficiency networking for the SSIs besides development of quality infrastructural facilities.

Panda, 2003 in his case study of hotel industries in Nagaland examines marketing management in small service enterprises. He finds that sales activity in a majority of cases is managed by hired managers. The delegation of sales function is found to have a positive association with the level of formal education of entrepreneurs. The entrepreneurs appear to sell, rather than market their service. In the perception of the majority of the entrepreneurs, sales promotion activity is an unnecessary activity that invites the attention of extortionists. According to panda, 70 per cent.

The present study lies in its incorporation of the need for the right type of marketing research into the industries development programme.

3. RESEARCH OBJECTIVES

The following are the main objectives of the present research work.

- To study socio-economic conditions of the SSIs.
- To analyze the marketing strategies of SSIs.
- To identify the marketing problems of SSIs.

4. RESEARCH METHODOLOGY

SOURCES OF DATA

Data will be collected from both primary and secondary sources

PRIMARY SOURCES

The study is empirical in nature and it is based on the data personally was collected with the help of a questionnaire. All attempts were made to extract the correct information through informal discussion with the entrepreneurs. The interviews were conducted with the General Manager of District Industries centre and Industrial Promotion Officers.

SECONDARY SOURCES

The secondary data was conducted through the annual reports of Small Industries Development Organisation (SIDO), National Institute of Small Industry Extension Training (NISET) Hyderabad. The information available from District Industries Centre, Mahabubnagar District is used. The information was collected through various books, journals, research reports, magazines, manuals and news letter reports on small scale industry and entrepreneurship.

SAMPLE SIZE

A sample of 50 small industrial units selected among 1900 registered Industrial Units to give a special focus to the entrepreneurs performance. In the selected of the sample units a two stage stratified simple random sampling technique will be adopted. In first step the industries are grouped under 9 segments on the basis of nature of the product namely, Agro based, Textiles, Chemicals, rubber and plastics, Engineering, food and food processing, metallic, paper and wood building material industrial units.

In the second step 50 per cent of the units were selected from the universe with three years existence for intensive study. The sample units selected from all the strata taken together and equally allocated for each strata.

While selecting the sample units, the following condition viz., above Rs.1 Lakh but not exceeding Rs. 1 Crore in plant & machinery are considered. The below table gives the details relating to the selected sample:

Name of the Unit	No. of Units Registered	No. of units for sample
Chemical	150	6
Building Materials	150	6
Rubber & Plastic	100	5
Food & Food processing	453	6
Engineering	252	6
Metallic	115	5
Agro based	522	6
Textile based	102	6
Paper & Wood	56	4
Total	1900	50

Source: Assistant Director (Industries), DIC Mahabubnagar District

SELECTION OF SAMPLE

The proportionate stratified random sampling technique has been followed for selection of sample Rural Entrepreneurs. Personal visits to sample SSIs is undertaken in order to have knowledge of their workings and collect necessary data as per data sheet from their office records, schedules were used at the time of personal interviews and discussions with the sample members and relevant information were records.

STATISTICAL TECHNIQUES

The data is analyzed with help of Statistical techniques like percentages, averages rates of growth have been applied for analysis and interpretation of primary and secondary data.

5. TOOLS OF ANALYSIS

The Primary data collected from the sample small scale units has been tabulated using the various and well-known tools and techniques like growth rates, percentages and Mean.

6. ANALYSIS AND FINDINGS

SOCIO ECONOMIC ORIGINS

S.No	Particulars	Percentage
1	Sole Proprietorship units	50
2	Rural Sector units	40
3	> 5 years age units	34
4	Availability of Raw Materials	32
5	With Capital investment (25 – 40 Lacs)	32

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6	Employed Skilled labor	74

(Source: Primary Data)

It is concluded that nearly 50 per cent the enterprises are sole – proprietorship concerns, 40 percent of the sample units are located in the rural sector, 34 percent belongs to 6 to 9 years of age group, 32 percent of units were established due to the availability of raw materials, 32 per cent of fixed capital investments of the sample units ranges between Rs. 25 Lakhs and 40 Lakhs, and the working capital of 50 percent of the sample units is below Rs. 20 Lakhs. Almost three fourths of the sample units, 74 percent have skilled employees and employ less than 20 persons in their business concerns. A little more than two-three 68 percent employment 38 percent of the sample units have employed unskilled employees between 20 and 40 persons. A little more than half 54 per cent of the sample units utilize 75 percent of their installed capacity. The turnover of very nearly half 48 percent of the sample units was above Rs. 85 Lakhs. Majority of them have not diversified their business activity.

MARKETING STRATEGIES EMPLOYED

S.No	Strategy employed	Percentage
1	Marketing personnel	50
2	Small Marketing Department	50
3	Personal Selling	60
4	Annual Marketing Plan	42
5	National Market Sales	54

(Source: Primary Data)

The analysis found that above 50 percent of the sample units do not have any marketing personnel, and the marketing activity is being looked after personally by the entrepreneur himself. Whereas less than 50 percent of the sample units have a small units have a small marketing department, 60 percent of them have personal selling method, 28 percent of the sample units have second and third importance to their marketing function, 42 percent of the sample units develop annual marketing planning, and 10 percent develop more than one year plans to sell their products, 54 per cent of the sample units have adequate marketing opportunities for their products and 80 per cent of them have not make any efforts to appraise the cost effectiveness of their marketing.

62 per cent of the sample small scale units are facing heavy competition and an equal percentage of the sample units sell their products to industrial consumers, where as 56 percent of the small units sell their products in the national market.

Almost three fourths 74 percent of the sample units do not undertake any market survey. An equal percentage of the sample units have reached the objective of customer satisfaction.

MARKETING PROBLEMS FACED

S.No	Marketing Problems	Percentage
1	Low Quality	71.05
2	Price Fixation	60.53
3	improper Positioning	42.11
4	Improper Segmentation	50
5	High Cost of Marketing Personnel	55.26
6	Sales promotion	60.53

7	Distribution Channels	73.68
8	Non Availability of Packing Material	65.79
9	Competitors	89.47

(Source: Primary Data)

71.05 percent of the sample units have faced heavy problems regarding the quality of their products. 60.53 per cent of the units have faced moderately the problems of fixing he price for their product 42.11 per cent of the sample units have faced heavily the problems regarding the untimely introduction of their products into the markets. 50 per cent of the sample units have faced moderately the problems of improper segmentation. 55.26 per cent of sample units have faced heavily the problems of high cost of marketing personnel. 73.68 per cent of he sample units have heavily experienced the problems of distribution of their products. 60.53 per cent of the sample units have faced heavily problems in sales promotion. 89.47 per cent of the sample units have faced heavily problems with their competitors. 65.79 per cent of the sample units in the district have experienced moderately the problems grouped as other.

A very high percentage (89.47) of the sample units faced heavily the problems created by their competitors. Other problems like lack of awareness of product design, packaging, branding, Indian Standard Institution (ISI) mark, and non availability of packaging materials etc., were faced moderately by 65.79 percent of the small units.

7. LIMITATION OF THE STUDY

The study is restricted to Mahabubnagar District of Andhra Pradesh. It is also restricted to the units which are registered with DIC, Mahabubnagar only. It is also confined to the industries which are having existence of three years and more than three years. Out of 1900 units registered with DIC only 50 are considered for the study. (Investment in plant machinery above Rs. 1 Lakh and Rs. 1Crore)

8. CONCLUSIONS

76 per cent of the sample small scale units are facing marketing problems. Analysis and interpretation comprises of all the problems regarding Marketing Mix (4Ps). Market forces are governed generally by the criteria of efficiency, productivity and competitiveness and this is much more in the present era of liberalization and globalization. Performing the marketing functions satisfactorily and successfully in the global context is the major hurdle for SSI and their development.

9. FUTURE WORK

The present study is aimed at socio economic conditions, marketing problems of SSIs. There is a scope for further study in different areas of marketing management in this sector. Some of them are.

1. Study can be undertaken to find out factor responsible for discontentment among some members towards promotional activities.
2. Marketing management in SSIs.
3. Reasons for success or failure of SSIs.

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ROLE OF TEACHER ORGANIZATIONS TOWARDS TEACHER ACCOUNTABILITY

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INTRODUCTION

The largest single distinctive category of people engaged in professional and technical occupation consists of fifty seven million teachers employed in the world's formal education system today. This is one profession which is noted for the diversity of members' background and the wide nature of their function ranging from kindergarten to university classes. While some of them undergo professional training over a period of time with adequate vigour and skill attainments others may just be modesty literate. To meet the enormous needs of more teachers in order to enable every young child receive elementary education under qualified teachers were recruited in mid 60s when there were only sixteen million teachers in the world's formal education system compared to fifty seven million teachers as today. 1966 was a major milestone in evolving a worldwide view to identify efforts to enhance the professional and social status of teachers. Recommendations concerning the status of teachers were adopted by the special inter governmental conference on status of teachers convened by UNESCO in cooperation with ILO (International Labour Orgnisation) in Paris on 5th Oct., 1966.

In order to overcome the problems faced in the professional life and to enhance the status, the teachers assemble at a common plateform and conceive a formal association named as the teachers' organization. Teachers organizations are voluntary organizations. To sustain membership, they must centre their purposes and functions around teachers concerns. In general teachers have three interrelated concerns namely 1) those common to all employed persons 2) those unique to being a professional, 3) those related to particular area or level of teaching. To be a professional raises questions of continuing education, personal development and right and responsibilities. To be a specialist involves continuing competence in an academic or other speciality area.

To promote effective learning and enable teachers to concentrate on their tasks, congenial working conditions, professional organization of teachers could play a critical role, self adopted codes of ethics have worked well in several situations.

BASIS OF FORMATION OF TEACHERS ORGANIZATION

1) ACADEMICALLY ORIENTED TEACHERS ORGANIZATIONS

Primarily concerned with curriculum improvement, leadership development, research and publication of materials needed by specialists in the field. Information about membership and publication lists are available by writing the national head quarters or in many cases through local and state contacts.

2) SPECIAL EDUCATION ORGANIZATION

These organizations play activities other than teaching academic classes. Many subjects matter teachers also depend on these speciality groups for the services and resources provided by it.

3) HONOURARY TEACHER ORGANIZATIONS

These are honourary or recognition organizations, some times more than one for almost every area and speciality of the curriculum.

4) SERVICE AND HONOUR TEACHER ORGANIZATION

Related to his own professional welfare will most surely need to belong to an organization concerned with such problems. The service and honour society generally appeal to those with a more altruistic attitude. And interestingly, those groups are growing again probably because teachers have found that they cannot accomplish what they wish on their own. In short teachers are finding their political wings and discovering that in order to be an effective, they have to unify their efforts.

OBJECTIVES OF PROFESSIONAL TEACHER ORGANIZATIONS

1. To obtain associations of teachers into relations of mutual assistances and cooperation.

2. To obtain for them all the rights to which they are entitled.

3. To raise the standards of teaching profession by securing the conditions essential to the best professional service.

4. To promote the welfare of the children of the national by providing progressively better educational opportunity.

5. To promote such a democratization of the schools as well enable them better to equip their pupils to take their places in the industrial, social and political life of the community.

6. To fight all forms of racism in education.

MAJOR PRIORITIES OF PROFESSIONAL TEACHER ORGANIZATIONS

The teacher organizations must be broadly representative of the professionalism and must give teachers the legal right to do atleast the following:

1. Make and enforce policy decisions related to initial licensure and advanced credentialing of all educational professional.
2. Determine, adopt and enforce accreditation standards for initial graduate and inservice teacher education.
3. Develop and adopt a code of ethics and rules of procedure in accordance with established concepts of due process.
4. Enforce standards of teaching practice and ethical conduct.

CONCEPT OF TEACHER ACCOUNTABILITY:

The education system is student centred. Yet the teacher has the central pivotal role in designing the learning system and in deciding the alternatives for effective communication. He is to be effective to the extent he/she acts in ways that are conducive to the development of basic skills and understanding, work habits, desirable attitudes, value judgements and adequate personal adjustment of standards (Ryons, D. D., 1960). Defining the term “Accountability” the linguists say it is a policy declaration that school personal must answer for the performance of students in relation to money expended.

According to Lessinger, Accountability is a regular, public report by independent reviewers of demonstrated student accomplishment promised for the expenditure of resources".

This definition gets support from three actions which are as follows:

1) PROMISED OR INTENDED STUDENT ACHIEVEMENT

Education personnal clearly state that the performance of students will demonstrate as a result of resources allocations in a given programme before the funds and the programmes are approved. The objectives are written so clearly that competent outside reviews can select students, replicate the conditions, and report what happens.

2) INDEPENDENT ASSESSMENT OF RESULTS

Professionally competent individually, not connected with the particular school or school system, are employed to use the clearly stated performance objectives, arrange the conditions that are said to trigger the behaviour and record the results. Some are other then the developer, using some conditions and standards, must be able to get similar results.

3) PUBLIC REPORT

Under accountability, teachers, administrators and all those directly connected with a school enterprise are considered to be stewards of the children's educatio n. They are required to answer for their stewardship regularly by having their labour reported in terms of what students can do at an open meeting and in a form understandable to their man's constituents.

Role Of Teacher Organization Towards Teacher Accountability

NEW EMPHASIS ON LEARNING

There can be teaching without learning and learning without teaching. It is a drastic change in quality of schools. The professional teacher organizations must make provision of resource teachers, equipment and adequate space. This will lead to a second bi-product of accountability.

NEW COMMITMENT

Primarily there was the demand for more financial allocation. This revised commitment may come to be called "the principle of equity of results". In this context the teacher organizations must uphold the standard and lead to materialise the calls for "every man's right to read".

NEW CAPITAL

The investment of small amounts of venture capital, administered in ways that call out the maximum staff involvement, together with an outside audit of results has been shown to be very effective. The professional organizations must take care of their morale.

PERFORMANCE STANDARDS

Accountability will trigger wide spread use of behavioural or performance objectives. Educators must make maximum use of the individual parts that tell what the change in the whole has been.

PROGRAMME PLANNING AND BUDGETING

As per decision of the professional organization, the budgets for each individual schools will be submitted with the government authorities after the cost benefit analysis.

GUIDANCE SERVICES FOR STUDENTS

The ill effects of unscientific view leads to lots of problems like decreased interest and concentration in studies and co-curricular activities, examination phobia, anxiety, panic and extremely depressed reactions. Among women students many misconceptions, doubts and fear are associated with different normal biological functioning like mensuration, sexual relationships, pregnancy, breast feeding and menopause. The professional teacher organizations will have to work globally to search for a technique of guidance.

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IMPORTANCE, UTILITY & VALUE OF YOGA IN OUR LIFE

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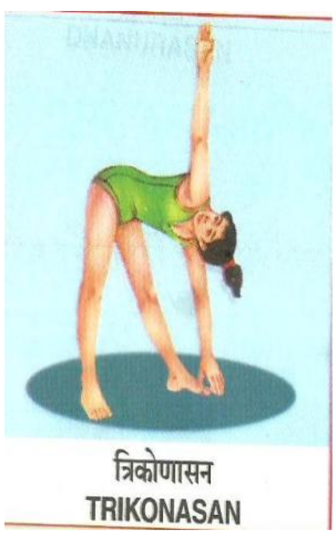
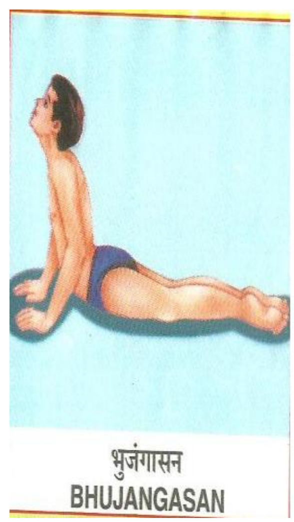
ABSTRACT

Yoga is credited with teaching the art of living the life in its full volume and versatility in perfect harmony with the self and others. The yogic activities provide immense help in assisting an individual to seek his all round growth and development in al the personality dimensions including the union of his self with the Greater soul. The practice of yoga specially in the form of Yam (Restraints), Niyam (observances), Dharna, Dhyan and Samdhi etc. helps an individual to imbibe and cultivate number of habits and conduct associated with morality and ethical standard like truthfulness, punctuality, honesty, sympathy, kindness, generosity, peace loving, mutual love, cooperation and respect etc.

INTRODUCTION

The yogic activities provide immense help in assisting an individual to seek his all round growth and development in al the personality dimensions including the union of his self with the Greater soul. The overall importance value and utility of the yogic activities may be outlined in brief as below.





PHYSICAL AND PHYSIOLOGICAL VALUE

Yoga sadhna and activities contribute significantly in terms of one physical development and well being in the manner as given below :-

- Yoga activities specially concerned with pranayam help in the promotion and increase in strength and stamina of our lunge power in terms of their expansion and contraction enabling us to inhale maximum amount of oxygen in our body for the purification of our blood besides helping in the proper circulation of the purified blood in all corners of our body.

- These help us in regulating the respiration activities of our body adding efficiency to our respiratory power including increase in its amplitude stability and smoothness and decrease in the respiratory rate.
- These help us in the proper regulation of our blood pressure and heartbeat.
- These help us in the normalization of the gastrointestinal resulting in the proper regulation of the digestive functions of our body.
- These provide valuable help in the proper functioning and control over the movement of our muscles including the spinal cord. As a result we are able to maintain proper posture of our body including proper erectness of our spinal cord. These also contribute in the desired increase in our muscular strength besides maintaining the needed muscular flexibility and smoothness resulting in the energetic youthfulness considerably for a quite longer period of our life.
- These help us in the normalization of our body temperature helpful in the avoidance of the emergence of the foul odour and bad smell on account of the excessive seating and perspiration of the body.
- These help us in regulating and controlling the functioning of all the glands including the ductless ones.
- These activities make us enjoy a sound sleep, help us in gaining normal weight and getting increase in our power of endurance and energy level.
- These activities help us in bringing improvement in many of our motor functioning like increase in breath holding time and improvement in grip strength, dexterity skills, eye-finger coordination and reaction rime etc.
- These help us in the tasks of the cleanliness and purification of the inner organs and systems of our body including the purification of our blood and its pathways, cleanliness of the respiratory and digestive systems and proper let out and excretion of the unwanted foreign material from our body.
- These help us in having increase in our immunity power and keeping our body disease free by not allowing the harmful and disease spreading material accumulated in our body.
- These activities not only prove as strong deterrent for the prevention of the various ailments and diseases but also provide valuable solutions for their proper cure and treatment. For example it has been a matter of wide experience e that Yogic activities provide substantial cure and treatment in the cases of arthritis, back pain, and osteoporosis, high and low blood pressure, asthma, diabetes and epilepsy, headaches, heart disease and multiple sclerosis etc.

These provide immense help in doing away with the physical and mental fatigue and gaining renewe strength, health and stamina for living a happy, harmonous and longer life free of ailments and diseases

MENTAL AND PSYCHOLOGICAL VALUE

Yog sadhna and activities also play quite substantive role in seeking proper gains in terms of securing proper mental health and psychological functioning to the practicing individuals. The benefits gained on this front may be summarized in the manner given below.

- It is well said that there lies a healthy mind in a healthy body maintained through yogic activities. One can enjoy good mental health with a sound physical health obtained through yogic activities.
- Yogic activities help in equipping one properly and sufficiently with all the essential cognitive and mental abilities and capacities for reaching the top of his intellectual and mental development. Yogic Asans, pranayam and practice of Dhyan, Dharana and samadhi can help an individual to have sufficient gains in terms of the improvement in his power of concentration, memorization, attention, learning efficiency, steadiness, and mind body neuro connection etc.
- Yogic activities help in making one's sense organs healthy, strong and effectively functioning. In turn it helps the individual to have a sizable increase in their reception ability, somatic and kinesthetic awareness and sensitivity for acquiring new knowledge and experiences through the use of their sense organs.
- Yog sadhna provides the desired ability and strength for exercising desirable control over his senses, emotions and gratification of desires and fluctuations of the mind. Sustaining of attention and concentration acquired through such control and restrain then may provide a substantial ground of the development of intellectual powers. It can be given a further higher impetus by resorting to the practice of yogic activities like Dharna, Dhyan and Samadhi.
- Yog sadhna helps not only to have purification and cleanliness of the internal organs and systems of our body but it also pays a lot of consideration for the purification of our inner self i.e. purification of our thoughts and feelings.
- It leads us to act wisely in the pursuance of our goal and thus ultimately to utilize our intellect for the pursuit of the higher goals of our life.
- Yogic activities help the individual to imbibe the spirit of self awareness, confidence in one's abilities and strengths, self discipline and intrinsic motivation, self-acceptance and self actualization etc for seeking his maximum self development and enhancement,
- On account of attaining purification and cleanliness of the thoughts and feelings through the yogic activities one is able to lead a life free for the hostility towards his self and others with regard to thoughts, feelings and actions. It makes an individual relatively a calm and cool person, free
- Free from any unusual anxiety, depression and fluctuation of mood or temperament. Such state of one's mind may help him much in excelling in terms of his intellectual growth and wisdom.

MORAL AND ETHICAL VALUE

Yog sadhna and activities help us in our moral development and ethical living in the manner given below :-

- Yog sadhna helps an individual to exercise needed control and restraint over his senses, and gratificaion of desires and as a result he tries to be the master of his senses and their gratification instead of being their slave. It can help him to lead a life based on the ethical principles by remaining away from the allurement of roop, Ras, Gandha, Sparsh ad SavdaFood habits and food in take are said to influence the conduct and ways of one's behaving. The diet and food habits of a person practicing yoga are quite simple, Satavik and restrained. Thereby it helps them in imbibing simplicity and austerity in their behavior and conduct.

- To get infected with unusual anger and the other wise negative emotions like jealousy, envy, hatredness, enmity etc. does not wok well with the ethical sense and morality needed on the part of human beings for the sake of the welfare as well as seeking harmony with the self and others. Yoga sadhna helps an individual in a big way for remaining away with such detrimental personality characteristics.
- Yogic sadhn and activities help an individual to exercise proper control over the expression of his emotions and maintaining desirable emotional balance and equilibrium in his personal and social conduct.

SOCIAL VALUE

- Yoga sdhna and activities do not matter only for the personal development of the individual being but also contribute significantly towards his proper social development and social living in the manner depicted below.
- Society consists of individuals. Good individuals make a good society. To get engaged in the yogic activities makes an individual a good person. Such persons practicing yoga then can help the establishment and functioning of a good and humanistic society.
- Yogic activities provide such opportunities and experiences that help an individual to lead a path of virtues free from the social evils and ill temptations like fraud, deceits, drugs trafficking, bribery, alcoholism, black marketing, violence, sex crimes, murder and decoity, and other anti social behavior dependent heavily to the attachment of the worldly things.
- Today, in general, there is a serious crisis of character, social and ethical values all around the globe in the human society. We are witnessing a cut –throat competition, enmity, envy and jealousy prevalent in the nations, communities and human beings of the world. The path shown by Yoga through its philosophy of detachment to the worldly objects,

And seeking harmony with others is quite capable of leading us to face this challenge in an effective way.

- Adherence to the philosophy of excessive materialism has been a major cause in ruining the very structure of the society in many parts of the world especially the western one. It is being liked now in our country too. The blind rare to get the everything with a fare or foul means, over indulgence to the worldly things and physical comforts and belief in the philosophy of ‘self as great’ can only be cured by resorting to the philosophy f yogic sadhna and activities.

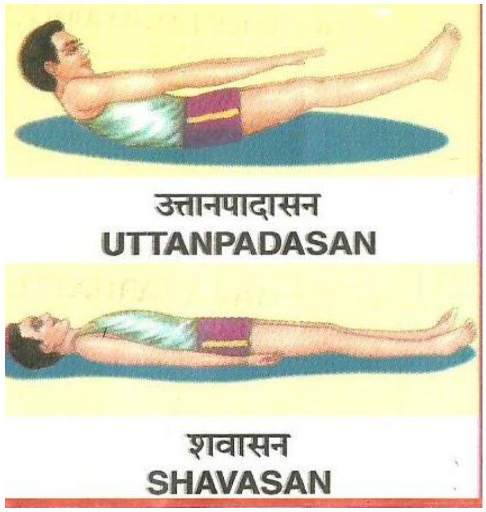
SPIRITUAL VALUE

Yogic sadhna and activities play a unique role in helping the individuals to seek their spiritual development besides helping them in their physical, mental, social and moral development. The spiritual values derived through the performance of yogic activities may be briefly listed as below:-

One can realize that all the human beings and even what exists on this earth as a living being have a common thread running in them in the form of the existence of the souls, the very sub-parts of the Greater soul

Much in the same ways the different innumerable rays of the Sun.

- Since all are the very constituents of the same Greater soul, the supreme God, therefore it is quite imperative to have the feelings of equity and equality towards all the creation of the Almighty on this earth.
- One can realize that there is the existence of a concept soul beyond the existence of our body and mind and we must therefore strive to seek its proper realization and development besides our bodily and mental development.
- By getting engaged in Yogic sadhna one can have opportunities for the realization and development of the supernatural powers lying with in his self.
- Yogic sadhna and its basic philosophy helps us to realize n absolute truth that the ultimte gol of our life is to attain self- realization and the merger of our soul into the Greater soul.
- Yogic sadhna and activities acquaint us with the means and ways to seek our union with the cosmos self, the God.
- Besides providing necessary strength, abilities and capacities for performing the day to day activities provide us a proper platform, ways and means for seeking one's union with the greater soul i.e. God.
- Equipped with proper physical development, disease free body, developed intellect and the purified body, thoughts and feelings, the yogic means like Dharna, Dhyan and Samadhi may draw an individual quite closer to self-realization and strive for attaining greater heights to his spiritual development.
- In this way, yogic sadhna and activities help an individual to seek his maximum development and well being in respect to the physical, mental, social, emotional, moral and spiritual dimensions of his personality. These can help him not only in his personal and professional growth but also help him to seek proper harmony and adjustment with others including his integration with the Greater soul i.e. God.
- Today in this world of excessive materialism, cut-throat competition and blind selfishness,
- Yoga can provide a valuable platform, ways and means for such self improvement and enhancement of one's abilities and capacities that may contribute equally to one's personal development and social welfare along with his desired spiritual development for seeking the ultimate goal of his life i.e. self realization and integration with the Greater soul. It is therefore quite essential that we must introduce Yoga as a compulsory subject of the school curriculum from the very beginning for enabling the youngsters to get benefited from the multidimensional benefits of the yogic sadhna and activities.



CONCLUSION

The Yoga activities provide the fuel for the upliftment of body, mind and soul. These activities help the doers inculcate various Psychosocial-Cultural values and breathe a new and better life in the personality.