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VISION

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.



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IMPACT OF FAMILY FACTORS ON ACADEMIC ASPIRATION OF SECONDARY SCHOOL STUDENTS

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ABSTRACT

This study investigated the Impact of Family Factors on Academic Aspiration of Secondary School Students. The research employed a survey method and the data was collected through the questionnaire. Hundred students were selected using random sampling technique. They responded two instruments: Academic Aspiration of secondary school students was measured with the help of Academic Aspiration scale developed by Dr Yasmin Ghani Khan (Bhopal) and Socio-Economic Status was measured with the help of a Socio-Economic Status scale by Dr Meenakshi (Patiala). Both descriptive and inferential statistics were used to analyze the data in the study using SPSS. Findings revealed 37% of secondary school students have High Academic Aspiration, 34% of students have Moderate level, and remaining 29% of secondary school students have low level of Academic Aspiration. Students with High family Educational, Occupational and Social status possess good Academic Aspiration than moderate and Low Educational, Occupational and Social Status Students. Classroom teachers, school counsellors, and other transition services personnel need to be aware of the impact of family structure and particularly SES on youth in transition.

KEYWORDS: *Academic Aspiration, Socio-Economic Status, Educational Status, Occupational Status and Social Status*

INTRODUCTION:

The educational aspiration is a topic that lies on the edge of economic analysis. The aspirations are studied rather by sociologists and psychologists than economists. There are different theoretical perspectives on the interpretation of educational aspirations and their significance for the future behaviour. The dominant model is the sociological theory of status attainment, which stresses aspirations as a cognitive state that motivates or drives young people to strive for academic success (Khoo and Ainsley, 2005). The model recognises that both personal dimension (e.g. the impact of significant others or students' perception of their own personal attributes) and social dimensions (e.g. quality of schooling, or parental social class) are important transmitting factors. Parents in particular have been seen as the most significant others in shaping aspirations because they provide the opportunities, encouragement and support for their children's learning (Garg et al., 2002). However, in economic models the problem of educational aspirations is viewed from a different perspective. They portray educational aspirations as a purely rational assessment of students' economic and social circumstances. Students may aspire to continue in post-compulsory education as a result of a realistic evaluation of both push factors as, e.g. the avoidance of unemployment, and pull factors, such as higher expected earnings in the long term. In this framework educational aspirations have no motivational overtones. There are only rational judgements based on current economic circumstances. In our article we are going to follow that point of view.

Every child dreams of his own aspirations according to his own condition. Left to their own devices, most children would live in the present and let the future take care of itself. But, actually, they are not left to their own devices. In a culture which provides vast opportunities for its members to be and to achieve what they want, it is understandable that children at an early age would be subjected to pressures to create aspirations for the future. Aspirations, it is believed, motivate children to take advantage of the opportunities that parents and society provide for them. To the layman - 'aspiration' is synonymous with 'ambition'. It suggests that the person is not only planning personal betterment but is carrying out this plan in real life. But psychologists and dictionaries define 'ambition' as a means or a desire for honour, power or attainment.

By contrast, aspiration means a longing for what is above one, with advancement as its goal. The subtle distinction between the two terms is that aspiration emphasizes the desire to improve or to rise above one's present status, while ambition stresses the end result - the attainment of power, honour or some achievement. The dictionary meaning of Aspiration is "An ardent desire to accomplish what one sets out to do".

➤ SIGNIFICANCE OF THE STUDY:

No doubt Secondary education has now been established beyond the most crucial input for socio-economic development. Education provides strength and resistance to people to respond to changing situations. Education enables people to cause and to contribute to societal development. Education is the tool for ushering changes in an orderly manner. Education is the mainstay of all national endeavours. Education has the responsibility for transferring human beings into human resources. Development of human resources is the main function of education.

'Aspirations' are basically described as the earnest desire to achieve something. Hence it will be the 'desire' or 'will' of an individual in order to achieve. As it is something to do with 'desires', there will be different types of aspirations pertaining to various areas such as immediate

aspiration, remote aspirations, realistic aspiration, unrealistic aspirations, aspirations related to living style, aspiration related to education, aspirations related to once own career, aspirations related to once own profession so on and so forth.

There are different factors effecting on academic aspiration of child. Such as Social, Economic, Cultural, Psychological, family and school factors. In this study researcher will select Family Factors and School Factors for further study.

- The home environment plays a vital role in the development of a child's personality.
- Children need a congenial environment, an environment characterised by human care particularly by the mother.
- The psychological climate of the home is extremely important for the healthy development of the child's personality and parental acceptance plays a major role in this regard.
- The aspirations of the children are remote in his early age and takes up a shape in his adolescent age. At this juncture (stage), he requires intellectual, knowledgeable and real support from his close supporters.
- His close supporters will but natural - his mother, father, teachers, friends etc. Looking into the impact of ' various factors in the aspirations of the children, an attempt has been made to investigate into the impact of different factors on the aspirations of her children.

From the above mentioned needs, we can say that different factors effecting on academic aspiration of secondary school students. Hence, researcher selected this study to know the factors effecting on academic aspiration of secondary school students in Davangere city.

➤ STATEMENT OF THE PROBLEM

The Problem selected for the study can be stated as “Impact of Family Factors on Academic Aspiration of Secondary School Students”

➤ SCOPE OF THE STUDY

The Present Study is confined to Secondary School Students of selected Government & Private school in Davangere District. 100 Samples has been selected, Gender and type of School is the major variables in this study. The information can be documented and carefully.

Three questionnaires are used in this survey. Among those questionnaires, two are Standardised tool and remaining is prepared by the researcher.

➤ OBJECTIVES OF THE STUDY

The main objective of the study is to examine the impact of family factors on Academic Aspiration of secondary school students. Specific objectives of the study are:

- ❖ To measure and analyse the different levels of Academic Aspiration among secondary school students.
- ❖ To study the significant difference in Academic Aspiration among secondary school Students with respect to their different levels of Family Educational, Social, Occupational and Economic Status.

➤ FORMULATION OF HYPOTHESIS

To fulfill the objective number 2, the following hypotheses have been formulated.

- ❖ There is no significant difference in Academic Aspiration among secondary school students with respect to different levels of family educational status.

- ❖ There is no significant difference in Academic Aspiration among secondary school students with respect to different levels of family Occupational status.
- ❖ There is no significant difference in Academic Aspiration among secondary school students with respect to different levels of family economic status.
- ❖ There is no significant difference in Academic Aspiration among secondary school students with respect to different levels of family social status.

➤ RESEARCH DESIGN:

In the present study, descriptive method of research was used by the researcher. The design adopted in the study was survey design. The design did not entail any experiment or the manipulation of any independent variable.

➤ SAMPLING TECHNIQUE

For present study researcher has adopted stratified sampling. The population is categorized into strata such as a male and female and government and private schools. Then the researcher has selected sample from each stratum based on its occurrence of population randomly. The population for the present study will be consists of all the children of class X studying in Government and private schools in Davangere city. The sample frame of the study will be consisting of 100 students. Among them 50 students from private and 50 students from Government school.

➤ TOOLS USED FOR THE COLLECTION OF DATA:

- In order to assess the Academic Aspiration Scale was developed by Dr Yasmin Ghani Khan (Bhopal)
- In order to assess the Socio-Economic Status scale was developed by Dr Meenakshi (Patiala)

➤ DATA ANALYSIS

Analyses were conducted using Statistical Software (SPSS) 20.0 version. The statistical technique used in the analysis of the data was t-test of Significance of difference between Means for large independent samples.

➤ MAJOR FINDINGS OF THE STUDY

Major Findings of the study are as follows.

- ❖ 37% of secondary school students have High Academic Aspiration, 34% of students have Moderate level, and remaining 29% of secondary school students have low level of Academic Aspiration.
- ❖ There is a significant difference in the Academic Aspiration of secondary school students with High, Moderate and Low level of family Educational status. Students with High family Educational status possess good Academic Aspiration than moderate and Low Family Educational Status Students.
- ❖ There is a significant difference in the Academic Aspiration of secondary school students with High, Moderate and Low level of family Occupational status. Students with High family

Occupational status possess good Academic Aspiration than moderate and Low Family Occupational Status Students.

- ❖ There is a significant difference in the Academic Aspiration of secondary school students with High, Moderate and Low level of family Social status. Students with High family Social status possess good Academic Aspiration than moderate and Low Family Social Status Students.

➤ EDUCATIONAL IMPLICATIONS:

Educational implications of the study are as follows.

The present study helps us to know the factors effecting on Academic Aspiration of Secondary School Students. family have the potential to stimulate educational aspirations across all educational tracks.

Increase Awareness of Family Structure and the Impact of Family SES. Classroom teachers, school counsellors, and other transition services personnel need to be aware of the impact of family structure and particularly SES on youth in transition. Students from low-SES families may be asked to contribute to the family through paid employment or other caretaking roles. School staff members need to understand the effect of these early experiences and help students frame these as opportunities for skill building and career development. In addition, helping students discuss ways in which their families have influenced their academic goals can be a useful tool for the ongoing process of goal setting and academic planning.

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“SATISFACTION TOWARDS DISTANCE LEARNING PROGRAMME AMONG UNDER GRADUATE STUDENTS OF KUVEMPU UNIVERSITY”

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ABSTRACT

This study investigated the Satisfaction Towards Distance Learning among Undergraduate Students of Kuvempu University. The research employed a survey method and the data was collected through the questionnaire. Hundred students were selected using Convenience sampling technique. In order to analyse the students' satisfaction with distance learning courses, a structured questionnaire was used, this questionnaire includes 20 items in the collection of data through self-administered questionnaire. Both descriptive and inferential statistics were used to analyze the data in the study using SPSS. Findings revealed that, 35% of the undergraduate students are not Satisfied towards distance learning programme. Only 15% of the undergraduate students are more Satisfied towards distance learning programme. Undergraduate Female students are more satisfied towards distance learning programme than male students. Students studying in main campus (KUDDE) are more satisfied towards distance learning programme than Students studying in other study Centers of Kuvempu University. Students studying in B.A course are more satisfied towards distance learning programme than B.Sc. and B.Com/BBA Students. The University student support system should include student training, technology and technical assistance, library and information services, registration, assessment, and advising. Quality Distance Learning requires careful attention to learning design, effective faculty training, organizational commitment to adequate program support, selection of appropriate delivery technology, and a focus on student learning outcomes.

KEYWORDS: *Satisfaction, Distance Learning, Course and Kuvempu University*

INTRODUCTION:

Students' satisfaction surveys are important in ascertaining whether colleges and universities are fulfilling their mission. It is well known that the most important product of educational institutions is qualified graduates. In order to best prepare students so that they are sought after by employers upon graduation, an effective curriculum is needed. Students must understand the value of their education and be satisfied with their overall experience in order to promote and support their higher educational institution as a student and as an alumnus.

KUVEMPU UNIVERSITY DIRECTORATE OF DISTANCE EDUCATION

With the objectives of Education of Future, Education for All and Life Long Learning, the Directorate of Distance Education of the Kuvempu University, has been established during 2002-03, through a Statute, Under Section 40(1) Read with Section 4(1) of K.S.U. Act 2000, with a well-laid down Regulations governing its functions. The DDE commenced with M.A, M. Com and M.Sc., (Mathematics) Courses, to begin with.

The DDE has introduced many courses during the year 2003-04 among which P.G. courses in Chemistry, Physics, Botany, Zoology and Environmental Science are included. This is a landmark in the history of 15 years of existence of the University. Kuvempu University is the first to take up this venture of offering P.G. Science courses through Distance Mode in the state of Karnataka. In the same year, P.G. Diplomas in: Tourism, Folklore, Kannada Computer Application, Modern Kannada Literature, English, Translation Studies, Functional Hindi, Tourism, Social Psychology, Financial Institutions and Markets, Business Administration, Human Resource Management, Marketing Management, Sports Management, Plant Tissue Culture, Hydrogeology, Dairy Science and Genetics and U.G. Diplomas in Panchayat Raj and Human Rights were introduced. The DDE also began to offer U.G. courses of B.A. (with nine different Optional subjects), B.Com., and B.B.M. All these courses are being received well by the education seekers across the country. The increasing demand for Legal Education has been met by the DDE (beginning 2003-04) through introducing LL.M. (Business Law) course, which has been receiving good response from the legal fraternity seekers all over the country. During the year 2004-05, the University has also offered P.G. course in Biotechnology to meet the growing demand for such a course in these days of advancement in the field of Science Education. In the year 2005-06, Kuvempu University introduced B.Sc. (PCM & CBZ) to which University has sizeable admissions. Added to this, B.Sc. (IT) and M.Sc. (IT) courses are being offered, to a large number of candidates, following Semester Scheme.

The University has also entered into collaboration mainly with pioneering Institutes which intended to join hands with- in imparting Higher Education, like: The Manasa Education Foundation for Mental Health, Shimoga, The Directorate of Quality Management, New Delhi, The Universal Education Trust, Bangalore, The JD Institute of Fashion Technology, New Delhi, The Centre for Study of Culture and Society, Bangalore, the Chronic Foundation, Bangalore, The Monarch Bio-fertilizers, Chennai. This is an evidence for committed concern of the University to cater the educational needs, of the people in different walks of life in the society, in certain specialized and contemporarily relevant and diversified areas of knowledge. It is a matter of pride that, admissions to the specialized courses being offered by the University through DDE,

in collaboration with the above Institutes of repute, are on an increasing trend for the past ten years.

The Distance Education programmes are also a part of the University's outreach programmes to foster University-Society relationship with the motto of "Education for All", to take quality education to the doorsteps of desirous individuals who want to take up higher education, for the discontinued who could not take up regular education, housewives and employees who want to improve and enhance their knowledge. The University firmly believes that education and seeking knowledge is a lifelong learning concept.

NEED AND IMPORTANCE OF THE STUDY:

Most of the students perceive distance learning as of poor quality. Therefore, the researcher is conducting this study to find out whether it's only student's perception or is there anything in reality, concerning the poor performance of the distance learning students and how students' satisfaction could be measured in distance learning. The distance learning in this study refers to the use of the Internet, audio and video lectures along with correspondence of the instructors as a medium of instruction as well as a source of information etc., Consistent with this rationale, the main purpose of this study is to examine the relationship between student satisfaction and the following variables of the distance learning environment: Instructors' performance, course evaluation, student-instructor interaction, Physical Environment, Technology, Flexibility, Task Orientation and Personal Involvement..

Students enrolled for Undergraduate in Kuvempu University Directorate of Distance Education was selected as the sample for this study. The results confirm the reliability and validity of the six factors of distance learning satisfaction, which are Instructor Performance, Course Evaluation, Physical environment, Technology, Study material and Orientation program. These factors can be understood as the way the course content is delivered, feedback and interactions take place with instructors, effectiveness of instructors, students learning experiences, workload and evaluation criteria in their distance courses, Instructor Performance, Course Evaluation, Physical environment, Technology, Study material, Orientation programme means of communication, the simplicity of system operation for the learners, and the quality of content the students receive. The purpose of this study is to analyze the effect of important predictor variables on student satisfaction in distance learning.

STATEMENT OF THE PROBLEM:

"Satisfaction towards Distance Learning among Under Graduate Students of Kuvempu University"

TECHNICAL TERMS USED FOR THE STUDY:

- **Satisfaction:** refers to whether or not students are satisfied with distance education learning.
- **Distance Learning:** refers to education that takes place when the instructor and student are separated by space and/or time.
- **KUDDE:** Kuvempu University Directorate of Distance Education.

OBJECTIVES:

1. To Measure and Analyze the Satisfaction towards Distance Learning programme among Under Graduate Students.
2. To study the difference in satisfaction towards Distance learning programme among Under Graduate Students with respect to gender.
3. To study the difference in Student satisfaction towards Distance learning programme among Under Graduate Students with respect to Study center.
4. To study the difference in satisfaction towards Distance learning programme among Under Graduate Students with respect to their Course of the study.

HYPOTHESES:

1. There is no significant difference in satisfaction towards Distance learning programme among Under Graduate Students with respect to gender.
2. There is no significant difference in Student satisfaction towards Distance learning programme among Under Graduate Students with respect to Study center.
3. There is no significant difference in satisfaction towards Distance learning programme among Under Graduate Students with respect to Course of the study.

VARIABLES:

- Satisfaction towards Distance Learning
- Gender (Male and Female)
- Course (BA, B.Sc., and B.Com/BBA)
- Study Centre (KUDDE and Others)

RESEARCH METHOD:

In the present study, Researcher used Survey method under descriptive Research.

SAMPLING:

For this study the Researcher was used Convenience sampling method. The researcher was selected 05 Study centres of Kuvempu University Directorate Distance Education across Karnataka. The researcher selected 50 students enrolled in main campus study center (KUDDE) and 50 students from the other study centres of Kuvempu University.

INSTRUMENTATION

In order to analyse the students' satisfaction with distance learning courses, a structured questionnaire was used, this questionnaire includes 20 items in the collection of data through self-administered questionnaire.

TREATMENT OF THE DATA:

The Statistical Package of the Social Sciences (SPSS) version 23.0 was used to analyse the data. Both descriptive and inferential statistics were used to describe and summarize results.

ANALYSES AND INTERPRETATION OF THE DATA:

Objective 1: To Measure and Analyze the Satisfaction towards Distance Learning programme among Under Graduate Students of Kuvempu University.

TABLE 1: Table shows different levels of satisfaction towards distance learning programme among Undergraduate Students of Kuvempu University.

Sl. No	Levels	CI	f	%
1	Very Satisfied	68 and above	15	15
2	Moderately Satisfied	53-67	50	50
3	Slightly Satisfied	52 and below	35	35
Total			100	100

Above table shows that, 35% of the undergraduate students are Slightly Satisfied, 50% of the students are Moderately Satisfied and remaining 15% of the undergraduate students are Very Satisfied towards distance learning programme.

TESTING THE HYPOTHESES-1:

Hypothesis 1: There is no significant difference in satisfaction towards Distance learning programme among Under Graduate Students with respect to gender.

TABLE 2: Table shows that N, Mean, SD and t values between male and female students satisfaction towards Distance Learning programme.

Satisfaction	Gender	N	Mean	Std. Deviation	t	Sig.
Towards Distance Learning	Male	50	58.18	11.66	2.228	Sig at 0.05 level
	Female	50	62.84	9.08		

Above Table No:02 reveals that, the obtained t value is 2.228, which is higher than the theoretical table value 1.96 at 0.05 level of significance so rejected the null hypothesis and formulated the alternative hypothesis i.e., "There is a significant difference in Satisfaction Towards Distance Learning programme between under graduate male and female students of Kuvempu University". It means that undergraduate Female students(M=62.84) are more satisfied than male students(M=58.18).

TESTING THE HYPOTHESES-2:

Hypothesis 2: There is no significant difference in satisfaction towards Distance learning programme among Under Graduate Students with respect to study Centre.

TABLE 3: Table shows N, Mean, SD and t values of satisfaction towards Distance Learning programme with respect to study Centre.

Satisfaction	Study Centre	N	Mean	Std. Deviation	t	Sig.
Towards Distance Learning	KUDDE	50	62.94	9.62	2.329	Sig at 0.05 level
	others	50	58.08	11.18		

Above Table No:03 reveals that, the obtained t value is 2.329, which is higher than the theoretical table value 1.96 at 0.05 level of significance so rejected the null hypothesis and formulated the alternative hypothesis i.e., "There is a significant difference in Satisfaction

towards Distance Learning programme among under graduate students of Kuvempu University with respect to study Centre”. It means that, KUDDE study Centre (M=62.94) Students are more satisfied towards distance learning programme than other study Centre Students(M=58.08).

TESTING THE HYPOTHESES-3:

Hypothesis 3: There is no significant difference in satisfaction towards Distance learning programme among Under Graduate Students with respect to their Course of the study.

TABLE 4: Shows N, Mean and SD scores of satisfaction towards Distance Learning programme with respect to Course of the Study.

Different Courses	N	Mean	Std. Deviation
B.A	32	62.68	10.18
B.Sc	34	56.58	10.29
B.Com/BBA	34	62.38	10.65
Total	100	60.51	10.66

Table 5: ANOVA Results

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	793.850	2	396.925	3.680	.029
Within Groups	10463.140	97	107.867		
Total	11256.990	99			

Above Table No:05 reveals that, the obtained F value is 3.680, which is higher than the theoretical table value 3.09 at 0.05 level of significance, so rejected the null hypothesis and formulated the alternative hypothesis, i.e., “There is a significant difference in Satisfaction towards Distance Learning program among undergraduate students of Kuvempu University with respect Course of the study”. It means that, B. A Students (M=62.68) are more satisfied towards distance learning programme than B.Sc. (56.58) and B.Com. (62.38) Students.

FINDINGS:

- 35% of the undergraduate students are not Satisfied towards distance learning programme.
- Only 15% of the undergraduate students are more Satisfied towards distance learning programme.
- Undergraduate Female students are more satisfied towards distance learning programme than male students.
- Students studying in main campus (KUDDE) are more satisfied towards distance learning programme than Students studying in other study Centers of Kuvempu University.
- Students studying in B.A course are more satisfied towards distance learning programme than B.Sc. and B.Com/BBA Students.
- Students studying in B.Sc. course are less satisfied towards distance learning programme of Kuvempu University.

IMPLICATIONS:

- The University student support system should include student training, technology and technical assistance, library and information services, registration, assessment, and advising.

- University to provide Student assessment in a technology-based environment.
- University/Study centres must be provided for quality Resource materials and Laboratory facility for Science Students.
- The university management support or assistance (monitory and technical) should be on a continuous basis for maintaining and improving the Distance Learning Courses.
- Study centres are facilitate to learners, can access e-libraries, e-learning and virtual classrooms.
- Study centres are conducting course wise Tutorials must be organizing for learners.
- Study centres must make space available and study group use at times suitable and convenient for learners.
- Study centres increase the frequency of the contact/orientation programmes.
- Quality Distance Learning requires careful attention to learning design, effective faculty training, organizational commitment to adequate program support, selection of appropriate delivery technology, and a focus on student learning outcomes.
- Quality Study materials must be provided for learners.

DELIMITATIONS OF THE STUDY:

- ❖ The Study is limited to students of Kuvempu University Directorate of Distance Education.
- ❖ The study is limited to a sample of 100 students.
- ❖ The study is restricted to only a few factors.
- ❖ The Study is confined to students studying in UG Courses only.
- ❖ The study is limited to some study centers of Kuvempu University Distance Education.

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CHALLENGES OF PRIMARY AGRICULTURAL CREDIT SOCIETIES IN HARYANA

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ABSTRACT

In India about 70% of population is engaged in agriculture directly or indirectly for their livelihood. Any variation in agricultural output significantly affects the Indian economy but it also seriously affect the well being of the rural population as majority of rural people depend on agriculture for their livelihood. It also affect the employment generation of the country as many of the industries are directly or indirectly depend on agricultural outputs. This will also hinder the poverty alleviation in India. Revival of agriculture sector is not only a matter of prosperity and growth of nation only but it is also related with the livelihood of the majority section of the country. Cooperatives provide the desired and essential support to the farmers to perform their farm activities. Poverty is directly linked with development and hence there is a movement for development with the help of cooperatives, it would be of immense value and utility for academic society and policy makers as well. In this study I am trying to find out the problems of Cooperative societies and also tried to give suggestions of these problems.

KEYWORDS: Alleviation, Strengthening, Individually

INTRODUCTION:

Since the ancient history agriculture is the backbone of Indian Economy till today India is called as country of Farmers. But now days the contribution of Agriculture in Indian Economy is declining its contribution is about 17.1 % in 2008-09 which decreases to 17% in 2013-14 and it is showing continuous decline in Indian Economy which is a very serious issue for Indian Economy.

Therefore it is necessary to look after the Indian Agriculture for an overall development of nation in general and for rural in particular. In this framework this research is anticipated to focus on one of the crucial aspect of Indian Agricultural sector i.e. **Agricultural Credit**.

Credit cooperatives are one of the most important aspect as working of cooperative system depends on the credit. It is playing a critical role in financing short-term, medium-term and long-term agricultural operations including investment oriented projects for promoting rural development. The vision of the cooperatives should be on improving efficiency and productivity through promotion of professionalism, strengthening the financial resource-base and improving use of technology like use to computers and creation of good environment for the clients.

National Cooperative Development Corporation (NCDC) National cooperative development corporation is engaged in the betterment of the farmers. The prime objective of the NCDC is to promote, strengthen and develop cooperative for augmenting income of the people associated with agriculture and other related areas. Its main focus is on marketing, processing, storage and supply of agricultural inputs in the cooperative sector to increase the production of the people.

AGRICULTURAL CREDIT and Its SIGNIFICANCE:

Agricultural Co-operatives are the ‘‘associations of a number of persons for their common belief, collective action in the pursuit of common well being, especially in some industrial or business process’’ (cited in Groves, 1985, p.1). French economist C. Gide defines that cooperative is ‘‘a group of person pursuing common economic, social and educational aims by means of a business’’. Staatz (1984, p. 5) consider farmer co-operatives as a form of collective action in which individual join together to accomplish things that would be more costly or impossible to accomplish individually.

Indian Agriculture is a playground of monsoon which is coupled whit the reality of low level of investment capacity of Indian farmers that lead to a viscous cycle of low productivity. The low productivity can be tackle by providing financial support to the farmers. Thus Agricultural Credit is crucial for better living of farmers and high productivity. In fact, in his report on Agricultural banks in 1895, Sir Frederick Nicholson wrote, ‘‘ the lesson of history is that an essential of agriculture is credit. Neither the condition of the country, nor the nature of the land tenure, nor the position of agriculture affects the one fact that the agriculturist must borrow’’. (Madan, 1994).

Any credit taken by farmers for farm activities may not be categorized under agricultural credit. By agricultural credit we mean the credit that is taken by individuals for the purpose of carrying out their farm activities and other related activities therein. In developing countries there is coexistence of institutional and non institutional agencies of agricultural Credit. The institutions include the commercial banks, the regional rural banks, the cooperative banks etc. but taking loans forms these institutions is very complex on the other hand taking loans from money lenders is very easy. Over time, spectacular progress has been achieved in terms of scale and outreach of

institutional framework for agricultural credit. Some of the major distinct trends are as follows (Golait, 2007):

- With the change of time there is significant progress in banking sector. The number of offices of public sector banks increased rapidly from 8262 in 1969 to 68355 in 2005.
- The share of institutional credit has increased from 7% in 1951 to 66% in 1991

CO-OPERATIVES and AGRICULTURAL CREDIT:

The credit cooperatives are having a wide and strong network of credit delivery that is why they are universally accepted as the ideal credit agencies in the farm sector and are considered as an important source of finance to the farmers. Presently there are more than 1.25 lakh cooperatives functioning in India and in the farm credit sector about 1 lakh Primary Agricultural Credit Societies at grassroot level. India is having more than 50% of cooperatives in the world. There are 5, 42,233 cooperatives with a membership of 236 million and working capital of 3,405 billion. The cooperatives are present in almost all villages in India and covers about 75% of the households (Dubhasi, 2005). But there is great difference in the functioning of cooperatives in different parts of the country. On the basis of their performance in the cooperative sector we classified the states into three categories viz. Cooperatively Developed, Cooperatively Underdeveloped and cooperatively Less Developed. From the image it is clear that the cooperatively Developed states are those which are at the top of Economic Development.

REVIEW of LITERATURE:

At this stage, a brief review of relevant studies.

- 1) **R. K Mishra** found that there is diversion of agricultural credits for consumption purpose in recent years, to maintain the feasibility of institutional agencies in future, both the borrowers and lenders should avoid wasteful expenditure. The study examined the impact of institutional finance on the farm income and productivity in selected farms in Baliana block of Khurda District of Orissa. It studied the different source of borrowing in the different categories of farmers, how they utilize the borrowed funds and what is the impact of agricultural finance on agricultural productivity and finance. The study found that cooperatives are most important institution among all the institutional agencies. The large and the small farmers were comparatively the most outlets borrowing about 75 and 81 per cent of the total finance. It was found that 20.38% of the short term credit and 20.55% long term credit were diverted for unproductive purposes. But still it has a very important role in increasing farm productivity (Mishra, 2005).
- 2) **N. S. Vishwanathan** maintains that the institutional arrangement for agricultural credit is the result of more than a century old effort. In 1991 it was accounted about 66.3 per cent of cash debit of cultivators. Urban bias of commercial banks and cooperative banks are financially weak which is still prevailing. The share of cooperatives in credit flow is 49 per cent in 1991 which is now reduced to 27 per cent in 2004-05. Due to strong branch network and resources commercial banks are able to provide agriculture credit but they seem to be reluctant as only 8 out of 26 commercial banks achieve the target. Agricultural lending leads to non-performing assets, 50 per cent of banks were in non-priority sector while only 13.87 per cent of private sector banks were in agriculture.

- 3) **M. Sharma** studied the role of agricultural credit scenario in India and on financial institutions in delivery of agricultural credit. In Indian context both formal and informal sources are important. Importance of formal institution in credit delivery for agriculture has increased with time. Commercial and Cooperative banks, Regional Rural Banks all are involved in delivery of agricultural credit. He found that share of cooperative banks decreases where as share of commercial banks is continuously increasing in the agricultural credit sector. Available data shows that the target of doubling agricultural credit has been achieved by all banks except cooperative banks. However he also found that the major achievements of increasing credit flow are due to increase in short term credit through kisan credit card scheme and thus the question of capital formation in agriculture remains unanswered.
- 4) **P.Samal and N.C Rath** conducted in the coastal rain fed areas of Orissa find that most of household were borrowers and maximum amount of borrowing was from cooperatives. The loans from institution source were not available in time and in desire amount. The distress sale of paddy and lower market price, lower than support price. This condition was prevailing due to poor access of farmers to regulate market condition.

They suggested grater coverage of marginal and small farmers in coastal rain fed areas with less stringent terms of landing from the institutional sources.
- 5) **Medha Dubhashi's** article "Co-operatives in India-A Wasted Opportunity?", demarcate the different magnitude of co-operatives in India. The study found that about 5,42,233 cooperatives of different types with the membership of 236 million and a working capital of Rs. 3,405 billion are functioning in India. These cooperatives are more than 50% of the world. She says cooperatives are "the shield of the weak and not the sword of the strong".
- 6) **Y.C. Nand** found that cooperatives lost their market not only their short term structure but also their long term structure whose share is hardly 6% now. The share of credit floe of cooperatives has come down where as overall credit flow has increased.
- 7) **J.H. Amin** has stressed that cooperative should focus on efficiency and productivity through promotion of professionalism, strengthening financial resources base and upgrading their technology.

OBJECTIVES

1. To study the organization and administration of agriculture credit cooperatives in Haryana.
2. To study the contribution of corporative in meeting the credit requirements of farmers in Haryana.
3. To study the problem of NPA and inadequacy of funds load by the corporative institutes in particular in Haryana.

HARYANA AT A GLANCE:

HARYANA came into existence on 1st November, 1966 and it is primarily a very good Agricultural State. It is a surplus sate in food grains. It is because of green revolution and by the contribution of cooperatives. Though, despite being placed among the top cooperatively

developed states, it faced various problems such as poor recovery, weak recycling of funds, ineffective lending, mismanagement etc. (Bhadu, 1994).

Since Haryana is an agricultural state cooperatives are the integral part of state Agricultural Development programme of the state as the cooperatives rendered 70% of the total agricultural credit requirement. The first cooperative society was at Banki and Banki in 1903 and the Dampada Central cooperative bank was the first cooperative bank in 1910.

Administrative structure of PACS in Haryana



Source: rcsharyana

Cooperative and its role in socio economic development

Since the independence of our country, India showed its commitment to planned economic development and determines to improve the economic conditions of our citizens. Some of the aspects which can be achieved through cooperatives are:

Sustainable development cooperatives have a major responsibility to ensure the sustainable development of the community. Cooperatives help in making our society more just and respectful of human values. Cooperatives are involved in many society development programmes like housing cooperative, cooperatives in banking sector; they are working for environment, urban renewable and cultural activities.

Peoples participation as cooperatives is based on peoples participation it ensures socio economic development and political involvement of the people. This is the reason that government is providing and enabling the environment for the development of the cooperatives. Government should ensure the autonomy of the cooperatives.

Generation of employment in 1994 united nation has estimated that livelihood of nearly half of the population in the world is secure by the cooperatives. More than one billion people are members of the cooperatives and it provides jobs to more than 100 million peoples through different services.

CHALLENGES OF COOPERATIVES

The cooperative movement is one of the biggest movements in the world. There are more than five lakh cooperative societies with a membership of more than 23 crore and working capital of Rs. 198542 million. The cooperative credit institutions are disbursing 46% of agriculture credit and are disbursing 36% of total fertilizers in the country.

Lack of the members with mission vision and values

Most of the members of the cooperatives either do not understand the vision, mission and values of cooperatives or do not make use of them in practice. Which cause great harm to the philosophy of cooperative administration. The vision statement refers to the long term plan, and the values are basic building blocks imbedded by the stake holders without any compromise by the stake holders. Today is the need to train the rural cooperatives and manage them on sound lines with the help of local skills.

Need of strengthening the agri-business Cooperatives to eliminate middle man

Cooperatives got its genesis with the idea to ensure a remunerative price to the producer by eliminating the defects in the prevailing system of agri-marketing. In recent time fruits and vegetables marketing cooperatives has come to occupy an important place. The agri- business cooperatives have a three tier structure similar to the credit societies. The National Agricultural Cooperative Marketing Federation (NAFED) an apex organization followed by state level marketing Federation, at the lowest level Central Marketing societies at regional and district level.

Politics in Cooperatives

Need of setting up election commission to ensure free and fair election. To maintain free and fair functioning of cooperatives it is mandatory to conduct independent election and participation of the candidates. An independent election authority can curb politics in cooperatives and also hold the election in a timely manner. Strengthening cooperative democracy in the state can be a definite way to make the cooperatives strong in the state.

Primary Cooperatives at the grass-root level

The village level agricultural cooperatives should diversify their business. In the diversification of business women are known to have played a significant role. Cooperatives can support farmers by providing technical support, market place and market information.

CONCLUSION:

To conclude it can say that major problems and the necessary actions to remove the challenges are:

No proper coverage and units- there is inadequate distribution of cooperatives in some districts the ratio is very high irrespective of the population in some districts it is very low. And it covers only 50% of rural population. This will leads to organizational weakness. This weakness can be curbing by policy reorganization of PACS. Haryana has taken up steps by applying effective coverage membership as mentioned by RBI. Effective coverage would be 1) borrowing members should be in proportion of the rural households 2) average amount of loan should be given to the borrowers 3) a proportion of the loan should be reserved for the weak section.

Insufficient resources- the resources of the PACS are much less than the required by the societies in relation to the short term and long term needs of rural economy. To manage these resources it is needed that they should be converting into strong and viable units which can manage their resources by its own. Which make them able to attract more deposits and more loans by the agencies?

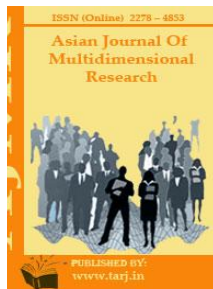
Large overdue- big amount of over dues is a major problem of the PACS. The percentage of over dues is higher on big landowners than the small farmers. Willful defaulters are also a big problem for the societies. Government policy of weaver of loans time to time also inspires not to pay loans taken from societies. And some unknown portion of loans issued during a year is simply renewals of loan over dues.

Insufficient and limited credit- PACS provides loans to a very limited section of the rural society. And they do not provide full credit for agricultural activities. The credit is only given for crop finance. It is required to improve the coverage of societies by providing credit and to widen the range of credit facility to farmers. This requires societies organizationally and financially strong.

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MODERN MICRO ECONOMICS

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ABSTRACT

The book is written at an intermediate level and is designed for under graduate micro theory course. It makes readers to easily comprehend with such enlisted features. Some of them are as follows- The market demand and the market supply define the equilibrium of the industry. The revenue and cost of the firm and the demand and supply of the market determine the market price and the output of both the firm and the industry. The remaining five sections of part two are devoted to the examination of the behavior of the firm in oligopolistic market structures. Almost all textbook on micro economics stop at the theory of the kinked demand curves. Even the classic oligopoly models conclusions, collusion and price leadership are dealt with inadequately in most textbook Book is written at an intermediate level and designed for and under graduate micro theory course. For these predictions, all these aspects of a competitive behavior must be examined simultaneously so that in all model one can fixed realism, contribution to the improvement of knowledge of decision making process of the firm of real world, given internal constraints.

KEYWORDS: *Equilibrium, Diagrams, Illustrate, Intermediate*

INTRODUCTION

This book provides a thorough and detailed exposition of the traditional and the modern micro theory. It just gives a detailed set of micro modern economics concepts. It concentrates on the model of behavior of the basic economic units, consumer and producer i.e. how they both consumer and producer relate to each other in economic unit. The main emphasis is on oligopoly, which is the typical market structure of the modern industrial world. In addition to this, this second edition includes a third part covering the three important topics of the theory of factor pricing, generalequilibrium theory and welfare theory. The new edition covers all the topics usually included in textbooks on price theory. The book is written at an intermediate level and is designed for under graduate micro theory course. In addition, post graduate courses in when chi micro theory is taught not at too specializedlevel, could make use of the text. The author has adopted the verbal approach, with extensive use of diagrams to illustrate the verbal exposition. Mathematical proofs (whenever necessary) are presented in footnotes, or when in the text, they are printed in small print so as not to interrupt the main theme.

Totally this book is written in simple, lucid and verbal style, so as to comprehend easily with the readers approach. It makes readers to easily comprehend with such enlisted features. Some of them are as follows-

A ligolous's treatment of oligopolistic behavior, which occupies nearly half of text pages. Oligopoly is a becoming increasingly important in the modern market economics, yet most micro text continues to this fact scant justice. This book offers a full exposition of established and modern theories, systematically groups as follows-traditional olipogy models (collusive and non-collusive), full cost or average cost, pricing; entry forestalling models; managerialtheories; gametheory; linear programming.

1. The various models are critically evaluated and compassed with a clear statement of the advantages and disadvantages of each theory, and its contribution to the theory of the firm.
2. A comprehensive discussion of the modern theory of cost (which exposes the limitations of the smooth unshaped cost curves of the conventional theory) with a detailed examination of the available empirical studies in this area.
3. A systematic analysis of the various types of economics of large scale production and their relevance in decision making.
4. A discussion of recent development in the theory of demand, which attempts to abandon the nonoperational concept of utility and to sindes the theory dynamic by incorporating into it appropriate time lags.
5. A comprehensive treatment of general equilibrium and welfare economics in separatechapters.
6. The comprehensive treatment of the material covered and the inclusion of the main developments in the theory of the firm over the last two decades which makes the books unmatched as an intermediate text book micro economics, equipping the student with a kit of modern fools and a theoretical framework which will help him approach and analysis with more realism the complex phenomena of the contemporary business world.

This all how book sum up with its features which make it unique in its own way. This book is divided into two parts. In part one (chapter 1-4), in which author has examined the behavior of the consumer and of other buyers and has developed the basic tools of analysis of the behavior of the firm. The market demand and the market supply define the equilibrium of the industry. The

revenue and cost of the firm and the demand and supply of the market determine the market price and the output of both the firm and the industry.

Chapter 1 contains definitions and classification of the main market structures traditionally adopted in micro economic theory.

Chapter 2 describes the theory of consumer behavior and market demand paying special attention to the recent development in this field of micro economics. In particular, the examiner to attempt to abandon one nonoperational concept of utility and to sender demand function dynamic by incorporating into it appropriate time lags.

In chapter 3 develops the theory of production, stressing again the recent development in this field.

Chapter 4 explains the traditional and modern theories of cost curves, which elaborate the smooth U-shaped cost of the traditional theory.

The main emphasis in part one is on occupying students with a kit of modern tools of economic analysis, which will help him understand and analysis the complexities of the real business world.

Part two is divided into six sections. In section A (chapter 5-8) the traditional theories of perfect competition, monopoly and monopolistic competition are given. In chapter 5 and 6 the behavior of the firm in the basic market structure of perfect competition market and monopoly are described. In chapter 7 price determinations, a practice widely used by the firm in modern business world are described. Chapter 8 talks about the equilibrium of the firm and the industry in the market structure of monopolistic competition. The remaining five sections of part two are devoted to the examination of the behavior of the firm in oligopolistic market structures.

Thus, the greatest part of this book deals with oligopoly. There are several areas for this. Firstly, oligopoly, as we said is the main form of market structure in the modern industry. Secondly there are many theories of oligopolistic behavior and each of them needs useful examination. Thirdly, theories of oligopoly developed since 1950 have mostly been omitted from textbook. Almost all textbook on micro economics stop at the theory of the kinked demand curves. Even the classic oligopoly models conclusions, collusion and price leadership are dealt with inadequately in most textbook.

In this book, we attempt a detailed examination of the main classical and modern theories of oligopoly. In section B (chapter 9-10) the classic models of oligopoly (duopoly, cartels and price leadership). In section C (chapter 11-12) attack on marginalize and the abrotine attempts to develop theory of average cost-pricing as a substitute for the traditional marginality pricing models. In section D (chapter 13-14) the review of the basic models of limit pricing. Discussed in details the theories of J. Bain, we examine the recent development in the limit price theory and Modigliani's formularization of the entry preventing model. In section E (chapter 15-17) the managerial theories of firm are given. Discussion about baumol's sales maximization hypothesis, Morris models of managerial hypothesis enterprise and Williamson models of managerial discretion. In section F, the behavioral theory of the firm and as developed by Cyert and March are explained. Finally, in section G (chapter 19 -20) brief discussion about the theory of games and liner programming model of optimal decision making. The model's entry forestalling, ofmesmerism and behaviorism are largely ignored in textbook are mentioned briefly as

experiment I the theory of the firm. In this book, author attempts to give these theories their due position in the theory of micro economics. This how the book sums up with its content.

These important topics (factor pricing, generalequilibrium, welfaretheory) usually included in textbook on price theory, are omitted from this textbook. The exclusion was dictated by financial cost consideration; the length of the text had to be kept within such limits that would make it possible to offer the book to students at a reasonable price. We felt that part of the new material in this volume or excluding above three topics, the second alternative was preferable. It is hoped that the comprehensive treatment of the material covered and inclusion of the recent developments in the theory of the firm will provide the student with the necessary modern tools and general theoretical framework with which to approach and analyses with more realism the complex phenomenon of contemporary world of business. This all how it concludes in an abbreviating manner.

As how we proceed to conclusion that why this book is an apt and must read. First season is so quiet and simple as that that author had adopted the verbal approach. i.e. how a manner of disposition is quite feature and elegant to understand to comprehend easily. This book provides an extensive use of diagrams, systematic analysis recent developments in various theories and an evaluated exposition, avoidableposition, to illustrate in lucid style. Mathematical proofs, theories, systematic analysis, traditional and modern concepts are mentioned in a convenient manner so that it could be easily understood. Book is written at an intermediate level and designed for and under graduate micro theory course. The modern microeconomics is equipped with kit of modern tools which will defiantly help the readers and the theoretical framework will also help them approach and analysis the complex phenomenon of the contemporary business would in an easy and general manner.

Secondly, in such extremely complex business world classic theory of modern approach will provide inadequate information to cope up with complexity, an economic analysis cannot be limited to models which describe the behavior of monistic firm only. It has to be rationale with perfect embodiment of knowledge and certainly, covering the aspect of constellation of models which are being constantly revised refined tested and reevaluated in an attempt to reach acceptable degree of realism and predictionary accuracy. These models will help exploring various aspects of the decision-making process of the firm. Recent development has drawn attention to the multiplicity of goals of large enterprise which decisions are linked with each other. For these predictions, all these aspects of a competitive behavior must be examined simultaneously so that in all model one can fixed realism, contribution to the improvement of knowledge of decision making process of the firm of real world, given internal constraints. It is hoped that from the accumulation of inductive evidences, and the use of the tools and methods of testing hypothesis, the relevant ingredient of the plethora of the existing models will be welded into a general framework, flexible enough to permit the construction of pECIALISED models to suit the purpose of the particular decision maker. This how, this makes the book modern microeconomics a must read because of the two reasons stated above and which is clearly mentioned also by the author.



MEDIA AND TRANSPARENCY IN GOVERNANCE

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ABSTRACT

The media should watch and observe the activities of the state, and fearlessly expose exploitations of official authority. Media is a term referring to those organized means of dissemination of fact, opinion, entertainment, and other information through newspapers, magazines, films, radio, television, internet, books, CDs, DVDs, and all other forms of publishing. There are a number of challenges and opportunities faced by journalists as they attempt to hold governments accountable in an era of professed transparency. This can be easily experimented in other departments and may prove fruitful in improving delivery of various utility services. Election results indicate that Modi successfully used social media and has shown great determination to use it more in governance. Furthermore, transparency allows stakeholders to collect information that may be critical to uncovering abuses and defending their interests. The "fourth estate" in the world's largest democracy often emphasizes commercial considerations rather than search for the truth and holds accountable those in positions of power and authority. In 2003 Bennett Coleman and Company Ltd, publisher of The Times of India, started a paid content service to send journalists out to cover events for a fee. A 2010 report documents the phenomenon of "cash for news coverage" across the world and highlights different levels in which bribery can take place in the media at the interpersonal level. In terms of media ownership, there is a need for governments "to enforce strict transparency rules concerning the management, funding and ownership of media".

KEYWORDS: Initiatives, Transparency, Extension, Accountability

INTRODUCTION

The governments throughout the world are experimenting with initiatives in transparency or open governance. These initiatives involve a variety of measures including the announcement of more user-friendly government websites, greater access to government data, the extension of freedom of information legislation and broader attempts to encourage people participation in government decision-making processes. However, the role of the media in these initiatives has not hitherto been evaluated and examined. There are a number of challenges and opportunities faced by journalists as they attempt to hold governments accountable in an era of professed transparency.

The watchdog function of media is must in a democratic society where people should know what their governments are doing. The primary democratic function of the media has to be to act as a check on the state. The media should watch and observe the activities of the state, and fearlessly expose exploitations of official authority. It is true that the Media speaks for the people, represents the interests of the society, and serves as a check on the government. In fact this process holds government accountable; makes visible what it is going on, so that people can judge. It is through this function the media helps to ensure good governance which entails the principles of transparency, accountability and participation. Democracy rests on the active consent of the governed. As an important source of public information Media is expected to be a vehicle to encourage and promote the principles of good governance. But it has been observed that in the changed social milieu, the sanctity of the media has been questioned from various corners. Along with the transformation of the media from a mission to a profession, then to a business, its role in democratic system has undergone drastic change. Like any other business, the profit has become the ultimate goal of the media industry. The menace of Paid news is latest and much discussing topic related to the deviation of media industry from its fundamental functions in India¹. In this new age of paid news how can we expect fair justice from the media? How the media can discharge its watchdog function? These questions require in depth examination.

MEDIA

Media is the most important agent in defining or solving many political, administrative and social irregularities. At the outset should understand the basic terms and definitions of media to gain proper knowledge about media. As an agent it removes social irregularities and social evils. We live in a society which needs communication for better arrangements. For communication we find out equipments for better communication. Mass communication is a word which has a large in depth meaning in the media terms. We can explore through simple technical study of media technology. Media is a term referring to those organized means of dissemination of fact, opinion, entertainment, and other information through newspapers, magazines, films, radio, television, internet, books, CDs, DVDs, and all other forms of publishing.

Indian media consist of several different types of Indian communications media: television, radio, cinema, newspapers, magazines, and Internet-based Web sites. Many of the media are controlled by large, for-profit corporations which reap revenue from advertising, subscriptions, and sale of copyrighted material. India also has a strong music and film industry. India has more than 70,000 newspapers and over 1600 satellite channels (more than 400 are news channels) and is the biggest newspaper market in the world - over 100 million copies sold each day. The first Indian media were established in the late 18th century with print media started in 1780². Auguste

and Louis Lumière moving pictures were screened in Bombay during July 1895; and radio broadcasting began in 1927. Indian media—private media in particular—have been free and independent throughout most of their history. The period of emergency, declared by Prime Minister Indira Gandhi, was the brief period when India's media were faced with potential government retribution³.

CLASSIFICATION OF MEDIA

The following are the various types of Mass media:

- Television
- Radio
- Print
- Electronic

TELEVISION

Television first came to India in the name Doordarshan in 1959. After a gap of 13 years, a second television station was established in Mumbai in 1972. Telecast programmes i.e. The Ramayana and the Mahabharatha took place through Doordarshan. In 1992 government liberated the broadcasting rules and many private channels came. Asianet communication limited was the first private cable channel in Kerala. Now there are hundreds of channels in the cable network like Soorya, We tv, Kairali, DD Malayalam, Manorama, India Vision, Asianet Plus, Amrita, Jai Hind, Reporter, ACV etc. Live telecasting using OB Van became a new trend in Kerala to report important issues. Zee Tv was the first private owned Indian channel to broadcast over cable⁴. Now the LCD Television sets have come into the market. It offers more clarity in the video and audio.

Public Television in our country has some social objectives like national integration, preservation of ecological balance, stimulation of agricultural activities, and promotion interest in sports and games.

RADIO

Radio Broadcasting began in India with the formation of a private radio service in Madras in 1924. In 1936, the Indian broadcasting unit had been renamed as All India Radio (AIR). National Integration was the aim of the AIR after Independence. There are AM, SW, MW, FM type of broadcasting. FM broadcasting introduced in Madras in 1977 and later in Jalandhar in 1992 and now common in Kerala like Radio Mango, Club FM etc.⁵

NEWSPAPERS

The first Newspaper in India the Bengal Gazette was, later renamed as Hickey's Gazette. At present a large number of newspapers are published not only in English but also in regional and local language.

ELECTRONIC

Electronic media means the media which can be operated by electricity, but in large sense, is the electronically transferred data. Internet, Email, Fax, Mobile are some examples. This is considered as the era of electronic media, such as internet.⁶

SOCIAL MEDIA AND GOVERNANCE

Social media has a lot of potential to be used for governance purposes. Many governments are using e-government strategies and disseminating information through online channels, but not soliciting citizen feedback. Where there are two-way channels, it is very unclear whether citizen feedback is acted upon. There is promising evidence on social media improving transparency of organisations and government ministries, but less evidence on whether this improves accountability. There is even less literature on social media used to monitor or report on corporate activities or other organisational governance.⁷ In general, there is a strong assumption in the literature that internet access and social media will improve transparency, accountability, and good governance, but little evidence on how this is achieved.

Social media has its impact on governance in the following ways:

- **Political participation:** governments have provided formal online channels for citizens to report crime, comment on policy, or petition for change. Largely this is restricted to a small elite of internet users, and government websites are not popular. Citizens often use social media to organise activism and protest.
- **Transparency and accountability:** citizens have used social media to communicate, report and map issues in society, which has increased pressure on governments to respond.
- **Peacebuilding:** social media have been used to monitor violence, which can support peacebuilding, although media can also be used to incite violence.
- **Private sector:** social media used by businesses can increase transparency and customer communication, as well as create new forms of leadership.
- **Internal governance:** new legislation and regulation of social media is controversial. Some online hate speech constitutes a crime, and some governments have shut down internet services in an attempt to control social media⁸.

Social media not only brings people closer to the government but also makes them an equal and integral part of the decision-making process. For the government, social media helps gauge public opinion and read social trends. Most of the ministries already have their accounts on Twitter and Facebook. The External Affairs Ministry has been forthcoming in utilizing social media. This means Twitter can be used as a tool of grievance redressal⁹. This can be easily experimented in other departments and may prove fruitful in improving delivery of various utility services.

Use of social media can change traditional working of governance. Online collaboration across government departments and also with common people could force a change in the way the government operates. The use of social media will open government structures and officials to a new culture. But excessive use of social media has its own downside too. Social media may cause intentional or unintentional exposure of sensitive data to unauthorized entities. And, messaging is difficult to control and may lead to over communication. Trolling is another concern, which may affect freedom of speech and lead to dictatorial tendencies.

It has been noted that operating social media also involves risk. But keeping social media away from the sphere of governance involves more risks. Senior functionaries of the government should know how to use social media. They need to be educated about greater use of social media. Otherwise opportunities for real engagement, innovation and transparency will be lost.

Election results indicate that Modi successfully used social media and has shown great determination to use it more in governance.

TRANSPARENCY

As a principle, public officials, civil servants, managers and directors of companies and organisations and board trustees have a duty to act visibly, predictably and understandably to promote participation and accountability. Simply making information available is not sufficient to achieve transparency. Large amounts of raw information in the public domain may breed opacity rather than transparency¹⁰.

Information should be managed and published so that it is:

- **Relevant and accessible:** Information should be presented in plain and readily comprehensible language and formats appropriate for different stakeholders. It should retain the detail and disaggregation necessary for analysis, evaluation and participation. Information should be made available in ways appropriate to different audiences.
- **Timely and accurate:** Information should be made available in sufficient time to permit analysis, evaluation and engagement by relevant stakeholders. This means that information needs to be provided while planning as well as during and after the implementation of policies and programmes. Information should be managed so that it is up-to-date, accurate, and complete¹¹.

TRANSPARENT GOVERNANCE

Transparency refers to the availability of information to the general public and clarity about government rules, regulations, and decisions. Transparent procedures include open meetings, financial disclosure statements, freedom of information legislation, budgetary review, and audits.

Transparency is broadly accepted as a major principle of good governance (World Bank (2000) the UNDP has perceived that transparency means sharing information and acting in an open manner. Furthermore, transparency allows stakeholders to collect information that may be critical to uncovering abuses and defending their interests. Transparent systems have flawless procedures for public decision-making and open channels of communication between stakeholders and officials, and make a wide range of information available UNDP .Transparency represents that decisions taken and their enforcement are done in a way that follows rules and regulations¹². It also entails that information is easily available and directly accessible to those who will be affected by such decisions and their enforcement.

Transparent governance, therefore, means not hiding anything to citizens, not engaging in shady deals or not making whimsical or discretionary decisions. There are clear guidelines to adhere upon. Openness is encouraged.

WHY TRANSPARENCY?

The availability of accurate and timely information is an essential ingredient for good decision making. Reduced uncertainty prevents doubtful actions on issues at hand. Corruption sets in when rules are not clear. Thus, orderly and logical outcomes are arrived at.

IMPACT OF TRANSPARENCY IN GOVERNMENT

Transparency in government serves as a deterrent to corruption. This allows fair dealings and fair competition that is healthy to an economy's growth. In fact, research reveals that transparency

can enhance stock market liquidity. Stock market liquidity is a stock's ability to be sold without causing a significant movement in the price and with minimum loss of value.

Overall, transparent governance ensures that money is spent to its intended purpose. This also establishes trust. After all, the government is instituted for the purpose of serving the needs of the people, in an efficient, honest and effective way. Hence, desired goals or outcomes are met.

One of the attempts to minimize or eventually eradicate corruption in government is to establish transparency in government.

MEANING OF GOVERNANCE

Before tackling the issue of transparent governance, it is necessary to understand what governance means. Governance is the act of governing and it relates to decisions that define expectations, grant power, consistent management, cohesive policies, guidance, processes and decision-rights for a given area of responsibility and it is the physical exercise of management power and policy.¹³

Governance, in simple analogy, is just like the way a fisherman steers his boat towards his chosen destination. The rudder, the tool in steering the boat, is directed to reach the target site. The rudder, in governance terms, represents the government. But this does not necessarily mean that governance is only exclusive to government affairs. The concept can also be applied to corporations, non-profit organizations, non-governments organizations, associations, or any group engaged in some purposeful activity¹⁴.

If the destination is good or desirable to everyone, then that is good governance. If the destination is random in manner that creates chaos or anarchy, then nothing can be gained from it is a mark of bad governance.

FACTORS LIKELY TO INFLUENCE THE INTEGRITY OF THE MEDIA

However, the media can be hampered to fulfill its role as a watchdog by obstacles such as restrictions on press freedom, market failures, lack of professional standards, weak civil society, and limitations in media literacy and public access to the media. In developing countries, where the media often faces major challenges in the form of lack of training and technical skills, low professional standards, limited financial resources, inadequate legal frameworks and an undemocratic political system, corruption in the media is likely to further undermine the role that the media can play in fighting corruption and promoting public accountability¹⁵. This is reflected by Transparency International's Global Corruption Barometer findings, which indicate that corruption in the media is an area of concern in many developing countries.

THE LEGAL FRAMEWORK

A country's legal framework has a direct impact on the space journalists have to do their work with integrity, resist undue influence and report impartially. This is particularly true for developing countries where democratic structures are not well established. In such settings, the media can be prevented from playing its watchdog role by specific restrictions imposed on their operations¹⁶.

MEDIA OWNERSHIP

The ownership structure of the media is likely to have an effect on the potential for undue influence on media reporting by either the government or private interests. There are four

different models of ownership namely state-owned media, private cooperation media, public service broadcasting (PSB), and community media. In some cases media ownership is directly influenced by media regulation¹⁷.

RESOURCES AND CAPACITY

In many developing countries, professional standards of journalism are generally considered as low, due to inadequate standards of training, lack of quality control within the media, and high turnover of staff. This is particularly the case in Africa and is likely to make the media more vulnerable to corrupt practices. Low salaries for media staff due to under-resourced media are likely to breed corruption in the media. In contexts where journalists have low salaries and fear losing their jobs, ethical reporting can be perceived as a lesser priority than making money and complying with what is expected from them by their superiors¹⁸.

PAID MEDIA

Paid news in India and others parts of the world essentially emanate from the fact that much of the mass media is dominated by corporate conglomerates that are primarily interested in maximization of profits. The "fourth estate" in the world's largest democracy often emphasizes commercial considerations rather than search for the truth and holds accountable those in positions of power and authority. The independence of the media and its ability to bring about transparency in society by playing an adversarial role against the establishment get compromised because of corruption within the folds of the media itself. Paid news is one particularly egregious manifestation of the ills of the corporatized media that puts out information that poses as if it has been independently and objectively produced but has actually been paid for. Paid news on politicians and political parties subvert one of the most fundamental of democratic ideals: the purity of the vote. The autonomy of the media is meant to facilitate greater accountability of public personalities and reduce corruption.¹⁹ But when the media itself indulges in corrupt practices, especially during election campaigns, it seriously undermines the processes and structures that are meant to uphold and strengthen democracy.

Paid news traces the origins of the unethical practice of paid news back to the liberalisation of the Indian economy in 1991. With market forces at play and public investment in private companies, journalists found it sometimes lucrative to write only partially true stories of companies waiting to list on the stock exchanges. The mid-2000s saw business schemes that swapped ad space in newspapers for equity in companies, and as documented by journalist Mrinal Pande, many of these went belly up. During the 2008 assembly elections, Hindi dailies published stories about candidates who had no particular news value, even predicting record victories for them.²⁰ In 2003 Bennett Coleman and Company Ltd, publisher of *The Times of India*, started a paid content service to send journalists out to cover events for a fee.

PRIVATE TREATIES

In October 2008, in the midst of stiff opposition to the government granting permission to trial runs of genetically-modified crops *The Times of India* ran a story about how no farmer suicides were reported from two villages that had switched to GM seeds. The same story was later republished in August 2011 followed by a barrage of advertisement by GM giant Mahyco Monsanto Biotech India. The 2011 reprint was a frantic lobbying response to the government's failure to table the GM bill in parliament²¹.

DELIBERATE BLACKMAIL

In 2012 senior editors of the television channel Zee News were arrested for allegedly demanding Rs 100 crore from Jindal Power and Steel Ltd. In return for this pay-off they offered to dilute their network's campaign against the company in the coal scam. The blackmail was exposed when JSPL chairman and Congress MP Naveen Jindal conducted a reverse sting on the network's executives²².

WIDENING LEGAL REGULATORY GAP

The Press Council of India has dragged its feet on addressing paid news and other unethical practices, according to the EJN report. In April 2003, a photojournalist tipped the Council off on the practice of advertisements being published as news for a fee. Instead of investigating the matter, the Council merely asked media companies to consider their how their credibility is affected, and issued guidelines they should follow to distinguish news from advertisements²³.

FLAWED MEASUREMENTS OF AUDIENCE REACH AND READERSHIP

The yardsticks to measure the reach and impact of the Indian media are dubious at best, the report says. The EJN report cites the example of the Indian Readership Survey of 2013, which claims that the readership of English newspapers fell by a whopping 20% without attributing any reasons to the fall. Moreover, the survey found that the leading English paper in Nagpur Hitvada didn't appear to have a single reader while it had a certified circulation of more than 60,000. Television ratings also fail to tell the real picture. Ratings consultants are paid off by TV channels to tamper with the system and they do so in ingenious ways. New TVs are gifted to homes in which the supposedly-secret meters are located and residents are told that they can watch anything on it as long as they are tuned into certain channels on the TV connected to the meter²⁴.

CORRUPTION IN MEDIA

Types of corruption in the media can vary from the abuse of confidence or position when hiring or firing staff or making editorial decisions, inducting editorial content and by doing so influencing media coverage. Although there is limited research available on corruption in the media, there is anecdotal evidence that corruption in the media can manifest itself through various forms:

BRIBERY

There are many examples of journalists, editors and media houses accepting bribes and paid material disguised as news stories, or extorting money either for publishing favourable stories or for not publishing damaging ones. A survey by the International Public Relations Association (IPRA) suggests that taking cash for editorial and unethical media practices are common practices especially in Eastern and Southern Europe and in Latin America. In Latin America for example, 60% of the respondents stated that paid articles published were not declared as advertisement but as editorials²⁵.

In addition the content published in a media outlet might be influenced by giving bribes to get more information on a story or report false information or taking bribes to cover a story or changing the coverage of an event to the advantage or disadvantage of a third party. Such practices undermine the integrity and impartiality of media reporting, resulting in widespread

practice of fictional news, biased news or news for sale. A 2010 report documents the phenomenon of “cash for news coverage” across the world and highlights different levels in which bribery can take place in the media at the interpersonal level - where cash is handed directly to the journalist by a news source; at the intra-organisational level, - where the editor tells the journalist what to write or not write, due to some sort of internal pressure such as from advertising; and at the inter-organisational level, for example in countries such as China, Ukraine, or Russia, - where there can be fairly formal arrangements, and even a legal contract under which a company pays a news organization a monthly amount in exchange for having a certain number of articles published about that company.

GIFTS AND ADVERTISEMENT

Giving gifts and placing advertisements in the media can be alternative ways to influence media reporting in favour of private or political interests. As mentioned earlier journalists tend to be especially vulnerable to this form of corruption in developing countries where their salaries are often very low. This type of media corruption often results from the widespread collusion between journalists and public relations and advertising organisations. Placing advertisement in the media, which in some cases are not declared as such, is another way to influence the positive coverage of an issue and pervert the editorial process. For example, some media organisations report on the growing trend of public relations companies using pseudo independent and objective news release to promote their clients’ products. Similarly to such media release, the practice of cash for comment involves presenting paid advertisement as editorial comment or opinion. In Ukraine, for example, concealed advertising-material that has been paid for and provided to the media without being identified as an ad is widespread and collectively referred as “jeansa”, with TV packages of news and whole programs, articles and covers being sold for a positive coverage of private interests. Hidden advertisement can also occur for political reasons, when a political party or a candidate manages to gain influence over a media outlet. For example, such a case of media bias and hidden advertising was detected through the monitoring of media coverage during the parliamentary elections of 2007 in Armenia. The Yerevan Press Club uncovered the misbalance in coverage of business trips, official visits and meetings of those candidates holding political and discretionary positions in the Public TV (H1) news. According to the report, “in a number of materials on the campaign events of opposition parties there were elements of irony, which were not reflected in the quantitative indicators of monitoring, but, nevertheless, they impacted on the perception of the information by the audience”. Despite drawing such criticism from the civil society, similar patterns were observed during the presidential election campaign in 2008 in Armenia²⁶.

NEPOTISM

Nepotism, when hiring or firing staff or publishing a feature is another form of media corruption which can have a direct influence on the media coverage. As mentioned above, in some countries, the government has the right to appoint staff members and can misuse these provisions to give positions to family members, thus securing positive coverage of government actions²⁷.

MEDIA CAPTURE

As mass media is often considered to be the most important source of information on public affairs for citizens, they represent an important means of manipulating public opinion for private or political interests. Media capture is a present or latent risk in most developing countries, with

attempt by either private or governmental interests to capture the media for their own benefit. As already mentioned, at one extreme level, media capture can involve direct monetary payments (bribes) that were for example reputedly common in Peru during Alberto Fujimori's government, while at another level, the media owner can exert a more subtle and indirect influence over administrative decisions or a legislative interventions affecting media regulations in her/his favour. In developing countries with deeply entrenched patronage systems, the media may also be affected by clientelism patterns, making it difficult break free from its political or business constraints²⁸.

FIGHTING CORRUPTION IN THE MEDIA

Fighting corruption in the media can involve a wide range of approaches, varying from raising awareness of ethical standards, strengthening the independence of the media through adequate media policies, promoting media accountability through increased oversight and controls as well as supporting investigative journalism through technical training.

There is still relatively limited awareness of the issue of corruption in the media, little research on the topic and it is difficult to draw recommendations from the literature on good practice to address such challenges.

THE LEGAL FRAMEWORK

The pre-condition for fighting corruption in the media is to ensure that adequate legal frameworks are in place and effectively implemented to guarantee that the right to information and media freedom as outlined in article 19 of the UN Covenant on Civil and Political Rights are ensured. Provisions can also include revising rules and regulations that limit the scope of the right to information such as restrictive libel laws or costly and cumbersome registration and licensing processes, with the view to protecting journalists from political arbitrariness, legal punishment and physical harm. For example, in societies on the road to democracy, it is important to provide constitutional and legal guarantees to make press freedoms enforceable. This can include legal and constitutional provisions that 1) prohibit censorship and protect freedom of expression; 2) guarantee free access to government information and protect journalists from being forced to disclose confidential sources of investigative stories; 3) guarantee the fair and transparent administration of media business such as registration, licensing, ownership disclosure and taxation.

OWNERSHIP

As neither the government nor private media owners should have control over the media, there is a need to move away from state-controlled media, encourage media pluralism through a variety of competitive media outlets. Some reports underline that countries that have reduced government ownership of the media have experienced rapid improvement in the volume and quality of coverage. For example, following Mexico's privatisation of broadcasting in 1989, coverage of government corruption scandals subsequently increased. Whether private or state owned, there is a need for media freedom organisation or journalist professional organisations to lobby media owners to recognise principles of editorial independence. Conflict of interest legislation would also need to be enacted to counter the concentration of media ownership and ensures multiple sources of informatio. According to the International Federation of Journalists, it is important to explore new funding models for traditional media that sustain the values of public interest journalism. To help promote these values and enhance the quality and integrity of

journalistic reporting, special attention should be given to raise the professional standards, including principles of transparency both of ownership and political affiliation²⁹. In terms of media ownership, there is a need for governments “to enforce strict transparency rules concerning the management, funding and ownership of media”.

JOURNALISTS’ PROFESSIONAL STANDARDS

Professional standards of journalism need to be raised in developing countries, by the provision of adequate technical and ethical training. The international community, civil society and governments should step up efforts to build the capacity of journalists to cover corruption issues. This includes training in investigative techniques. As journalists can face considerable obstacles and physical risks when they investigate government or powerful interest groups, training in investigative journalism needs to be context-specific and address risks and security issues. In particular, a number of specialist organisations such as the Association of Investigative Journalism, the World Bank or others have developed training programmes for journalists interested to cover corruption. Journalists also need to be made aware of their countries’ media policies and laws. Training them on those policies and regulations will better enable them to exercise their rights. One regional example of such approach is the Brazilian group Abraji who trains journalists among other things on their legal rights. Journalists also need to be paid adequate salaries to be able to work independently and ethically and not be tempted to sell their news coverage for cash.

RAISING ETHICAL STANDARDS

Raising the professional standards of the profession involves developing an ethics management system for the media that includes raising journalist’s awareness of the ethical challenges they face in the exercise of their professions through the adoption of a robust code of ethics. This code should meet universal standards at a global level and be implemented at a local level. This is not yet the case in many developing countries.

MEDIA OVERSIGHT AND ACCOUNTABILITY

Regulatory bodies play an important role to monitor the media and ensure that ethical standards are met by the profession. These institutions manage the rights to information and freedom of expression and the media. These bodies should be independent and free from any interference.

CONCLUSION

Media plays a crucial watchdog role and provides citizens the information they need to make government departments and other public agencies accountable. In many countries, however, repressive legal environments inhibit the media’s ability to play this role. Moreover, some journalists lack the skills to conduct the in-depth investigative reporting that is essential to accountability. Beyond traditional forms of media, people’s access to information via the Internet, cell phones and other communications technologies can be stifled by a restrictive or monopolistic regulatory environment. Internet news has trained journalists in investigative reporting, produced television programming to encourage dialogue on corruption, and helped reform media laws, including expanding freedom of information rights. If the media is impartial, free from corrupt practices and sincere as well as dedicated, desired changes can be made and transparency may be assured.

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INDUSTRIAL ECONOMICS

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ABSTRACT

Industrial development during the planning era and emergence of global competition and Indian Industry. The views of prominent author have been quoted. diagrams are also used to make the concept easily understood. On the basis of higher profit rate, higher growth rate, sale, capital turnover, rise in employment, rise in social welfare market performance is judged. On the basis of higher profit rate, higher growth rate, sale, capital turnover, rise in employment, rise in social welfare market performance is judged. In which cost refers to the value of resources used in constructing the project and benefits are refer to to the addition to the flow of national output occurring from the project. Implication and critical assessment of Industrial Policy, 1980 are included. Industrial policy of 1991is also described with its objective and result. This policy is evaluated in this chapter. State wise analysis of industrial sickness on march 31 1997 is also included. To prevent and stop many efforts made by government of India such as concession grant, establishment of Industrial Reconstruction Bank is described. Role of Sick Industrial companies act and board of industrial and financial reconstruction is discussed. All the chapters are presented in a systematic and an interesting way. The book's language style is excellent.

KEYWORDS: Industrialization, Systematic, Disparities, Systematic

INTRODUCTION

The industrial economy of India has undergone rapid changes in recent years. Efforts has been made in this book to focus on the major aspects of industrialization. It has been attempted to present in a systematic manner the market behavior of business firms under different markets structure, the problems and progress of industrial development during the planning era and emergence of global competition and Indian Industry.

This book has been divided into sixteen chapters. The book emphasis on the topics relating to the problems if industrialization, market behavior of business firm under different market conditions factors of regional imbalance and remedies to prevent these disparities. attempt has also been made to focus on issue related to industrial development, industrial policies and industrial development during these policy and globalization and its effects on Indian industrial area.

The concepts have been elaborated with the help of data, figure, tables, collected from published work of eminent scholars. The views of prominent author have been quoted. diagrams are also used to make the concept easily understood. This book provides a systematic and comprehend analysis.

In chapter one, industrialization has been defined as “a precursor to economic development and social change.” On the different basis like-growth rate, ownership, size and location different patterns of indoctrination has been described. Positive relationship between agriculture and industrialization has been described in a simple manner. On the basis of the nature and activity industry has been classified into two categories-primary industry and secondary industry. Role of industry in economic development is also discussed.

In chapter two, the concept of market structure is discussed. On the basis of higher profit rate, higher growth rate, sale, capital turnover, rise in employment, rise in social welfare market performance is judged. Perfect competition, monopolistic competition and oligopoly market forms has been described in brief with their reliance in the context of the structure conduct performance relationship.

In chapter three, location is described as an important factory of industry set-up. Location plays a crucial role in influencing the profitability of any industry. Several factors which pull the industry to a particular place are discussed. Weber 's theory is discussed.

Chapter four is all about the problems of regional imbalance in India. Many indicators of regional imbalance have been discussed. Report of the Economic and Scientific Research Foundation on regional imbalance in India is given in this chapter. Report on Pandey committee (working group to identify industrial backward states) and Wanchoo committee (working group to recommend fiscal and financial incentives for starting an industry in backward area) is also included. Incentives by central government and state government to develop these areas in tenth five-year plan is also discussed. Suggestions are given by author.

In chapter five, the organization pattern of a firm or business is discussed in brief. They are divided into three categories -private sector, public sector, and joint sector. Their advantages and disadvantages are also discussed. These three enterprises are also classified into different sub categories on the different basis. In chapter six, first, meaning of firm and industry is discussed. After that concept of an optimum size firm is discussed. Factors which influences the size of an industrial unit are also described.

In chapter seven, internal economics and external economics are described.

In chapter eight, concept of rationalisation in industry is described in brief. The four aspects of rationalization; technical, organisational, financial and social are described. Despite the benefits arising from rationalisation industries are still apprehensive towards it. Its reasons are also stated. History of rationalisation is also discussed.

In chapter nine, emphasis on industrial productivity is made. Productivity is a significant element of growth. Rise in productivity implies rise in production which reflects in production and economic growth. Different tools which should be adopted to raise productivity are discussed.

In chapter ten, cost benefit analysis is described as a method of project evaluation. In which cost refers to the value of resources used in constructing the project and benefits refer to the addition to the flow of national output occurring from the project. Different types of costs and benefits are mentioned. Implication of cost benefit method in India during the first two five-year plans in the multipurpose river valley projects is also included with its result.

In chapter eleven, industrial policies in India are described. First meaning of different types of industries is clarified. Short review of Industrial Policy, 1948 is given. Industrial Policy, 1956 is described in brief. Its effects on cottage and small-scale industry, efforts to reduce regional disparity are described. Reports of Harari committee and Dutt committee on Licensing policy in India are also included. Implication and critical assessment of Industrial Policy, 1980 are included. Industrial policy of 1991 is also described with its objective and result. This policy is evaluated in this chapter.

In chapter twelve, concept of multinational companies is clarified. Three types of multinational companies are discussed. Factors which are responsible for the growth of MNC are also clarified. Globalization and its effects on Indian business and Indian economy are described.

In chapter thirteen, problems relating to the growth of some large-scale industries in India such as sugar, cement, paper, iron steel, jute are described in brief. Importance and role of these industries in Indian economy has been discussed and their problem due to many reasons such as technical, government policies, shortage of raw material and finance and many others are described.

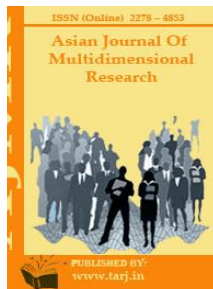
In chapter fourteen, role of cottage and small-scale industry in Indian economy and their contribution is described. Problems in their growth are also discussed. Meaning of small scale industry and cottage industry is also clarified. Remedial techniques are also included. Features of new small-scale enterprise policy of 1991 and micro, small and medium enterprise development act, 2006 are described.

In chapter fifteen, industrial pattern during the ten five-year plans is described. Efforts made by government during these plans their implication and result are described. After that overall rate of industrial performance and its evaluation has been described.

In chapter sixteen, industrial sickness is described. Different definitions are given to clarify it. Its causes are classified into two parts-Endogenous and exogenous. These two types of causes are sub-categorized. State wise analysis of industrial sickness on March 31, 1997 is also included. To prevent and stop many efforts made by government of India such as concession grant,

establishment of Industrial Reconstruction Bank is described. Role of Sick Industrial companies act and board of industrial and financial reconstruction is discussed.

Conclusion-This book provides a thorough and detailed study of industrial sector and its role in Indian economy. All the chapters are presented in a systematic and an interesting way. The book's language style is excellent. Technical words are explained in the place required. use of different type of data and diagrams and flowchart makes the matter easily understandable. Bibliography and referencing make this book useful.



RELATIVE ANALYSIS OF MONEY SUPPLY: A STUDY OF PRE AND POST DEMONETIZATION PERIOD

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ABSTRACT

The demonetization had a great significant and immediate impact on the state of the Indian economy. In this paper, an attempt has been made to study the impact of demonetization on the money supply in Indian economy and to analysis the effect of demonetization on the various components or measures of the money supply. Through this paper an attempt is made to discuss the findings about positive and negative impact of the demonetization. However this measure adversely affects the supply of the money in the economy. According to prof. fisher the flow of money supply is product of stock of money held by the public and velocity of circulation of money. The monetary authority can increase or decrease the quantity of currency in circulation according to the requirement of the economy. From April, 1968 the RBI also started publishing another measure of the money supply which is called Aggregate Monetary Resources (AMR). However preparation for demonetization was lop-sided and its impacts was terrible on Indian public.

KEYWORDS: *Demonetization, Spendable, Circulation*

INTRODUCTION:

November 8, 2016 demonetization announcement involved the task of replacing more than 22 billion pieces of Rs.500 and Rs.1000 notes for 1.3 billion citizens through 1.3 lakh branch outlets was a herculean task. Its impact is felt by every Indian citizen. Demonetization affects the economy through the liquidity side. Demonetization is viewed as a measure of sterilizing the money. RBI plays the pivotal role in this demonetization drive. All the banking experts welcome this demonetization measure. Considering the banking sector, both public and private sector banks are facing the severe issue of Non-Performing Assets (NPA) or Bad loans including the stressed assets according to RBI sources. This demonetization measure will help banks to recover some bad loans and improve their financial position. However this measure adversely affects the supply of the money in the economy. The concept of the money supply has been briefly explained as follows to have a better understanding of the adverse impact of demonetization on supply of money in the country.

Introduction to Money Supply: money is something which act as store of value, accept as medium of exchange, used as a mean of payment and accepted for settlement of debt. Money supply is the total stock of money held by the public in spendable form. The concept of money supply is categories as flow concept and stock concept. When money supply is viewed at a point of time, it is a stock and when viewed over a period of time then it is a flow. According to prof. fisher the flow of money supply is product of stock of money held by the public and velocity of circulation of money.

Money supply in a country is controlled and regulated by the central bank. money supply comprises of the system of issuing money, system of note issue, need for money and problems relating to note issue etc. besides, the foreign value of money, exchange rate system etc. are also part of money supply. The fluctuations in exchange rates, favourable and unfavourable balance of payment, and fluctuations in trade and industrial world also affect money supply in a country.

OBJECTIVE OF THE STUDY: the main objectives of this study are as follows:

- To analyse the immediate impact of demonetization on supply on Money in Indian economy.
- To compare the pre-demonetization and post-demonetization figures of the measures of the money supply.
- To find out the positive and negative impact of Money Supply on the economy.

METHODOLOGY: The paper is based on the secondary data. The secondary data was collected from various published sources like reports, RBI bulletins, magazines, journals, newspapers and the like etc.

Concept of Money Supply in India: The present money supply in India is the sole responsibility of RBI which is central bank and an apex banking authority. Indian rupee is the main currency. It is the money of account and is used as medium of exchange and measurement of value. In the form of token money small coins are in circulations which are helpful in transactions. With inflationary rise in prices and falling value of money, the circulation of coins has been decreasing.

The basic currency of India is equivalent to 16 anas but since april 1957, the decimal system has been adopted and one rupee is equivalent to 100 paise. At present RBI is empowered to issue notes of different denominations namely 2,5,10,20,50,100,500 and 1000. All these notes have

signature of governor of RBI and he promises to pay the bearer on the demand the sum of different denominations. It is convertible as legal tender money.

India's present Monetary System: India is at present on the paper currency standard under section 22 of RBI Act 1934. The Reserve Bank is empowered with sole right to issue currency notes in the country. But one-rupee coins and notes and coins of small denominations are issued by the government of India under the Indian Coinage Act. The one rupee note has the signature of the secretary, ministry of finance, government of India while other notes have signature of governor of RBI. Indian monetary system is based on the banking principle of notes issued. Under this system or principle only a certain proportion of gold or metallic reserves is to be kept for the issue of paper currency and the monetary authorities are not under any obligation to maintain cent per cent metallic reserves. The monetary authority can increase or decrease the quantity of currency in circulation according to the requirement of the economy.

Sources of Money Supply in India: sources of money supply are mainly as follows:-

1.) Money issued by the RBI: The RBI is empowered to issue legal tender money under the Indian Currency Act. The whole amount of such issue is the main source of money supply. It is calculated after deducting the cancelled notes from the current money.

2.) Money issued by the Government: the finance department of government of India issues coins under the Indian Currency Act such coins include one-rupee coins or notes signed by the secretary of ministry of finance.

3.) Money deposited in Banks: savings of the general public are kept in the forms of deposits in bank account. Banks make loans and advances from these deposits. Thus the circulation of money gets affected by the deposits in the various banks. It is also a source of money supply in the economy.

Components of money supply: the quantity of money is determined on the basis of four essential components. According to RBI the approaches to money supply are as follows:

Narrow Approach: narrow approach states that money supply **M1** comprises of:-

- i) Currency with public (C)
- ii) Demand deposits with banks (D)

Broad Approach: broader approach states that money supply **M3** comprises of:-

- i) Currency with public (C)
- ii) Demand deposits with banks (D)
- iii) Time deposits with banks (TD)

CURRENCY WITH PUBLIC (C): currency with public includes paper currency, rupee, coins and small coins in active circulation. Public includes all economic units except the producer of money. The currency with public includes representative money, convertible money, inconvertible money, and fiat money. It includes notes and coins of all denominations in the circulation excluding cash in hand with the banks.

DEMAND DEPOSITS WITH BANKS: demand deposits or current deposits are payable on demand to the customers. These deposits are mainly held by the businessman to make payments. These deposits are withdrawable by cheque .demand deposits includes all the demand deposits with the commercial banks and co-operative banks, excluding inter-bank deposits.

TIME DEPOSITS WITH BANKS: time deposits are those deposits which are payable on the completion of certain time period. On these deposits the funds are blocked for certain period but higher rate of interest is paid as compared to the current account.

Measures of Money Supply in India: There are four measures of money supply in India which are denoted by M1, M2, M3, and M4.

This classification was introduced by Reserve Bank of India (RBI) in April, 1977. Prior to this till March, 1968, the RBI published only one measure of money supply, M or M1 which is defined as currency and demand deposits with the public. This was in keeping with the traditional and Keynesian views of the narrow measure of money supply. From April, 1968 the RBI also started publishing another measure of the money supply which is called Aggregate Monetary Resources (AMR). This included M1 plus time deposits of banks held by the public. This was a broad measure of money supply which was in line with Friedman's view. Since April, 1977, the RBI has been publishing data on four measures of the money supply which are cited below:

1) **M1** – The first measure of money supply M1 consists of:

- Currency with the public which includes notes and coins of all denominations in circulation excluding cash in hand with banks;
- Demand deposits with commercial and co-operative banks, excluding inter-bank deposits; and
- 'Other deposits' with RBI which include current deposits of foreign central banks, financial institutions and quasi-financial institutions such as IDBI, IFCI, etc. RBI characterizes M1 as narrow money.

2) **M2** – The second measure of money supply M2 consists of M1 plus post office savings bank deposits. Since savings bank deposits commercial and co-operative banks are included in the money supply, it is essential to include post office saving bank deposits. The majority of people in rural and urban have preference or post office deposits from the safety viewpoint than bank deposits.

3) **M3** – The third measure of money supply in India M3 consists of M1 plus time deposits with commercial and cooperative banks, excluding interbank time deposits. The RBI calls M3 as broad money.

4) **M4** – The fourth measure of money supply M4 consists of M3 plus total post office deposits comprising time deposits and demand deposits as well. This is the broadest measure of money supply.

Of the four inter-related money supply for which the RBI publishes data, it is M3 which is of special significance. It is M3 which is taken into account in formulating macroeconomic objectives of the economy every year.

Impact of Demonetization on the Measures of Money Supply in India: The following table given below shows the pre-demonetization and post-demonetization figures of the various measures of the money supply in the Indian economy. As it clarifies that the Currency with the Public had decline from pre-demonetization period (Oct. 28) i.e. 17013.8 to post-demonetization period (Nov. 25) 9119.1. Just in less than a month. Similarly the measures of money supply M1, M2, M3, and M4 had also decreased due to demonetization. As shown below:-

Money and Banking

No. 6: Money Stock Measures

(₹ Billion)

Item	Outstanding as on March 31/last reporting Fridays of the month/reporting Fridays				
	2015-16	2015	2016		
		Nov. 27	Oct. 28	Nov. 11	Nov. 25
	1	2	3	4	5
1 Currency with the Public (1.1 + 1.2 + 1.3 – 1.4)	15,972.5	14,812.1	17,013.8	15,262.3	9,119.1
1.1 Notes in Circulation	16,415.6	15,335.8	17,540.2	17,644.5	11,642.4
1.2 Circulation of Rupee Coin	211.6	204.0	225.3	225.3	225.3
1.3 Circulation of Small Coins	7.4	7.4	7.4	7.4	7.4
1.4 Cash on Hand with Banks	662.1	735.1	759.1	2,614.9	2,756.0
2 Deposit Money of the Public	10,052.8	9,414.4	10,671.4	10,974.6	12,102.2
2.1 Demand Deposits with Banks	9,898.3	9,264.0	10,511.8	10,771.7	11,951.4
2.2 'Other' Deposits with Reserve Bank	154.5	150.4	159.6	202.9	150.8
3 M ₁ (1 + 2)	26,025.4	24,226.5	27,685.2	26,236.9	21,221.3
4 Post Office Saving Bank Deposits	615.7	550.6	720.6	720.6	720.6
5 M ₂ (3 + 4)	26,641.1	24,777.1	28,405.8	26,957.5	21,941.9
6 Time Deposits with Banks	90,150.8	88,025.2	96,465.7	97,530.8	100,537.4
7 M ₃ (3 + 6)	116,176.2	112,251.6	124,150.9	123,767.7	121,758.7
8 Total Post Office Deposits	2,084.1	1,938.5	2,277.9	2,277.9	2,277.9
9 M ₄ (7 + 8)	118,260.3	114,190.1	126,428.7	126,045.5	124,036.6

Source: RBI Bulletin 2017

IMPACT ON THE BANKING BUSINESS: The demonetization also affects the banking business of the commercial banks in the economy as shown in the table No.14 as follows:

No. 14: Business in India - All Scheduled Banks and All Scheduled Commercial Banks

(₹ Billion)

Item	As on the Last Reporting Friday (in case of March)/ Last Friday							
	All Scheduled Banks				All Scheduled Commercial Banks			
	2015-16	2015	2016		2015-16	2015	2016	
		Nov.	Oct.	Nov.		Nov.	Oct.	Nov.
	1	2	3	4	5	6	7	8
Number of Reporting Banks	214	213	219	219	147	146	148	148
1 Liabilities to the Banking System	2,312.4	2,153.7	2,315.3	2,510.7	2,250.3	2,093.7	2,247.5	2,439.6
1.1 Demand and Time Deposits from Banks	1,583.2	1,554.4	1,646.7	1,963.0	1,522.1	1,496.0	1,579.6	1,892.7
1.2 Borrowings from Banks	645.0	535.5	591.4	507.2	644.0	533.9	590.7	506.5
1.3 Other Demand and Time Liabilities	84.2	63.8	77.2	40.5	84.2	63.8	77.2	40.5
2 Liabilities to Others	103,899.7	100,302.2	109,941.0	116,307.3	101,303.1	97,772.1	107,149.6	113,318.0
2.1 Aggregate Deposits	95,756.3	93,157.2	102,001.9	108,061.0	93,272.9	90,727.2	99,317.9	105,177.9
2.1.1 Demand	9,095.8	8,494.6	9,561.2	11,101.1	8,890.0	8,300.1	9,342.7	10,811.9
2.1.2 Time	86,660.5	84,662.6	92,440.7	96,960.0	84,382.9	82,427.1	89,975.2	94,366.0
2.2 Borrowings	3,011.5	2,555.3	3,034.4	3,288.6	2,989.8	2,537.0	3,011.3	3,268.4
2.3 Other Demand and Time Liabilities	5,131.9	4,589.7	4,904.7	4,957.6	5,040.4	4,507.9	4,820.4	4,871.6
3 Borrowings from Reserve Bank	2,324.7	1,043.2	525.1	30.7	2,324.7	1,043.2	525.1	30.7
3.1 Against Usance Bills /Promissory Notes	—	—	—	—	—	—	—	—
3.2 Others	2,324.7	1,043.2	525.1	30.7	2,324.7	1,043.2	525.1	30.7
4 Cash in Hand and Balances with Reserve Bank	4,571.0	4,644.0	4,973.6	6,963.8	4,448.8	4,524.4	4,839.2	6,669.4
4.1 Cash in Hand	586.7	667.1	673.4	2,675.3	574.38	654.0	655.1	2,496.5
4.2 Balances with Reserve Bank	3,984.4	3,976.9	4,300.2	4,288.5	3,874.4	3,870.5	4,184.1	4,172.9
5 Assets with the Banking System	2,980.4	2,825.5	3,039.1	3,330.3	2,604.0	2,449.6	2,615.5	2,809.4
5.1 Balances with Other Banks	1,759.6	1,814.1	1,889.4	2,148.9	1,616.8	1,667.1	1,711.4	1,907.7
5.1.1 In Current Account	124.9	111.8	159.3	290.8	108.8	96.2	139.7	228.7
5.1.2 In Other Accounts	1,634.7	1,702.3	1,730.2	1,858.1	1,508.0	1,570.9	1,571.6	1,679.1
5.2 Money at Call and Short Notice	513.6	347.3	465.7	326.6	348.9	192.1	286.4	142.8
5.3 Advances to Banks	273.3	264.2	298.5	323.3	260.5	257.0	295.1	313.6
5.4 Other Assets	433.8	400.0	385.4	531.5	377.8	333.5	322.7	445.3
6 Investment	27,000.9	27,601.1	29,631.3	33,224.8	26,255.1	26,850.8	28,831.8	32,440.7
6.1 Government Securities	26,981.7	27,579.3	29,606.7	33,196.8	26,239.3	26,831.9	28,813.9	32,419.9
6.2 Other Approved Securities	19.2	21.8	24.5	28.1	15.8	18.9	17.9	20.8
7 Bank Credit	74,689.6	70,482.5	76,099.2	75,149.0	72,496.1	68,391.5	73,844.1	72,922.9
7a Food Credit	1,215.2	1,224.1	1,185.0	1,080.5	1,052.5	1,089.3	1,022.3	917.8
7.1 Loans, Cash-credits and Overdrafts	72,492.8	68,304.4	74,023.0	73,122.6	70,337.2	66,246.0	71,822.6	70,950.2
7.2 Inland Bills-Purchased	264.3	290.9	227.6	213.0	257.1	284.5	210.3	196.1
7.3 Inland Bills-Discounted	1,313.5	1,268.2	1,243.6	1,221.8	1,288.7	1,247.6	1,212.2	1,191.7
7.4 Foreign Bills-Purchased	205.5	206.1	220.3	217.7	204.4	205.1	219.3	215.9
7.5 Foreign Bills-Discounted	413.6	412.9	384.6	373.8	408.8	408.3	379.7	369.0

SOURCE: RBI Bulletin 2017

Impact on the Sources of Money Stock: The money supply of the economy gets inversely affected by the process of demonetization of currency, as the influence of the M3 measure is as follows, as shown in table No.7 on the credit system of the banking sector:

No. 7: Sources of Money Stock (M₃)

(₹ Billion)

Sources	Outstanding as on March 31/last reporting Fridays of the month/reporting Fridays				
	2015-16	2015	2016		
		Nov. 27	Oct. 28	Nov. 11	Nov. 25
	1	2	3	4	5
1 Net Bank Credit to Government	32,384.8	33,109.9	37,359.9	37,358.2	40,451.0
1.1 RBI's net credit to Government (1.1.1-1.1.2)	4,250.0	4,498.1	6,472.7	6,467.8	6,092.6
1.1.1 Claims on Government	6,167.0	5,255.2	7,563.8	7,586.6	7,584.4
1.1.1.1 Central Government	6,162.2	5,252.6	7,545.7	7,565.2	7,570.2
1.1.1.2 State Governments	4.8	2.6	18.0	21.4	14.2
1.1.2 Government deposits with RBI	1,917.0	757.1	1,091.1	1,118.8	1,491.8
1.1.2.1 Central Government	1,916.6	756.7	1,090.7	1,118.4	1,491.3
1.1.2.2 State Governments	0.4	0.4	0.4	0.4	0.4
1.2 Other Banks' Credit to Government	28,134.9	28,611.8	30,887.3	30,890.4	34,358.4
2 Bank Credit to Commercial Sector	78,030.7	73,784.0	79,614.6	79,013.6	78,360.2
2.1 RBI's credit to commercial sector	200.8	70.9	73.7	79.8	51.7
2.2 Other banks' credit to commercial sector	77,829.9	73,713.1	79,541.0	78,933.8	78,308.5
2.2.1 Bank credit by commercial banks	72,496.1	68,391.5	74,123.8	73,532.8	72,922.9
2.2.2 Bank credit by co-operative banks	5,285.3	5,271.9	5,366.3	5,353.0	5,336.6
2.2.3 Investments by commercial and co-operative banks in other securities	48.4	49.7	50.8	48.0	49.1
3 Net Foreign Exchange Assets of Banking Sector (3.1 + 3.2)	25,337.2	24,529.6	25,993.0	26,064.8	26,464.3
3.1 RBI's net foreign exchange assets (3.1.1-3.1.2)	23,834.8	23,289.0	24,487.1	24,558.9	24,958.5
3.1.1 Gross foreign assets	23,836.8	23,291.1	24,489.2	24,561.0	24,960.5
3.1.2 Foreign liabilities	2.0	2.1	2.0	2.0	2.0
3.2 Other banks' net foreign exchange assets	1,502.5	1,240.6	1,505.9	1,505.9	1,505.9
4 Government's Currency Liabilities to the Public	219.1	211.4	232.7	232.7	232.7
5 Banking Sector's Net Non-monetary Liabilities	19,795.6	19,383.3	19,049.4	18,901.6	23,749.6
5.1 Net non-monetary liabilities of RBI	9,541.7	9,177.4	9,086.2	9,193.5	9,643.0
5.2 Net non-monetary liabilities of other banks (residual)	10,253.9	10,205.8	9,963.2	9,708.2	14,106.6
M₃ (1+2+3+4-5)	116,176.2	112,251.6	124,150.9	123,767.7	121,758.7

Source: RBI Bulletin 2017

IMPACT OF DEMONETIZATION ON THE NRI DEPOSITS:**i) FOREIGN CURRENCY NON-RESIDENT (FCNR) ACCOUNTS (BANKS) SCHEME:**

This account can be kept in our bank for a period of 1 year and above up to and inclusive of 5 years in one of the five specified currencies viz. Pound Sterling, US Dollars, Euro, Australian Dollar or Canadian Dollar & can be made in the same currency or in any other permitted currency. Amount of deposit and interest earned thereon are fully repatriable.

ii) NON RESIDENT (EXTERNAL) RUPEE ACCOUNT (NRE):

This account can be kept in various forms like Current, Savings, Recurring or Term Deposits. The account is maintained only in Indian Rupees and amount of deposit and interest earned is fully repatriable. Income from interest on balances standing to the credit of NRE accounts is exempt from income tax. Likewise balances held in such accounts are exempt from wealth tax.

iii) ORDINARY NON-RESIDENT (NRO) ACCOUNT:

Any person/entity resident outside India may open NRO account. The account may be held jointly with residents and/or with non-resident. NRO account may be opened in the form of savings, current, recurring or fixed deposits for the purpose of putting through bonafide transactions in rupees. Legitimate dues in India of the account holder can be credited freely. Remittance of current net income earned in India (i.e. after payment of tax) outside is allowed.

No. 33: NRI Deposits

(US\$ Million)

Scheme	Outstanding				Flows	
	2015-16	2015	2016		2015-16	2016-17
		Nov.	Oct.	Nov.	Apr.-Nov.	Apr.-Nov.
	1	2	3	4	5	6
1 NRI Deposits	126,929	121,221	124,402	112,963	10,887	-11,291
1.1 FCNR(B)	45,316	44,650	38,172	26,760	1,826	-18,556
1.2 NR(E)RA	71,468	66,980	75,481	75,082	8,448	5,952
1.3 NRO	10,145	9,592	10,750	11,121	613	1,314

Source: RBI Bulletin 2017

Demonetization had negative impact on the overall NRI deposits, as the FCNR had been reduced from 38,172 in Oct. 2016 to 26,760 in Nov. 2016, similarly the total deposits in NR(E) RA also declined from 75,481 to 75,082. However, the NRO accounts shown a positive result as it increased from 10,750 in Oct. to 11,121.

Positive Impact on the Bank Deposits and Reserves: After the demonetization announced, Indian banks saw a rise in deposits. At 68.2 rupees to one US dollar, it translates to \$75 billion in deposits in just eight banking days. Banks also saw a rise in term deposit accounts since the demonetization. Due to these factors, commercial banks like State Bank of India, ICICI Bank (IBN), HDFC Bank (HDB), and Punjab National Bank, etc. sharply reduced their deposit rates. As shown in the given table No. 12:

No. 12: Commercial Bank Survey

(₹ Billion)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2015-16	2015	2016		
		Nov. 27	Oct. 28	Nov. 11	Nov. 25
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	90,263.3	87,729.2	97,264.5	98,839.1	103,328.6
1.1.1 Demand Deposits	8,890.0	8,300.1	9,436.4	9,675.4	10,811.9
1.1.2 Time Deposits of Residents	81,373.4	79,429.1	87,828.1	89,163.7	92,516.7
1.1.2.1 Short-term Time Deposits	36,618.0	35,743.1	39,522.7	40,123.7	41,632.5
1.1.2.1.1 Certificates of Deposits (CDs)	2,068.2	1,753.8	1,821.5	1,821.5	1,720.6
1.1.2.2 Long-term Time Deposits	44,755.4	43,686.0	48,305.5	49,040.0	50,884.2
1.2 Call/Term Funding from Financial Institutions	2,989.8	2,537.0	3,010.1	3,024.9	3,268.4
2 Sources					
2.1 Domestic Credit	104,171.4	100,216.3	109,643.7	109,201.9	112,247.9
2.1.1 Credit to the Government	26,239.3	26,831.9	28,933.4	28,961.7	32,419.9
2.1.2 Credit to the Commercial Sector	77,932.1	73,384.4	80,710.3	80,240.3	79,828.0
2.1.2.1 Bank Credit	72,496.1	68,391.5	74,123.8	73,532.8	72,922.9
2.1.2.1.1 Non-food Credit	71,443.6	67,302.3	73,101.5	72,661.9	72,005.1
2.1.2.2 Net Credit to Primary Dealers	97.8	63.2	100.3	100.8	109.9
2.1.2.3 Investments in Other Approved Securities	15.8	18.9	23.0	20.3	20.8
2.1.2.4 Other Investments (in non-SLR Securities)	5,322.4	4,910.8	6,463.3	6,586.4	6,774.4
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	–2,247.8	–2,647.1	–1,241.5	–1,158.0	–1,190.5
2.2.1 Foreign Currency Assets	1,847.4	1,365.4	2,243.4	2,099.8	1,839.2
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	3,009.6	2,998.1	2,574.6	2,309.0	1,849.3
2.2.3 Overseas Foreign Currency Borrowings	1,085.6	1,014.5	910.3	948.8	1,180.4
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	2,290.1	3,603.6	4,628.6	6,258.9	11,880.6
2.3.1 Balances with the RBI	3,874.4	3,870.5	4,184.1	4,130.3	4,172.9
2.3.2 Cash in Hand	574.4	654.0	660.3	2,473.7	2,496.5
2.3.3 Loans and Advances from the RBI	2,158.7	920.8	215.9	345.1	–5,211.2
2.4 Capital Account	9,341.1	9,171.8	10,132.7	10,113.4	10,180.8
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	1,619.5	1,734.8	2,623.5	2,325.5	6,160.2
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	3,954.8	3,493.4	3,905.2	3,802.7	3,691.2
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	–256.0	–292.7	–437.2	–375.7	–259.8

Source: RBI Bulletin 2017

FINDINGS: this study of the demonetization impact on the supply of money in the economy come up with the following results or findings which are mix of positive and negative impacts are as follows:

- It has leads to contraction of money circulation in the economy as only small denomination currency was available for circulation.
- It causes deflation in the market as people who have earned money through illegalways would be afraid to declare the money in fear of prosecution due to the illegitimacy of the income.
- It has caused great inconvenience to common man who struggled to exchange old high denomination notes.
- It adversely affects the confidence of Non- Resident Indians in Indian Banking system.
- Replacing all the old high denomination notes, as ordered by the government, could heavily cost the RBI.
- A lot of cash which are legally earned deposited in the banks and the bankswith more deposits will be able to do more lending and the rate of lending came down.
- Accessibility of loans will become easier and as interest rates reduce economic activity are boosted.

- Withdrawal limits set by the RBI during demonetization has reduced currency circulation. Therefore electronic or debit/credit card transactions replace the cash transactions, that boost the cash less economy.
- The regulations for exchange of money in banks on producing a valid identity card like PAN, Aadhar card and electoral card will facilitate the government to track the money which is being exchanged.

CONCLUSION:

Demonetisation in Indian economy is having negative impact on the money supply in the economy. But the negative effect are short run effects. All these effects are solved when the new currency notes are widely circulated in the economy. Demonetization is a one step of many steps in fighting corruption, black marketing, and financing insurgency. However preparation for demonetization was lop-sided, and its impacts was terrible on Indian public. However It was a reaping time for the banks that made considerable investments on digitization of banking services. The cashless and transparent mechanism has gained momentum post demonetization. It has led to increased financial inclusion and this momentum should be continued till India achieves complete financial inclusion.

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“DOES THE ORGANIZATIONAL CULTURE AFFECT THE JOB SATISFACTION OF EMPLOYEES IN BANKING SECTOR?”

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ABSTRACT

The aim of the present study is to understand the effect of organizational culture and job satisfaction among the employees working in private and public sector banks. The statistical population comprised of 300 managers in selected branches of public and private sector banks. Standardized questionnaires such as OCTAPACE by Udai Pareek, (2003) for organizational culture and S-D employees' inventory by Pestonjee (1973; 1981) for job satisfaction were used to collect the data. The result indicated that the organizational culture had a direct effect on job satisfaction among the private and public sector banks. Also, the results showed that there was a positive relationship between organizational culture and job satisfaction among banks. Another finding was that there is significant effect of organizational culture on job satisfaction in private sector banks and organizational culture is positively correlated with job satisfaction in private banks. Openness (one of the dimension of organizational culture) has the highest mean score among private sector banks as compared to public sector banks.

KEYWORDS: *Organizational, Dimension, Standardized, Stressed*

INTRODUCTION

During the past decades, the progression in science, medicine and technology has brought great social, cultural and economical changes in the contemporary business world. These advancements cannot be addressed by a single activity rather by a series of continuous activities at all organizational levels. There is a rise in demand and competition among the global market due to which many business sectors (public and private) are gaining importance than ever. Aftermath, an internal culture has arisen among employees indicating each organization's politics and structure. Nevertheless, the current worldwide economic crisis has badly affected the global market. As a result, earnings have dropped fiercely, hours of work have been increased and working force has ruined. Thus, employees have become more stressed, assaulted and disappointed. Particularly, employees have negative attitudes and behavior towards their working conditions, peer group, they tend to feel more flurried and less committed to their job, they will increase their intension to quit the current job and reflects high levels of pessimism and disappointment. Therefore, this has gained the interest of academicians, researchers, scholars and company mangers to study organizational culture so that the job satisfaction level of employees increase and their experience of occupational stress and burnout decrease.

CONCEPTUAL FRAMEWORK

During 1970's the global rise in economy and the increased competition among companies resulted in the movement of big numbers of employees and workers to western countries, which made corporate and institutions multicultural and multifarious. Numerous studies were conducted to find out whether the employee's attitudes, ways of corporate behavior and values influenced their job performance and the organization's success (Tharp, 2009). A Culture of the organization is its soul which consist of individuals collective values that make up the organization. Every employee has his or her beliefs that convert into personal values that exhibited collectively which shapes an organization's culture (Haines, 2000). The importance of culture is increased by its influence on employee morale and work attitudes such as job satisfaction.

ORGANIZATIONAL CULTURE

Aswathappa, 2003 postulates the culture as a whole complex process comprises of knowledge, belief, art, customs, law, morals and other habits and capabilities acquired by individuals in a society. (Schein, 1999) refers culture as a pattern of shared basic assumptions which the team members acquired to solve problems of external adaptation and internal integration that has worked enough to be considered valid and the values to be taught to new employees as the right way feel and think in relation to those problems. The concept of a culture has a long history. It has been used in the last decade by some managers and researchers as to denote the climate and practices the organizations develop around their managing people or it predicate to the espoused values and credo of an organization (Robbins,2003).

JOB SATISFACTION

Job satisfaction is the positive attitude towards the specific aspects of one's job. Yoganandan (2015) Job satisfaction describes the employee way of thinking and feeling about the work. Job satisfaction is a complex and multifaceted concept means different things to different people. Job satisfaction is usually linked with motivation, but the nature of this relationship is not clear. Satisfaction is not the same as motivation. Job satisfaction is more of an attitude, an internal

state. It could be associated with a personal feeling of achievement, either quantitative or qualitative (Mullins, 2005). Saxena and Shah, 2008 defined organizational culture is “the way that individuals perceive and do things around here”. Fey and Denison, 2003 postulates the organizational culture as what it has been good at and in the past what has worked. As culture is a complicated phenomenon- its components ranges from underlying beliefs and assumptions to structures and practices; many researchers interrogated whether the culture can actually measured in a comparative sense.

BANKING

It refers to as the business activity of accepting and safeguard money owned by other individuals and entities, and then lending out this money in order to earn a profit. However, with the passage of time, the activities covered by banking business have widened and now various other services are also offered by banks. Akrani 2011, banking refers to as dealing with deposits and advances and other related services. It receives money from those who want to save in the form of deposits and it lends money to those who need it.

REVIEW OF LITERATURE

ORGANIZATIONAL CULTURE

(Mohe, 2008) it is uneasy to define the culture as it is a complicated and ambiguous term. 65 years ago in 1952 Kroeber & Kluckhohn assembled a list of 164 definitions of culture. The concept of culture originated from ethnographic studies of anthropology, where particular societies or ethnic groups are observed and a set of observations about their rituals, norms, physical structures , stories, languages etc. are noted (Geertz, 1973). (Saxena and Shah, 2008) a general definition of organizational culture is “the way we see and do things around here”. It has been suggested that, ‘culture is to an organization what personality is to the individual’ Ruchlin (2003).

TYPES OF ORGANIZATIONAL CULTURE:

Researchers on organizational cultures have also proposed different forms and types of cultures. Bruce M. Tharp 2009 identified four types of organizational culture i.e. Control (hierarchy), Compete (market), Collaborate (clan), and Create (adhocracy). Martin (1992) viewed organizational culture from 3 perspectives i.e. integration, differentiation, fragmentation. Wallach (1983) suggested that there are 3 main types of organizational cultures (i.e. bureaucratic, supportive and innovative). *Harrison (1972 & 1991) categorized organizational culture into 4 types such as power culture, role culture, task culture and personal culture.

JOB SATISFACTION

Job satisfaction is one of the critical factor for an organization to improve retention and thus to achieve competitive advantage. Ravashi et. al., 2006 described job satisfaction as employees feeling about their job. Numerous studies have described the job satisfaction is a multidimensional phenomena, affected by several internal and external factors such as individuals values, principles, personality and expectations and the nature of the job, the opportunities provided. Job satisfaction is influenced by number of factors such as the quality of one’s relationship with their boss, the quality of the working environment, level of performance of their work etc. It describes as a pleasurable state resulting from the consideration of one’s job

and is a result of employee's perception of how well the job provides those things which can be seen as important (Muchinsky, 2000).

FACTORS OF JOB SATISFACTION

Many researchers have identified the factors affecting job satisfaction: Garcia et.al (2007) identified four factors affecting job satisfaction: economic aspects, interpersonal relations, freedom and feedback on how well the employees doing. Jobs that are having too small challenge create a feeling of frustration. Employees want clear and fair compensation system and policies. Manshor; Abdulla (2002) the employees determined five factors that can satisfy the employees such as job security, good wages, company's loyalty towards them, good working conditions and appreciation.

Ahmed et al.2010 found the significant differences between gender, education, experience, job characteristics and job satisfaction. It concluded that the salary, promotion and training positively and significantly influence the job satisfaction. Calisir et al.2010 revealed a very strong influence of job satisfaction on organizational commitment. However, job stress and role ambiguity indirectly influence the willingness of employees to leave the jobs. Ahsan et al.2009 stated the relationship between job stress and job satisfaction. Predictors of job stress were examined which include, role of the management in the organization, relationship with different people in the organization, work pressure, role ambiguity, performance pressure, homework interface. Sattar and Ali 2014 revealed that the variables of job satisfaction such as promotions, work environment, leadership behavior and job satisfaction have significant relationship with employees' job satisfaction.

RELATIONSHIP BETWEEN ORGANIZATIONAL CULTURE AND JOB SATISFACTION

Patnaik 2011 described that the attributes organizational culture, inspiration towards work, employees mistake tolerance and employee relationship has a strong positive predictors of job satisfaction. It also found that there is more satisfaction with its culture and better job satisfaction specially in smaller firms as compared to larger organization. Amos and Weathington 2008 revealed in the study that perceived match between employees' organizational values and culture has a positive relationship with the job satisfaction and organizational commitment. Therefore, organization requires a creative and group-oriented culture that enhances the level of job satisfaction among employees (Lee and Chang 2008). (Jiang & Klen, 2000; Mckinnon, Harrison, Chow, & Wu, 2003; Navaie-Waliser, Linkoln, Karutri & Resich, 2004; Rad, Mohammad, Mohamadian & Hossein, 2006; Arnold & Spell, 2006, Chang & Lee, 2007; Mansoor & Tayib, 2010) During the last decade, the outcomes of a number of researches revealed the noticeable relationship between organizational culture and job satisfaction. The study of (Sempene, Rieger and Roodt , 2002) investigated a significant relation between organizational culture and the elements of job satisfaction. As the job satisfaction was found to be able to predict employees perceptions of organizational culture. Most of the researchers perceived some facets of organizational culture (viz. organizational integration, customer orientation) are more positively associated than some others(e.g. Conflict resolution, dispositional towards change, locus of authority, management style and task structure). Shurbagi and Zahari (2012) revealed the relationship is significantly positive between the four types of organizational culture (Clan, Adhocracy, Market and Hierarchy culture) with the five aspects of job satisfaction (Supervision, Benefits, Rewards, Operating and Co-Workers satisfaction). Odom et. al. 2003 stated that there

is a huge support of organizational culture that affects job satisfaction. The bureaucratic culture neither improves nor deflects employee's commitment and satisfaction. The study also revealed that organizational culture which shows innovative characteristics enhances employee attitude and behavior. Moreover, the employees who work in supportive environment show more job satisfaction.

RESEARCH METHODOLOGY

The present study has been conducted among public and private sector banks in Ludhiana District. The employees from both the public and private sector banks were taken for the study. Different branches of the public banks taken for the study are: State Bank Of India, Punjab National bank, Oriental Bank of Commerce, and Punjab and Sind Bank and the branches of private banks taken for the study are: Axis bank, ICICI Bank, Yes bank, HDFC Bank, etc. a sample size of 300 comprising 150 each from public sector and private sector banks was taken into consideration. The employees who are at managerial level only are taken for the study.

DATA COLLECTION

The data was collected with the help of a structured questionnaire which was divided into three parts. It laid emphasis on various dimensions of organizational culture and factors (on the job and off the job) of job satisfaction.

INSTRUMENTS USED FOR THE STUDY:

The main instruments used to measure the effect of organizational culture on job satisfaction among banks are:

1. OCTAPACE profile: The 4- point scale developed by Udai Pareek (2003) has been used for the present study. The OCTAPACE profile is a 40 item instrument that gives the profile of the organization's ethos in eight values. The eight dimensions are as follows:

- (i) **O-Openness:** Freedom to communicate
- (ii) **C-Confrontation:** Facing the problems
- (iii) **T-Trust:** Maintaining confidentiality of information shared among the company
- (iv) **A-Authenticity:** Doing what is said
- (v) **P-Proaction:** Taking initiative and advanced planning
- (vi) **A-Autonomy:** Freedom of acting and planning at one's own level.
- (vii) **C-Collaboration:** Team work
- (viii) **E-Experimentation:** Trying out new and innovative methods of work.

2. S-D employees inventory (Pestonjee, 1973; 1981)

Job satisfaction has been assessed by satisfaction dissatisfaction inventory. This inventory has been developed and standardized by Pestonjee (1973; 1981). The items are divided into four areas such as job items, management items, personal adjustment and social relations. These are based on the number of 'on the job factors' and 'off the job factors'. Job satisfaction is viewed as "summation of employee" from the:

- a) **On the job factors** such as supervisory consideration, work interest, supportive culture, rules and regulations, supervision, cooperation of the workers, equality in workload and pay, nurturingordinates.

- b) **Off the job factors** such as trust, fragmentation and living conditions, relation with family members; emotionality, neuroticism, people perception in society; anxiety about health, sociability; extraversion; neighborhood.

SAMPLING PROCEDURE

The questionnaires were personally handed over by the researcher to the branch manager of the various branches in Ludhiana. First permission to carry out the study was obtained from the branch manager of the concerned branches of the banks specified. Then the questionnaires were handed over to the employees at managerial level and after a week they were personally collected by the researcher. The respondents were also given a written assurance of confidentiality of the information that is to be kept only for the specified research purpose.

RESEARCH VARIABLE

(Zikmund, 2003) a dependent variable is a criterion that is to be predicted or explain. In this study overall job satisfaction has been identified as the dependent variable. The literature review also supports job satisfaction as the major dependent variable. The overall job satisfaction is an employee's positive state of emotions towards the job (Mc Cook 2002). The independent variable that is expected to have effect the dependent variable (Zikmund, 2003). Overall organizational culture and its dimensions are used as independent variable for the study. Mc Cook 2002 determined these independent variables as major determinants of job satisfaction.

OBJECTIVES

1. To assess and compare the perceived organizational culture among both public and private sector banks.
2. To study the effect of organizational culture on job satisfaction among the employees of public and private sector banks.
3. To determine the relationship between organizational culture and job satisfaction among the employees of public and private sector banks.

ANALYSIS AND INTERPRETATION

Since the data was normal, the reliability of the data for both scales was checked using Cronbach Alpha.

(Table – 1)Reliability of organizational culture and job satisfaction

Parameter	No. of items	Cronbach's Alpha
Organizational culture	40	.880
Job satisfaction	80	.865

The cronbach's alpha was found to be .880 for organizational culture and .865 for job satisfaction which states that the data of both the scales is found to be highly reliable.

Fist objective: Mean scores (descriptives)

Ho: There is no significant difference between organizational culture and type of bank.

H1: There is significant difference between organizational culture and type of bank.

(Table-2) Mean scores and T-values of organizational culture (overall)

Organizational culture	Type of bank	Mean	S.D.	T-value	P-value	Significant value
	Private	127.07	13.219	8.712	.000	.05
	Public	114.5	11.677	8.712	.000	.05

From the above (table-1), the organizational culture of private and public sector banks has been taken and it is shown that the mean score of private banks is 127.07 and public bank is 114.5 which show that the culture of private sector banks is more conducive as compared to public sector banks. The T-value comes out to be 8.712 and p-value is .000 which is less than .05. So, the null hypothesis is rejected which means that there is significant difference between organizational culture and type of bank.

(Table-3) Mean scores and T-values of dimensions of organizational culture (private and public)

Dimensions of OC	Type of bank	N	Mean	S.D.	T-value	P-value
Openness	Private	150	16.29	2.21	7.121	.000
	Public	150	14.51	2.11		
Confrontation	Private	150	16.19	2.22	7.613	.000
	Public	150	14.26	2.16		
Trust	Private	150	15.68	2.44	6.217	.000
	Public	150	14.02	2.16		
Authenticity	Private	150	15.25	2.45	6.439	.000
	Public	150	13.51	2.21		
Proaction	Private	150	15.99	2.22	4.084	.000
	Public	150	14.95	2.18		
Autonomy	Private	150	15.68	1.97	6.322	.000
	Public	150	14.13	2.27		
Collaboration	Private	150	15.92	1.90	6.015	.000
	Public	150	14.43	2.37		
Experimentation	Private	150	16.07	2.37	5.179	.000
	Public	150	14.71	2.14		

The above table shows that private banks have more conducive organizational culture as the mean of all the dimensions is high as compared to the mean scores of various dimensions of organizational culture among public sector. Especially, the dimension **openness has the highest score in private sector banks** which means that **freedom to communicate is encouraged** in private sector banks. The P-value of all the dimensions is .000 which is less than the significant value that is .05. Thus, the null hypothesis is rejected which states there is significant difference between organizational culture and type of bank. The private sector banks show higher perception of better organizational culture.

2ND OBJECTIVE: REGRESSION

Ho: There is no effect of organizational culture on job satisfaction among private and public sector bank employees.

H1: There is effect of organizational culture on job satisfaction among private and public sector bank employees.

(Table – 4) significant effect of Organizational culture on Job satisfaction (overall)

Model	R	R Square	Adjusted Square	Std. Error of the Estimate	Durbin-Watson
1	.290 ^a	.084	.081	10.518	1.57

a. Predictors: (Constant), TOTAL SCORES OF OC

b. Dependent Variable: total JS

ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3020.648	1	3020.648	27.305	.000 ^a
	Residual	32967.099	298	110.628		
	Total	35987.747	299			

a. Predictors: (Constant), TOTAL SCORES OF OC

b. Dependent Variable: total JS

From the above (table-4) Job satisfaction is taken as dependent variable and organizational culture is taken as independent variable. The regression value that is R square is .084 which states that there is 8.4% effect of organizational culture on job satisfaction. The Durbin-Watson value is 1.57 which means that there is no multicollinearity between the variables (the variables are not overlapping with each other). So, the null hypothesis is rejected and alternate hypothesis i.e.(H1) alternate hypothesis is accepted which states that there is some effect of organizational culture on job satisfaction irrespective of type of bank.

Ho: There is no significant effect of organizational culture on job satisfaction among private sector banks.

H1: There is significant effect of organizational culture on job satisfaction among private sector banks

Table -4.1 significant effect of organizational culture on job satisfaction (private banks)

Model	R	R square	Adjusted square	Std.error of the estimate	Durbin-Watson
1	.241	.058	.052	11.102	1.013

Anova

Model		Sum of squares	Df	Mean square	F	Sig.
1.	Regression	1127.575	1	1127.575	9.148	.003 a
	Residual	18241.785	148	123.255		
	Total	19369.360	149			

From the table- 4.1, R square value is showing .058 which states that there is 5.8% effect of organizational culture on job satisfaction among private banks. In the anova table the significant value is .003 which is less than .05. Thus, the (Ho) null hypothesis is rejected and alternate hypothesis is accepted which states that there is a significant effect of organizational culture on job satisfaction in private sector banks.

Table-4.2 significant effect of organizational culture on job satisfaction (public banks)

Model	R	R square	Adjusted R square	Std.error of the estimate	Durbin-Watson
1	.018	.000	-.006	9.478	1.764

Anova

Model	Sum of squares	Df	Mean square	F	Sig.
1. Regression	4.437	1	4.437	.049	.824 a
Residual	13293.936	148	89.824		
Total	13298.373	149			

From the table-4.2 the R square value is showing .000 and the significant value comes out to be .824 which is greater than .05, which means that there is no effect of organizational culture on job satisfaction among public sector banks. So, the null hypothesis Ho is accepted and H1 alternate hypothesis is rejected.

3RD OBJECTIVE: CORRELATION

H0: There is no correlation between organizational culture and job satisfaction

H1: There is a correlation between organizational culture and job satisfaction

(Table: 5) correlation between OC & JS (overall)

Organizational culture	Job Satisfaction
1	R=.290 P-value= .000
R=.290 P-value= .000	1

Table-5 shows that the R value= .290 which states that the correlation is significant at 0.01 level. The organizational culture is highly correlated with job satisfaction among private and public sector banks. The p-value is .000 which is less than .05 which shows significant positive relationship among the two variables. So, the null hypothesis is rejected and alternate hypothesis which states that there is correlation between organizational culture and job satisfaction is accepted.

(Table: 5.1) correlation analysis between organizational culture and job satisfaction among public and private banks

Variable	Type of bank	Organizational Culture	Job satisfaction
Organizational culture	Private	1	R=.241 P-Value=.003
	Public		R=-.018 P-value=.824
Job satisfaction	Private	R=.241 P-Value=.003	1
	Public	R=-.018 P-value=.824	

Table -6 shows that the R value= .241 which states that the correlation between organizational culture and job satisfaction is significant at 0.01 level in private sector banks with p-value is .003 that is less than .05. Thus, the correlation between organizational culture and job satisfaction is highly significant in private sector banks as compared to public sector banks where the R Value=-.018 and p-value comes out to be .824 which is greater than .05. Thus, the correlation is non-significant in public sector banks.

FINDINGS AND DISCUSSIONS

The main objective of the study was to determine the effect of organizational culture on job satisfaction among public and private sector banks. The results statistically showed that significant effect exist between organizational culture on job satisfaction among public and private sector banks. (Table-2) It was found from the mean scores that the organizational culture of the private banks is more conducive than the private sector banks as the mean value is high. (Table-3)The eight dimensions of OCTAPACE have been studied where the mean values, standard deviation, T-values and p-values have been calculated. The mean value of openness in private banks is 16.29 which is the highest one, the mean value is 14.51 in the case of public banks and the T-value comes out to be 7.121. The mean value of confrontation of private bank is 16.19; the mean value of public banks is 14.26 and T-value is 7.613. The mean value of trust in private bank is 15.68; the mean value of trust in public bank is 14.02 and T-value of trust 6.217. The mean value of authenticity in private bank is 15.25; in public bank is 13.51 and T-value of authenticity is 6.439. The mean value of the dimension proaction comes out to be 15.99 in private sector and 14.95 in public sector and T-value comes out to be 4.084. The mean value of the dimension autonomy is 15.68 in private banks; in public banks the mean value of autonomy is 14.13 and T- value comes out to be 6.322. The mean value of collaboration in private banks is 15.92; in public banks the mean value comes out to be 14.43 and T-value of collaboration is 6.015. The last dimension is experimentation in which the mean value was found as 16.07 in private banks; 14.71 in case of public banks. The T-value was found to be 5.179. The P-value of all the dimensions was found to be .000 which is less than .05.

(Table-4)Using regression analysis, the value of R square is .084 which stated that the organizational culture is having 8.4% effect on job satisfaction among banks. Further, the regression analysis is applied among public and private sector banks separately. (Table-4.1) the positive significant effect of organizational culture on job satisfaction is found to be in private

sector banks. (Table-4.2) the non-significant effect of organizational culture on job satisfaction is found to be in public banks.

(Table-5) using correlation analysis, the organizational culture is positively correlated with job satisfaction among banks with R value is .290 and P- value is .000. (Table-5.1) Separate correlation analysis have been found and practically the organizational culture is positively correlated with job satisfaction in private banks with the R value is .241 and P-value is .003. The correlation is non-significant in public sector banks. As private sector banks are having propitious culture, advanced infrastructural facilities, where freedom to communicate is encouraged that leads to higher job satisfaction as compared to public sector banks.

CONCLUSION

Culture of the organization plays a significant role in every organization's functioning, different organization needs different kind of culture to be set up. It is defined in terms of shared meaning, patterns of beliefs, rituals, symbols, and myths that evolve over time, service to reduce human variability and control and shape employee behavior in organization. The present study attempted to cover the organizational culture of selected branches of private and public sector banks. Moreover, the study also attempted to study the effect of organizational culture on job satisfaction. It was found that there is a positive effect of culture on job satisfaction among banks. Practically, the organizational culture is positively correlated with job satisfaction. Private sector banks are having more conducive culture as it encourages freedom to communicate, supportive peer group and having advanced infrastructural facilities. In this way, employees could become more close to each other, committed towards job and efficient. However, further studies are required to elucidate other factors that may influence individual's perception of organizational culture. In future, such studies should take place in both the public and private sector banks, so that the banking field is improved, becomes more profitable and ensure the satisfaction of employees.

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IMPACT OF ADVERTISEMENT&COST CONSCIOUSNESS ON ONLINE SHOPPERS BUYING BEHAVIOUR WITH REFERENCE TO DEMAND FOR ONLINE CONSUMER PRODUCTS& SERVICES IN INDIA

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ABSTRACT

The study examine the effects of advertising and Price on consumer buying behaviour considering demand for consumer products by online consumers in India. According to this paper most of the online consumers buying behaviour highly affected by the advertising and Price does influence expenses incurred on consumer products but much influence on the purchase of consumer products results from one's price of the product, promotional activates used, income or pocket money available, and other factors like the brand and other people's recommendation concerning the product. If we understand how consumers think while selecting a particular product, then marketer can decide a better framework to attract more and more consumers through his product offering. Price sensitivityhelpfulfor manufacturers tostudy the consumer behavior and assists them in making good decisions about online goods and services. The level of pricesensitivity varies depending on types of goods and services and online shopper's behavior.Advertisementsalso play most important role for long survival and growth of the business organization, it's the only way with which you can change the perception of the product in online shoppers mind. It is actually a type of planned communication which is helpful to convincethe online shoppers to purchase the product and services offered by the business firm.

KEYWORDS: *Buying Behaviour, Recommendation, Promotional Activates, Organization, Survival, Communication.*

INTRODUCTION

Present study aims at identifying the factors affecting buying decisions of online consumers and whether importance of these factors varies with age, nature, preferences and income of consumers. Study identified the following factors i.e. price, advertisement, quality, warranty, and other factors like brand, friends recommendations, family members recommendation and packaging which online consumers consider while making online purchase decisions. It was found that factors effect on online consumers vary with age, nature, preferences and income. The effect of price and advertisement on buying behaviour of online consumers increases

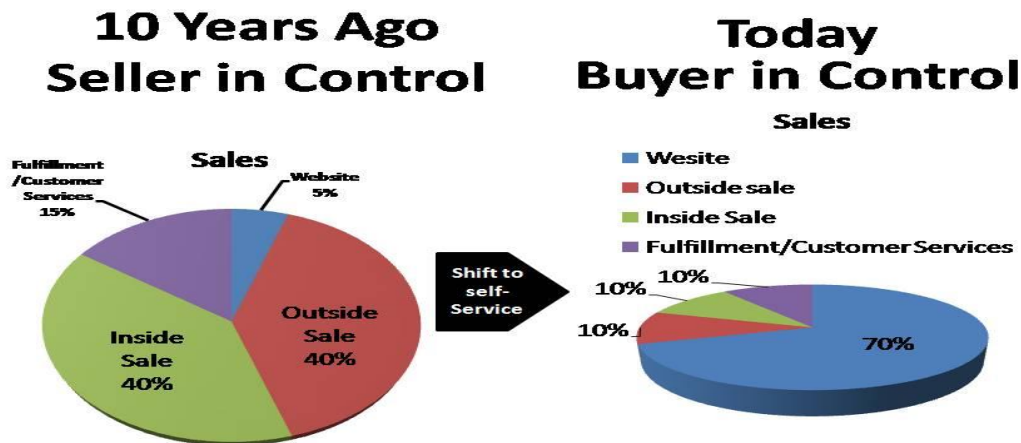


Fig. No - 1

Price Sensitivity: can be defined as the degree to which consumers' behaviours are highly affected by the price of the products and services. Price sensitivity is also known as price elasticity of demand and this means the extent to which sale of a particular online product or service is affected. Another way of defining price sensitivity is, "the consumer demand for a product is changed by the cost of the product. It helps the manufacturers study the online consumer buying behaviour and assists them in making good decisions about the products and services. The level of price sensitivity varies depending on various products and types of consumers.



Fig. No - 2

CONCEPT OF COST CONSCIOUSNESS

In the past, many trade companies relied on two most common pricing strategies:

1. Cost plus strategy: pricing which requires companies to make regular adjustments as their costs increase. Some cost charges like rent hike or collective bargaining agreement can, however, impact market participants in different ways as a result forcing some companies to have their prices more than the competitors.
2. Competitive pricing strategy: This is second common pricing strategy. Under this strategy includes setting prices on the basis of price set by the competitors. This approach can, however, be challenging if the pricing does not reflect imperative differences in what is being proffered. According to this approach assume the competition creates the most effective price for a product or service.

$$\text{Price Sensitivity} = (\text{Change in Quantity Purchased} / \text{Change in Price}) * \%$$

Price sensitivity is very high



Price sensitivity is lower on products where quantity is important.



Price sensitivity is almost null in case of luxury products



Fig. No -3

A very low price does not mean higher sales

Advertising: Selling things are the focus of any business and to sell a product marketing is a key factor and main step to make people buy the product. In addition, the foremost thing under marketing is advertising, which is the only way with which you can change the perspective of the product in people's mind. It is actually a form of communication intended to persuade and audience (viewers, listeners or readers) to purchase the product. Online advertisements may also offer various forms of animation. In its most common use, the term "online advertising" comprises all sorts of banner, e-mail, social media, websites and other sources of advertising, on platforms such as Facebook, Twitter, or Myspace has received increased relevance.

TYPES OF ONLINE ADVERTISEMENT

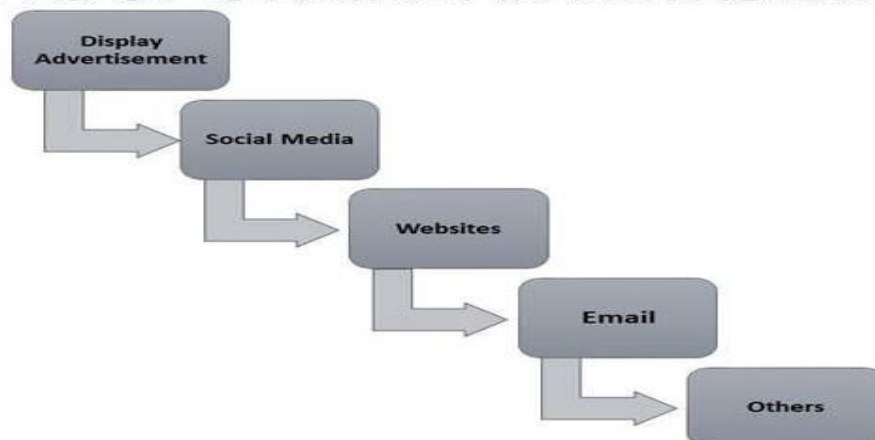


Fig. No - 4

OBJECTIVE OF THE STUDY

The primary objective of the current study is to understand and analyse the role and impact of Price sensitivity and Advertisement on online shoppers buying behaviour. The objective of the study is to provide useful information to online marketing professionals to develop a better online marketing strategy to boost online shopping business in Indian retail market.

REVIEW OF LITERATURE

This Paper study the consumer online purchasing decisions has mainly focused on identifying the factors, which affect the willingness of online consumers to engage in online shopping. There are lots of factors affect the online consumers behaviour but Price and advertisement play most important role at time to buy product and services online.

According to Mukesh Bansal founded Myntra.com in February 2007, today, the marketplace is flooded with several e-commerce options for shoppers to choose from. A variety of innovative products and services are being offered spoiling customers for choice. Online shopping is no more a privilege enjoyed by your friends and family living in the US or UK. Today, it is a reality in India. In the last couple of years, the growth of e-commerce industry in India has been phenomenal as more shoppers have started discovering the benefits of using this platform. There is enough scope for online businesses in the future if they understand the Indian shopper's psyche and cater to their needs. Indian e-commerce industry has evolved over a period of time with innovations that have changed the rules of the game globally. Cash on delivery (COD) is one such example. In a country where credit card penetration is much lower than other developed markets and where e-commerce companies are still working hard to build trust among shoppers, introducing cash on delivery has been one of the key factors for the success of the segment. At present, COD is the preferred payment mode for close to 55-60% of all online transactions in the fashion and lifestyle segment in India.

Prof. Mohsin Islam (2008), has conducted a study on Changing Attitude of Indian Consumer towards Online Shopping. He pointed out in his research, that three out of the five dependent variables such as consumer attitudes, intentions, and purchasing behavior and three out of the five independent variables such as perceived usefulness, perceived ease of use, perceived

enjoyment, information on online shopping, security and privacy, quality of internet connection gets the most attention. Hence found that the personal characteristics such as vendor/service/product characteristics and website quality significantly affect online shopping attitudes, intention, and behavior.

Syed Shah Alam & Zaharah Bakar (2008), have investigated in their study the relationships between young consumers' perceptions of the factors that influence their intention to buy through online. The analytical results are generally consistent with consumers' perceptions of the customer service, reliability and trust of online purchasing. Trust has received the most consistent support as factors that influence online buying. Marketers need to realize that the online marketing environment affects the way consumers view and develop relationships.

Dinesh, Amit, and Raghav Rao (2008), in their study compared online store rating with other e-store loyalty factors. It was found that the number of years on the web has the least impact on repurchase intention. This has significant implications for managers of online stores because it suggests that stores would attract more customers by having positive customer reviews.

The amount of time the store has been in business does not seem to affect the repurchase intention of consumers. "Word of mouth" remains the most powerful customer acquisition tool and impact on the trust that the customers have.

Bhavani and Prakash (2008), in their article have explained the importance of online shopping, its advantages and disadvantages and also the impact of doing business online. The internet has become a preferred place for the shoppers to carry out their business. The number of shoppers and volume of business continue to surge. They have given three main factors which mainly make online shopping attractive, they are abundance (i.e.) the customers have a vast choice, vast selection (i.e.) various products can be displayed reviewed and compared at no cost in time or funds and quick comparison (i.e.) consumers can quickly compare products in terms of price, quality, shipping cost, etc., before making a final choice.

Amar Cheema and Purushottam Papatla (2009), made an attempt to study the relative importance of online information versus offline information for internet purchase. The study found that relative importance of online information is higher for utilitarian products such as computer hardware and software than for hedonic products such as books, music and movies, the relative importance of online information decreases with increasing consumer internet experience and consumers' trust of online search engine information decreases with increasing internet experience.

According to MBASKool Survey publish on, September 2013, the ecommerce industry of India is one of the fastest growing segment in the Asia Pacific region. With a staggering CAGR of 34.58% from 2009 to 2012, the Industry has expanded from INR 19249 Crore (USD 3.49 BN) to INR 47,349 Crore (USD 8.60 BN) in a matter of 3 years. This enlargement can be mainly attributed to the decrease in the price of personal computers, growth in the number of active internet users and the very competitive Internet Service Provider (ISP) market.

In the **Business to Consumer (B2C)** domain, the primary driver of growth is high internet dispersion and increase in the number of active online users. The rise of the disposable income of the middle class India has led to an increase in online spending of the goods. According to Internet and Mobile Association of India (IAMAI), as many as 19.2 million people have looked for information online, Out of these, 73% have bought either some goods or services from the

internet. The number of people who shops online has doubled in mere two years and is a positive sign for the ecommerce industry.

CONCLUSION

Above discussion clearly indicate that online shopping has become a regular part of our lives, mainly because it is so convenient. Every day, millions of people go online to do research about products and make purchases from thousands of different online merchants. The online websites provide best detailson reasonable prices which helps to boost Indian online selling. Advertising as informative, increases consumers' price sensitivity and competitionamong firms. While the other one states advertising tends to increase marketpower and creates artificial product differentiation, which changes theconsumer's tastes, creates brand loyalties and led to higher profits.

Online retailers have a sizeable opportunity as the online population starts to spend more and buy more frequently online. Online shoppers expect to see good deals online accompanied by free or very low-cost shipping. Consumers are looking for trust, Security and privacy of information, timeliness, availability, convenience, customer service, prices and wider selection during online shopping.The ecommerce industry in India is promising. With internet penetration, Personal disposable income on the rise and with gradual demand of debit and credit cards, the ecommerce industry is all set for some good growth numbers in the future. There are, however, concerns amongst customers regarding the quality of the product/offer, lack of the “fun” factor of shopping, and, about the security of the online payments. These challenges are being addressed by innovations like cash on delivery, money back guarantee, such challenges can be easily dealt with. Due to lower barriers of entry, competition is likely to be quite high. Price based competition can lead to shrink in margins. However the next few years will see some consolidation in the market space and inflow of investment in this sector is quite likely. Overall the future of the ecommerce industry is indeed very bright.

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http://www.readyratios.com/reference/analysis/price_sensitivity.html



FORMATION AND ACHIEVEMENTS OF THE COALITION MINISTRY IN ORISSA UNDER K.C.GAJAPATI NARAYAN DEV(1941- 1944) A BRIEF STUDY

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ABSTRACT

Oriya owes in an incalculable magnitude the contribution of Krushna Chandra Gajapati Narayan Dev for his outstanding contribution to the formation of separate state of Orissa. His strong and irrefutable argument had not only astonished the leaders of the conference but this thundering declaration got support and admiration from Gopabandhu Das, Fakhir Mohan Senapati, SashiBhusanaRatha and MadhuBabu. His indomitable spirit of endeavor and perseverance to make Orissa a separate state is unparalleled and will remain as a golden chapter in the history of modern Orissa. The Congress protested the formation of the ministry as it was contrary to its ideology. Some members of the Congress were put behind the bars. He reiterated the fact that as a new born province Orissa had to depend on Bihar for the provincial Civil Service and a better administration⁽¹²⁾. The Central Rice Research Institute at Cuttack was established during his tenure, which today finds a prominent place in the world's scientific map⁽²⁶⁾.

KEYWORDS: *Krushna Chandra Gajapati, Coalition, world war, committee, Utkal University, council, Assembly, Administration*

INTRODUCTION

A scion of the Gajapatis of Orissa, Maharaja Krushna Chandra Gajapati Narayan Dev was one of the remarkable personalities in the history of Modern Orissa. He played a significant role in the Oriya national movement. His towering personality, integrity and resoluteness made the British to bestow on him the title of “Maharaja”. A true champion of Oriya nationalism and an ardent follower of “Utkalgouraba” and “Utkalamani”; Krushna Chandra Gajapati was looked upon with admiration and reverence by the people of Orissa who fulfilled his masters dream and of the people in the wake of formation of Orissa province.

Among his multifarious activities, he proved himself to be a versatile genius in the field of administration. During his first tenure as premier, Gajapati Krushna Chandra decided to unify various tenancy and forest laws, make bills to launch co-operation, reduce rural indebtedness and amend tenancy laws. The most significant step was the proposal to setup a University that could give a new impetus to the educational system of the state⁽¹⁾. Krushna Chandra's first phase of office was confined to a short period of three months.

In July 1937, Biswanath Das headed the next ministry. Upon the call of the Indian National Congress and on the wake of India's participation in the 2nd. World war, Biswanath Das resigned in November 1939⁽²⁾. During the period of 2nd. World war, the Indian National Congress protested against the dispatching of Indian troops to foreign countries. The Congress demanded the establishment of popular government in India and the freedom to frame her own constitution after the war⁽³⁾.

With the resignation of Biswanath Das, again the idea of forming a coalition government began in October 1941. Gajapati Krushna Chandra intervened in the prevailing situation and took advantage of it. A committee was appointed in October 1941 to prepare a programme of action. Accordingly on 24th November 1941 a coalition ministry was formed with Gajapati as the premier and Pt. Godavarish Mishra and Maulana Sobhan Khan as ministers. Among the seven provinces of India in which constitutional governments were suspended, Orissa was the first and only state to return to normal functioning of the constitutional system⁽⁴⁾. The Congress termed the ministry as a betrayer of the cause of the electorate⁽⁵⁾. Whereas the Gajapati justified his stand. Though the formation of the ministry was opportunistic, in the real sense it was not a truly responsible government. The ministry enjoyed the support of the governor who was the real head with vast emergency powers. The Congress protested the formation of the ministry as it was contrary to its ideology. Some members of the Congress were put behind the bars. The ministry survived the motion of confidence brought by the leader of the opposition⁽⁶⁾. The political scenario again changed with the outbreak of the Quit India movement in 1942. A large number of Congress leaders in Orissa were placed in the prison.

A number of resolutions were passed by the ministry. Pt. Godavarish Mishra pleaded for the establishment of a University and simultaneously came up with a bill.⁽⁷⁾

Members in the Assembly reposed confidence on the stewardship of the Gajapati and anticipated that he would alleviate the problems and suffering of the people.

The Gajapati had a positive approach towards the financial condition of the newspapers and took steps for their stability and expression of correct news⁽⁸⁾. As a great patron of literature he was instrumental in the establishment of Utkal Sahitya Samaj at Cuttack.

Members expressed their desire for the amelioration of flood and irrigation condition of Orissa. KrushnaChandragave much attention to the irrigation schemes and allotted huge sums of money to solve this problem. As per statistics about 446 thousand acres of land in the state were being irrigated through canals, reservoirs and tanks⁽⁹⁾. The Gajapati constituted the Flood Committee consisting of technical experts to find out remedy for controlling the flood of Orissa that has caused damage and starvation to the poor⁽¹⁰⁾.

Despite of scathing criticism from the members, the Gajapati upheld the dignity and sanctity of the house. In reply he stated that his government has shouldered the responsibility of effecting the unification of rules and regulations and unification of the educational system throughout the province⁽¹¹⁾. He reiterated the fact that as a new born province Orissa had to depend on Bihar for the provincial Civil Service and a better administration⁽¹²⁾.

The Gajapati took steps for the introduction of a better police administration by effecting reforms in the police manual⁽¹³⁾. He considered Orissa to be proud of its contribution to 2nd world war⁽¹⁴⁾. He expressed that education and training which were given to our young men were very much precious and priceless⁽¹⁵⁾. Krushna Chandra urged the inculcation of discipline by the youngmen by equipping them with every qualification necessary to safeguard Indian's interests⁽¹⁶⁾. He was in favour of a casteless society⁽¹⁷⁾. It was under his dynamic leadership that Orissa became the first province in India to become independent⁽¹⁸⁾. In spite of limited financial resources of the state the Gajapati looked into the betterment and development of the state⁽¹⁹⁾. He associated him with the National Defense Council as a member during the 2nd world war⁽²⁰⁾. On 30th June 1943 the Orissa University Bill of 1942 was moved⁽²¹⁾. The Gajapati proclaimed that education should be imparted to all irrespective of caste-colour and creed⁽²²⁾. The government granted scholarships to the poor and meritorious students. The Gajapati donated the whole amount of his pay and travelling allowances, which he received as the premier to the funds of Utkal University for its development⁽²³⁾. He was truly the main architect of the Utkal University.

He was a staunch supporter of female education and accepted a progressive policy in this regard⁽²⁴⁾. It was his wisdom that led to the establishment of a medical college at Cuttack⁽²⁵⁾. The Central Rice Research Institute at Cuttack was established during his tenure, which today finds a prominent place in the world's scientific map⁽²⁶⁾.

After a period of multifarious activities in the coalition ministry, political differences aroused in the Cabinet and the Maharaja tendered his resignation in July 1944⁽²⁷⁾.

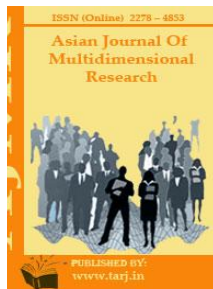
CONCLUSION-

Maharaja Krushna Chandra Gajapati was an undisputed leader of Orissa, who not only pioneered the amalgamation and formation of Orissa, but also navigated it into a modern state. He was the true 'son of the soil' and the architect of Orissa

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COMPARISON OF JOB SCHEDULING ALGORITHMS IN CLOUD COMPUTING

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ABSTRACT

Cloud computing is network based computing environments that provide the customers with computing resources as a service over a network on demand. Cloud computing offers scalability, availability and different services as important benefits. Cloud provides the services to the organizations like storage, applications and servers. Cloud computing is an on demand and pay per use service. The unique concept of cloud computing creates new opportunities for Business and IT enterprises to achieve their goals. In cloud computing, typically there are range of jobs that need to be completed with the to be had assets to obtain most fulfilling performance, less processing cost, short average waiting time, shortest response time, and efficient utilization of resources etc. Load balancing is one of the major challenges in cloud computing which is required to distribute the dynamic workload across more than one nodes to make certain that no single node is overloaded. It helps in optimal utilization of resources and hence in enhancing the performance of the system. There are a few existing scheduling algorithms which could keep load balancing and provide better methods via efficient process scheduling and resource allocation strategies[3]. It becomes necessary to use the resources that are available efficiently in order to maximize the profits with optimized scheduling and load balancing algorithms. This paper discusses some of the scheduling and load balancing algorithms in cloud computing.

KEYWORDS: *Cloud Computing, Job Scheduling Algorithms, Resource Allocation, Load Balancing, Cloud Benefits*

I. INTRODUCTION

The developers' interest is in utilizing cloud for carrying out technical applications & also the enormous associations are on the edge of changing over to a hybrid cloud. Numerous applications which are very complex need parallel processing for executing the jobs efficiently. Because of the synchronization and communication among processes which run parallel, there is a reduction in the usage of resources of CPU. It is fundamental for a data center to accomplish the use of hubs while keeping up the level of responsiveness of jobs which are running parallel. Cloud Computing is pulling in an expanded number of uses to keep running in the data centers which are remote. Numerous intricate applications necessitate capabilities of parallel processing. A portion of the applications which are running parallel demonstrate a decline in the usage of resources of CPU. At whatever point there is an expansion in parallelism and there is no planning of jobs accurately, it lessens the execution of a computer.

In Cloud Computing, scheduling plays a vital role in efficiently managing the computer services. It is the progression of captivating decisions regarding the allocation of available capacity and/or resources to jobs and/or customers on time. Millions of users share cloud services by submitting their millions of computing tasks to the cloud computing environment [11]. The scheduling crisis in cloud makes it difficult to work out, predominantly in the case of large composite jobs like workflows. At the same time, the scheduling strategies focus on throughput, efficiency, space, cost of time and improve the class of service of the entire cloud computing environment. The Scheduling process is divided into 3 phases; Resource discovering and filtering, Resource selection and Task allocation. The needs of job scheduling in cloud computing are load balance, quality of service, economic principles, best running time and throughput[12].

A. CLOUD ARCHITECTURE

The Cloud Computing design contains numerous cloud parts, each of them are inexactly coupled. The cloud design can be divided into two parts: Front End, that alludes to the customer piece of cloud computing framework. It comprises of interfaces and applications that are required to get to the cloud computing stages, e.g., Web Browser, Mobile, PC and PDA. Secondly, Back End, that alludes to the cloud itself. It comprises of the considerable number of assets required to give cloud computing administrations. It includes gigantic information stockpiling, virtual machines, security system, administrations, sending models, servers, and so on. Service supplier gives the administration to client. These administrations are Infrastructure as a Service (IaaS), Platform as a Service (PaaS) and Software as a Service (SaaS). Back end of distributed computing is the cloud itself, which predominantly contains PCs and stockpiling gadgets. Cloud Environment essentially comprises of programming applications that are accessed via web as administrators wish to utilize them. Applications that are based on Cloud Architectures are such that the base of registering is utilized just when it is really required, draw the fundamental assets when somebody makes an interest for those, perform a specific occupation, then give up the unneeded assets and frequently arrange them after the employment is finished. Amid their operation, the applications scale up or down flexibly taking into account need of assets.

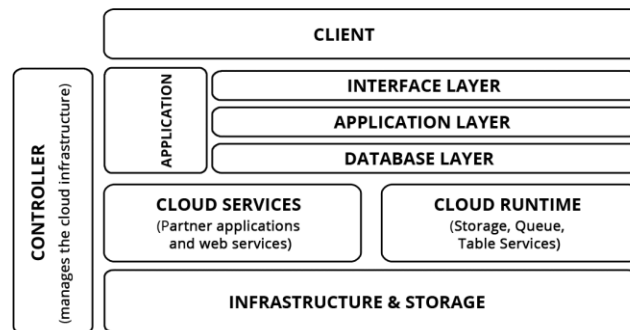


Fig. 1.1: Layered View of Cloud Architecture[13]

The rest of the paper is organized as follows: Section II highlights the benefits and barriers of cloud computing, Section III scheduling in cloud computing, Section IV Scheduling algorithms related work in this field and Section V brings the conclusion.

II. BENEFITS AND BARRIERS OF CLOUD COMPUTING

Advancement of Cloud Computing is huge as for individual utilizations and employments related to business. Clients of distributed computing could use or keep up the online resources. Among a few points of interest or advantages, few are listed below[14]:

a) Scalability: The capacity of a framework to build all out throughput beneath an expanded burden whenever the resources are incorporated is scalability. Resources could be network, hardware, servers, and storage. The client could rapidly scale up or downsize the resources in cloud computing as per their requirement with no purchasing the resources.

b) Virtualization: Virtualization is an idea in cloud computing where clients have a solitary perspective of accessible resources independent of their organization in physical gadgets. So it is beneficial for giving the administration towards clients with very few numbers of physical assets.

c) Mobility: Cloud Computing implies mobility since clients could get to applications by the means of web effectively at anytime.

d) Low Infrastructure Costs: The model which is pay per-use is bolstered in cloud computing. It really assists an association to give payment for those resources they require, not for making any venture for the assets accessible in the environment of cloud. In addition, the supplier has no requirement of any upkeep related to infrastructure or overhaul costs.

e) Increased Storage: Clients or users in cloud computing can accumulate a bigger number of information in cloud than on private PC frameworks, which they utilize standard premise. It not just mitigates them from purchasing additional storage room, additionally enhances execution of their general framework, as it is less stacked. Then again, information or projects are gotten to at whatever time through web, given that they are accessible in cloud.

Consequently, the cloud computing furnishes a few focal points with type of expandability, availability and elasticity on-interest. Still it has a few imperatives or constraints as talked about in the accompanying[14]:

- **Latency:** It has dependably been a critical thought of low latency in systems of telecom for data, voice and video. As architecture dependent on cloud can without much of a stretch be gotten to via web, hence high latency is a critical matter of concern in each communication happening amongst provider and client.
- **Language or Platform constraints:** Adjustment of language or platform dependably assumes an essential part. In these days, cloud suppliers bolster particular platform or language that does not interoperable with different suppliers. So an all inclusive arrangement of measures should be characterized in the event of platform or language adaptation.
- **Resource Control:** The resource controlling in environment of cloud is not generally in extent of customer. It might fluctuate between various providers of cloud. At times separation of resource is particularly required yet it is difficult to disengage for the customer to recognize the definite resource. In the meantime, resources might debilitate for keeping information or giving administrations, so information or project might require moving over different assets. This is additionally major and testing issues in distributed computing. In this way, controlling resources and appropriating loads through relocation (if conceivable) between various resources is particularly vital.

III. SCHEDULING IN CLOUD COMPUTING

The needs of job scheduling in cloud computing are load balance, quality of service, economic principles, best running time, throughput[12]. In environment of cloud computing, issue of scheduling of job is a greatest and testing issue. Subsequently the job scheduler ought to be rapid. The scheduling of job in cloud computing is principally centered to enhance the effective utilization of resource like lessening in completion time, memory and bandwidth. A productive strategy of job scheduling must intend for yielding less time of response in such a way that the execution of jobs submitted happens inside a conceivable least time and hence there would be a happening of event of in-time where reallocation of jobs is done. Subsequently, few dismissals of jobs happens and additional quantity of jobs could be put forward to the cloud by the customers which at last show expanding results in quickening the business execution of the cloud.

The computing systems are continuously shifting to cloud-based systems and the work is also moving towards pay-as-you-use basis. Several studies attempted to outline the scheduling problem on cloud systems because of the workflow hassle. Workflow hassle can be in addition classified into two ranges: Service-level (platform layer and static scheduling) and Task-level (unified resource layer and dynamic scheduling). Cloud-based systems are different from grid computing as the user can install their applications on the virtual machines and execute their programs on the cloud computing machine. Considering the above reasons, the fact is that both grid computing and cloud computing are heterogeneous but the important thing that troubles is very distinctive. A good illustration of the same is the cost and latency of data transfer on these environments. That is why some studies have given more consideration to their definitions of scheduling on cloud[12].

A. LOAD BALANCING

In cloud computing, Load balancing gives a productive solution for different issues dwelling in usage and set up of cloud computing environment. Load balancing must consider two noteworthy tasks, initial one is the resource allocation or provisioning of resource and other is

scheduling of task in environment which is distributed. Effective scheduling of resources and provisioning of resources and in addition tasks will guarantee:

- Resources are accessible on demand easily.
- Resources are effectively utilized beneath provision of load which is high/low.
- Saving of energy is done if there arise of occurrence of low load
- Cost of utilizing resources is reduced.

Keeping in mind the end goal for balancing the resources requests it is imperative for recognizing a few major objectives of algorithms of load balancing:

- Cost effectiveness
- Scalability and flexibility
- Priority

B. CLASSIFICATION OF SCHEDULING ALGORITHMS

1) *Static Scheduling:* The jobs which are pre scheduled, knowledge of all information is about resources which are available and a task is appointed to a resource at a time, hence it's less demanding to adjust in view of perspective of scheduler.

2) *Dynamic Scheduling:* The jobs are accessible dynamically for purpose of scheduling over certain time with the help of scheduler. It is more flexible than static scheduling, having capability of deciding run time ahead of time. It is more significant for incorporating load balance as a fundamental element for obtaining scheduler algorithm which is efficient, accurate and stable.

3) *Centralized Scheduling:* As specified in dynamic scheduling, it's an obligation of distributed/centralized scheduler for making a decision which is global. The fundamental advantages of centralized scheduling are monitoring and control on resources, efficiency and ease of implementation. On another hand; such type of scheduler face shortage of efficient performance, fault tolerance and scalability. Due to this demerit it's not prescribed for the grids at large-scale.

4) *Distributed Scheduling:* This scheduling type is additionally sensible for real cloud in spite of its effectiveness which is weak contrasted with centralized scheduling. There is no entity which is having control which is central, so local schedulers' solicitations to oversee and keep up condition of queue of jobs.

5) *Pre-Emptive Scheduling:* This scheduling type permits interruption of every job during execution and a migration of job could be done to some another resource putting away its resource which is initially allocated to it, available for different jobs. On the off chance that limitations, for example, priority are taken into account, this scheduling type is more useful.

6) *Non Pre-Emptive Scheduling:* It is a scheduling procedure, in which there is no permission to resources to be re-allocated till the time when scheduled and running job completed its execution.

7) *Co-operative scheduling:* In this scheduling type, framework have numerous schedulers, everyone is in charge for doing some definite activity in the process of scheduling towards wide

range of common system in light of the cooperation of users of current system, given rules and procedures.

8) Immediate Mode: In this scheduling type, scheduling of any job is done by the scheduler which is arriving recently at an instant it arrives having no waiting for interval of next time on the resources accessible at that point of time.

9) Batch Mode: The piling up of jobs arriving as gathering of issues which are to be solved over progressive intervals of time is done by scheduler, in such a way that it is ideal for mapping a job for appropriate resources relying upon its characteristics.

IV. TYPES OF SCHEDULING ALGORITHMS

Various advancements have been made closer to distinct calculations for designating, scheduling and scaling the belongings productively inside the cloud. The important target of scheduling calculation is: execution improvement and improving the nature of management. Customary scheduling calculations are insufficient to accomplish these goals. So to triumph over these obstacles numerous enhanced algorithms are proposed. With the usage of numerous tactics, some structures had been proposed by means of creators to handle this scheduling trouble, some of which are mentioned below:

A. FIRST COME FIRST SERVE (FCFS)

First Come First Serve alias First in First out indicates that the jobs are completed as in line with the order of task arriving time. The FCFS set of rules may additionally further breed the convoy impact which commonly takes location when there may be a job with a massive quantity of workload inside the activity queue. In this state of affairs, all of the jobs which can be queued at the back of need to wait a long time for the long activity to finish.

B. SHORTEST JOB FIRST SCHEDULING ALGORITHM

Shortest Job First (SJF) or Shortest Job Next (SJN) selections up the undertaking with the least execution time. Highest precedence is assigned to the jobs with minimum execution time and located first in queue while the lowest precedence is assigned to the activity with the most execution time. It can be either pre-emptive or non-preemptive. A pre-emptive SJF algorithmic rule can stop the technique presently in execution, whereas a non-pre-emptive SJF algorithmic rule can let the going for walks method to end its half.

C. ROUND ROBIN SCHEDULING ALGORITHM (RR)

Round Robin algorithm considered as one of the most effective, conventional and maximum used scheduling algorithms which matches particularly better for timesharing structures. It distributes the burden equally to all the assets. It works very similar way in cloud computing as it does in method scheduling. The working consists of a circular queue and a fixed time unit known as quantum. Each customer's activity's execution takes area best inside this quantum. The complete procedure is going like this: to start with the primary system from the queue is picked by CPU scheduler after which it sets a timer to interrupt after one quantum and then ultimately the process is dispatched in case if the task does not attain in a single allocated quantum, it returns to the queue and anticipate the subsequent round. The massive benefit is that jobs are executed in a sequence turn wise and there is need to wait for the previous job to get complete.

Therefore, there is no starvation issue. But the dark aspect is that if the workload is heavy and queue is completely loaded, it takes a lot of time to perform all of the jobs and moreover, a wonderfully appropriate time quantum is difficult to determine [15].

D. PRIORITY BASED JOB SCHEDULING ALGORITHM

In order to reduce the makespan time another Priority based Job Scheduling (PJSC) Algorithm for cloud computing has been proposed by Ghanbari, which is pre-emptive in nature where each process in the system is based on the priority and priority is allowed to run. The highest priority job can run first whereas lower priority job can be made to wait. Equal-Priority processes are scheduled in FCFS order. The drawback of this algorithm is starvation of a process[5].

E. MIN-MIN SCHEDULING ALGORITHM

The working concept behind the Min-Min algorithm is to map each task to resources such that they can accomplish the task in the minimum possible time. It estimates the execution and completion time of each job on each available resource. There are two phase in the Min-Min algorithm. In the first phase it calculates the least execution time of all tasks. Further in second phase, the task with the least execution time among all the tasks is picked up. The algorithm further assigns the task to the resource producing the minimum completion time. The same procedure goes on repeating until all the tasks are scheduled [6].

F. MAX-MIN SCHEDULING ALGORITHM

The Max-min algorithm works very similar to the Min-min algorithm. The differentiating feature is as per the name because in this the word “min” is replaced by “max”; i.e the task having the utmost earliest completion time is allotted to the corresponding resource. Here, larger tasks are given priority over the smaller tasks [6].

G. RASA TASK SCHEDULING ALGORITHM

RASA is a new scheduling algorithm composed of two traditional techniques- Max-min and min-min. Min-Min strategy is used to execute small tasks before large tasks and Max- Min strategy is applied to avoid the delays in large tasks execution. Both the ways are used for tasks and alternative exchange ends up in consecutive execution of a tiny low and an outsized task on totally different resources therefore ignoring the waiting time of the tiny tasks in Max-min rule and therefore the waiting time of the massive tasks in Min-min algorithm.[7]

H. ANT COLONY OPTIMIZATION

A static load balancing method known as Ant Colony Optimization. In this technique, an ant starts off evolved the motion as the request is initiated. This approach makes use of the Ants conduct to acquire data of cloud node to assign assignment to the precise node. In this approach, once the request is initiated, the ant and the pheromone begins the forward motion in the pathway from the “head” node. The ant movements in forward path from an overloaded node looking for subsequent node to check whether or not it's miles an overloaded node or not. Now if ant locate under loaded node nevertheless it circulate in forward course in the path. And if it finds the overloaded node then it starts off evolved the backward movement to the remaining under loaded node it observed formerly. If ant finds the target node, it will devote suicide so that useless backward motion is avoid [16].

Table 1: Comparison of Scheduling Techniques				
Algorithms	Scheduling principle	Allocation order	Findings	Type of system/ environment
FCFS scheduling	Order of arrival	In the order of process arrival	More waiting time	Batch system
SJF scheduling	Arrival time and process time	To the processes with least execution time	Lesser waiting time than FCFS	Batch system
RR scheduling	Time quantum difficult to decide	Pre-emption after fixed quantum	More waiting time than all	Time-sharing system
Priority based scheduling	Assigned priority	To the job with highest priority	Lesser finish time	Batch and Time-sharing system
Min- Min Scheduling	Execution and completion time	Least execution time task assigned to resource producing min completion time	Increase resource utilization rate	Batch system
Max-Min Scheduling	Completion time	Max earliest time task assigned to resource	Small task delays for long time	Batch system
RASA	Make Span has to be reduced	Number of resources decide the strategy	Reduce make span	Batch system
ACO scheduling	Pheromone updating rule	Loads each VM and defines load balancing factor	Reduced time, improved results by local search	Cloud Environment

V. CONCLUSION

Efficiency of cloud depends on the sort scheduling algorithm utilized in environment. Scheduling nonetheless one of the most ongoing study oriented domain in cloud computing situation. On this paper, a number of existing algorithms for job scheduling are discussed, in comparison with each other and tabulated with their findings. It helps to fully grasp the vast form of scheduling options with a view to pick one for a given atmosphere. Most of the algorithms agenda tasks supported single criteria (i.e. Execution time). Nonetheless in cloud surroundings it's needed to think about countless standards like execution time, cost, performance measure of person and so on. Multi- goal venture scheduling algorithm provides better options to cloud atmosphere. With a view to give a boost to support the throughput of the datacenter and reduce the fee without violating the SLA (carrier level agreement) for accomplice measure utility in cloud SaaS environment.

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AGRICULTURAL INFORMATION SYSTEM IN INDIA: IT'S CONCEPT, GROWTH AND DEVELOPMENT

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ABSTRACT

Agriculture, the science of raising crops and animals, began some ten thousand years ago in the Middle-East when animals were first raised in captivity. Agriculture is a production-oriented economic activity, which aims at the production and processing of agricultural products. Agricultural information can be defined as all published and unpublished knowledge of agriculture and broadly categorized into four classes: Technical/Scientific information, Commercial information, Social and cultural information and Legal information. Agricultural information system should be the basic component of extension institutions' task and must be incorporated into their long and short term plans. Agricultural information source also include extension worker like village level workers, gramsevaks, extension guides etc. farm news broadcasting through radio and television, field demonstration; film and audiovisual means; extension education; popular journals and magazine; field day, kisanmela etc. Major initiative for development of Indian Agricultural Information System was taken up by Indian Council of Agricultural Research through various project like NATP, NAIP CeRA, Krishipobha etc. Formation of e-resource consortium and KrishiPraptha Project are landmark initiatives. Use

of e-resources is going to improve research output and information access environment. Most of the libraries were not able to subscribe e-journal due to lack funds. Hopefully, ICAR would increase the coverage of e-resources as per requirements of SAUs/agricultural institutes. Cha..From print media to digital resources is still in transitional stage. Present digital divide has to be bridge to enter into pre digital age and feel comfortable in use of e-resources

KEYWORDS: *Agricultural Information, Extension, CeRa, ICAR, NATP, Digitization, Consortium, Communication*

INTRODUCTION:

Indian agricultural system is one of the oldest and largest in the globe which had its humble beginning as early as in 1881 with the establishment of Imperial Department of Agriculture. This was followed by opening of state agricultural department in Madras (Now Chennai), Bombay (Now Mumbai), Shillong, Allahabad and Nagpur between the period of 1883-1895 (Subbaiah, 1988). Establishment of Indian Agricultural Research Institute (IARI) and Indian Council of Agricultural Research (ICAR) in 1905 and 1929 respectively are historical development in Indian agricultural research and education. During pre independence period it was Indian Agricultural Research Institute, which only institute imparting agricultural education till India wins freedom. Other significant developments which worth mentioning were Forest Research Institute (FRI) Dehradun and Dairy Research Institute, Karnal (now National Dairy Research Institute) established in the year 1906 and 1922 respectively. The Chronological development of agricultural institutes till the independence was as follows:

❖ Indian Veterinary Research Institute	1889
❖ Indian Agricultural Research Institute	1905
❖ Forest Research Institute	1906
❖ Allahabad Agricultural Institute	1910
❖ National Dairy Research Institute	1923
❖ Central Potato Research Institute	1935
❖ National Sugar Institute	1936
❖ Rice Research Institute	1946
❖ Tobacco Research Institute	1947
❖ Inland Capture Fisheries Research Institute	1947

After independence following major intuitions were established:

❖ Food and Technology Research Institute	1950
❖ National Botanical Research Institute	1953
❖ Agro- Economic Research Centre	1954
❖ Rubber Research Institute	1955
❖ Indian Agricultural Statistical Research Institute	1959
❖ Central Arid Zone Research Institute	1959

It is only after the independence that many agricultural universities and institutes started coming up one after another. First agricultural university was established in India in 1960 known as Pant

Nagar University (Now GB Pant University of Agriculture and Technology). The genesis of higher education in the country can be traced from the recommendations given in the Education Commission Report of 1949 also known as Radhakrishnan Report which gave the concept of 'Rural University' supporting the cause of establishing more agricultural universities in the country. The recommendations were further supported by Indo American Team to emphasize more on agricultural education and research (ICAR Report, 1955). During the period of 1961-66, 7 new universities were opened. By the end of 1980's the number of universities increased to 26. Today India has 46 Agricultural Universities including deemed universities engaged in agricultural education and research One more Andhra Pradesh Horticulture University has been established in Hyderabad during 2008. Some more horticulture universities are going to be opened in the states of Karnataka (at Bangalore), Uttarakhand and Meghalaya. Andhra Pradesh Horticulture University was established in 2008 adding one more university to the earlier two agricultural/horticultural universities in the state. In addition to the above institutions, there are many other organizations/ societies engaged in agricultural research and education including departments of agriculture/ horticulture, NGO's in different states. Societies like Agriculture and Horticulture Society of India, Agriculture and Horticulture Society of Madras, Crop Improvement Society of India, Indian Dairy Association, Indian Society for Agricultural Economics and Indian Society for Soil Science etc. make the system still larger. ICAR is funding about 82 professional societies for bringing their publication According to the rough estimate country generates approximately 14000 research papers, 3000 books, 2500 projects reports, and 2500 conference papers every year In addition to this about 1500 (1544) PhD and 5000 (5170) dissertations at MSc level are submitted in different universities and institutes. Manpower engaged in NARS is estimated to be more than 30,000 out of which manpower strength engaged in agricultural research and education is more than 6000 (6280) (IASRI, 2006). The research out of the above manpower under the system could be well imagined which could be more than the above figures. This makes NARS of India the largest agricultural research system in the world.

DEFINITION OF AGRICULTURAL INFORMATION

Samuel (2001) defined agricultural information as the data for decision-making and a resource that must be acquired and used in order to make an informed decision. Umali (1994) classified agricultural information into two broad groups: pure agricultural information and agricultural information inherently tied to new physical inventions. Pure agricultural information refers to any information which can be used without the acquisition of a specific physical technology. It includes all types of self-standing advice on practices such as production techniques, farm management, marketing and processing and community development. On the other hand agricultural inventions or technologies are those that come in the form of agricultural inputs, management technologies facilitating farm management, and marketing and processing equipment. In the light of the above definitions, the researcher conceptualized the meaning of agricultural information as both agricultural messages via extension and agricultural information that is embodied in agricultural technologies and transferred between the actors in the agricultural extension system.

AGRICULTURAL EXTENSION AND INFORMATION

Agriculture is a production-oriented economic activity, which aims at the production and processing of agricultural products, involving two closely interconnected flows of:

- Material goods (including production inputs, agricultural products, etc.)
- Information (in whatever form).

However, traditionally agricultural projects and researchers had paid too little attention to agricultural information. According to Samuel (2001), information has been identified as one of the resources required for the improvement of agricultural production. It is defined as the data for decision-making. It is said to be a resource that must be acquired and used in order to make an informed decision. Those who possess appropriate and timely information will make a more rational decision than those without.

Agricultural information system should be the basic component of extension institutions' task and must be incorporated into their long and short term plans. Having adequate well-presented information will improve the efficiency of rural development projects and programs. It will improve the implementation of rural projects and programs through improving capacity of managers to devote due consideration to the principles of rural development programs: accessibility, independence, sustainability, participation, effectiveness and vision (Samuel, 2001).

AGRICULTURAL INFORMATION SOURCES

Agriculture, the science of raising crops and animals, began some ten thousand years ago in the Middle-East when animals were first raised in captivity. Most of agricultural information from that time until the mid-nineteenth century was passed from one farmer to another farmer by word of mouth. Even during the early days of the agricultural revolution, when advances in crop rotation, animal breeding and mechanical invention led to increased productivity and need for fewer agricultural workers, most individuals learned of these development from other farmers (Russell and Pisa, 1992). Agricultural information source also include extension worker like village level workers, gramsevak, extension guides etc. farm news broadcasting through radio and television, field demonstration; film and audiovisual means; extension education; popular journals and magazine; field day, kisanmela etc. (Subbaiah, 1988).

. GENERATION AND USE OF AGRICULTURAL INFORMATION

According to Samuel (2001), communication defined as the sharing of ideas and information, forms a large part of extension agents' job and hence of extension institutions. Extension agents must also be able to communicate with superior officers and research workers about the situations faced by farmers to effect and result in their intervention.

The responsibility and the role played by agricultural extension institutions in rural development demand them to establish an information system of similar size and scope. Information and its dissemination is also a subject of considerable importance to rural population who commonly suffer from isolation and have difficulties in communicating their priorities to decision makers. Consequently it is imperative to find approaches, which can get messages over them as well as means for them to communicate their problems and aspirations.

There are different generators and users of agricultural information. Aina et al (1995), categorize the various agricultural information user populations as follows:

- Policy makers and planners
- Researchers
- Extension staff

- Educators and students
- Agro-base industries and services staff,
- Farmers.

Each of these sectors contributes directly to the improvement of agriculture and hence relevant information provided to each category of these users population will contribute to the development of agriculture. Aina et al (1995), defined agricultural information as all published and unpublished knowledge of agriculture and broadly categorized into four classes: Technical/Scientific information, Commercial information, Social and cultural information and Legal information. As Buford (1990) pointed out, agricultural extension depends to a large extent on information exchange between and among farmers on the one hand, and a broad range of other actors on the other hand. Extension, along with education and research is typically seen as a service, public or private, that responds to the needs of farmers and rural people for knowledge that they can use to improve their productivity, incomes and welfare and to manage the natural resources, on which they depend, in a sustainable way. It brings information and new technologies to farming communities, allowing them to improve their production, incomes and standards of living. Considering this situation, extension has little choice but to become information-based.

INITIATIVES TAKEN BY ICAR AND OTHER ORGANIZATION

In early 1990's, during the period of 8th Five Year Plan, Govt. of India under NARP decided to launch a major project to implement information technology in the field of agriculture under NARS, which considerably brought changes in library scenario by building up IT infrastructure and collection building in particular. In fact, project proved quite useful for overall development of infrastructure in ICAR institutes and SAU's. Brief description of the project is given below:

NATP (National Agricultural Technology Transfer Project)

NATP was the world's biggest World Bank assisted project of Rs. 992 crores which was started on June 30, 1998 and continued up-to June 30, 2005. When this project was launched, agricultural libraries were facing financial crunch and there was hardly sufficient funds to build up IT infrastructure facilities which was the need of the hour to adopt new technology in libraries. One of the components of the project was Information System Development which strengthened agricultural libraries under this project. The project had a budget of Rs. 130 crores for this component out of which 94 crore was earmarked for the establishment of ARIS and 36 crores for development of Information System Development (ISD). Whatever IT infrastructure are available today in most of the Indian agricultural libraries can mostly be attributed to this project. It had provided about 160 VSAT to ICAR institutes and SAU's during 1997-2000. Others were also provided dialup connectivity. Funds were utilized for purchase of books and subscription of journals also. It was funding under this project which modernized agricultural libraries particularly IARI library which was designated to the status of National Agricultural Library of India. Significant achievement of this project was that it created about 5000 Internet nodes in about 300 institutions/centres including ICAR institutes, NRC, PDs, regional stations, SAU, zonal research stations and colleges with connectivity speed ranging from 128 kbps to 2 mbps . Today, ICARNET has larger network providing facilities of information sharing with improved bandwidth and other infrastructure facilities. It had identified 42 regional libraries all over the country for network and to co-ordinate and share resources in the first phase to cover

remaining institutes subsequently. Meetings, seminars and training of professionals were organized by ICAR under this project but no significant changes could emerge out in networking and sharing of resources which is the only and ultimate target in the present circumstances. Nevertheless, such exercises gave good background to the system.

AGRICULTURAL RESEARCH INFORMATION RESEARCH CENTRE (ARIC)

ICAR had timely realized the importance of information management as early as in 1961 when it decided to create a database of records on on-going research projects (ARIS NEWS, 2005). The Council took a very important step towards information consolidation and use when it established Agricultural Research Information Research Centre (ARIC) in 1967 to create and maintain databases useful to the Indian agricultural scientists. It became national input centre for AGRIS database in 1975. It has so far contributed more than 50,000 records of Indian agricultural research literature to AGRIS. Undoubtedly, input of Indian literature which is estimated to be about 5-10% gets into AGRIS database. Over the year input to AGRIS database has increased over 2000 bibliographic records annually. The job is too big for ARIC to cover all Indian agricultural journals and gray literature unless.

- 1) Indian Horticulture (1091-2000)
- 2) Indian Farming (1996-2000)
- 3) Hand book of agriculture (E-book)
- iv) Database of All India Coordinated Projects (containing 2000 projects of 62 Institutes).
- v) National Agricultural Research Database (NARD) having more than 4000 records
- vi) ICAR Vision 2020
- vii) Digital Photo Library.

National Agricultural Research Database (NARD) deserves special mention which was outcome of memorandum of understanding of ICAR with CABI in 1999. As per the work plan, the decision to develop national database was conceived and developed. The present database has more than 4000 records so far.

Apart from the expected functions of the national database, it has laid down one important objective of strengthening at least one selected institution in each subject covered under NARD to become a national node for the network institutions of sub region to become centre for regional information services. This is one of the most important objectives, if achieved, would be immensely useful. In fact, compilation of National Agricultural Bibliography, NARD and ARIC activities need to be integrated for effective implementation. If maximum of the libraries are assigned the responsibility of specializing and coordinating information on specific crops like horticulture, and other branches not only confined to the present seven centres identified under NATP, but more number of libraries are to be involved under the network for wider coverage. Every library small or big should be partner to the national centre on the basis of mutual interests.

ARIS (Agricultural Research Information System)

ICAR Review committee recommended the establishment of ICARNET in 1988. Formation of ARIS Cells in SAU's and other agricultural institutes could be partly attributed to the recommendations of this committee.

ARIS (Agricultural Research Information System) was established with the financial assistance from World Bank. The system was proposed by ICAR and feasibility and implementation was worked out in cooperation with ISNAR team of consultants and experts after conducting national survey of SAU's and other agricultural related institutions of India in which scientists administrators and librarians formed the main sample of the survey. Thus, ARISNET (Agricultural Research Information System Network) came into being under ARIS.

National Agricultural Innovative Project (NAIP)

NAIP project concluded somewhere in the year 1995 which could bring at least IT environment in agricultural universities and institutes in addition to funding other projects under the programme. But the former must be considered significant achievement among all others in view of the urgency of adoption of new technology in every institution. Immediately on the completion of NAIP another project named NAIP came into being on June 30, 1998 with the objectives of carrying forward the unfinished work under NAIP. ICAR-NET which was proposed under NAIP could not become completely functional, though necessary infrastructure for the same as developed in most of agricultural universities and institutes. NAIP has one of its targets to establish ICAR-NET with emphasis on:

- i) 'Strengthening of ICAR-NET
- ii) Creation of digitized content and knowledge management
- iii) Strengthening of 42 libraries of SAU's and ICAR institutes into fully electronic libraries connected to ICAR-NET.

Strengthening would be done by way of:

- Formation of a consortium for centralized e-journal subscription.
 - Development of linkage with other such consortia established by organizations like UGC, AICTE, CSIR, IIM, etc.
 - Further development of e-library management systems in the selected SAU's
 - Digitization of old research publications and Ph.D thesis in the area of agriculture
 - Creating an open access to publications in the selected ICAR and SAU's libraries
 - Development of formal linkages between the NARS libraries and international libraries and library organization and
 - Capacity building for e-library development and use.
- iv) Formation of an 'ICAR e-journal consortium for centralized subscription of e-resources and information sharing in the agricultural domain at national level on the pattern of UGC consortium other consortium

CONSORTIUM FOR E-RESOURCES IN AGRICULTURE

ICAR took initiative during 2007 to identify importance e-journals frequently being referred by agricultural scientists. All libraries were approached to identify such journals and send the list to ICAR. On the basis of such assessment of important journals, more than 1,4000 journals were included for subscription to 126 selected SAU's libraries in the first phase, some with full text and some with abstracts and linkages. Thus long awaited agricultural e-resources consortium became functional with the following objectives:

- To expand the existing R&D information source base of ICAR institutions/ universities, etc., comparable to world leading institutions/organizations.
- To nucleate e-access culture among scientists/teacher in ICAR institutes/ agricultural universities.
- Development of Science Citation Index Facility for evaluation of scientific publication.
- Impact analysis of CeRA based on the level of research publications measured through SCI.

The project has been earmarked Rs.938.542 lakhs for 5 years (2007-8 to 2011-12). CeRawould be governed and managed by following here committees:

- National Steering Committee
- Consortium Negotiations-cum-Monitoring Committee

Initially M/s Informatics India Ltd., Bangalore was selected to direct access for selected journals subscribed under the Consortium. Springer e-resources, Annual Reviews are available on-line with full text download. ICAR is expected to become partner to other e-consortia like INFLIBNET of UGC, CSIR, and INDEST.

DIGITIZATION INITIATIVE

Most significant follow up action under NAIP was envisioning of KrishiPrabha (Indian Agricultural Doctoral Dissertations Repository) in 2007 with the following objectives:

1. To develop, organize and sustain knowledge base of agricultural dissertational in digital form and make it accessible online.
2. To develop a standard format for submission of e-theses of SAUs and DUs (deemed Univ.).
3. Update skills of human resources of SAUs/DU's
4. To publish a journal in electronic form/hardcopy form from the database

Haryana Agricultural University Library was already engaged in compilation of database of Ph.D thesis at national level with bibliographical detail including abstracts. National repository is going to be highly useful for future research not only in India but outside too. This initiative is appreciable, though a huge task to be accomplished. Nevertheless, this long term project is going to be valuable virtual visible index of national research output to be renewed from time to time. Such initiative of building institutional repository of all SAU's scientists' research contributions at national/ regional level would be another landmark in data capturing and supporting open access movement in knowledge society.

Another important landmark of digitization is creation of e- resources under Krishikosh and AgriCat. The Krishikosh is the Institutional Repository of Indian National Agricultural Research System which gives access to digitize books, historical records, Institutional publication, journal, report, reprint, research highlight, training manual etc of participative institution under the umbrella of ICAR. On the other hand AgriCat under E-granth project is an Union catalogue of library resources of Indian Agricultural and research (NARES) to provide open access to all catalogue of NARES so that sharing of library resources become possible.

LIBRARY DEVELOPMENT

IARI Library which has been designated as National Agricultural Library of India has been getting increased allocation of funds during the last decade. As a result, change in its structure and services are quite visible. It got boost up under NATP project. It is subscribing almost all important databases of CABI along with many others. It has good collection of CD-ROM databases accessible under CD-NET and Network Attached Server (NAS) environment. It is also subscribing online journals with full text in addition to free text access to UGC E-resources. It has links to access many other full text resources. Also it has initiated some work of digitization of printed material like old and rare books, Ph.D thesis, database and bibliography of Indian Agriculture (BIA) (ARIS News, 2005). No doubt that it has richest collection in the country but accessibility and use are more important than ownership. Being designated a national library of the country, it has many challenges ahead not to serve its own consumers only but it has a mandate to serve every agriculture scientist and student of the country. This needs long term planning with professional input with emphasis on restructuring of staff structure and its services to meet the information needs of the country. Its available resources and services need to be redesigned for improved accessibility and utilization. Its challenge is more difficult to meet as compared to other national libraries of its nature having large nation with varied information needs of large number of users scattered all over in different geographical locations. By the establishment of Consortium for e-resources in Agriculture (CeRA) under NAIP and designating IARI library as focal point has increased its functions and responsibilities.

Under NAIP 42 libraries have been identified as main libraries designated as regional libraries. Following seven libraries have been designated Regional National Central Libraries in their specialized discipline:

1. IARI, New Delhi
2. IVRI, Izatnagar
3. NDRI, Karnal
4. CIFE, Mumbai
5. CIAE, Bhopal
6. IASRI, New Delhi
7. IIHR, Bangalore

Objectives of these libraries would mainly to coordinate information in their respective field at national level and serve as national repository of information for further dissemination in addition to serving their own users. This needs well planning functional model with detailed implementation action plan.

Agricultural libraries in the country are improving in their infrastructural facilities as well as in their services and are participatory meeting the information needs of their respective clientele. Commercial databases particularly CABI, FAO and International Institute of Scientific

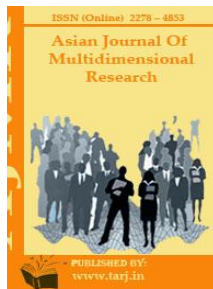
Information have contributed significantly in improving the services. But information environment still be further improved. More pressure to improve Agricultural Research Information System must come from information user is admitted fact that usability in spite of availability of resources in average, which needs to be further improved

CONCLUSION

Formation of e-resource consortium and KrishiPraptha Project are landmark initiatives. Use of e-resources is going to improve research output and information access environment. Most of the libraries were not able to subscribe e-journal due to lack funds. Hopefully, ICAR would increase the coverage of e-resources as per requirements of SAUs/agricultural institutes. Cha..From print media to digital resources is still in transitional stage. Present digital divide has to be bridge to enter into pre digital age and feel comfortable in use of e-resources.

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HOW PERFORMANCE OF BANKERS GET AFFECTED BY TRAINING & DEVELOPMENT

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ABSTRACT

The Indian banking industry is endlessly going through a process of transformation since nineties, due to the introduction of Liberalization, Privatization and Globalization (LPG), Information and Communication Technology (ICT). Therefore in order to sustain economic and effective performance of Human Resource, it's imperative to optimize their input to the accomplishment of the aims and objectives of the bank through training and development. This paper main objective is to examine level of performance in terms of imparting training. Secondly, the objective is to examine the effectiveness of training and development programmes for employees in fulfilment of their duties. The current research paper is descriptive in nature and created by using primary data collection method through questionnaire filling by the bank employees. Checking of data is done through statistical software to discover the impact of training and development on employees' performance. There are two variable Training and Development (Independent) and Employees' performance (Dependant). The present paper explained that training and development is inevitable and unavoidable. Anyone can cope up with the existing challenges in the wake of severe competition with training and development only.

KEYWORDS: *Training and Development, Banks, Human Resource Management, Employees, performance.*

INTRODUCTION

In words of Asare-Bediako (2008) “The ergonomics of the work environment, availability of state of art equipment as well as quality raw materials can make production possible, but it is the only human resources that actually make production happen”.

Human resources are a crucial but expensive resource and therefore in order to have perfect, efficient and effective performance of this resource, it's imperative to optimize their input to the accomplishment of the aims and objectives of the bank through training and development. Therefore, it can be concluded that training is necessary to ensure a suitable resource of employees that are technically and socially competent for both departmental and management positions, Mullins (2007).

TRAINING & DEVELOPMENT

It was founded that in early age especially after 2nd world war the organization come to conclusion that to get success, we must apply training concept. After this, all organizations started stressing on training. Very first organization is in United State that started giving training to their employees. After that, in 1910s, some companies (General Electric, Westinghouse, and International Harvester) started their factory schools to give training to their employees in order to improve their practical skills as they realized the importance of training and development. Although even few researchers differ with this concept of importance of training and development for the successful running of organization because it involves huge cost that may affect prioritization.

Training & development plays significant role in attaining organizational objectives by taking care of interest of both employees and organization (Stone J.R. human resource 2002). Employee's performance plays a vital role in achieving organisational goals but there performance depends on variety of factors. To achieve the organizational goals employee performance is important that depends on a variety of factors. Even then it receives high importance as it helps to enhance the technical skills, conceptual skills & human skills and even capabilities, confidence and competencies of employees. Training take into consideration 'soft' skills such as software training, management training. Whereas development focuses upon the deeds that enhances employee skills for future. It is a long term process that comprises succession planning, mentoring, coaching etc.

In short, it can be said that to achieve the organization goals, role of human capital leads to improvement & development and human capital itself is totally related with training, if your employee is trained he/she can better perform in organizations. The main reason behind to do this study is to determine the effect of training and development on organizational performance. Therefore, organizations should focused more on training than on cost control and efficiency because organization cannot get effectiveness without training and development.

Training: Training is simply increasing the skills. The basic aim of any training programme is to inculcate new techniques & skills by providing instruction and experience to new employees which helps to enhance the required level of performance in their jobs quickly and economically. On other side, who are already working, training will support to develop capabilities to enhance their efficiency in their present jobs, helps in learning new techniques & technologies and also prepare them to take on higher responsibilities in the future.

Development: Development means over all development of the people. These are designed to encounter definite objectives which helps to contribute to both employee and organizational effectiveness. There are various steps which leads to development. It includes reviewing organizational objectives, evaluating the organization's current management resources, determining individual needs, designing and implementing development programs and evaluating the effectiveness of these programs and measuring the impact of training on participant's quality of work life.

DEFINITIONS OF TRAINING AND DEVELOPMENT

There are many definitions given by many authors. Few of them are, *According to the Michel Armstrong*, "Training is systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job".

According to the Edwin B Flippo, "Training is the act of increasing knowledge and skills of an employee for doing a particular job."

Dale Beach defined "Training is usually considered as the organized procedure by which people gain knowledge and increase skill for a definite purpose"

DIFFERENCES BETWEEN TRAINING AND DEVELOPMENT-

Training is different from management development or executive development. While the former refers to training given to employees in the operational, technical and allied areas, the latter refers to developing an employee in the areas of principles, and techniques of management, administration, organization and allied ones.

Table No. 1 Area	Training	Development
Content	Technical skills and knowledge	Managerial Behavioral skills and knowledge
Purpose	Specific and Job related	Conceptual and General Knowledge
Duration	Short term	Long term
For Whom	Technical and non-managerial personnel	Managerial personnel

TRAINING AND DEVELOPMENT IN BANKS

In Banks, there is a need for the continuous training and development of the staff in the areas of customer care services on operational aspects and behavioural aspects of the business. How are the needs identified? The training needs are assessed through task analysis and performance analysis, which can be done or collected by using survey method, or it can be collected from already available information in the departments, customer complaints, even from the reports on 360 degree feedback systems. In case of a large banks, there are two ways of conducting training programmes – through an established department having a full time HRD functionary who oversees all the training and development functions of the Banks or through an external trainers coordinated by the HRD department. These days Banks have recognized the need for training and re-training their staff to ripen a competitive edge over their opponents by providing high quality services to the customers.

In earlier times, banks started recruiting young ones, and their initial training was either long apprenticeship or on-the-job or formal training in basic routine operations. Candidates were encouraged to qualify skilfully by reading for associate-ship of the Institute of Bankers or an equivalent qualification. It was also even in controversy that banks require to provide sound training and development programmes for their employees.

LITERATURE REVIEW

According to **Heath field (2012)**, the right employee training, development and education at the right time, provides big payoffs for the organization in increase productivity, knowledge, loyalty and contribution.

It was claimed by **Baldwin & Johnson (1995)** that training at lower levels will increase the chances of employee migration from one organization to another. **Choo & Bowley, (2007)** also added satisfaction and loyalty of employee's increases by training's higher degree concerning the firm and decreases the chances of employee termination.

Study of **Jadhav (2013)** also concludes about effectiveness of training and development programmes undertaken by banks for their employees. The main objectives of the present study were to analyse effectiveness of training and development programmes for employees and to investigate how customer satisfaction can be achieved by applying training & development programmes. For conducting research, questionnaire is used to collect primary data. A sample of 40 employees is selected by the use of random sampling from different banks like ICICI, HDFC, BOM, Vijaya bank, Bank of Baroda, and Dena Bank located in suburban area of Mumbai. It all finally bring out the result that Private Banks and Public Indian banks which undertake training and development programmes for their employees leads to increase their efficiency. It is just because of training & development which bring out skilled manpower which leads to growth of banking sector in India is the result of skilled manpower which is the outcome of training and development.

In words of **Ramakrishna et al. (2012)** he concluded that HR department plays a most important proactive role in shaping the employees to fight out the challenges. The work of banks is not only to design plans and policies and devise strategies, the actual functionaries have to show competence and effectiveness in executing the said policies and strategies. 85 employees as sample was taken which covers all Canara bank branches in Kurnool District for the study at random. The study revealed that the employees have attended more training and development programmes, employees strongly agreed about the necessity of training and development programmes, majority of the employees rated all preparation of trainers as good, and employees appraised trainers as which creates learning atmosphere and employees given overall rating for training and development programmes.

Sthapit (2012) pointed out that the SHRD (Strategic Human Resource Development) factors affects the evaluation of induction training effectiveness in Nepali banks. The study was based on the survey which was conducted during Feb-March 2012 on 104 lower and middle level of managers of Nepali development banks established from June 2001 to June 2010. The whole study concluded induction training as most important & efficient in terms of learning and least effective on the behavior change criterion.

Purohit (2012) studied the existing policies practiced in co-operative banks to appraise the various stages of HRD practices so that assessment can be made about satisfaction level of employees about HRD practices particularly Training and development & Reward and recognition of employees. In the present study questionnaire along with personal interviews is used to collect primary data. Among many number of banks in Pune, 16 are selected for the study. 30 employees from all levels are taken for information. The selection of cooperative banks is done on random basis. The study revealed that training helps employees to gain better understanding in the area of Job and this will enhance their stock of knowledge. Extensive training providing the continuous development, such as on-the-job training, training programmes and workshops can be a driving factor for the activities in the firm. The present paper also suggests the ways & means by which the selected co-operative banks can improve their high performances of work practices.

Srimannarayana M. (2011) in his study found that Training and Development is very important component in today's Human Resource Management concept and the choice of training and development changes from one organization to another. The study is centred on primary data. Data is collected from 105 HR/Training professionals working in manufacturing, IT/ITES and service sector having three years as minimum experience in their concerned organization with respect to area of training and development. The study revealed that more than 75% of respondents have believed that performance improvements made because of training is an extremely valuable measure and 70.48% have anticipated that extremely important work is transfer of learning. And almost 95.24% respondents have stated that collect of feedback is done after completion of the training programme routinely. There is a gap between the measures that that are used actually in assessing training and development and Training experts don't have control over data that is required for measuring training and development.

Nagar (2009) revealed the effectiveness of training programmes by studying the survey of commercial banks in public as well as in the private sector. The scope of study is restricted to the training centres of State Bank of Bikaner & Jaipur and The Bank of Rajasthan Ltd. The data is collected through a structured questionnaire. The focus of the study is mainly the opinions of the trainees regarding various aspects of training like course duration, library facilities, trainer, teaching & computer aided programme and other infrastructural facilities and the calculated t values are less than table value of t, because of which null hypothesis is accepted or we can say that there is no significant difference in the opinion of respondent at the two staff training centres.

In words of Ivancevich (2010), he brings out the concept that training is a process that aims to provide employees with information, skills and understanding of the organization and its goals. Additionally training and development aids an employee to continue to make the necessary positive contribution to the success of employing organization in terms of his / her good performance on the job.

Cole (1997), says further that training and development is faced by every organization, even though the excellence and passion of the training may vary from one organization to another. He concluded list of factors that tend to impact the quality and quantity of the training and development activities of various organizations as follows:

1. That the degree of change in the external environment e. g. technology, legislation and so on has influence on training and development.

2. That degree of internal change e. g. new processes, new markets, new competitors, has an effect
3. The skills availability within the existing workforce
4. Existing workforce adaptation quality.
5. Degree to which internal career development supported by organisation.
6. Support of senior management which proves training as an essential part of economic success
7. Degree to which management sees training as a motivating factor
8. Required skills & knowledge for implementing training.

OBJECTIVES

1. To examine level of performance in terms of imparting training.
2. To investigate the effectiveness of training and development on employees performance as in fulfilment of their duties. Taking these objectives in observation, we postulate that training is positively related to job performance of employees.

RESEARCH METHODOLOGY

The present study used descriptive statistics to measure the level of perception across all understudy variables and it is based on primary data collected through questionnaire filled by the 105 bank employees which shows the response on 5-point Likert scale ranging from 1= strongly disagree to 5= strongly agree. The study contains one independent variable which is training and dependent variable is employee performance. Moreover, two methods i.e correlation and regression analysis were done to evaluate the relationship and comparative influence of independent variables (training) on the dependent variable i.e., employee performance.

ANALYSIS AND FINDINGS

Table-1 Descriptive Statistics			
	Mean	Standard Deviation	N
Training	3.6389	.93298	105
Performance	3.2901	.60732	105

From the descriptive analysis of the data, it shows that standard deviation for both the variables is less than 1. According to Cohen (2003), for the normal distribution of data standard deviation must have a range of 0 to 1. As is evident that the standard deviation of both the variables fall within the range, the data may be considered normally distributed and Pearson correlation analysis may also be carried to assess relationship between variables understudy.

Table-2
Correlations

		Training	Performance
Training	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	105	
Performance	Pearson Correlation	.747**	1
	Sig. (2-tailed)	.000	
	N	105	
**. Correlation is significant at the 0.01 level (2-tailed).			

The above table shows the path and power among both dependent and independent variables. It brings out that there is an existence of positive high correlation between dependent factor and employee performance as independent factor to the extent of 74.7% (.747**). This association is significant at 1% level of significance for two tailed test.

Regression Analysis is also done for hypothesis testing and studying the variable relationship. The result is shown in the following table:

Table-3
Regression Analysis
Coefficient^a

Modal B		Unstandardized Coefficients		Standardized coefficients	T	Sig.	R²
		Std. Error	Beta				
1	Constant	1.520	.158		.9634	.000	.559
	Training	.487	.042	.747	11.583	.000	
a. Dependent Variable: Performance							

The regression table provides the result of constant, coefficient of determination, t-value. It is the slope of regression line that explains that 1 unit change in independent variable will bring how much change in dependent variable. The coefficient of determination (R^2) explains the quantity of variation happen in dependent variable by the independent variable.

The results of regression interprets the coefficient value 0.747 which shows one percent (1%) change in training (independent variable) can result in 74.7% change in performance (dependent variable). Therefore, if independent variable (training) is increased by 1%, this will result in 74.7% increase in dependent variable (performance). This association is significant & positive which is shown by small p value. The value is .559 of coefficient of determination (R^2) that reveals training accounts to 55.9% variation in performance and this can be observed that other factors might be there that bring variation of 44.1% in the outcome variable. The t value for the hypothesis is 9.634 that training is a major predictor of performance.

CONCLUSION

We find large number of evidences that shows that employees who get training on a regular basis are the ones who provide a higher quality services to the customers. The present study examined the influence of training on performance. It further presents that organizational performance is significantly determined by training imparted to the employees or in other words training is an important antecedent of performance. Performance of an organization relies on the employee commitment which in turn depends on the HR policy of training and development. The study of relationship of the employees' training with performance is important for today's managers because the modern business trends demands more efficiency, accuracy and effectiveness in less time and less cost and obvious it can be attained only through designing, and development of outstanding training programs to the employees. With the help of addition of more & more training programs in the bank, employees become more interested to get more knowledge about their jobs which eventually helps them in getting promotions among their peer groups. As application of training bring significant influence on employee's work obligation and performance, it is important to reinforce and apply training as part of organizational agendas in achieving organizational goals.

It may conclusively be stated that training to a big extent that leads to an bring out positive change in employee's performance but still it is not the single aspect that leads to good performance rather it is a combination of factors. A lot of future research can be done on different factors in banking industry, but specifically in relation to employees' performance factors like training needs assessment, training programs design, and development are vital to study for judging their impact on employees' performance in banking industry. Managerial and leadership factors also play an important role in increasing employees' training and performance and thus required to be investigated because a good manager or leader either increase or decrease the efficacy of training which in end affect employees' performance. The employee's compensation also has significant effect on the performance because the employees which are not paid well often show poor performance. Growth of banking sector in India is the result of skilled manpower which is the outcome of training and development

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PERSONALITY IN RELATION TO JOB SATISFACTION - AN EMPIRICAL STUDY OF INDIAN AVIATION INDUSTRY

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ABSTRACT

Job satisfaction plays a pivotal role for the individual well-being and is a crucial factor for organisational performance. As greater job satisfaction equates to both a better quality of life and better physical health, it essentially is an important predictor of greater performance and productivity as well. Since work is an important aspect of people's lives and most people spend a large part of their working lives at work, an understanding of the factors involved in job satisfaction seems crucial to improving employees' performance and productivity. The purpose of the present study was to determine the role of personality in predicting job satisfaction. Personality was measured by Big Five Inventory by John et al(1991). Job Satisfaction along with its facets was measured using Job Descriptive Index by Smith et al(1969). Data was collected from 254 working professionals in various airlines companies using self administered Questionnaire. The results of multiple regression analysis revealed that Personality significantly predicted Job Satisfaction. Personality trait Extraversion made significant contribution to the prediction of variation in job satisfaction. Other four personality traits did not explained significant variance in job satisfaction. The study has ample implication for HR managers to improvise upon their selection criteria and training programs and also makes significant contribution to the scant empirical literature in an inimitable sector (Aviation) which operates with altogether different work environment.

KEYWORDS: Aviation , Big Five Traits, Job Satisfaction, Personality.

INTRODUCTION

In today's globally competitive environment, managing human capital is a big challenge. Survival of organisations in global market will depend upon how effectively they manage their human resources and implement their HRM policies. In order to gain competitive advantage, such firms depend upon the uniqueness of their human assets and effective human resource management systems. Human Resources are the key determinants of success of an organisation. Successful organisations depend upon having the right people at right positions possessing the right attitudes. Excellent human resource management is a major force to maintain corporate competitiveness and enhance work attitude of an organization's employees. Around the world, more and more organizations are realizing that competitive advantage can be successfully derived from how their people handle themselves at workplace. Subsequently, it becomes all the more important to identify the factors influencing job attitudes particularly job satisfaction which ultimately influence behaviour and performance of the workforce. Personality happens to be one such factor which plays crucial role in predicting attitudes of workers towards their jobs and organisation. Though lots of theoretical literature support this relationship, empirical research testing this relationship is still scarce particularly in aviation sector. As the Aviation industry is in its nascent stage so is the market research especially in the area of human resource development that has been conducted in this sphere. Secondly being a service industry the role of human capital to make or mar the business prospects is of crucial importance which further augment the need for such study in this sector.

AVIATION INDUSTRY – AN OVERVIEW

Indian Aviation Industry is one of the fastest growing industries in the world and one of the biggest employers in the north. Since 1992 when India consciously embraced the policy of liberalisation and privatisation, the Indian Aviation Industry has seen a stupendous growth despite very high cost of capital involved in the sector. With the liberalisation of the Indian aviation sector, the aviation industry in India has undergone a rapid transformation. From being primarily a government-owned industry, the Indian aviation industry is now dominated by privately owned full-service airlines and low-cost carriers. The Aviation sector has reaped massive benefit from the entry of private carriers, especially from those of the low fare ones. The growth of the airlines sector has caused a sharp upturn in demand for a wide range of services related to air transport such as passenger and cargo airlines, unscheduled service operators --- private jets and helicopters, airport management, and support services like Maintenance, Repairs and Overhaul (MRO), ground handling, in-flight catering, and training. According to the —Indian Aerospace Industry Analysis report in terms of passenger traffic, India is currently the ninth largest aviation market in the world.

ROLE OF PERSONALITY

Personality encompasses a person's relatively stable feelings, thoughts, and behavioral patterns. Everyone has a unique personality that differentiates us from other people. Understanding someone's personality gives us hint about how that person is likely to act and feel in different situations. An understanding of personality profiles of different people definitely help their effective management. Such knowledge is also useful for placing people into jobs and organizations. Further though personality is referred to as stable feelings, it does change over long periods of time. Personality is a potentially important predictor of work behavior. That is the reason that certain companies try to assess a candidate's personality and the potential for a

good match with the job through personality testing . This not only facilitate selection criteria but also reduce employee turnover to some extent. However still this area lacks comprehensiveness and often remains a neglected aspect. The human personality dimension also might provide a means to determine why an employee appears more or less involved in work. With such information, managers could identify the kinds of personalities that best fit with specific job characteristics and avoid choosing inappropriate staff to maximize productivity, efficiency and effectiveness.

PERSONALITY – DEFINED

Personality is the pattern of characteristics ,thoughts, feelings and behaviours that differentiates one person from another and that persists over time and situations (Phares,1991). Personality is the dynamic organisation within the individual of those psychophysical systems that determine his unique adjustments to his environment.(Allport G. W , 1937) The individuals differ to a great extent in their enduring emotional, interpersonal, experiential, attitudinal & motivational styles and that put forth the foundation of personality dimensions. There are researchers who see personality as a description of the consistencies of human nature. They look for general response patterns that are independent of the specific situation. According to Pervin and John (2001) , personality is the concept which brings together the characteristics that lie behind a person's typical patterns of thinking, feeling and behaving. Despite these differences in emphasis, authors do agree that any attempt at explaining human behaviour must be able to account for both consistency and inconsistency, stability and change. In addition, their definitions highlight the importance of behaviour in the study of personality. In a causal scientific model of personality, behaviour is the variable that researchers usually wish to predict. Maddi comprehensively defined Personality as a set of characteristics and tendencies that determine those commonalities and differences in the behavior (thoughts, feelings and actions) of people that have continuity in time and that may not be easily understood as the sole result of the social and biological pressures of the moment. Although definitions and explanations vary , Personality constitute characteristic patterns of thoughts, feelings and behaviors that make a person unique.

THE BIG FIVE FRAMEWORK

The five factor model of personality is a hierarchical organisation of personality traits in terms of five basic dimensions: Openness to experience, Conscientiousness, Extraversion, Agreeableness and Neuroticism. These five relatively independent constructs altogether provide a meaningful classification for the study of individual differences in personality.

Extraversion refers to the extent to which a person is outgoing and talkative and is associated with behaviours such as being sociable, gregarious, assertive, and active (McCrae & Costa, 1985). It implies to seek simulation and enjoy the company of other people.

Agreeableness refers to the extent to which a person is cooperative and friendly. Highly agreeable persons display behaviours such as being courteous, flexible, trusting, good-natured, forgiving, soft hearted, and tolerant (McCrae & Costa, 1985). (Digman, 1990) defines the features of Agreeable as self-sacrifice, helpful, nurturance, gentle, and emotional support at one end of the dimension, and enmity, indifference to others and self-interest on another end.

Conscientiousness refers to the extent to which a person is self-disciplined and organized. Associated behaviours are being careful, thorough, responsible, organized, planful, hardworking,

achievement oriented, and persevering (McCrae & Costa, 1985). It is the degree to which a person is systematic, punctual, achievement-oriented, and dependable. Conscientiousness uniformly predicts a person's performance across a variety of occupations and jobs.

Neuroticism refers to the degree to which a person is anxious, irritable, temperamental, and moody. Neuroticism is the opposite of emotional stability and is associated with behaviours such as being depressed, angry, embarrassed, emotional, worried, and insecure (McCrae & Costa, 1985). It is a tendency to experience unpleasant emotions relatively easily. Its components are anxiety, hostility, depression, self-consciousness and impulsiveness. It is perhaps the only Big Five dimension where scoring high is undesirable. Neurotic people have a tendency to have emotional adjustment problems and habitually experience stress and depression.

Openness to experience describes the extent to which a person is curious, original, imaginative, intellectual, creative, open to new ideas, unconventional, broadminded and cultured. Highly open people can be described as being cultured, original, broadminded, intelligent, and artistically sensitive (McCrae & Costa, 1985). They have positive disposition towards learning (Salgado, 2002). Openness to experience also suggests an attraction to new ideas, concepts, actions, or feelings (Niehoff, 2006).

JOB SATISFACTION

Organizations strongly desire job satisfaction from their employees (Oshagbemi, 2003). Due to important role of human resource on organization performance, they try to keep employees satisfied. Satisfied employees would produce superior performance in optimal time which leads to increased profits. When employees are satisfied with their work, would be more creative and innovative and offer advances that allow company to evolve positively over time with changes in market conditions. On the other hand, a lack of job satisfaction results in a low level of employee commitment that, in turn, affect performance and the achievement of organizational goals. Job Satisfaction is the extent to which an employee is content or happy with various aspects of her/his job. Job satisfaction is a subjective evaluation of work by the employees, as reflected in their decision to accept a job and staying therein. Spector 1997 defined Job Satisfaction as the liking or disliking behavior of the employee towards the job. It is an affective, cognitive or attitudinal response to work with significant organizational outcomes. Locke (1969) defined job satisfaction and dissatisfaction as "complex emotional reactions to the job". It refers to a positive feeling about one's job resulting from an evaluation of its characteristics. It is pleasurable emotional state that results from an individual appraisal of one's job. It means achieving or facilitating one's job values.

PERSONALITY AND JOB SATISFACTION – A REVIEW OF LITERATURE

Schneider and Dachler (1978) found that, over time, satisfaction with a job remains unusually stable, which made them believe that it was people's personality that affected their satisfaction with their job, rather than other variables. Similarly, the results of meta analysis of stabilities in job satisfaction done by Dormann and Zapf (2001) also concluded that personality factors play an important role in job satisfaction. Staw et al (1986) reported that personality assessed in adolescents predicted job satisfaction up to 50 years later. Furnham and Zacherl (1986) in their study reported that extraversion correlated positively with overall job satisfaction, whereas neuroticism showed negative correlations with some aspects of job satisfaction. Hulin (1991)

argued that personality affects job satisfaction but through the mediation of working conditions. Tokar and Subich (1997) found that the block of the Big-Five personality dimensions contributed significantly to the prediction of job satisfaction, where higher extraversion and lower neuroticism were unique predictors to higher job satisfaction. Hart P. M 1999 examined a theoretical model that linked neuroticism, extraversion, job satisfaction and non work satisfaction to overall life satisfaction. Structure equation modelling determined that life satisfaction was affected by neuroticism, job satisfaction and extraversion. Judge et al (2002) observed with the help of a meta-analysis that “neuroticism” was significant correlate of job satisfaction followed closely by Conscientiousness and Extraversion. Finally, the other two traits—Agreeableness and Openness to Experience—displayed relatively weak correlations with job satisfaction. Results further indicated that neuroticism had significant negative association with job satisfaction. Insignificant relationship was reported between openness to experience and job satisfaction. Najafkhani (2007) in their research on relation between personality traits and job satisfaction noted that there is a relationship between job satisfaction and personality dimensions. Although this relation is negative for openness variable, but it is positive for extraversion. However no relationship was reported between job satisfaction variable and neuroticism, agreeableness or conscientiousness. Husin, L.I.B.A (2011) in their research studied the correlation effects between the big five personality traits and employee's job satisfaction. The results indicated small, positive and significant relationship between the big five personality traits as a whole on employee's job satisfaction. Openness to experience and extroversion portrayed a significant positive relationship on employee's job satisfaction. The study conducted by Sampath Kappagoda (2013) indicated that the personality types of extraversion, agreeableness and conscientiousness of non-academic employees had significant positive relationships with their job satisfaction.

OBJECTIVE OF THE STUDY

The study aims at investigating the relationship between personality as measured by Big Five framework and job satisfaction in professionals working in Indian Aviation Industry.

HYPOTHESIS OF THE STUDY

On the basis of review of literature following research hypothesis were formulated:

- H1 There will be significant relationship between Personality and Job satisfaction
- H2 There will be significant relationship between Extraversion and Job Satisfaction
- H3 There will be significant relationship between Agreeableness and Job Satisfaction
- H4 There will be significant relationship between Conscientiousness and Job Satisfaction
- H5 There will be significant relationship between Neuroticism and Job Satisfaction
- H6 There will be significant relationship between Openness to Experience and Job Satisfaction

RESPONDENTS AND PROCEDURE

Population for the study comprised of all Airlines companies and public organisations in Indian Aviation Industry. Sample was identified by using convenience sampling. 300 questionnaires were distributed to employees in various airline companies and public organisations at Amritsar, Chandigarh and Delhi. as per their accessibility and availability. 254 Questionnaires turned back with 254 usable responses.

STATISTICAL TOOLS

For the purpose of the study, two pretested scales were used. Personality was measured by using Big Five inventory by John, , Donahue, and Kentle (1991). Job Satisfaction was measured using Job descriptive Index by Smith et al (1969).

The Big Five Inventory (BFI) is a self-report inventory designed to measure the Big Five dimensions. The scale consisted of 44 items designed to assess Big Five personality traits namely Extraversion (8 items), Agreeableness (9 items), Conscientiousness (9 items), Neuroticism (8 items) and Openness to experience (10 items). The respondents were asked to rate to what extent these statements apply to them on a five point likert scale ranging from strongly disagree to strongly agree. The cronbach alpha reliability for the scale has been reported to be .83. Three-month test-retest reliabilities range from .80 to .90, with a mean of .85.

The Job Descriptive Index constructed by Smith et al. in 1969. measures job satisfaction on five dimensions namely Work, Supervision, Co-workers, Pay and Promotion. The instrument consists of a series of descriptive adjectives or phrases relevant to each of these job dimensions. The respondent is asked to describe several aspects of his job responding through score of one for minimum agreement and to five which is a score for maximum agreement, with an intervening range of two, three and four. The total job satisfaction score is the total of obtained scores on each of five dimensions keeping in consideration reverse scored items. Smith et al. (1969) and Imparato (1972) found internal consistency reliabilities (Spearman – Brown) to range from .80 (work) to .90 (promotion).

RESULTS AND DISCUSSION

The relationship between personality and job satisfaction was studied in two steps using Multiple regression analysis. Firstly Job satisfaction was studied with respect to overall personality (Table 1) and then in the next step, the relationship between various Big five dimensions of personality and Job satisfaction was established.(Table 2). This is elaborated as follows:

1st Equation

Job Satisfaction = f(Personality)

TABLE 1

Variables		
	Beta	t –value
Constant	208.075	10.915***
Personality	.224	1.773*
R square	.012	
R	.111	
F ratio	3.15*	

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$

Table 4.3 shows the results of Regression analysis which was done to investigate the relationship between overall job satisfaction and personality with job satisfaction as dependent variable and personality as independent variable. The value of R square (.012) (F-ratio 3.15) was significant and the regression coefficient of personality .224 (t-value 1.773) was also found to be significant indicating that personality made significant contribution to the variation

in job satisfaction (Hypothesis H1 is accepted). Many researchers such as Judge, Heller and Mount (2002), Day, Bedeian and Conte (1998), Hulin (1991), Matzler & Renzl, 2007 have reported significant correlation between personality traits and job satisfaction which are elaborated in next section. Meta analysis of stabilities in job satisfaction done by Dormann and Zapf (2001) also concluded that personality factors play an important role in job satisfaction. Contradicting to these results, Adrian Thomas et al (2004) in their investigation on the relationship between job characteristics, personality, and job satisfaction concluded that personality had neither a direct effect on satisfaction nor a moderating effect on the job characteristics-job satisfaction relation. Furnham et al (2002) also found that personality does not have a strong or consistent influence on job satisfaction.

Equation2

Job Satisfaction = f(Personality traits)

TABLE 2

Variables	1 st run model		Final run model	
	Beta	t-value	Beta	t-value
Constant	197.955	8.449***	223.322	21.976***
P-Extraversion	.709	1.918*	.661	1.832*
P-Agreeableness	.167	.487		
P-Conscientiousness	.026	.081		
P-Neuroticism	.274	1.028		
P-Openness to experience	.332	.729		
R square	.021		.013	
R	.144		.115	
F ratio	1.06		3.36*	

*** p < 0.01, ** p<0.05, *p<0.10

A Stepwise Multiple Regression Analysis was done to investigate the relationship between job satisfaction and personality traits with job satisfaction as dependent variable and personality dimensions as independent variables. (Table 2) The Big Five personality traits were entered in the first step. The value of R square (.021) (F-ratio 1.06) was non significant in the first run model. 2.1% of the variation in job satisfaction was explained by the personality traits. The value of R square (.013) (f-ratio 3.36) was significant in the final run model and Extraversion was the only personality trait that survived the stepwise procedure and significantly contributed to the variation (1.3%) in job satisfaction. This shows that remaining four non significant traits contributed only .8% to the variation in job satisfaction. Regression coefficient of Extraversion is .661(t=1.832*). Here we can conclude that employees scoring high on Extraversion are more satisfied with their jobs and vice versa. These results are supported by Judge, Heller and Mount (2002) who found Extraversion to be significant correlate of job satisfaction in their meta analysis. Day, Bedeian and Conte (1998) also found an influence of the variable extraversion on job satisfaction. Meta-analysis of PA-job satisfaction relationships by Connolly and Viswesvaran's (2000) also demonstrated that extroverts are more likely to experience positive emotions, and this emotions will then leads to higher level of job satisfaction. Berg and Feij (2003) also noted that extroverted employees have better utilisation of their competencies than those with low extroversion, hence enable them to achieve better work efficacy. Extravert individuals are emotionally firm and sure that's why they possess contented personality (DeNeve

& Cooper, 1998) and this blissful personality is the key feature of contented life and job satisfaction (Judge et al. 2002).

Hence Hypothesis H2 that “there will be significant relationship between Extraversion and Job satisfaction ” is accepted.

Hypothesis H3 that “there will be significant relationship between Agreeableness and job satisfaction ” is rejected.

Hypothesis H4 that “there will be significant relationship between conscientiousness and job satisfaction ” is rejected.

Hypothesis H5 that “there will be significant relationship between neuroticism and job satisfaction” is rejected.

Hypothesis H6 that “there will be significant relationship between openness to experience and job satisfaction” is rejected.

CONCLUSION AND IMPLICATIONS FOR FUTURE RESEARCH

Job satisfaction is important not only for the organisation but also for the psychological well being of the employees. The results of the study throw considerable light on the role of personality and its Big Five dimensions in predicting job satisfaction among Aviation working professionals. The study has proved the relationship between personality and job satisfaction. Particularly personality trait extraversion significantly predicted job satisfaction in Aviation working professionals. Personality assessment facilitates selection of right candidates who are likely to perform and adapt optimally in this sector by matching their personality traits with the job requirements. The knowledge pertaining to relationship between personality traits and job attitudes will definitely reap benefits by appropriately matching people with jobs in this inimitable industry. Future research can be directed towards exploring the relationship of personality with other job attitudes namely job involvement and organisational commitment.

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INDIAN RAILWAYS: BACKBONE OF THE NATION

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ABSTRACT

*In the logistics industry, transport is the most crucial sector accounting for 50-60% of its contribution. Among the **four** modes of transportation, Indian Railways is one of the most extensive, economical, reliable, commonly preferred and especially suitable mode over large distances. A large population depends upon it to carry their day-to-day activities. Hence, its role in the life of a common man cannot be ignored. **IR** also plays a vital role in reviving the economic growth of the nation. It is regarded as the foundation of the transportation infrastructure. **IR** is one of the busiest and heaviest mode of transport worldwide. They are a significant asset to the nation. Moreover, it promotes the connectivity of different regions thereby making the world a global village.*

KEYWORDS: Indian Railways, globalisation, sustainable, inclusive

INTRODUCTION

Indian Railways (**IR**) is one of the cheapest, safest and popular modes of transportation system. It is truly regarded as the “***Lifeline to the Nation***”. Railway Minister Suresh Prabhu quoted Prime Minister Narendra Modi:

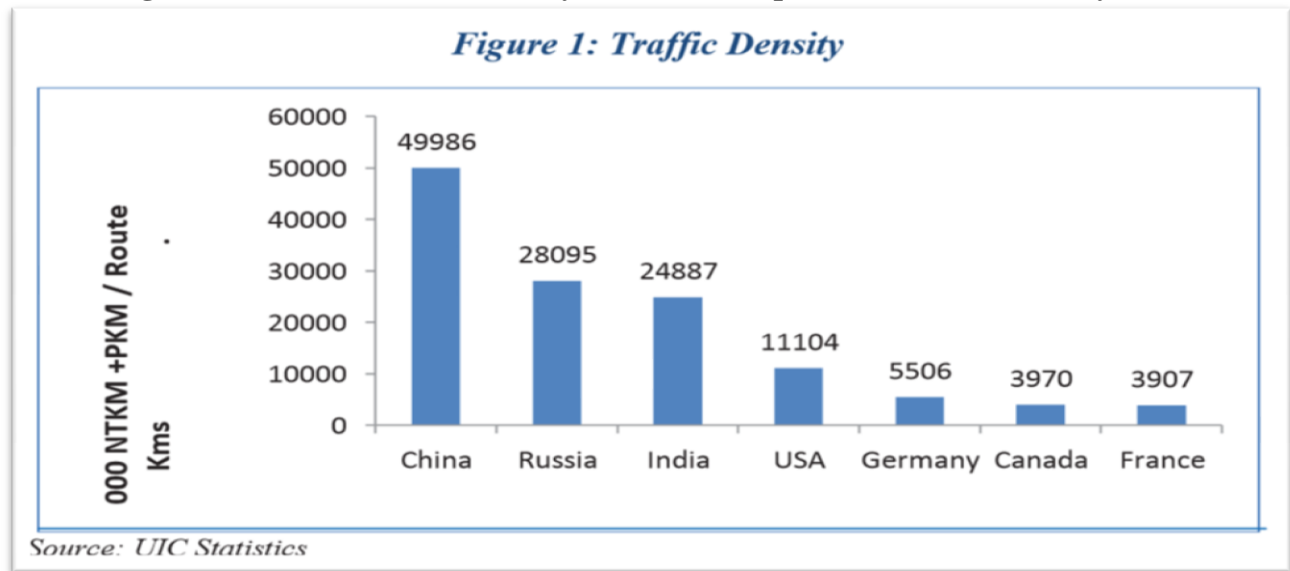
“My vision is to make railways the backbone of India’s progress and economic development”.

A large group of population depends on **IR** to move from one place to another for different activities such as employment, education, patients etc. It plays a crucial role in the national growth and development of the country.

On 25th December 2014, Shri Narendra Modi in his speech rightly said:

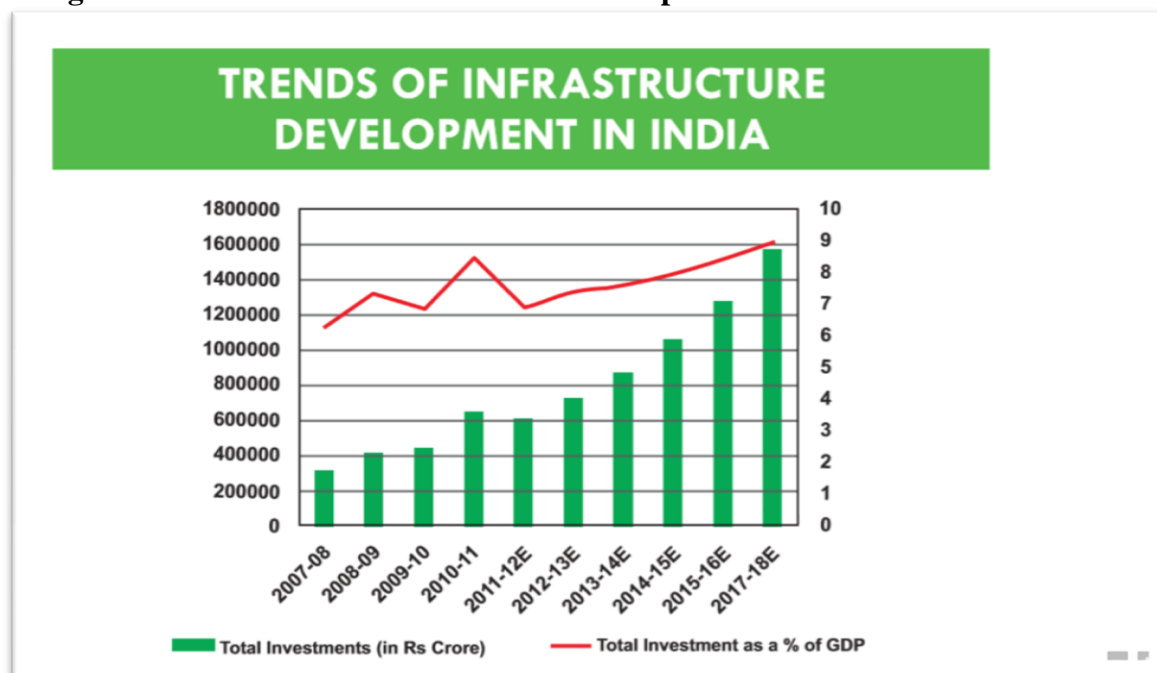
“Railways, perhaps along with post offices, are the only two institutions in India with a deep network which if tapped judiciously can create substantial improvements in the hinterland. Railways was always considered only as a mode of transport in our country, we want to see Railways as the backbone of India's economic development.”¹

The origin can be traced back to the British Period. Formally, **IR** was introduced in India on *16th April 1853*. A British engineer, Robert Maitland Brereton, was responsible for the expansion of the railways from *1857* onwards. **IR** is owned and operated by the Government of India through the Ministry of Railways. It ranks *fourth* largest railway network in the world (after USA, Russia and China) and comprising *119,630 kilometres (74,330 mi)* of total track and *92,081 km (57,216 mi)* of running track over a route of *66,687 km (41,437 mi)* with *7,216* stations at the end of *2015-16*. In *2015-16*, **IR** carried *8.107 billion* passengers annually or more than *22 million* passengers a day and *1.101 billion* tons of freight annually. Indian Railways ran on average *13,313* passenger trains daily in *2015-16*. It constitutes the largest rail network in Asia and the world’s *second* largest under single management and *eighth* biggest employer and had *1.331 million* employees at the end of *2015-16*.² Also, **IR** is divided into *17* zones. Each zone is further divided into divisions

Figure 1: shows the traffic density of IR³ in comparison to other Railways

In India, there has been a tremendous growth in passenger segment due to population explosion, increasing urbanization and industrialization across the country. Also there has been an increase in the freight traffic over the past decade. The freight segment of Indian Railway exhibits a profit-making business and accounts to about **70%** to the total earnings of **IR**.

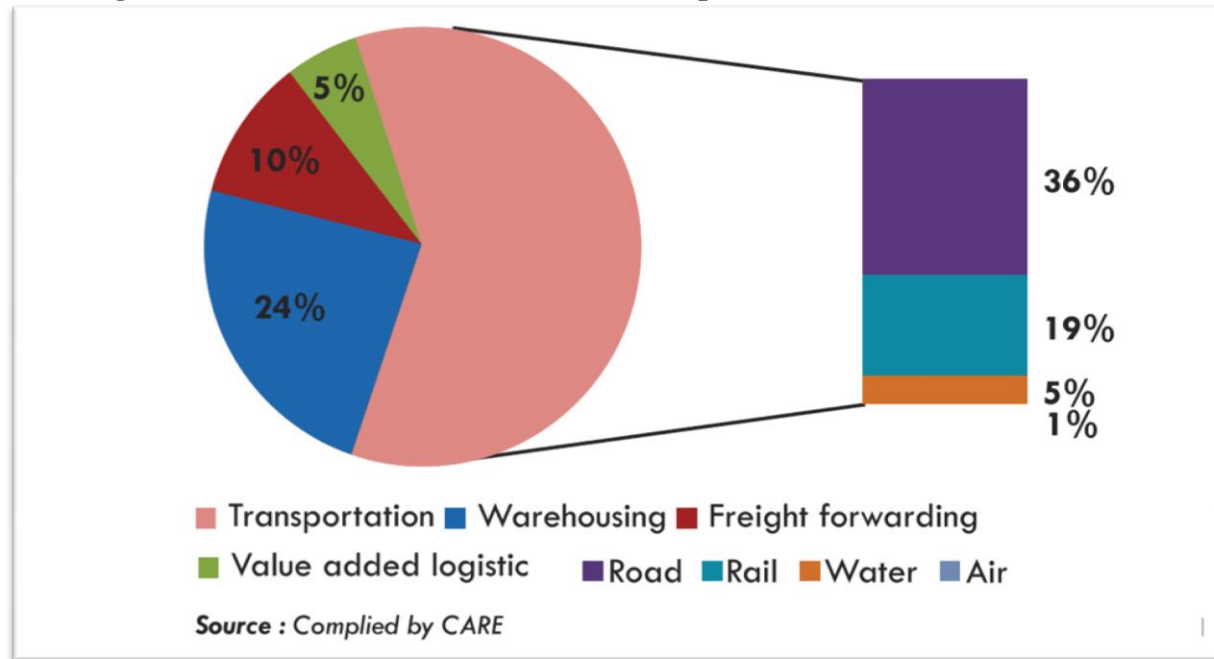
According to the Twelfth Year Plan, over the years, there has been development in the infrastructure of the **IR**.

Figure 2 : The trends of infrastructure development in India in terms of investments

*Source: 12th Five Year Plan

With time, *IR* has been facing increase in rail accidents and underinvestment in Railways. This has led to the decrease in the over-all profits and shortage of funds for its maintenance and development. The physical targets of Twelfth Plan aim at inclusive and sustainable growth. This requires consistent efforts and a conscious strategy in several areas and to shift the road traffic over to the rail. The expanding horizons of the country's economy require faster expansion of the freight network along with its ability to carry larger freight per wagon. This in turn, will improve the share of the Railways in the overall national freight market followed by increase overall efficiency and effectiveness of the Railway Administration

Figure 3: The trends of infrastructure development in India in terms of share



The Twelfth Plan targets achieving a gender equal Railway Transport System designed to meet the needs of both men and women. Priority will be accorded to women's safety and security. Simultaneously, the expansion in the Rail network especially in the Himalayan region and some of the tribal areas will also be focused upon. For achieving this objective, investments in the Railways from Private Sector should be actively involved as one of the most important components of this strategy.

Figure 4 shows Passenger Traffic Projections for Twelfth Plan based on average correlation with *GDP* the data calculated for the preceding 5 years.

Figure 4: Passenger Traffic Projections for Twelfth Plan

Passenger Traffic Projections for Twelfth Plan					
Year	Projected Passengers Originating (Million)				
	Suburban		Non-Suburban		Total
	Nos.	Ratio	Nos.	Ratio	
2012-13	4,545	51.25	4,323	48.75	8,868
2013-14	4,855	51.07	4,651	48.93	9,506
2014-15	5,186	50.89	5,005	49.11	10,191
2015-16	5,540	50.71	5,385	49.29	10,925
2016-17	5,917	50.53	5,793	49.47	11,710

BACKGROUND OF THE STUDY

IR operates both long distance and suburban rail systems. It extends its boundaries on the political, social, cultural, geographical and financial scope of the country both in length and breadth. It greatly affects the lives of the people in one way or the other. It enhances the connectivity of different parts of the country uniting the nation on the whole.

With the **LPG** (Liberalization, Privatization, and Globalization) effect, **IR** has been facing numerable challenges. Hence, the need of Modernisation of Railways arises. The well-being of any organization can be measured through the eyes and ears of its users. The way the service users perceive largely affects the growth of any organization.

The citizen's pay to the government directly or indirectly in the form of taxes,

Commissions / fees. Hence, they expect the services from the government accordingly. A large population depends on Railways. Indian Railways covers a wide range of passenger services (**139**) which includes Reservation, Booking, Catering, Refunding, Cleanliness, Freight Services, Parcel Carrier etc.

Indian Railways had revenues of **₹1.683 trillion (US\$26 billion)**, consisting of **₹1.069 trillion (US\$17 billion)** freight earnings and **₹442.83 billion (US\$6.9 billion)** passengers earnings. It had an operating ratio of **90.5%** in **2015-16**.⁴

Table 5: Benchmarking Indian Railways with Chinese and Russian Railways**Table 5**

Railways	Employee Productivity (Annual)		Network Productivity		Wagon Productivity (Annual)
	NTKM (million)/ Employee	PKM (million)/ Employee	NTKM (million)/ Network Length	PKM (million)/ Network Length	NTKM (million)/ Wagon holding
Russia	1.81	0.15	21.87	1.80	5.52
China	1.23	0.38	39.66	12.38	4.31
India	0.44	0.66	9.39	14.12	2.73

Source: UIC Statistics 2009-10 (12th Plan document)

Due to certain constraints such as time, finance, manpower resources and Planning etc, Railways fails to move with other nations and is losing its charm. **IR** is not perceived as an organization keeping pace with time with regards to safety, security, reliability, speed and quality.

RESEARCH METHODOLOGY

The present study is an exploratory one. In this study, information has been collected through secondary sources like official website of Indian Railways, Journals, books etc.

DATA COLLECTION

The necessary data has been collected from various sources such as official website of Indian Railways, Journals, Books, Catalogues etc.

SIGNIFICANCE OF THE STUDY

IR is one the largest state-owned enterprise and is operated by the Ministry of Railways. The study has been undertaken to highlight the role of **IR** in the life of the citizens and its contribution in the nation's growth and economy. The Ministry of Railways has taken several steps to improve a lot. This paper gives an idea about the progress in the **IR** to satisfy the needs of its users and enhance the quality of their experience during their journey.

NEW INITIATIVES UNDERTAKEN BY MINISTRY OF RAILWAYS

Several initiatives have been put forward by the present Railway Minister to boost the growth of **IR**. Since last two years, some of the initiatives are:

1. Till now, many ministers have given several proposals and launched new projects. Only a very few have been successful. As a result, little focus was given to the present infrastructure of Railways and quality of passenger services in the real sense. In the Railway Budget of 25th February, 2016, *no new trains were proposed* by the Railway Minister. This was considered as a bold decision.

2. Indian Railways aggressively focus on **renewable energy** with use of **solar panels** in all coaches of the train which would be lit from power generated by the rooftop solar panels. Last year, Northern Railways had fitted one coach of the Rewari-Sitapur broad gauge passenger train with solar panels. Solar panel fitted coaches already run on narrow-gauge trains plying on Pathankot-Jogindernagar route in Kangra Valley section and Kalka-Shimla section.
3. The days for booking the tickets in advance were increased from **60** to **120** days. This will provide more comfort to the passengers to plan their trips accordingly.
4. One of the major decisions based on technology was change in the traditional way of ticketing with introduction of a new initiative called "**Operation 5-minutes**". The objective of this initiative was started to extend help to passengers in getting tickets within **5** minutes after entering a station
5. Also, **SMS** alerts for the arrivals and the departure of trains have introduced
6. As a part of "**Swachh Rail Swachh Bharat**" program, focus on Cleanliness of keeping stations and trains through various programs
7. To improve the **sanitation** facilities on stations
8. Efficient implementation of **24/7 toll-free** phone numbers facilities – **138** for the helpline and **182** for security issues
9. Introduction of **phone battery charging facility** in general-class coaches
10. To match the standards of air lines in trains Shatabdi trains facilities
11. To match the standards of air lines in trains Shatabdi trains facilities were proposed to be scaled by providing **on-board entertainment, Wi-fi facility** at the stations
12. To make arrangements for booking of **wheelchairs** for differently-abled and senior citizens
13. **Electrification** of routes
14. To introduce **9** semi-high speed corridors with speed up to **200 km/hr** and provision to build carriages for such trains in India
15. Introduction of "**Saarthi**" app to facilitate ticket booking. On-board meals and cleaning, women safety, complaint facility
16. Redevelopment of stations using **PPP (Public Private Partnership)** bringing transparency in recruitments online since **2015-16**
17. To start an optional service for meals by giving them choice of selection of the caterers in **Humsafar** Program (for reserved passengers)
18. **Tejas** trains were introduced with an average speed of about **130 km/hr** with onboard services such as entertainment, local food, Wi-Fi, etc. through one service provider.
19. **UDAY** trains are overnight double-decker train and Utkrisht Double-Decker Air-conditioned Yatri Express on the busiest routes with the potential to improve passenger carrying capacity by around **40% etc**

CONCLUSION

Since time immemorial, Indian Railways has enjoyed a glorious past. In the present era of Globalization, the period when we are perceived with a global view, it becomes imperative for the Department of **IR** too to put its step ahead with times. Several factors are responsible for its average performance and reduced profits. They are as: Underinvestment in the Railway Sector, Lack of Funds, Unplanned Expenditure, Poor Punctuality Record, Slow pace of Expansion, decline in freight traffic, delay in upgradation of tracks, low average speed of trains, increased accidents and poor quality services which has resulted in a shift from Rail to Road mode and

unnecessary delays in execution of Projects. This has adversely affected the road transport by increasing stress on roads. Its network is congested and the finances are short thereby making it difficult to even meet its operational expenses. Indian Railways will have to generate its own resources for its development.

Railways come across various challenges not only to move with times but for sustainable development too. India is competing with other countries at a global level. In comparison to Rail infrastructure in other countries like Japan, Russia, China, USA etc, Indian Railways lags far behind. Moreover, other nations are desirably reducing the commuting time with High-Speed Rail. On the other hand, Indian Rail has an average speed of about **40-55** Km/hr and as such do not match the speed criteria globally.

The Indian Railways has played a critical role in the social and economic development of the country and in ensuring access to cheap and affordable public transport for the public. It provides connectivity of sub-urban and remote areas with the urban areas. Indian Railways are capable and can lead the country to greater heights of achievement with judiciously formulating and executing Plans and resources. Hence, the growth and development of **IR** is crucial to sustain the country's expansion and long term prosperity.

By **2020**, **IR** aims to make all efforts towards delivering safe and punctual services, increase average speed by **50%** and increase loading to **1.5 billion tonnes**. Realizing the role of **IR** in the nation's growth and development and its impact in the lives of the citizens as service users, the present Railway Minister Suresh Prabhu has started taking initiatives in this direction. In a press release:

"In order to provide long term perspective to plan for augmenting the railway network, ministry of railways has decided to develop National Rail Plan (NRP 2030) in consultation with several state governments, public representatives and other relevant central ministries. NRP-2030 will endeavour to harmonise and integrate the rail network with other modes of transport and create synergy for achieving seamless multi modal transportation network across the country,"⁵

For undertaking this development process, the Ministry of Railways is planning to engage consultants from abroad to assist in the National Rail Plan and the dedicated freight corridor plan. The dedicated freight corridor, being one of the biggest infrastructure projects in the country, aims to create high-speed connectivity to ports and the country's largest industrial zones. This will facilitate easy movement of freight and passengers and enhance the reliability, safety, quality and comfort level of the service users. It is a positive Endeavour from the present Railway Minister Suresh Prabhu bring in harmony and integration of **IR** with other modes of transport.

The rail network should consistently make efforts to develop a strategy to improve the efficiency of **IR** and make it an effective transport system. It should also ensure safe and healthy environment during the travel through Railways and adopt user-friendly approach, providing value for money to its customers.

With the initiatives taken by Railway Minister in the right direction to boost the growth and develop of **IR**, the coming years seems to change the face of Indian Railways. At present, **IR** looks forward to becoming the nation's carrier and a multi-modal integrator. It aims in making

passengers travel affordable, happy, convenient and reliable leading to a world class experience and thus make **IR** become self-sustainable in turn.

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DOMESTIC VIOLENCE AGAINST WOMEN

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ABSTRACT

In 1948, the Universal Declaration of Human Right (UDHR) was adopted by the United Nations General Assembly. . Domestic violence not only affects those who are abused, but also has a substantial effect on family members, friends, co-workers, other witnesses, and the community at large. According to United Nation Population Fund Report, around two-third of married Indian women are victims of domestic violence and as many as 70 per cent of married women in India between the age of 15 and 49 are victims of beating, rape or forced sex. Most often they are cursed for their husband's death and are deprived of proper food and clothing. Women in India also admit to hitting or beating because of their suspicion about the husband's sexual involvement with other women. A working Indian woman may lose her efficiency in work or drop out from work in some cases due to ill treatment at home. Sometimes marriage life will become a burden to the spouse and one of the spouses will opt out for divorce or separation which again affects life of the children. When the violence against women is openly done in front of them since their childhood, it may have a deeper and gruesome impact in their mindset. A 2014 study in 'The Lancet' reports that the reported sexual violence rate in India is among the lowest in the world, the large population of India means that the violence affects 27.5 million women over their lifetimes

KEYWORDS: Violence, assault, intrinsic, women empowerment, Right to Life

INTRODUCTION

According to the Dictionary meaning, domestic violence is- 'physical or emotional abuse of household member especially one's spouse or domestic partner. Duhaime's Law Dictionary defines the domestic violence as 'an assault or battery upon another member of a family or in some jurisdictions threatening words. Domestic violence is recognized in international law as a violation of human rights. In 1948, the Universal Declaration of Human Right (UDHR) was adopted by the United Nations General Assembly. Although this document was not originally binding on member states, it has received such wide acceptance as an outline of foundational human rights principles that it has been recognized as a binding expression of customary law and an authoritative interpretation of the UN Charter itself. Article 3 of the UDHR states, "Everyone has the right to life, liberty and security of person." This right was reaffirmed in by the International Covenant on Civil and Political Rights (1966) which protects the right to life (Article 6) and the right to liberty and security of person (Article 9).

FORMS OF DOMESTIC VIOLENCE

The various forms of Domestic violence can be physical, sexual, emotional, economic, or psychological actions or threats of actions that influence another person.

This includes any behaviors that intimidate, manipulate, humiliate, isolate, frighten, terrorize, coerce, threaten, blame, hurt, injure, or wound someone.

Physical Abuse: Hitting, slapping, shoving, grabbing, pinching, biting, hair pulling, etc are types of physical abuse. This type of abuse also includes denying a partner medical care or forcing alcohol and/or drug use upon him or her.

Sexual Abuse: Coercing or attempting to coerce any sexual contact or behavior without consent. Sexual abuse includes, but is certainly not limited to, marital rape, attacks on sexual parts of the body, forcing sex after physical violence has occurred, or treating one in a sexually demeaning manner.

Emotional Abuse: Undermining an individual's sense of self-worth and/or self-esteem is abusive. This may include, but is not limited to constant criticism, diminishing one's abilities, name-calling, or damaging one's relationship with his or her children.

Economic Abuse: It is defined as making or attempting to make an individual financially dependent by maintaining total control over financial resources, withholding one's access to money, or forbidding one's attendance at school or employment.

Psychological Abuse: Elements of psychological abuse include but are not limited to causing fear by intimidation; threatening physical harm to self, partner, children, or partner's family or friends; destruction of pets and property; and forcing isolation from family, friends, or school and/or work.

Domestic violence can happen to anyone regardless of race, age, sexual orientation, religion, or gender. Domestic violence affects people of all socio-economic backgrounds and education levels. Domestic violence occurs in both opposite-sex and same-sex relationships and can happen to intimate partners who are married, living together, or dating. Domestic violence not only affects those who are abused, but also has a substantial effect on family members, friends, co-workers, other witnesses, and the community at large. Children, who grow up witnessing

domestic violence, are among those seriously affected by this crime. Frequent exposure to violence in the home not only predisposes children to numerous social and physical problems, but also teaches them that violence is a normal way of life, therefore, increasing their risk of becoming society's next generation of victims and abusers.¹

DOMESTIC VIOLENCE AGAINST WOMEN

Domestic Violence against women is the most common of all. One of the reasons for it being so prevalent is the orthodox and idiotic mindset of the society that women are physically and emotionally weaker than the males. Though women today have proved themselves in almost every field of life affirming that they are no less than men, the reports of violence against them are much larger in number than against men. According to United Nation Population Fund Report, around two-third of married Indian women are victims of domestic violence and as many as 70 per cent of married women in India between the age of 15 and 49 are victims of beating, rape or forced sex. In India, more than 55 percent of the women suffer from domestic violence, especially in the states of Bihar, U.P., M.P. and other northern states. Behind closed doors of homes all across our country, women are being tortured, beaten and killed. It is happening in rural areas, towns, cities and in metropolitans as well. It is crossing all social classes, genders, racial lines and age groups. It is becoming a legacy being passed on from one generation to another. But offences against women which reflects the pathetic reality that women are just not safe and secure anywhere.

Women have to bear the burns of domestic, public, physical as well as emotional and mental violence against them, which affects her status in the society at the larger extent. The statistics of increasing crimes against women is shocking, where women are subjected to violence attacks i.e. feticide, infanticide, medical neglect, child marriages, bride burning, sexual abuse of girl child, forced marriages, rapes, prostitution, sexual harassment at home as well as work places etc. In all the above cases women is considered as aggrieved person. Violence against young widows has been on a rise in India. Most often they are cursed for their husband's death and are deprived of proper food and clothing. They are not allowed or encouraged for remarriage in most of the homes, especially in rural areas. There have been cases of molestation and rape attempts of women by other family members in nuclear families. At times, women are even sexually coerced by their partner themselves against their will. They are brutally beaten and tortured for not conceiving a male child. Incidents like, ripping off a woman's womb for killing the female foetus when she disagrees for abortion have also come to light especially in rural areas. Female foeticide and female infanticide continue to be a rising concern. Other forms of physical abuse against women include slapping, punching, grabbing, burdening them with drudgery, public humiliation and the neglect of their health problems. Some of the other forms of psychological torment against them could be curtailment of their rights to self-expression and curbing the freedom to associate with the natal family and friends.

CAUSES OF DOMESTIC VIOLENCE IN INDIA

In our society, violence is bursting. It is present almost everywhere and nowhere is this eruption more intense than right behind the doors of our homes. It is crossing all social classes, genders, racial lines and age groups. It is becoming a legacy being passed on from one generation to another. Since times immemorial, domestic violence has been an intrinsic part of the society we are living in. The contributing factors could be the desire to gain control over another family member, the desire to exploit someone for personal benefits, the flare to be in a commanding

position all the time showcasing one's supremacy so on and so forth. On various occasions, psychological problems and social influence also add to the vehemence.

The most common causes for women stalking and battering include dissatisfaction with the dowry and exploiting women for more of it, arguing with the partner, refusing to have sex with him, neglecting children, going out of home without telling the partner, not cooking properly or on time, indulging in extra marital affairs, not looking after in-laws etc. In some cases infertility in females also leads to their assault by the family members. The greed for dowry, desire for a male child and alcoholism of the spouse are major factors of domestic violence against women in rural areas. There have been gruesome reports of young bride being burnt alive or subjected to continuous harassment for not bringing home the amount of demanded dowry. Women in India also admit to hitting or beating because of their suspicion about the husband's sexual involvement with other women. The Tandoor Murder Case of Naina Sahni in New Delhi in the year 1995 is one such dreadful incident of a woman being killed and then burnt in a 'Tandoor' by his husband. This incidence was an outcome of suspicion of extra marital affairs of Naina Sahni which led to marital discord and domestic violence against her.²

CONSEQUENCES OF DOMESTIC VIOLENCE

The consequences of domestic violence attack on women will affect victim as well as family of the victim. Domestic Violence affects women's productivity in all forms of life i.e. assaulted women will always get agonized and emotionally disturbed and remain quite after occurrence of the torment.

There are varied consequences of domestic violence depending on the victim, the age group, the intensity of the violence and frequency of the torment they are subjected to. Living under a constant fear, threat and humiliation are some of the feelings developed in the minds of the victims as a consequence of an atrocious violence. The consequences of the domestic violence in detail can be broadly categorized under:

- (a) Effect on the victim himself/herself and the family.
- (b) Effect on the society
- (c) Effect on nation's growth and productivity.

The 'Effect on the victim' has been further subcategorized for women, men, children and olds. Battered women have tendency to remain quiet, agonized and emotionally disturbed after the occurrence of the torment. A psychological set back and trauma because of domestic violence affects women's productivity in all forms of life. A working Indian woman may lose her efficiency in work or drop out from work in some cases due to ill treatment at home. The suicide case of such victimized women is also a deadly consequence and the number of such cases is increasing. Her health may deteriorate if she is not well physically and mentally. Some women leave their home immediately after first few atrocious attacks and try to become self-dependent. Their survival becomes difficult and painful when they have to work hard for earning two meals a day. Many such women come under rescue of women welfare organizations like Women Welfare Association of India (WWAI), Affus Woman Welfare Association (AWWA) and Woman's Emancipation and Development Trust (WEDT). Some of them who leave their homes are forcefully involved in women trafficking and pornography. This results in acquiring a higher risk of becoming a drug addict and suffering from HIV/AIDS. Some of course do it by their choice. In some of the cases violence will lead to maintain distance from the partner whereby sexual life gets affected adversely. Sometimes marriage life will become a burden to the spouse

and one of the spouses will opt out for divorce or separation which again affects life of the children.

One of the severe effects of domestic violence against women is its effect on her children. Domestic Violence may affect the life of children at the larger extent because child will be having greater attachment with her mother and once the mother's grief and sufferings revealed then child may turn silent, reserved and express solace to the mother. It is nature's phenomenon that a child generally has a greater attachment towards the mother for she is the one who gives birth. As long as the violence subjected to the mother is hidden from the child, he/she may behave normally at home. The day when mother's grief and suffering is revealed, a child may become upset about the happening deeply. Children may not even comprehend the severity of the problem. They may turn silent, reserved and express solace to the mother. When the violence against women is openly done in front of them since their childhood, it may have a deeper and gruesome impact in their mindset. They get used to such happenings at home, and have a tendency to reciprocate the same in their lives. It's common in especially in rural homes in India which are victimised by the evil of domestic violence. In cases of Intimate Partner Violence (IPV), violence against women leads them to maintain a distance from their partner. Their sexual life is affected adversely. Many of them file for divorce and seek separation which again affects the life of children. Some continue to be exploited in lack of proper awareness of human rights and laws of the constitution.³

All the different forms of domestic adversely affect the society. Violence against women may keep them locked in homes succumbing to the torture they face. If they come out in open and reveal the wrong done to them for help and rescue, it influences the society both positively and negatively. At one hand where it acts as an inspiration and ray of hope for other suffering women, on the other hand it also spoils the atmosphere of the society. When something of this kind happens in the society, few families may witness the evil of domestic violence knocking their door steps. Some families try to imitate what others indulge in irrespective of it being good or bad for the family.

Domestic violence affects the productivity level of the victim negatively. Men and women lose interest in household activities. If they are employed they fail to work with full capabilities in workplace. Children are found to concentrate less on studies. They drop out of school and do not get the education which otherwise they might have got if they were not tormented and thus the country loses a productive asset. Therefore, the nation's productivity altogether gets affected because of domestic violence in homes. People need to spend their part of income for medication when they are met with worse forms of domestic violence which again leads to loss in productive use of a family's income. The cumulative effect of the domestic violence at all levels and across all regions is the country's hindered development and slow economic growth.

Finally, the society in which the incidences of domestic violence take place is not considered a progressive society. All such countries where incidences of violence take place lag behind in every respect. Their economic development is badly affected due to such state of affairs in the society.

PRESENT SCENARIO OF DOMESTIC VIOLENCE IN INDIA

According to the National Crime Records Bureau of India, reported incidents of crime against women increased 6.4% during 2012, and a crime against a woman is committed every three

minutes. In 2012, there were 244,270 reported incidents of crime against women, while in 2011, there were 228,650 reported incidents. Of the women living in India, 7.5% live in West Bengal where 12.7% of the total reported crime against women occurs. Andhra Pradesh is home to 7.3% of India's female population and accounts for 11.5% of the total reported crimes against women.⁴

Domestic violence in India includes any form of violence suffered by a person from a biological relative, but typically is the violence suffered by a woman by male members of her family or relatives. According to a National Family and Health Survey in 2005, total lifetime prevalence of domestic violence was 33.5% and 8.5% for sexual violence among women aged 15–49.⁵ The instance of violence was reported to be lowest among Buddhist and Jain women, and highest among Muslim women in India. A 2014 study in 'The Lancet' reports that the reported sexual violence rate in India is among the lowest in the world, the large population of India means that the violence affects 27.5 million women over their lifetimes.⁶

The 2012 National Crime Record Bureau report of India states a reported crime rate of 46 per 100,000, rape rate of 2 per 100,000, dowry homicide rate of 0.7 per 100,000 and the rate of domestic cruelty by husband or his relatives as 5.9 per 100,000.¹³ These reported rates are significantly smaller than the reported intimate partner domestic violence rates in many countries, such as the United States (590 per 100,000) and reported homicide (6.2 per 100,000 globally), crime and rape incidence rates per 100,000 women for most nations tracked by the United Nations.⁷

But many of the incidents of domestic violence against women never get reported in the media or elsewhere. This is because violence within the Indian home has long been considered a private matter. However, towards the end of the 20th century the Indian women's movement brought the problem of domestic violence to the forefront of feminist dialogue. These feminist analyses focused not only on the patriarchal ideology that supported the subordination of women in the family but also on the extent to which such cultural norms differed by region, religion, family system and class. Because of the severe social sanctions on women for even acknowledging that violence persists in the house, women do not generally come forward to report the violence. Examinations of health records reveal that women who are hospitalized because of beatings by their husbands refuse to identify or report the perpetrator. Given these circumstances, it is extremely hard to estimate the true rates of domestic violence in India.

An ICRW (International Centre for Research on Women) report indicates that if women believe that a justification could be given for a violence act, emotional or physical; they do not perceive it to be violent and do not report the incident as violent. Thus, the statistics about the prevalence of domestic violence are merely 'the tip of iceberg'. Recognizing the importance of addressing this variability, this study examines regional differences and a variety of family and personal characteristics that mitigate regional differences in predicting domestic violence in India.⁸

To prevent violence against women and to protect the rights of aggrieved women, the legislation 'The Protection of Women from Domestic Violence Act, 2005' was passed by the parliament. According to this act every women who have been deprived of their right to life by the act of husband or relatives of the husband, can file a complaint to the protection officer, police officer or magistrate in the form of 'Domestic Incident Report'. It is similar to an FIR. Complaint can be filed by the victim/aggrieved person or relatives, it will be considered as the prima-facie evidence of the offence. Every 'Domestic Incident Report' has to be prepared by the Protection

Officer which will assist in the further investigation of the incidence. The protection officer will pass certain orders i.e. protection of the women, custody of respondent and order of monetary relief to the victim. But the truth is that despite this legislation, the domestic violence cases against women are not decreasing, in fact the number of incidences is increasing.

But despite the efforts of the government in enacting various women specific legislations and taking other women empowerment measures, violence against women has been increasing consistently over the years. Therefore, Government of India should come out with some more stringent laws to protect the rights of women who are victims of violence of any kind occurring within the family.

At present there is no single law in the Indian Constitution to deal with all the different forms of Domestic Violence. There is an urgent need for such a law in the country. In fact, there has also been misuse of section 498-A and DVA, 2005 because of restricted definition of cruelty subjected to married women. Unfortunately, the cases of domestic violence are on the rise due to many factors such as illiteracy, less awareness among people about the Domestic Violence Act, 2005, behavioural and attitudinal problems of the organizational authorities, unnecessary delays, unwillingness to report the matter to police due to many constraints, fear, less satisfaction with the decision of marriage among the couples, orthodox nature, dowry demands, limited earning members etc.

SUGGESTIONS

Based on the above stated factors responsible for various types of domestic suggestions, the coordinated efforts can be made by the concerned agencies and people to reduce domestic violence. Some of the suggestions are:

1. The NGO's should play an active role to encourage the victims of non-violence to report the matter to concerned agencies and seek their help. They should also create awareness among the target population regarding their legal rights.
2. Police also plays a significant role in this regards. They should be given special training to look into the matters of domestic violence. Separate police wing should be there in the police stations to deal with the sensitive issues of women
3. Health care centres should be established to provide the necessary and emergency services to the victims of domestic violence to provide medical assistance
4. Change in the criminal Judicial System to cater to the needs of the modern society through reorientation courses for the magistrates and judges
5. Special Investigating Units should be set up to deal with the women related crimes and the complaints
6. Strengthening of the link between Legal Service Authority and the Protection Officer
7. Delay in grant of Relief should speed up to resolve the issues of domestic violence
8. Widespread network of social defence services should be established in all states and the centre with the panel of experts consisting of medical man, a psychiatric and a social worker to access the mental and physical well-being of the victim
9. Social redefining patriarchal norms and removing gender bias etc

Thus, taking into account the above suggestions, the cases of domestic violence can be reduced. This will further help in creating a healthy and value-based society.



FACTORS AFFECTING CUSTOMERS' PERCEPTION TOWARDS BRANDED GOODS WITH SPECIAL REFERENCE TO END OF SEASON SALE

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ABSTRACT

Income is always considered as the prominent economic reason for conducting any type of study. It is the portion of income that a person or a family is ready to spend which determines his/their buying behavior and similarly this disposable income is one of the catalyst of construction of perception especially towards branded goods. Branded goods especially the apparels and footwear are soaring high in Indian markets. These have evolved as the mark of distinction and separate the society on the basis of brand users and non brand users. Emergence of middle class has increased the number of earners in the family. The sources of income are diversified and even the home makers are earning even sitting in the homes today. There is a direct relation in the income and use of branded goods. Moreover, this charm of using the branded goods has given a pace to the end of season sale concept in a developing country as ours. The given paper is an attempt to find the effect of income as the underlying factor for developing the perception of the customers to purchase branded items especially at end of the season sale (EoSS) in the urban areas.

KEYWORDS: Disposable, Income, Charm, EoSS, Urban

INTRODUCTION

India is a vast and diversified country. Also, it is the second most populous country on the globe. This leads to enriched diversification and the advent of consumerism in the modern marketing era. The process of recognition, establishment and survival for the marketing firms has posed a real challenge in the contemporary marketing. Cut throat competition due to magnetic attracting factors add to the fuss and mess for these firms which ultimately ends with a concrete policy making and implementation. “You have either to excel, else perish”. Indian marketing scenario has witnessed a remarkable and rapid transformation especially during the last two decades or so. From the economy where majority of income was intended to be saved and major chunk of it was assumed to be spent on the bare necessities, has surpassed and overlapped with the lavish life style of the modern customer.

Emergence of middle class and increase in number of earners in the family of it, is an additive flavor to the changed or evolved marketing in Indian scenario. Paper money is replaced with the plastic and electronic money. Of course, the emergence and development of organized retail sector and recent developments therein especially in the form of malls, super markets etc is now a sort of addiction to the new purchasers. We have witnessed a favorable number of GDP, per capita income, disposable income and so but we have a great influence of the demonstration effect from the west.

Another thing which leads to adoptability of this topic relates to the new emerged purchasing habits of the customers especially in the context of branded goods, more particular in apparels and footwear. The consumer surplus so enjoyed depicts the basic human nature of saving and inclination to purchase the dearer in cheaper rates. This might also be a reason to develop a certain marketing policy by the marketers. It is an old saying that when a child learns crawling, he starts roaming from room to room in the house but when he knows to step up to walk, he clinches neighbors houses. This is how, if we have grown economically, however due to many factors & reasons, we obviously switch to the options to purchase and the things get revolutionized if the variety both vertically and horizontally precedes the behavior. Of course, inclination towards banded goods is seen as a normal scenario.

The flare-up of cyber space and the confrontation of the people to internet at a large to a young country like ours have added the feature to the modern marketing in the form of e-marketing.

End of the season sale has seen an outburst response in both physical as well as online marketing. There is another facet of end of the season sale which is pertinent to mention here is that over a past few years, it has emerged as a strong marketing tool. Talking in context of the orthodox pricing strategies of the marketing mix and other promotional strategies as well, it is indeed evolved as a strong composition of both especially in context of Indian market. It is followed by developed countries too in the light of above discussion.

End of season sale is a feeder of the dynamic customer's preference and accordingly determines the perceptions in the light of fashion, availability in the next purchase time, use postponance, consumer surplus, buying behavior, brand preferences and affordability on the customer's end and stock clearance, working capital management, storage and warehousing cost, change in fashion on the marketer's end.

Customer perception is defined as the marketing concept which encompasses a customer's awareness, impression, inclination and/or consciousness about the products offered to him in the

market. Business Dictionary defines that it typically influences customer behavior which gets influenced by advertising, reviews, public relations, social media, personal experiences and other channels.

The arrangement of the four alphabets (SALE) has a magnetic power to get even the tightest fist shopper to indulge. It may be a motivation, influence or might be a demonstration effect or a reflex action of a typical human psyche. It has a charm of excitement of its own time both for the seller and the buyer and has a tendency to influence a typical type of consumer and buying behavior.

Branding is the art and cornerstone of marketing . A brand is defined as a specific name, symbol or design – or, more usually some combination of these- that is used to distinguish a particular seller's product. It may be something to distinguish one producer from another. The word brand is derived from the old Norse word 'brandr' which means to burn, usually a mark to distinguish a livestock from other of its kind. Also, a potter would identify his pots by putting mark like a thumbprint into the wet clay on the bottom of the pot and the potter would expect customers to seek out those products which carried his mark . Today with a considerable change over a time, there is an increase in modern and sophisticated branding of both tangibles and intangibles.

EoSS may be defined as a sale in which a shop intends / offers to sell the unsold stock of spring, summer, autumn or winter at the end of each particular season at a reduced price. Cambridge University Press defines it an "occasion" when clothes or other goods relating to a particular season are sold at a lower price than usual. It has the unique features of its own that it is a retailing concept; Only retailer, not manufacturer is involved and Price cuts is the key feature.

Indian markets witness ESS in all weather change but **prominently succeeding summers and winters**. Cambridge Business English Dictionary explains end of the season sale as "relating to the end of a period of time when particular clothes, products, etc. are sold in shops". *Prices are reduced by up to 75 percent in our end-of-season sale. The store sells end-of-season stock at heavily discounted prices. It is an occasion when clothes or other goods relating to a particular season are sold at a lower price than usual* ([http://dictionary.cambridge.org / dictionary / english/ end-of-season](http://dictionary.cambridge.org/dictionary/english/end-of-season)). **Financial Times** describes it a sale in which a shop sells unsold stock of spring, summer, autumn, or winter clothing at the end of each particular season at a reduced price (lexicon.ft.com/Term?term=end_of_season-sale)

1. **OBJECTIVE OF THE STUDY:** To determine the underlying factors influencing the customers' perception to purchase branded goods during EOSS.
2. **SCOPE OF THE STUDY:** In order to determine the underlying factors influencing the customer's perception towards purchase of branded goods during EOSS , the Factor Analysis have been applied on the data collected through questionnaires. Initially , the factors were divided into three groups namely:
3. **ECONOMIC FACTORS**
4. **SOCIAL FACTORS**
5. **PSYCHOLOGICAL FACTORS.**
6. **Sample Size** is 500 and the Universe is the respondents from the Cities Ludhiana, Patiala, Jalandhar and Chandigarh. Convenience Sampling Method is used to pick the samples.

7. DATA ANALYSIS AND INTERPRETATION

8. When, factor analysis was run on the data, the important sub-factors influencing the perception to buy branded goods at EOSS were tended to discover by eliminating the sub-factors having the variance less than 0.5 . This elimination went on carrying unless the most important sub factors were discovered in the study.
- a. As there is no other study on the topic choosen, the research is exploratory in nature and hence, extraction Method: Principal Component Analysis factor analysis was applied on the data to explore the most influencing sub factors.
9. **ECONOMIC FACTORS:** The factors which influence consumer perception data were initially subjected to factor analysis separately to explore the structure of the data. A total of 23 scale items yielded 7 significant factors; based on loadings, the first was titled Price cut As shown in Table it accounts for 22.766% percent of the variance. A second distinct this factor was titled savings as shown in table it accounts for 8.542% of variance. The third factor was titled Discount Offers with variance 7.531%, Stock Clearance with 6.964% variance, Comparison with other brands with 6.617%, Gift Coupon with 5.614, Postponement of Use with 5.482%

TOTAL VARIANCE EXPLAINED					
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings	
	Total	% of Variance	Cumulative %	Total	% of Variance
1	4.326	22.766	22.766	4.326	22.766
2	1.623	8.542	31.308	1.623	8.542
3	1.431	7.531	38.839	1.431	7.531
4	1.323	6.964	45.803	1.323	6.964
5	1.257	6.617	52.420	1.257	6.617
6	1.067	5.614	58.034	1.067	5.614
7	1.042	5.482	63.517	1.042	5.482
8	.988	5.199	68.715		
9	.808	4.251	72.967		
10	.760	4.000	76.967		
11	.690	3.633	80.600		
12	.633	3.332	83.931		
13	.598	3.145	87.076		

14	.562	2.955	90.032		
15	.484	2.545	92.577		
16	.425	2.236	94.813		
17	.398	2.097	96.910		
18	.317	1.669	98.579		
19	.270	1.421	100.000		

KMO AND BARTLETT'S TEST			
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			.735
Bartlett's Test of Sphericity	Approx. Chi-Square		2166.547
	Df		171
	Sig.		.000

The critical value of KMO required is 0.5 . The present data shows Value of KMO higher than the critical value required. It means our data is fit for factor analysis and again for Bartlett's test data is significant. In factor analysis the values of Communalities should be more than the critical value required ie 0.4.. In our case the values for the Communalities are more than the critical value required.

PSYCHOLOGICAL FACTORS:

The factors which influence consumer perception data were initially subjected to factor analysis separately to explore the structure of the data. A total of 23 scale items yielded 10 significant factors; based on loadings, the first was titled Consonant with fashion with 15.25% variance, Passionate with 7.169% variance, Opportunistic with 6.620% variance, Priority with 5.548% variance, Materialism with 5.302% variance, Uniqueness with 4.832% variance, Brand image with 4.398% variance, Faith in Brand with 3.932% variance, Confidence with 3.857% variance, Attitude with 3.796% variance.

TOTAL VARIANCE EXPLAINED					
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings	
	Total	% Variance of	Cumulative %	Total	% Variance of
1	4.430	15.275	15.275	4.430	15.275
2	2.079	7.169	22.445	2.079	7.169

3	1.920	6.620	29.064	1.920	6.620
4	1.609	5.548	34.613	1.609	5.548
5	1.537	5.302	39.914	1.537	5.302
6	1.401	4.832	44.747	1.401	4.832
7	1.276	4.398	49.145	1.276	4.398
8	1.140	3.932	53.076	1.140	3.932
9	1.119	3.857	56.934	1.119	3.857
10	1.101	3.796	60.729	1.101	3.796
11	.990	3.415	64.144		
12	.934	3.220	67.364		
13	.842	2.903	70.266		
14	.824	2.841	73.107		
15	.782	2.695	75.802		
16	.756	2.607	78.408		
17	.703	2.422	80.831		
18	.648	2.234	83.065		
19	.605	2.085	85.150		
20	.580	2.000	87.151		
21	.573	1.976	89.127		
22	.543	1.873	91.000		
23	.473	1.629	92.630		
24	.436	1.505	94.135		
25	.412	1.420	95.555		
26	.357	1.232	96.787		
27	.336	1.159	97.947		
28	.302	1.041	98.988		
29	.293	1.012	100.000		

The critical value of KMO required is 0.5 . The present data shows Value of KMO higher than the critical value required. It means our data is fit for factor analysis and again for Bartlett's test data is significant. In factor analysis the values of Communalities should be more than the critical value required ie 0.4.. In our case the values for the Communalities are more than the critical value required.

KMO AND BARTLETT'S TEST		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.684
Bartlett's Test of Sphericity	Approx. Chi-Square	3068.826
	df	406
	Sig.	.000

CONCLUSION

It can be concluded that though Economic, Social and Psychological Factors affect the customer perception to buy branded goods at EoSS. But there are some prominent factors that have been found which can act as the catalyst for framing the new marketing policies.

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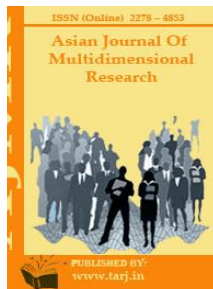
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HOW FAR PUBLIC TRUST THE POLICE? : A MICRO LEVEL STUDY.

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ABSTRACT

The police have a public accountability of every act they do, and that act build the attitudes of the public toward police through some experiences. The people are not concerned about what makes the police to behave the way they do but they are certainly interacted in concluding how they behave. The worst thing about 'Police' image is that despite best of arguments put forth by these police officers to justify their action yet the public has every reason not to believe them. A hostile public neither hears nor sees anything and thus deprives the police of very vital information. Crime that takes place is not reported; information about suspicious persons or incidents is suppressed; and witnesses do not come forward to give evidence. Thus, the discussion above makes it quite evident that police-public interface is heavily influenced by sort of opinion. In this paper, by raising certain posers, the researcher has tried to find out that how far public trust the police and its functioning. Many of the police activities are fully visible to the people, some are partly visible and a few are in visible. Police, therefore, have to be extra-conscious about their activities and behavioral patterns which may not be very visible to the people.

KEYWORDS: Legitimising, Protecting, Ineffective, Community

INTRODUCTION

A community's trust in its police force has a direct effect on the quality of police operations. A hostile public neither hears nor sees anything and thus deprives the police of very vital information. Crime that takes place is not reported; information about suspicious persons or incidents is suppressed; and witnesses do not come forward to give evidence. Thus the department's capacity to control crime and maintain peace and security is adversely affected.

It has been well accepted that the attitude by which the police deal with the public in a democracy is more important than what the police actually do for the public. Many good works of police has not been appreciated by the public, because of the bad image of police in the society. As a law enforcement agency, police have to constantly bear in its mind the fact that enforcement of laws derives its legitimacy from the public through their elected representatives in the legislature or the parliament. The police have a public accountability of every act they do, and that act build the attitudes of the public toward police through some experiences. One way the people learn an attitude or prejudice is through specific experiences, which they have from the police or from what they hear, see or read about the police. Media plays an important role in public perception towards police. For example, if people read a series of good things about police or if they get series of pleasant experiences from the police, they are likely to develop positive attitude towards police. On the other hand, if people get series of frustrating experiences from the police, they may to develop negative attitudes, which project the police in a bad shape.

Building stronger links with the public is an important requirement of legitimising the police actions and to have increased acceptability of police in modern society, where the police are viewed as ineffective by the public. The public did not want to cooperate with the police; little or no advantage is being taken to build better community confidence in policing by the police through better levels of service delivery.

The police visibility is maximum in the society and they are seen conspicuously everywhere. There may not be any group of government employees who are seen so noticeably as the police in India. The people simply make casual observation of what the police does and how they behave among themselves and with the people in society. The police are so placed in the society and the set up that from every angle its actions are viewed as high handed even if they are protecting themselves. The people are not concerned about what makes the police to behave the way they do but they are certainly interacted in concluding how they behave. The public has its opinion about the police whether based on hearsays or on their personal experiences, however in both cases so formed opinion is negative rather than being positive.

The worst thing about 'Police' image is that despite best of arguments put forth by these police officers to justify their action yet the public has every reason not to believe them. Perhaps lack of trust between the two sides is basic reason behind the trust cannot be built overnight but increased transparency and accountability of police actions may help to build the faith and trust in the long run. Many of the police activities are fully visible to the people, some are partly visible and a few are in visible. Police, therefore, have to be extra-conscious about their activities and behavioral patterns which may not be very visible to the people.¹ At this point of relationship the police have to act and behave in manner that their invisible actions and intentions may not turn into suspicions in the minds of public.

The good relationships between the police and the public are vitally important for any society. Many citizens may never had direct contact with police personnel, yet they passively interact

with police. There is need to have closer relations between the police and public by involving public in policing matters.

Thus, the discussion above makes it quite evident that police-public interface is heavily influenced by sort of opinion. In this paper, by raising certain posers, the researcher has tried to find out that how far public trust the police and its functioning.

OBJECTIVE OF THE STUDY:

The main objective of the study is to find out how far public trust the police.

Research Methodology: The study has been conducted on three police districts of Ambala-Panchkula Police Commisionerate by drawing a sample of 516 respondents, using convenience sampling technique, from the public of three police districts (Ambala-Rural-137+ Ambala-Urban-126+ Panchkula-253=516). Trust between the two has been judged on two selected parameters while assessing the effects of independent variables like Age, Gender, Qualification and Occupation.

Table 1.1: Police of your area have the capability of solving major crime cases.

	Q 1.1							Chi-square	p-value
	Agree		Undecided		Disagree		Total		
Ambala-Rural	85	62.0%	11	8.0%	41	29.9%	137	11.512	.021*
Ambala-Urban	86	68.3%	23	18.3%	17	13.5%	126		
Panchkula	164	64.8%	38	15.0%	51	20.2%	253		
Total	335	64.9%	72	14.0%	109	21.1%	516		

Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.*

Overall analysis of the data of Table 1.1 indicated that significant majority of respondents (64.9

percent) **agreed that** police of their area had the capability of solving major crime cases.

However, a few of the respondents (21.1 percent) disagreed with the view point. A negligible proportion of (18.3 percent) of undecided responses were recorded on the issue in Ambala-Urban police district.

Further, **on making comparison of the three districts of the Commisionerate**, it was evident that the **respondents (68.3 percent) of Ambala-Urban police district** more strongly endorsed the viewpoint that police of their area have the capability of solving major crime cases followed by **Panchkula** police district (64.8 percent) and then by the **Ambala-Rural** police district (62.0 percent).

Statistically significant p-value (at .021) was found between the variables indicating that more of respondents of Ambala-Rural asserted that police of their area had the capability of solving major crime cases.

Finding: + Majority of the respondents had stated that police of their area had the capability of solving major crime cases.

Table 1.2: Police of your area have the capability of solving major crime cases.

Age		Q 1.2							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	20 – 35	29	64.4%	5	11.1%	11	24.4%	45	7.18	0.13
	35 – 50	45	57.7%	4	5.1%	29	37.2%	78		
	Above 50	11	78.6%	2	14.3%	1	7.1%	14		
	Total	85	62.0%	11	8.0%	41	29.9%	137		
Ambala-Urban	20 – 35	36	62.1%	10	17.2%	12	20.7%	58	7.04	0.13
	35 – 50	38	74.5%	8	15.7%	5	9.8%	51		
	Above 50	12	70.6%	5	29.4%	0	0.0%	17		
	Total	86	68.3%	23	18.3%	17	13.5%	126		
Panchkula	20 – 35	100	64.9%	26	16.9%	28	18.2%	154	4.02	0.40
	35 – 50	44	69.8%	7	11.1%	12	19.0%	63		
	Above 50	20	55.6%	5	13.9%	11	30.6%	36		
	Total	164	64.8%	38	15.0%	51	20.2%	253		

Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as*, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.

Analyzing the data presented in the Table 1.2 on the basis of Age, it was evident that Senior in age respondents of Ambala-Rural significantly felt the Police of their area had the capability of solving major crime cases as compared to other groups of age in Ambala-Urban & Panchkula police districts. A higher proportion of Senior in age respondents (78.6 percent) of Ambala-Rural and respondents of Middle age group (74.5 percent) of Ambala-Urban police district opined that police of their area have the capability of solving major crime cases.

Nevertheless, some respondents disagreed with the view point. Insignificant proportion of Middle age respondents (37.2 percent) of Ambala Rural and respondents of Senior in age group of police to (30.6 percent) of **Panchkula did not feel that** police of their area have the capability of solving major crime cases.

However, Senior in age respondents of Ambala-Urban recorded some very insignificant proportion (29.4 percent) of undecided responses.

Age Effects: Statistically non-significant effects of age were seen on the police capability of solving crimes in all the three police districts.

Table 1.3: Police of your area have the capability of solving major crime cases.

Gender		Q 1.3							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Female	46	67.6%	6	8.8%	16	23.5%	68	2.64	0.27
	Male	39	56.5%	5	7.2%	25	36.2%	69		
	Total	85	62.0%	11	8.0%	41	29.9%	137		
Ambala-	Female	40	64.5%	11	17.7%	11	17.7%	62	1.90	0.39

Urban	Male	46	71.9%	12	18.8%	6	9.4%	64		
	Total	86	68.3%	23	18.3%	17	13.5%	126		
Panchkula	Female	59	67.8%	17	19.5%	11	12.6%	87	5.70	0.06
	Male	105	63.3%	21	12.7%	40	24.1%	166		
	Total	164	64.8%	38	15.0%	51	20.2%	253		

Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as*, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.

Analyzing the data presented in the Table 1.3, Considering the Gender factor in relation to the capability of police, the responses manifested that more of Females emphasized that police of their area have the capability of solving major crime cases. A higher proportion of Male respondents (71.9 percent) of Ambala-Urban police district followed by Female respondents (90.6 percent) of Panchkula and female respondents of Ambala-Rural (67.6 percent) stated that police of their area had the capability of solving major crime cases.

Nonetheless, some noteworthy proportion of Male respondents (36.2 percent) of Ambala-Rural police district stated police of their area did not have the capability of solving major crime cases.

However, some female respondents of Panchkula police district recorded some insignificant proportion (19.5 percent) of undecided responses.

Gender Effects: Statistically non-significant effects of Gender were seen on the police capability of solving crimes in all the three police districts.

Table 1.4: Police of your area have the capability of solving major crime cases.

Education Qualification		Q 1.4							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Matric	21	72.4%	1	3.4%	7	24.1%	29	6.44	0.38
	12 th	27	71.1%	2	5.3%	9	23.7%	38		
	Graduate	30	55.6%	6	11.1%	18	33.3%	54		
	Post graduate	7	43.8%	2	12.5%	7	43.8%	16		
	Total	85	62.0%	11	8.0%	41	29.9%	137		
Ambala-Urban	Matric	17	77.3%	4	18.2%	1	4.5%	22	7.93	0.24
	12 th	15	62.5%	4	16.7%	5	20.8%	24		
	Graduate	35	70.0%	6	12.0%	9	18.0%	50		
	Post graduate	19	63.3%	9	30.0%	2	6.7%	30		
	Total	86	68.3%	23	18.3%	17	13.5%	126		
Panchkula	Matric	11	50.0%	2	9.1%	9	40.9%	22	14.98	.020*
	12 th	37	57.8%	17	26.6%	10	15.6%	64		
	Graduate	64	69.6%	11	12.0%	17	18.5%	92		
	Post graduate	52	69.3%	8	10.7%	15	20.0%	75		
	Total	164	64.8%	38	15.0%	51	20.2%	253		

Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as*, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.

EDUCATIONAL QUALIFICATIONS

Assessing the responses on the basis of qualifications in Table 1.4, it was apparent that education had shown impact on Police capability of solving major crime cases in Panchkula police district. Interestingly, the higher percentage of respondents with Matric (77.3 percent) and percentage of respondents with +2 qualifications (71.1 percent) of Ambala-Rural police district emphasized that police of their area had the capability of solving major crime cases.

Nevertheless, some proportion of respondents registered their dissent on the issue. A noteworthy proportion of respondents with Post graduate qualifications (43.8 percent) of Ambala- Rural asserted that police of their area did not have the capability of solving major crime cases.

However, +2 respondents of Panchkula police district recorded some proportion (26.6 percent) of undecided responses.

Qualification Effects: Statistically significant of Qualification have been seen in Panchkula police district whereas in other two districts non-significant effects were visible.

Table 1.5: Police of your area have the capability of solving major crime cases.

Occupation		Q 1.5							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Agriculture	19	52.8%	3	8.3%	14	38.9%	36	4.37	0.63
	Any other	22	68.8%	2	6.3%	8	25.0%	32		
	Business	19	73.1%	1	3.8%	6	23.1%	26		
	Service	25	58.1%	5	11.6%	13	30.2%	43		
	Total	85	62.0%	11	8.0%	41	29.9%	137		
Ambala-Urban	Agriculture	3	75.0%	1	25.0%	0	0.0%	4	9.86	0.13
	Any other	25	64.1%	4	10.3%	10	25.6%	39		
	Business	13	65.0%	6	30.0%	1	5.0%	20		
	Service	45	71.4%	12	19.0%	6	9.5%	63		
	Total	86	68.3%	23	18.3%	17	13.5%	126		
Panchkula	Agriculture	12	63.2%	4	21.1%	3	15.8%	19	4.52	0.61
	Any other	43	63.2%	11	16.2%	14	20.6%	68		
	Business	24	55.8%	6	14.0%	13	30.2%	43		
	Service	85	69.1%	17	13.8%	21	17.1%	123		
	Total	164	64.8%	38	15.0%	51	20.2%	253		

Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as*, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.

OCCUPATION:

Examining the responses on the basis of occupation in Table 1.5, it was evident that more of respondents engaged in Agriculture (75.0 percent) and Business (73.1 percent) of Ambala-Rural police district **asserted that** Police of their area had the capability of solving major crime cases.

Nevertheless, A higher proportion of respondents engaged in Agriculture (38.9 percent) and Business (30.2 percent) of Panchkula claimed that police of their area did not have the capability of solving major crime cases.

However, some consequential proportion of Ambala-Rural respondents (25.0 percent) engaged in agriculture **recorded undecided responses**.

Occupation Effects: Statistically non-significant effects of Occupation were seen on the police capability of solving crimes in all the three police districts.

Table 2.1: You have faith in working of police.

	Q 2.1							Chi-square	p-value
	Agree		Undecided		Disagree		Total		
Ambala-Rural	58	42.3%	19	13.9%	60	43.8%	137	11.512	.021*
Ambala-Urban	43	34.1%	34	27.0%	49	38.9%	126		
Panchkula	74	29.2%	38	15.0%	141	55.7%	253		
Total	175	33.9%	91	17.6%	250	48.4%	516		

Computed From Primary Data p-value ≤ 0.05 is significant denoted as, p-value ≤ 0.01 is significant denoted as**, p-value > 0.05 is not significant denoted as ns.*

Overall analysis of the data of Table 2.1 indicated that no clear trend of responses was seen but more of respondents (48.4 percent) **disagreed indicating that they did not** have faith in working of police.

However, a few of the respondents (33.9 percent) agreed with the view point that they had faith in the working of police. A negligible proportion of undecided responses (17.6 percent) were recorded on the issue.

Further, **on making comparison of the three districts of the Commisionerate**, it was evident that the **respondents (55.7 percent) of Panchkula police district** endorsed the viewpoint that they didn't have faith in working of police followed by **Ambala-Rural** (43.8 percent) police district and then by the **Ambala-Urban** (38.9 percent) police district.

Statistically significant p-value (at .021) was found between the variables indicating that respondents of Panchkula didn't have faith in working of police as compared to Ambala-Rural.

Finding: = No clear trend of responses was available; however, more of respondents reflected lack of faith in the working of police.

Table 2.1: You have faith in working of police.

Age		Q 2.2							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	20 – 35	19	42.2%	7	15.6%	19	42.2%	45	3.32	0.51
	35 – 50	36	46.2%	9	11.5%	33	42.3%	78		
	Above 50	3	21.4%	3	21.4%	8	57.1%	14		
	Total	58	42.3%	19	13.9%	60	43.8%	137		
Ambala-Urban	20 – 35	17	29.3%	19	32.8%	22	37.9%	58	3.07	0.55
	35 – 50	21	41.2%	10	19.6%	20	39.2%	51		
	Above 50	5	29.4%	5	29.4%	7	41.2%	17		
	Total	43	34.1%	34	27.0%	49	38.9%	126		
Panchkula	20 – 35	40	26.0%	29	18.8%	85	55.2%	154	6.56	0.16
	35 – 50	23	36.5%	7	11.1%	33	52.4%	63		
	Above 50	11	30.6%	2	5.6%	23	63.9%	36		
	Total	74	29.2%	38	15.0%	141	55.7%	253		

Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as*, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.

Analyzing the data presented in the Table 2.2 on the basis of Age, it was evident that Senior in age respondents of Panchkula police district asserted that they didn't have faith in working of police more than other two age groups of Panchkula police districts. A higher proportion of Middle age respondents (46.2percent) and respondents of Younger in age group (42.2 percent) of Ambala-Rural police district opined that they had faith in working of police.

Nevertheless, some respondents disagreed with the view point. A significant proportion of Senior in age respondents (63.9 percent) and respondents of Younger in age group (55.2 percent) of Panchkula police district **did not have** faith in working of police.

However, Younger in age respondents of Ambala-Rural recorded some significant proportion (32.8 percent) of undecided responses.

Effects of Age: Statistically non-significant effects of Age on faith of police in the working of police were seen in all the three districts.

Table 2.3: You have faith in working of police.

Gender		Q 2.3							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Female	30	44.1%	13	19.1%	25	36.8%	68	4.31	0.12
	Male	28	40.6%	6	8.7%	35	50.7%	69		
	Total	58	42.3%	19	13.9%	60	43.8%	137		
Ambala-Urban	Female	22	35.5%	20	32.3%	20	32.3%	62	2.70	0.26
	Male	21	32.8%	14	21.9%	29	45.3%	64		
	Total	43	34.1%	34	27.0%	49	38.9%	126		

Panchkula	Female	20	23.0%	16	18.4%	51	58.6%	87	2.98	0.23
	Male	54	32.5%	22	13.3%	90	54.2%	166		
	Total	74	29.2%	38	15.0%	141	55.7%	253		

Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as*, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.

Analyzing the data presented in the Table 2.3, Considering the Gender factor in relation to having faith in working of police, the responses manifested that more of Males emphasized that they didn't have faith in working of police.

A higher proportion of Female respondents (58.6 percent) of Panchkula police district followed by Male respondents of Panchkula (54.2 percent) and Ambala-Rural (50.7 percent) stated that they did n't have faith in working of police.

However, some noteworthy proportion of Female respondents (44.1 percent) of Ambala-Rural police district stated that they had faith in working of police.

However, Female respondents of Ambala-Urban recorded some significant proportion (32.3 percent) of undecided responses.

Effects of Gender: Statistically non-significant effects of Gender on faith in the working of police were seen in all the three districts.

Table 2.4: You have faith in working of police.

Educational Qualification		Q 2.4							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Matric	16	55.2%	1	3.4%	12	41.4%	29	5.16	0.52
	12 th	16	42.1%	7	18.4%	15	39.5%	38		
	Graduate	20	37.0%	8	14.8%	26	48.1%	54		
	Post graduate	6	37.5%	3	18.8%	7	43.8%	16		
	Total	58	42.3%	19	13.9%	60	43.8%	137		
Ambala-Urban	Matric	10	45.5%	7	31.8%	5	22.7%	22	13.97	.030*
	12 th	5	20.8%	4	16.7%	15	62.5%	24		
	Graduate	22	44.0%	11	22.0%	17	34.0%	50		
	Post graduate	6	20.0%	12	40.0%	12	40.0%	30		
	Total	43	34.1%	34	27.0%	49	38.9%	126		
Panchkula	Matric	1	54.5%	1	4.5%	9	40.9%	22	12.18	0.06

	2	%				%			
12 th	1	18.8	1	17.2	41	64.1	64		
	2	%	1	%		%			
Graduate	2	29.3	1	18.5	48	52.2	92		
	7	%	7	%		%			
Post graduate	2	30.7	9	12.0	43	57.3	75		
	3	%		%		%			
Total	7	29.2	3	15.0	14	55.7	253		
	4	%	8	%	1	%			

Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as*, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.

EDUCATIONAL QUALIFICATIONS

Assessing the responses on the basis of qualifications in Table 2.4, it was apparent that a higher percentage of respondents with +2 qualifications (64.1 percent) and post graduate respondents (57.3 percent) of Panchkula police district emphasized that they didn't have faith in working of police.

Nevertheless, some noticeable proportion of respondents agreed on the issue. A noteworthy proportion of respondents with Matric qualification (55.2 percent) of Ambala-Rural police district found that they had no faith in working of police.

However, Post graduate respondents of Ambala-Rural recorded significant proportion (40.0 percent) of undecided responses.

Finding: Statistically significant effect of Qualification was seen on faith in the working of police in Ambala-Urban police district whereas non-significant effects were seen in other two districts.

Table 2.5: You have faith in working of police.

Occupation		Q 2.5							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Agriculture	14	38.9%	4	11.1%	18	50.0%	36	3.46	0.75
	Any other	13	40.6%	7	21.9%	12	37.5%	32		
	Business	12	46.2%	4	15.4%	10	38.5%	26		
	Service	19	44.2%	4	9.3%	20	46.5%	43		
	Total	58	42.3%	19	13.9%	60	43.8%	137		
Ambala-Urban	Agriculture	2	50.0%	1	25.0%	1	25.0%	4	7.67	0.26
	Any other	11	28.2%	7	17.9%	21	53.8%	39		
	Business	9	45.0%	7	35.0%	4	20.0%	20		
	Service	21	33.3%	19	30.2%	23	36.5%	63		
	Total	43	34.1%	34	27.0%	49	38.9%	126		
Panchkula	Agriculture	4	21.1%	4	21.1%	11	57.9%	19	7.19	0.30
	Any other	22	32.4%	8	11.8%	38	55.9%	68		
	Business	14	32.6%	2	4.7%	27	62.8%	43		

	Service	34	27.6%	24	19.5%	65	52.8%	123		
	Total	74	29.2%	38	15.0%	141	55.7%	253		

Computed From Primary Data p-value ≤ 0.05 is significant denoted as, p-value ≤ 0.01 is significant denoted as**, p-value > 0.05 is not significant denoted as ns.*

OCCUPATION:

Examining the responses on the basis of occupation in Table 2.5, it was evident that more of respondents engaged in Business (62.8 percent) and Agriculture (57.9 percent) of Panchkula police district **asserted that** they didn't have faith in working of police.

Further, a higher proportion of respondents engaged Agriculture (50.0 percent) of Ambala-Urban and Other Professions (40.6 percent) of Ambala-Rural claimed that they had faith in working of police.

However, some consequential proportion of Ambala-Rural respondents (28.1 percent) engaged in Business recorded undecided response.

Effects of Occupation: Statistically non-significant effects of Occupation on faith in the working of police were seen in all the three police districts.

FINDINGS OF THE STUDY:

The Major findings are:

1. Finding: + Majority of the respondents had stated that police of their area had the capability of solving major crime cases.
2. Finding: = No clear trend of responses was available; however, more of respondents reflected no faith in the working of police.

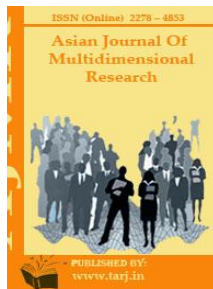
To conclude, we find that public believed in the capability of police in solving Crime cases but lacked faith in the working of police.

Effects of Variables:

Statistically significant effects were seen of Qualification on capability of police in solving crimes was seen in Panchkula district.

Similiarly, Statistically significant effects were seen of Qualification on faith in the working of police was seen in Ambala-Urban police district.

Thus, Qualification has shown effects on both the parameters and no other variable has shown the significant effects.



**NATIONAL JUDICIAL APPOINTMENT COMMISSION (NJAC)
CONTRIBUTE ACCOUNTABILITY & TRANSPARENCY IN INDIA
JUDICIAL SYSTEM**

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ABSTRACT

In this paper, I am going to talk about the urgent need to bring the Judiciary under accountability. For long, the judiciary had cast a sacrosanct spell around it, such that the judges were considered demi-gods who could not commit any wrong; their decisions were final and unquestionable. But it is hard to turn a blind eye from what is happening in the name of justice delivery and the growing corrupt nature of the judges. It was soon realized that this is all happening because of lack of accountability. With a power like contempt of court they could terrorize anyone who would criticize the court. Questions arise like why a citizen cannot criticize the court and why the judiciary is immune from any accountability; they are raised in this paper. I have also looked at reasons why accountability has failed and have mentioned the solution where we can have 'clean judges in black robes'. The demand to have a National Judicial Commission, an independent mechanism is one of the workable solutions suggested by the civil society, media, jurist, lawyers, politicians and everyone who desires the judiciary to be accountable. If we forsake accountability, then we will only see the crumbling of a very important organ of the government –the judiciary.

KEYWORDS: *Judicial Accountability, Judicial independence, justice & society.*

INTRODUCTION

The three organs of the Indian government –Legislature, Executive and Judiciary perform three essential functions of rulemaking, rule application and rule adjudication respectively. The main principle behind this formulation is **separation & balance of powers**: *which brings accountability, keeps the government restrained and in this way our rights and liberties are safeguarded*. In fact the main driving force behind this is based on the simple saying by **Lord Acton** that ‘*power corrupts man and absolute power corrupts absolutely*’. In the words of **Montesquieu**, “*Constant experience has shown us that every man invested with power is apt to abuse it, and to carry his authority until he is confronted with limits*’. In short absolute power without accountability leads to corruption. Corruption in India is always lime light in all organs of Indian government.

There is another principle working together with the **separation or balance of power i.e.** checks and balances. Simply put the theory of checks and balances holds that no organ should be given unchecked powers. The power of one organ should be checked and restrained by the other two, thus a balance is secured. After all ‘power alone can be the antidote to power’. So we see in India how the executive is individually and collectively responsible to the legislature, although here the accountability has decreased because of anti-defection law, whereby if there is any amount of dissent from the legislator, he is threatened with removal which can cost his constituency being unrepresented. Thus all decisions of party leaders are now just rubber-stamped by Parliament. The legislatures are individually & collectively accountable to public, election process, judiciary, Lok-Pal, election commission & other all India institutions. As law passed by the legislature are checked by the judiciary, if it goes against the Constitution the latter declares it null and void. Given this it becomes clear that the judiciary is the guardian of the Constitution and protector of fundamental rights. In spite of this there is a sudden spate of judiciary corruption & other charges which is proving to be self-defeating and is indicating towards the lack of accountability in the institution.

INDEPENDENCE OF THE JUDICIARY

Independence of judiciary is a recognized principle adopted by most of the democratic countries. Many authors have provided us with the history of judicial independence in United Kingdom, United States and India.

United Kingdom: The concept first began from here. There had been a long struggle between the parliament and monarchy to control judiciary. In the 17th century, the parliament passed a settlement act, which stipulated that the tenure of the judges would be subject to good behaviour and their removal after an address to both houses of parliament.

United States: Attempt for independence was seen in the 1785. Basic Principles on the Independence of Judiciary which states “*the Judiciary shall decide matters before them... without any restrictions, improper influence, inducement, pressures, threats or interference, direct or indirect, from any quarter or for any reason*”.

India: Before independence, judges were appointed by the Crown, yet they had independence from it. After independence, this principle was taken seriously and it became a part of the *Basic Structure of the Constitution*, which cannot be amended. The independence is guaranteed by the Constitution which holds that the judges of the Supreme Court and the High Court hold office till he attains 65 and 62 years of age. The parliament is authorized to prescribe the privileges,

allowance, leave and pension of the judges of the SC. The Constitution prescribes for high qualifications

for the judges. Further no judge can be removed from his office by the President except upon the presentation of him of an address by each house of the parliament for such removal on the grounds of misbehavior and incapacity.

A judge of the SC and HC is appointed by the President of India in consultation with the Chief Justice of India and such judges of SC and HC as he may deem necessary. The SC is also treated as the court of record.

JUDICIAL ACCOUNTABILITY:

Judicial accountability is in fact a corollary of the Independence of the judiciary. Simply put, accountability refers to taking responsibilities for your actions and decisions. It generally means being responsible to any external body; some may insist accountability to principles or to oneself rather than to any authority with the power of punishment or correction. Since accountability is a facet of independence the Constitution has provided in *Article 235, for the 'control' of the High Court over the Subordinate Judiciary clearly indicating the provision of an effective mechanism to enforce accountability*. Thus entrustment of power over subordinate judiciary to the High Court preserves independence as it is neither accountable to the executive or the legislature. The provision of the difficult process of impeachment has also been directed towards this goal. The absence of any mechanism for the higher judiciary except for extreme cases is because the framers of the Constitution had thought that 'settled norms' and 'peer pressure' would act as adequate checks. However it hasn't happened completely in that manner. *The main problem is that the judiciary is neither democratically accountable to the people nor to the other two organs.*

The Supreme Court had rightly asserted that "A single dishonest judge not only dishonors himself and disgraces his office but jeopardizes the integrity of the entire judicial system." This brings us the section on why do we need accountability. A campaign issued by the people's convention on Judicial Accountability and Reforms had mentioned, "The judicial system of the country far from being an instrument for protecting the rights of the weak and the oppressed has become an instrument of harassment of the common people of the country.... The system remains dysfunctional for the weak and the poor... (and has been) displaying their elitist bias." Many articles have listed down three promotions

done by Judicial Accountability:

1. It promotes the rule of law by deterring conduct that might compromise judicial independence, integrity and impartiality.
2. It promotes public confidence in judges and judiciary.
3. It promotes institutional responsibility by rendering the judiciary responsive to the needs of the public it serves as a separate branch of the government.

CHALLENGES FACED BY INDIAN JUDICIAL SYSTEM IN 21TH CENTUERAY:

Corruption in judiciary: Like any other institution of the Government, the Indian judicial system is equally corrupted. The various recent scams like the *CWG scam, 2G scam, Adarsh Society scam, Jaya Lalita, Salman Khan, Lalit Modi, including rapes and other atrocities in the society* etc. have emphasized both the conduct of politicians and public dignitaries, including the

common man, and also on the drawbacks in the functioning of Indian judiciary. There is no system of accountability. The media also do not give a clear picture on account of the fear of contempt. There is no provision for registering an FIR against a judge taking bribes without taking the permission of the Chief Justice of India.

Backlog of pending cases: India's legal system has the largest backlog of pending cases in the world – as many as 30 million pending cases. Of them, over four million are High Court cases, 65,000 Supreme Court cases. This number is continuously increasing and this itself shows the inadequacy of the legal system. It has always been discussed to increase the number of judges, creating more courts, but implementation is always late or inadequate.

The victims are the ordinary or poor people, while the rich can afford expensive lawyers and change the course of dispensation of the law in their favour.

Lack of transparency: Another problem facing the Indian judicial system is the lack of transparency. It is seen that the Right to Information (RTI) Act is totally out of the ambit of the legal system. Thus, in the functioning of the judiciary, the substantial issues like the quality of justice and accountability are not known properly.

Hardships of the under trials: In Indian jails, most of the prisoners are under trials, who are confined to the jails till their case comes to a definite conclusion. In most of the cases, they end up spending more time in the jail than the actual term that might have had been awarded to them had the case been decided on time and, assuming, against them.

No interaction with the society: It is also seen that there is involvement of common citizens in judicial decision-making in several countries. However, in India, the Indian judicial system has no connection with the society, something which it had inherited from the British judicial set-up. But, things should have changed over the last 60 years. Even today, the law officers have not been able to come closer to the ground to meet the common people.

PROBLEMS FOR ACCOUNTABLE JUDICIARY:

Impeachment: According to the Indian Constitution, the only way through which the members of the higher judiciary that is the Chief Justices and Judges of Supreme Court (SC) and High Courts (HC) are accountable or can be removed through impeachment. Many regard impeachment as a failure, but before moving into that it is important to see the constitutional provisions. Under Article 124(4), the process of impeachment is carried out only on the grounds of proven *misbehavior or incapacity*. And it is undoubtedly lengthy and cumbersome.

Contempt of Court: The contempt of court can be seen as a means to protect the independence of the court, however it is mostly seen that the court has used this as a means of shielding themselves from any criticism. Contempt is defined as any act that is offensive and critical to the dignity and the authority of courts.

Exemption from the Right to Information (RTI): One of the ways the Judiciary can be held accountable is when the people have the right to know what exactly they are doing. This comes naturally in a democratic form of government.

Judges Inquiry Act: The judiciary claims that any outside body having disciplinary powers over them who compromise their independence so they have set up an “in-house mechanism” investigating corruption. The only positive feature of the bill is that it initiates an enquiry into the allegations of misconduct of a judge.

Judicial activism: The lack of accountability has been especially egregious when in recent times we see the higher judiciary making inroads into and passing orders which are within the domain of the executive and legislature.

For instance laying down policy regarding demolition of Jhuggis from Yamuna Pushta, hawkers, cycle rickshaws etc. are to name a few.

Appointment system: In 1993, a nine judge bench of SC laid down a new system for making appointments of judges in HC and SC. This gave enormous powers to the collegium of senior judges of the SC to select and make recommendation to the government for these appointments. There is no transparency in the process, no system followed for preparing the shortlists or for choosing among eligible members. The whole process is entirely adhoc and arbitrary, which has lead to political favoritism when appointments were in the hands of the executive and nepotism when it has been in the hands of the judiciary.

REMEDIES & SOLUTIONS

Judiciary Accountable through Judicial Appointment Commission & Code of Conduct: The conference of Chief Justices of all HCs was held on 3rd and 4th December, 1999, where all the Chief Justices unanimously resolved to adopt the “Restatement of Values of Judicial Life”. This would serve as a guide to be observed by the judges, essentially for an independent, strong and respected judiciary in the impartial administration of justice. Some of codes that must be followed are –

- Judges should not conduct election to any office of club, society or other associations
- A judge should not hear and decide a matter in which a member of his family, a close relation or a friend is concerned.

Judicial Standard and Accountability Bill: This will replace the previous Judges Inquiry Act. It will be headed by a former Chief Justice of India, where the public can lodge complaints against erring judges, including the Chief Justice of India and the Chief Justices of the High Courts.

The five-member committee will be appointed by the President. On receiving a complaint, the committee will forward it to a system of scrutiny panels, which will have the powers of a civil court. If the charges are serious, the committee can request the judge concerned to resign. If the judge does not do so, the oversight committee will forward the case to the President with an advisory for his removal. The bill mandates that the judges should not have any close association with the individual members of the bar. All the details concerning the investigations will be put up in the SC and HC websites.

Judicial Restraint against Activism: The above mentioned extreme activism is not justified as the courts should be concerned with the legality of the law only. It raises accountability question since they are not directly elected by the people, neither they are answerable to the executive or legislature. Furthermore, on what grounds are the bench that decides a case selected is also not clear.

Similar clear cut methods are also desired in our country. This surely calls for the curtailment for activism after all one cannot just start doing others function, which is against the principle of separation of powers. It may be argued by the courts that

because of incapacity of the other two organs, they are indulging in activism and this is being proved by the growing number of cases filed in the PIL, however this explanation does not justify in what the judiciary is doing. There should be suo-moto cognizance but preferably after some delay and it should be followed by recommending an array of alternatives. Its role should be more of advisory, accepting or rejecting it would on the other hand depend on the two organs. What is therefore required is judicial restraint, i.e., limitation on judicial decision making, other than those explicitly imposed by the Constitution or statutes.

Amendment of the Contempt of Courts Act: It is high time that the Contempt of Courts Act be amended. The Contempt of Courts (Amendment) Bill, 2003 was introduced in the Lok Sabha and the same was referred to the Parliament Standing Committee on Home Affairs for examination and report. The committee received several memoranda containing suggestions, few are discussed below:

- Accused should be given reasonable opportunity to defend himself according to law.
- Cases of contempt should not be tried by courts but by an independent commission of concerned district.
- The Act should be amended to remove words, ‘scandalizing the court or lowering the authority of the court’ from the definition of criminal contempt. It is to be noted that the recently introduced amendment of truth may be a good defence in contempt action while mitigating a problem, but it does not solve the issue, because one often needs to prove the truth of the allegation before the same judge against whom the allegation has been made, thus the whole exercise become meaningless.

Civil Society & NGOs: The merits of accountability are being well recognized in the society & NGOs today and this is taking the shape of campaign against corruption and for judicial accountability. It is a well-accepted fact that it is the common man who is the main consumer of all judicial decision; therefore they have the full right to have a clean Judiciary.

Role of Media: Media is considered to be the forth pillar of democracy. Earlier media had always been silent because of the threat of the Contempt of Court Act, but with the amendment of this act, it seems that the freedom of expression will not be infringed. It is true that the media has its own negative sides but one cannot fail to give credit to its positive aspect, for instance in the investigating role it played in the Jessica Lal case. The way it brought the truth out was indeed incredible. The negative aspects can be solved through a common ethics for media with regard to honesty and fairness.

Lokpal Bill: With the Lokpal bill being in news, it becomes necessary to look at what it thinks about judicial accountability. To begin with there are two versions of Lokpal bill. In the Government version, the judges are not brought under scrutiny. It will be only an advisory body and therefore the Lokpal cannot register an FIR on any complaint. The Lokpal will comprise of three members and all will be retired judges, now this committee will be selected by politicians themselves.

The Civil Society version brings the judges under its jurisdiction. Complaints can be initiated by Lokpal itself or from the public directly. The Lokpal will comprise of 11 members which will be broad based.

Private Arbitration: This is recognized as an effective method whereby parties who are involved in a dispute, upon an agreed rules and regulation, share of expense, try to reach a

settlement. A qualified arbitrator who is a licensed professional and expert in that area is hired to solve the issue. The parties involved also decide that after the completion of the resolution it may further not be appealed. This saves them from the prolonged litigation experience. In India, arbitration involving commercial disputes is being recognized as an effective method. Equitable solutions are reached more quickly than litigation, at less costs and it allows parties to adopt whatever procedures they choose for the resolution of the disputes. The courts in India have offered full support and encouragement for arbitration; they do not review the merits of an award in arbitration, unless requested by any party and only under restricted grounds of challenge laid down in the Arbitration Act.

International take on Accountability: World conferences of independence of judiciary at Montreal, 1993 & Caracas Conference, 1999: it dealt with independence and accountability of international judges. It also discussed about rule of law, human rights, selection, training, independence of Judiciary, promotion, transfers, privileges etc.

Bangalore Principle of Judicial Conduct, 2002: after referring to the UN Basic Principles on the Judiciary formulated six values: independence, impartiality, integrity, equality, propriety and competence and diligence.

National Judicial Appointment Commission (NJAC)

The earlier efforts at institutionalizing the appointment and transfer Supreme Court and High Courts judges culminated in the idea of having a National Judicial Commission. The Constitutional (67th Amendment) Bill, 1990 that was based on the recommendations of the Law Commission's 121st report (July 1987) that advocated a new forum for judicial appointments and later the Constitution (98th Amendment) Bill, 2003 provided a blueprint for the Commission. Both the bills could not be passed due to sharp polarization in the Parliament.

The earlier procedure for appointing the judges to the Supreme Court and the High court has been already provided under Articles 124(2) and 217(1) respectively of the Indian Constitution. In 2014, the Parliament has already passed the National Judicial Appointment Commission (NJAC) bill and so has the 121st Constitutional Amendment Act, which will replace the hitherto collegium system. The collegium system has been much criticized for the lack of transparency & judicial accountability and its secretive nature. The NJAC would involve members from judiciary, political parties and the civil society. However, in the collegiums system, only judges used to appoint judges. Besides ensuring that person recommended is of integrity and ability, in a bid to promote the democratic process (transparency & accountability) of electing the judges, the NJAC Bill has drawn much criticism as it is being termed as a compromise over the independency of the judiciary.

Basic Structure of NJAC

Recently, the Government has notified the National Judicial Appointments Commission Act, 2014 and the Constitution (99th Amendment) Act, 2014 for bringing in a change in the existing system for appointment of Judges in Supreme Court and High Courts. Two Bills titled 'The Constitution (121th Amendment) Bill, 2014' and 'The National Judicial Appointments Commission Bill, 2014' were passed unanimously by the Lok Sabha on 13.08.2014 and Rajya Sabha on 14.08.2014 respectively. The Acts provide for a transparent and broad-based process of selection of Judges of the Supreme Court and High Courts by the National Judicial Appointments Commission (NJAC). The NJAC would be chaired by the Chief

Justice of India as in the earlier collegiums system. The NJAC membership would include two senior most Judges of the Supreme Court, the Union Minister of Law and Justice, two eminent persons to be nominated by a committee of the Prime Minister of India, the Chief Justice of India, and the Leader of the Opposition in the House of the People, or if there is no Leader of the Opposition, then the Leader of the single largest Opposition Party in the House of the People. With a view to ensuring that the composition of the National Judicial Appointments Commission is inclusive, the Act provides that one of the eminent persons shall be nominated from amongst persons belonging to the Scheduled Caste, the Scheduled Tribes, Other Backward Classes, Minorities or Women. The NJAC will frame its own regulations. This paper seeks to discuss the viability of the NJAC Bill in the light of three judges' cases whereby the Apex Court has expressed different opinions. The paper would try to analysis that whether the introduction of this system will actually result in a compromise over the independence of the judiciary or will strengthen it in turn.

About the NJAC

- The NJAC would be a constitutional body comprising the Chief Justice of India as Chairperson, along with two other senior judges of the Supreme Court, Union Minister in charge of Law and Justice and two eminent persons.
- The composition seeks to include multiple actors so that no one individual/institution has control over the Commission.
- The two eminent persons are to be nominated by a committee consisting of the Prime Minister, the Chief Justice of India and the Leader of Opposition.
- It is a laudable development that 'eminent' persons are sought to be included in the appointment process. It could impart legitimacy to the whole exercise.
- No criteria for selection of eminent persons has been laid down. Prima facie it would mean any person who has achieved excellence in his/her field.
- The NJAC Bill and the Constitutional Amendment Bill, was ratified by 16 of the state legislatures in India.
- A new article, Article 124A, (which provides for the composition of the NJAC) will be inserted into the Constitution
- Appointment of two eminent persons in NJAC, one of whom would be from the SC/ST/OBC or minority community or a woman.
- The NJAC seeks to jettison supremacy of the judiciary in the appointment of judges.
- The advent of the NJAC would still be subjected to judicial scrutiny as regards constitutional validity of the NJAC legislation and the new Article 124 A.
- Latest changes manifests tug-of-war for supremacy between the executive and the judiciary as was seen previously in the debate concerning fundamental rights and the directive principles of state policy.

INDEPENDENCE Vs TRANSPARENCY & ACCOUNTABILITY

During the initial years of the operation of the Indian Constitution, it was being suggested that this system of appointment of judges was being impacted with interference from the executive, especially in the Indian states and was leading to the erosion of the independence of the Indian judiciary in turn. However, in 2008, it was stated that original constitutional procedure be restored in the wake of Supreme Court decisions in the Judges' Appointment Cases and recommended the establishment of National Judicial Appointments Commission and

reconsideration of the three judges' case. Corruption has become all pervasive and has attacked the roots of Indian democracy as well and has tried to challenge its legitimacy. Absence of clear cut mechanism to check it often leads to arbitrariness and further leads to an increment in it. Such instances generate the need of ensuring accountability in the regime of citizen awakening. Judiciary being the upholder of justice in the country, the need for accountability actually arises from within it so that a proper regime of checks and balances could be established in order to prevent the growth of any unnecessary appropriation of power. It has often been voiced that the collegium system has given unfettered power to the judges to appoint the judges of Supreme Court as well as High Court and is thus very opaque and not democratic. The collegium system came under serious scrutiny after it nominated Chief Justice P.D. Dinakaran of the Sikkim High Court in 2009 for the Supreme Court and later on he had to resign from his position after cases of corruption and misconduct were alleged against him and the recent withdrawal of name by senior Supreme Court advocate Gopal Subramaniam after the Government returned his name back to the collegium in the light of negative reports by the Central Bureau of Investigation and the Intelligence Bureau and many such recommendations and appointments in the past. So, undoubtedly, the collegium system somewhere has its own serious flaws. Hitherto, the issue of accountability and transparency hasn't been addressed properly. In this regard, it has been argued that executive shall have a say in the appointments, being the representative and voice of the people. In an attempt to ensure the accountability in the appointments and to bring about transparency, the Judicial Appointments Commission bill was introduced. However, much has been spoken and debated about the bill turning out to be a compromise over the independence of the judiciary. The debate has largely revolved around as to whether it would result into interference in the independent status of the judiciary, while on the other hand, a compromise, in pursuit of ensuring accountability and transparency. Senior Bar leaders seem to have taken the view that this independence would be largely compromised by the "outside participation".

CONCLUSION

The fact that independence may need some interference shows that there are other ideals i.e. unbiased and fair trials, more important than the former and these ideals can be achieved only through an accountable judiciary. If accountability is not taken seriously we can witness a dangerous nexus between corrupt judges and politician- administrative & business man (bade gharane) which will bring an end of democracy. It is also important to keep in mind that accountability in judiciary is different from the other two organs, the distinctive nature of the office demands separate treatment and this is in view of the nation's benefit.

The main task of judiciary is to dispense speedy justice and bring relief to the litigant. It is through this way that public trust can be maintained. As the saying goes 'let justice be done, even though heaven fall'. However it is not that the judiciary has completely failed; Lok Adalats and Nyaya Panchayats have definitely helped the people in having an equal and fair justice. A judge can ultimately be deemed accountable if she/he adheres to the normative and ethical principles of their society and culture.

This trust can be maintained only when the judiciary is constantly subjected to people's 'ombudsmanning'. It has to accept that criticism is a way of reinforcing accountability and therefore it must be tolerant. The best judicial reform would be the one where judiciary functions according to the philosophy of the Constitution. An organized public opinion and campaign is

required to bring about greater accountability-cum-responsibility. Therefore, there is an immediate need to restructure the entire judicial system to make it answerable to the needs of a democratic, progressive society. The NJAC will be promoting to transparency in selection/appointment & transfer of judges of Supreme & High court and it also empower & restructure of judicial accountability in Indian judicial system. Not only this, NJAC curb/control to corruption, nexus, nepotism & other charges of judiciary. After implementation of this mechanism, India called as true & real democracy because all organs of Indian Govt. like Legislative, Executive & Judiciary become accountable to people of India that is basic features of preamble of indian constitution like **“We, The People of India”**.

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LITERARY TRANSLATION: VISTAS OF TRANSMUTATION

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ABSTRACT

Translation studies comprise a distinct genre in the world literature today. People across the globe share the delightful experiences of reading the world classics only through translation. A translator expresses the sense of a word, sentence, speech, book, etc. of one language in another language. Translation undertakes the replacement of textual material in the Source language by equivalent material in the Target language. A translator veritably has to be familiar with the dialectic and stylistic variants, idiomatic expressions, slangs, jargons, euphemisms, etc., besides knowing the grammar, of both the languages. He should not only convey the literal meaning of the words, but also try to communicate the sense and spirit of the matter contained in a work. Translation is of numerous kinds: Literal translation and Free translation, Oral translation and Written translation, Machine translation and Manual translation, etc. Various types of translation invariably draw the attention of scholars these days. Adaptation of stories, plays and novels into films and vice versa there of is also an emergent trend now. Elusiveness and fluidity of language in an era of cultural confluence creates several staggering problems for a translator. However, these hardships faced in the process of translation fail to discourage the upcoming translators from taking up translation as a fascinating and challenging field.

KEYWORDS: Adaptation, Culture, Source language, Target language, Translation.

TEXT OF THE ARTICLE:

The present research article aims to project a fresh perspective on the complex process of translation, the challenges faced by the translator and the prospects of reasonably good translation.

The memorable words of Quince, “Bless thee Bottom, bless thee, thou art translated,” in Shakespeare’s *A Midsummer Night’s Dream*, elicit a pungent reaction from Bottom: “I see the knavery; this is to make an ass of me.” Bottom’s sharp retort is a pointer to the hostile attitude of the English masses towards the translator and the process of translation in the sixteenth century. On the contrary, in the modern age, the notions about a translator being inferior to a creative writer and also about the former’s deviance from the originality and authenticity of the work while translating it, hold little merit. Translation studies today, have managed to establish themselves as a specific genre in the world literature. Their pertinence can be gauged by the fact that the people inhabiting different countries of the world, professing different cultures and speaking different languages are now able to partake of common pleasurable experiences on reading the world classics, such as, *The Ramayana*, *The Mahabharata*, *Panchtantra Tales*, *The Jataka Tales*, *The Bible*, *Arabian Nights*, Shakespeare’s plays, and a plethora of literary works from the Orient as well as the Occident, etc. Well-read litterateurs and scholars have taken up the assignments of translating the works of great writers like Chaucer, Plutarch, Chapman, Cervantes, Dryden, Pope, Keats, etc. into various languages. In the light of the afore-said observation, it becomes imperative to comprehend what translation literally means.

According to *The Concise Oxford Dictionary*, translation is an act of expressing “the sense of (a word, sentence, speech, book, etc.) in another language” (1297). In the opinion of a renowned scholar, J.C. Catford, translation involves “the replacement of textual material in one language (Source language) by equivalent material in another language (Target language)” (20). Hence, it emanates from the above-quoted definitions that an exhaustive knowledge of both the Source language and the Target language is necessary for authentic translation. In this respect, Said M. Shiyab offers a more elaborate definition by observing that translation is “the transference of a message communicated in another language, with a high degree of attaining equivalence of context of the message, components of the original text, and the semiotic elements of the text (i.e. social, connotative, addresser-addressee relationship, etc.)” (22). Such a qualitative equivalence, however, remains often missing because all words have two types of meanings: denotative and connotative, whereas the connotative meanings may be loaded with allusions, metaphors and other literary or social experiences. Difficulties of this nature throw before a translator a bitter challenge while translating a text authentically.

An essential prerequisite for a good translator is his/her language proficiency in both the SL and the TL. A translator veritably has to be familiar with the dialectic and stylistic variants, idiomatic expressions, slangs, jargons, euphemisms, etc., besides knowing the grammar, of both the languages. The translator should not only convey the literal meaning of the words, but also try to communicate the sense and spirit of the matter contained in a work. At this joint, A. H. Smith sounds to be apt while opining that “to translate is to change into another language retaining as much of the sense as one can” (8). Accordingly, a proficient translator not only transfers the accurate information, but also preserves the style of the original work. He is obviously well-conversant with the structure of the Target language and its linguistic diversity. This helps him in getting to the precise and sensible meanings of the words and in this way, he can eschew the

exact meaning being obliterated or blurred in the transaction. The peril of loss of sensibility during the transaction hangs heavy on the translator's endeavour when he undertakes a literal translation of proverbs, phrases, idiomatic expressions, etc. Such an attempt creates unintelligibility and ambiguity. Further; an expert translator must have a thorough command over the subject matter. This attribute comes handy to him in communicating the subject-matter of the original text in a very precise and lucid way. He must be conversant with principles and process of translation so that he is able to save his translation exercise from becoming lopsided and capricious. Further more, it is also desirable for a good translator to be well-informed about the culture of both the Source language and the Target language readers.

Translation is of numerous kinds: Literal translation and Free translation, Oral translation and Written translation, Machine translation and Manual translation, etc. Another major facet of translation is adaptation, which is a process that serves to abridge the lengthy and tedious texts. Such texts may induce a sense of ennui and impatience in readers of today. A remarkable instance in this respect occurs in R. C. Dutt's successful endeavour in abridging forty-eight thousand lines of *The Ramayana* and two lac lines of *The Mahabharata* into approximately four thousand lines each. In this context, Shakespeare is a very prominent writer whose works have not only been translated, but also adapted into different languages and divergent genres. An emergent trend these days happens to be the adaptation of stories, plays and novels into films and also the adaptation of films into novels. For example, Chetan Bhagat's many best-seller novels have been adapted into films, while the latter trend can be witnessed in Bapsi Sidhwa's novel, *Water* (2004) being a fictional adaptation of Mira Nair's archetypical film of the identical title. This has given a leeway to the creative writers by shedding their burden partially. Thus, translation evidently is a more onerous task than creative writing. A creative writer exploits the resources of only one language in order to project his views and precepts, whereas a translator faces the limitation of making "a tight-rope walking between two languages" (Das, Studies 48). However, this juggling exercise performed by an amateurish and naive translator, may result in a mechanical and artificial task. In order to escape the stumbling blocks, an efficient translator must be particularly cautious while analyzing and decoding the SL text into the TL. He should "possess an inwardness with both the languages ... and the words should 'obey his call'. Above all, he should have the 'feel' of the language" (Das, Handbook 6).

Language is mainly characterized by culture. As such, the influence of personal, social and cultural experiences is a dominant factor in rendering language elusive and indeterminate in nature. This gives rise to multitudinous hindrances which a translator has to encounter at large. His difficulties include, among others, finding suitable equivalents for cultural words, metaphors, swear words, jokes, humorous statements, figures of speech, allusions, etc. used in various genres of drama, poetry and fiction. For instance, different cultural nuances give rise to the diverse meanings of the word, "owl". In India, 'owl' symbolizes bad-luck; on the other hand, in England, it is reckoned as an emblem of wisdom. So, a translator will have to be conscious and cautious about the context and the culture of a particular region in which he is using the word, 'owl'. In the same strain, literary translation is another major difficulty for a translator. Many illustrious poets and translators have faced problems in verse translation from their native languages to English. Jayant Mahapatra admits:

To me, a good translation into English seems almost impossible to make for the verse resembles a many-petalled flower, each petal having its own word-significance, its individual auditory echoes. (28)

This specific peculiarity-cum-individuality of poetic diction percolates from various allusions, literary echoes, rhetorical words, figures of speech, images and symbols interposing one another and making the translator's life wretched. Particularly, while undertaking a verse translation, a translator has to employ his poetic sensibility and thus try to 'translate' and not interpret the stanzas of poetry. Translation of dramatic texts is influenced by stage performance, dialogue-delivery, colloquial and conversational language, cultural context/content and hence, it becomes cumbersome to be transmuted into another language. This cogently explains the great difficulty in locating some standard translations of Shakespeare and his peers into any of the Oriental languages.

Not with standing these troubles and difficulties encountered in the process of translation, the new generation of scholars and translators is not discouraged, nor desisted from opting for translation as a fascinating and challenging field. The desire to disseminate the wisdom of the yore, to introduce the monumental works to a much larger populace and to share the beliefs, values, traditions and social behavior of a particular land stimulate the interest of the translators of different times. This may have prompted Umashankar Joshi to address the translator's job as the "eternal profession" (33). Since the production of creditable creative works materializes only rarely, translation work caters to the nourishment of the collective intellect of the entire human society by inducing the potentialities for pedagogical exchange and intellectual refinement by adopting and adapting the literary material from heterogeneous linguistic resources and also from different parts of the world.

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ABSURDITY OF NEO-CLASSICAL IMPERIALISM: A STUDY OF PETALS OF BLOOD

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ABSTRACT

There is no difference between the socio-political, economic and philosophical conditions of Indian and Kenyan milieus. The people of both nations were equally suffered under British rule but they are / have been suffered under the system which is so called, democracy. Actually, the modern Black English in both the nations have changed democracy into demoncracy and exploited and manipulated every resource for their own selfish motives. These black demons or so called our political leaders have excelled or even surpassed their colonial British counterparts in every field. The modern devils want to remain in power so they play the bloody politics of votes by dividing people on the base of caste, creed and religion. The exploration of a neo-colonial landscape as well as the contradictions of the betrayal of the imperial Ilmorog community will form the basis for discussion in Petals of Blood.

KEYWORDS: Political Awareness, Demoncracy, Westernized African Elite, Neo-Colonialism, African Communal Value, Colonial Domination, White Prostitutes, Principles for Investments, Neo-Colonial Economy... Process of Betterment

INTRODUCTION

As a social novelist with political awareness, Ngugi finds literature as a fighting tool and advocates and demonstrates the taking up of arms to fight the menace of colonialism and new imperialism for the changing of social order and system that sucks the blood of the masses with its scorpion like tentacles and venom like fangs. Ngugi considers it his duty and responsibility to aware the public against the rampant exploitation so that people may lead a life of equality and freedom in all vistas. He himself had been a victim of this soul-killing colonialism and new imperialism so he is fully acquainted with its immediate effects and aftermaths. There is no difference between the socio-political, economic and philosophical conditions of Indian and Kenyan milieus. The people of both the nations were equally suffered under British rule but they are / have been suffered under the system which is so called, democracy. Actually, the modern Black English in both the nations have changed democracy into demoncracy and exploited and

manipulated every resource for their own selfish motives. These black demons or so called our political leaders have excelled or even surpassed their colonial British counterparts in every field. The modern devils want to remain in power so they play the bloody politics of votes by dividing people on the base of caste, creed and religion.

The political cognizance, in all its ramifications, is the central stream in the fictions of Ngugi particularly in his later novels particularly in Petals of Blood. Ngugi, like a political thinker and preacher, wants to awaken and enlighten the masses about the transformational nature of capitalism from colonialism to imperialism. This account for the depiction of a rising level of awareness in his characters from one novel to the next, and Ngugi's constantly shifting approach to the socio-political problems of Kenya. In his novels, the novelist focuses on Africa's socio-political problem which is basically an ideological problem, that is, capitalism which has been nurtured through colonialism, neo-colonialism, and imperialism. Ngugi is a committed novelist whose stand on the issues distinctly indicates a commitment to a socialist ideology as a solution to the problem, while his recommendations for achieving this ideological order favour a revolutionary approach and perspective.

Ngugi here points out that the relationship between the elite and the masses mirrors that which existed between the colonists and the colonized. This is understandable in the sense that the Westernized African elite are manufactured by the Europeans, and form a class of persons, African in blood and colour, but European in taste, in opinions, in morals and in intellect, and on whose support Europe can rely. Their outlook, methods and instinct come from their training in the tradition of European educational institutions. That is why, they share the same contempt, lack of concern, and stereotyped views about the poor masses as it is the case in European capitalist society. The exploration of a neo-colonial landscape as well as the contradictions of the betrayal of the imperial Ilmorog community will form the basis for discussion in Petals of Blood. Both landscape setting and change are not part of a passive framework, but are part of the dynamics of the destructive change fostered by an emergent capitalism. Interaction with a neo-colonial environment for the four main protagonists (Munira, Karega, Wanja, and Abdullah) means a protest of Kenya against growing new imperialism.

In Petals of Blood therefore, the neo-colonializer fears the consequences of the peasants' revolt in Kenya. While this interpretation is more appropriately discussed in terms of other meanings of title Petals of Blood mainly the mythical liquor, Theng'eta and the fire that consumes Wanja's whore house, it is important to see Ilmorog as representative wastelands, backwater of betrayal that results from colonialism and neo-colonialism. Despite Munira's distorted consciousness, he has a keen sense of observation of the state of underdevelopment in Old Ilmorog. He senses the absurdity of the surveying for an International Highway when smaller service roads have not yet been built for the rural area. He even sees the contradiction of underdevelopment between country and city :

In my mind I now put this wretched corner beside our cities: skyscrapers versus mud walls and grass thatch; tarmac highways, international airports and gambling casinos versus cattle-path and gossip before sunset. Our erst while masters had left us a very unevenly cultivated land: the centre was swollen with fruit and water sucked from the rest, while the outer parts were progressively weaker and scaggier as one moved away from the centre.¹

Like Mugo in A Grain of Wheat, Munira enjoyed the protection of a dark ignorance where he would not have to make a commitment. In essence his own private betrayal was only to observe

the contradictions of neo-colonialism, not to choose ways to change them. Later, he regretted the arrival of Karega, a teacher he desperately needed to cope with the expanding school at Ilmorog. Passively instead, he looked with nostalgia at the power of Chui, a former student who betrays his heritage by accelerating English public school traditions at Siriani School while headmaster. In stark contrast to the plight of Ilmorog is the village of Kamiritho which was integrated into the capitalist economy as an enclave of development which included an elaborate shopping centre and beer halls. Lorries were marked "KANU PRIVATE." In one of the beer halls, Munira discovers Wanja who has reverted back to her job as a barmaid. Together with Karega, they struggle back to Ilmorog: "They returned to Ilmorog, this time driven neither by idealism nor the search for a personal cure but by the overriding necessity to escape" (POB : 127). Like Blue Hills, Kamiritho with its commercial capitalism is a privileged centre for KANU; its betrayal of African communal value is even more frightening than the drought of Ilmorog.

On returning, Karega and Wanja are struck by the acceleration of the drought, which Munira cynically suggests the way of the world. All three exiles are part of the impoverished landscape, unable to escape its effect: "...coughing and sneezing out dust from cracked throats and noses, watching specks of dry maize – stalk whirled to the sky" (POB : 129). Instead of accepting the gigantic deception of classroom teaching while the drought outside gets worse, Karega proposes the journey to Nairobi to confront the M.P. with the problems of a drought stricken Ilmorog. Karega's appeal to save Abdullah's donkey and have it lead the delegation combines the logic of cost-efficiency with the importance of informing the M.P. of the severity of the drought in Ilmorog. The journey aroused Abdullah's leadership. Unhappy with his passive role in Ilmorog and his self-consciousness because of Kenyatta government's betrayal or neo-classical imperialistic betrayal of the Mau Mau revolution, Abdullah inspires the village to fight the betrayal of Nderi and the Kenyan neo-colonial government. The whole community collectively began its preparation to confront the man and the system that had betrayed and abandoned them. Divisiveness temporarily ended as Ilmorog worked to preserve its land and traditions. As Ngugi notes:

Without the soil, without land, without nature there is no human community.... Unlike the beast that merely adapts itself to its habitation, man through the labour process acts on the natural environment.²

The Ilmorog delegation undergoes a reassessment of its strengths and weaknesses. It meets the enemy on its home turf rather than through intermediaries such as "Fat Stomach" and "Insect." Structurally, "The Journey" consists of three stages for the Ilmorog community. Firstly, the hopeful physical contest of travelling through hostile landscape while honing survival skills. Secondly, the disillusion and betrayal of their arrival in Blue Hills to the treachery of the distorted promises of Nderi. Thirdly, the surprise material support from Nairobi's working class to aid Ilmorog, which is eventually undermined by Nderi's tourist development project and the Ilmorog (KCO) Investment and Holding Company. For Munira it's the beginning of a painful ten year process of self-discovery which is distorted by religious fantasies. For Abdullah it's a chance to teach survivalist skills learned as a Mau Mau freedom fighter. For Wanja it provides an opportunity to confront exploitation from the past. For Karega it is a learning environment in which to assess an enemy he knows little about. For the community as a whole, it is a last desperate attempt to save Ilmorog from the devastation of drought.

The evolution of colonial domination was explored. The metal expertise of the community was praised. The massacre of the village's women and children by foreigners was explained. The wanton craving of foreign articles and the labour recruitment from the village were also discussed as a symbol of new imperialism. Nyakinyua was the village's link to the past victories and defeats. Her knowledge and stories cemented the community spirit as they preceded to assess the awareness of colonial occupation :

Nyakinyua, mother of men: there was sad gaiety in her voice, she was celebrating rainbow memories of gain and loss, triumph and failure, but above all of suffering and knowledge in struggle. (POB : 149)

However, Abdullah would provide the spiritual unity for the actual journey to Nairobi. As a heroic figure of the recent struggle against new-imperialism, he was the most capable of leading the delegation to Nderi as his stoic endurance infused strength and purpose into the enterprise. The sun persistently hit at them and short stems of the elephant grass pricked their bare souls. As a symbol of the seasoned anti-colonial resistance, Abdullah is able to lead the delegation from his experience of adversity. Children eagerly learn from him, observing the parched landscape, learning the use of catapults, and listening to new stories of past struggles. As Cook and Okenimpke indicate:

His game leg is testimony to a betrayed generation of honorable men who forsook the comforts of home and braved the hardships of the forest in order to rescue their homeland from shameful oppression.

Wanja rescues the community once again by introducing the group to a progressive lawyer she has dealt with in the past. It is clear from the large number of people waiting to see the lawyer that the Ilmorog delegation were not alone in their victimization by corrupt officials who prey on the poor and disaffected :

As you can see, I have these people waiting outside. Most of them come from the villages : they need advice on everything, from their lands threatened by banks to how they can acquire this or that Kiosk... or about money taken from them by a big fellow after promising to buy them a farm in the Highlands. (POB : 190-91)

A meeting at the lawyer's house exposes the naivety of Munira who is willing to accept any charity that Harambee might include. The lawyer shows Kenya's struggle against the neo-colonial imperialism which stretched from Africa to the Southern States :

We forget that it has always been deaf and blind to human woes. So we go on building the monster and it grows and waits for more, and know we are slaves to it... Greed and accumulation. (POB : 195-96)

Each member of the Ilmorog delegation grappled with the significance of the monster, unable yet to grasp the full dimension of its terror as he or she had not completed their journey of self-discovery or faced yet the power of national bourgeoisie personally. Abdullah was confused still about black ownership of the means of production. Wanja questioned the existence of white prostitutes in the U.S.A. Munira was merely puzzled that the lawyer had been to school at Siriana, while Karega was aroused by a new radical consciousness evolving from his experience. Later their collective experience with their M.P.'s betrayal of the community would open their eyes to the corruption of the neo-colonial or political system. Formerly a champion of causes such as putting a ceiling on land ownership, nationalization of major industries, abolition of

illiteracy and unemployment, Nderi had now sold his principles for investments in land, connections in the tourist industry and membership in special clubs. Disguised as a man of the people, he subjugated everything and spoke in platitudes; unlike Kimeria he was afraid to expose his true nature. Nderi attempts to disguise his exploitative nature. Even his African name is an attempt to legitimize his exploitative nature. He openly lies to the delegation about a planned trip to Ilmorog to investigate farming problems. He prepares answers before questions. As a fastidious politician, Nderi had learnt that no enemy was too small, and no incident was too insignificant to be careless about and ignored, unless with calculated deliberation.

Nderi goes to Jeevanjee Gardens to meet the delegation, but his speech attracts other hungry and jobless members of the proletariat. Nderi's proposed solution, Harambee that was so jokingly presented earlier by both Kimeria and the lawyer, is presented seriously. Nderi gets so wrapped up in his own façade of aid that he is only capable of hearing his own voice, which betrays his own fear of public exposure. As a typical imperialist, instead of helping the villagers, he suggests the poor that poverty can be eradicated by eliminating the poor. Nderi, under the guise of his own company, KCO, proposed to rescue Ilmorog for himself by selling shares in his holding company, by securing loans from the people of Ilmorog and by developing tourism. Not willing to merely use Ilmorog as a new base of economic exploitation for an ever flexible neo-colonial economy, Nderi, like the vulture he is named after, plans for eliminating the lawyer to ensure there will be no further resistance to his expansionism.

M.P. Nderi's transformation of Ilmorog is a sham development, a further betrayal of an already weakened region, where poverty and misery are abundant. Munira is able to identify the symptoms of exploitation in the New Ilmorog, but he is unable to determine causes and effects :

The New Ilmorog of one or two flickering neon-lights; of bars, loadings, groceries, permanent sales, and bottled Then'eta; of robberies, strike, lockouts, murders and attempted murders; of prowling prostitutes in cheap night clubs; of police stations, police raids, police cells. (POB : 227-28)

By the ninth day of imprisonment Munira demands to see his interrogator, Inspector Godfrey. Remarks by his jailor reflect the level of political betrayal that has penetrated even the lowest level of bureaucracy in jails. The jailor is concerned about the loss of the three members of the national bourgeoisie who died in the fire at Wanjia's brothel. They were :

“... important people. VIPs. It will take us years before we can get their likes. So wealthy. Millionaires. Imagine. African Delameres.” (POB : 230)

Munira's reply, although despairing and cynical, identifies the dominant mood of those who suddenly realize they have been victimized :

“You are only a jailor. Both you and I are in prison. Well, everybody is in prison.” (POB : 230)

The title, of Part IV, “Again... La Luta Continua,” represents the important inspiration of the anti-colonial and new imperialist, struggles, literally translated as “The Struggle Continues”, represents adverse conditions on the political landscape of a neo-colonial state. Each of the main characters must not only find a means of survival, but they must also try to find a way to oppose the tyrants of the national bourgeoisie. With the victory the Kenyan Land and Freedom Army, the British colonial administrators are replaced by the local political leaders. As people expect from them better living conditions, they have to work hard in order to satisfy the aspirations of their fellow countrymen. But the process of betterment of the masses' living

conditions does not happen as people expect it. What really happens is that once elected, the new elite lose all contacts with the masses. In Petals of Blood and Devil on the Cross, the elected people go to Nairobi and then no longer pay attention to their constituencies. They only come back on the eve of new elections to gather votes. The consequence of such a political behaviour is that, on the one hand they are not informed about the problems of their constituency and on the other, their constituents know nothing about them and their mission.

In his post-colonial novels, Ngugi's achievement is to be perceived not only from the standpoint of thematic treatment of the burning issues of his people, the main concern of all the previous novels, but also from his determination and ability to write them in Gikuyu. It is pointed out that such a decision is part of Ngugi's strong anti-imperialist stand; it brings out his increasing partisanship with the people and proves a very important contribution in the fight against cultural oppression for the effective building of a national culture. Ngugi finds that the national culture is neither populism nor a folkloric return to the past; it is a dynamic process that holds together the whole body of efforts made by a people in the sphere of thought to describe, justify and praise the action through which that people has created itself and keeps itself in existence.

By giving up the heavy diction, style and structure of the previous novels, Ngugi's writing acquires an added fluency. As a result, central issues like neo-colonial exploitation or injustice, and other related concerns, are expressed in a style and in language familiar to the common people, whose perspective the novels project. Ngugi's choice of imagery, diction, and tone in his later novels shows his conscious effort to avoid the foreign in favor of the indigenous. In pondering over the relationships between the political barons and the masses, we can say that most of the time the two parties start their relations on good terms. But even though they start off on good terms, that entente does not last long. For, in the long run the masses discover that they are always deluded. At the beginning, the elite attract the masses by showing them much concern and help. But the nature of such relations is mainly connected to capitalist drives because capitalism imposes its values and its ideological structure anywhere it settles. Thus the political leaders, being part of this capitalist system, are strongly influenced by it; they have adopted from capitalism nothing other than egotism and individualism.

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A STUDY ON E-WASTE: STATUS AND AWARENESS

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ABSTRACT

One revolution ever witnessed by mankind was in communication and information technology that changed the life of human beings and helped them develop in every aspect of life. On the bright side human has improved quality of living with the help of innovation and rapid development in the field of technology but it has a dark side too. The increase in overall population and extensive use of electronic products has severely created problem for the ecology and the living beings around there through air, water and soil pollution. Electronic waste is being generated at a much higher rate than expected and we are failing to dispose them off. Present study is conducted to check the awareness about the concept of E-Waste.

KEYWORDS: E-Waste, Electronic Items, Consumer Awareness, WEEE.

1.1 E-WASTE: AN INTRODUCTION

Electronic Industry is growing at a considerable rate. With rapid growth, there has been rapid obsolescence that has resulted in discarding of products. In many countries like India, China, US, policies have led to an influx of many multinational companies to open their manufacturing units and R&D centres for hardware and software. Sure, it has helped the economy to flourish but it has also persuaded many customers to change their household electronic products. This has led to growing piles of E-waste/ Electronic Waste. With the huge amount of electronic waste being generated and no resources to manage, it has started adversely affecting the environment. These waste substances are in the long run hazardous in nature as they are ignitable, corrosive, reactive, toxic, explosive, poisonous or infectious. Hence, they pose substantial or potential threat to public health and the environment.

E-waste is a term that covers all items of electronic items and its parts that have been discarded by its consumers with no intent to re-use it (Step Initiative, 2014). E-waste has a wide range of products that a household or a business has at its disposal.

E-waste means electrical and electronic equipment, whole or in part discarded as waste by the consumer or bulk consumer as well as rejects from manufacturing, refurbishment and repair processes. (E-waste Management and Handling Rules, 2016).

Electronic waste, “E-waste” or “Waste Electrical and Electronic Equipment” (“WEEE”) consists of any broken or unwanted electrical or electronic appliances that are destined for recycle, recovery or disposal. E-waste includes all hardware and accessories, including networking equipment, monitors, central processing units (CPUs), printed circuit boards (PCBs), cellular phones, personal stereos; as well as large household appliances, such as refrigerators and air-conditioners. There is a reason behind E-waste handling being a serious issue. The composition of E-waste differs from product to product across different categories. A particular equipment can contain more than 1000 different types of substance that can be potentially hazardous as well as non- hazardous. It consists of non-ferrous and ferrous metals like glass, plastic, wood, printed circuit board. It has been observed that Iron and steel constitute more 50 % of the E-waste which is followed by plastics (21%), non-ferrous metals (13%) and other constituents. Non-ferrous metals consist of metals like copper (Cu), aluminium (Al) and precious metals, e.g. silver (Ag), gold (Au), platinum, palladium which could be processed for their recovery.

1.2 Implications

A rapid generation is posing a very serious problem in both developing as well as developing countries. As compared to a conventional waste, electronic waste contains such toxic substances that can generate a threat to the environment as well as to humans. Electronic Products are a complex mixture of several tiny components, many of the poisonous chemicals. These chemicals have a potential to take toll on human health as well the environment. Most of these components contain cadmium, mercury, lead, brominated flame retardants (BFRs), polyvinyl chloride (PVC), beryllium, chromium etc. TVs, computers that use CRTs have huge amount of lead that can damage the kidney, bones and nervous systems, even the reproductive and endocrine systems. E-wastes have a long lasting effect when it comes to effects on environment. If improperly disposed with domestic waste, without any controls, can potentially contaminate the soil, water and air. Many of the times these hazards arise due to the improper recycling and disposal process used. It can have serious effects for the people who are living in the area where E-waste is recycled or burnt. People are unaware when it comes to negative impact of the rapid use of equipment like computers, televisions etc. When these products are placed in landfills or tried to be incinerated they posed health risks due to the hazardous materials they contain. The improper disposal of such waste may lead to damaging of the environment. As more E-waste is placed in landfills, exposure to environmental toxins may increase resulting in risks of cancer and developmental and neurological disorders.

TABLE 1.1 SUBSTANCES PRESENT IN THE COMPONENTS OF E-WASTE

Materials	Weight (%)	Recycling (%)	Location	Effects
Cadmium	0.0094	0	Battery, CRT, Housing	Long term cumulative poison, Bone disease.
Lead	6.2988	5	Acid battery, CRT	Kidney failure, central and peripheral nervous systems, damage to the reproductive systems.
Chromium VI	0.0063	0	Decorative hardener, corrosion protection	DNA damage, lung cancer
Plastic	22.99	20	Computer mouldings, cabling	Generates dioxins and furans.
Mercury	0.022	0	Batteries, switches, housing	Chronic damage to brain, liver damage, causes damage to the central and peripheral nervous systems as well as the fetus.

Source: Journal of Environmental Health Science and Engineering, 2014

1.3 Scenario of E-waste in India

The information technology industry of India has been a major role in developing its economy in the past decade. This has led to a digital revolution where electronics have infiltrated our aspects of peoples life by providing out society with comfort, convenience in health and specifically in the area of information acquisition and exchange. With the emerging information technology industry and initiatives by government like Digital India, the quantum will start increasing rapidly.

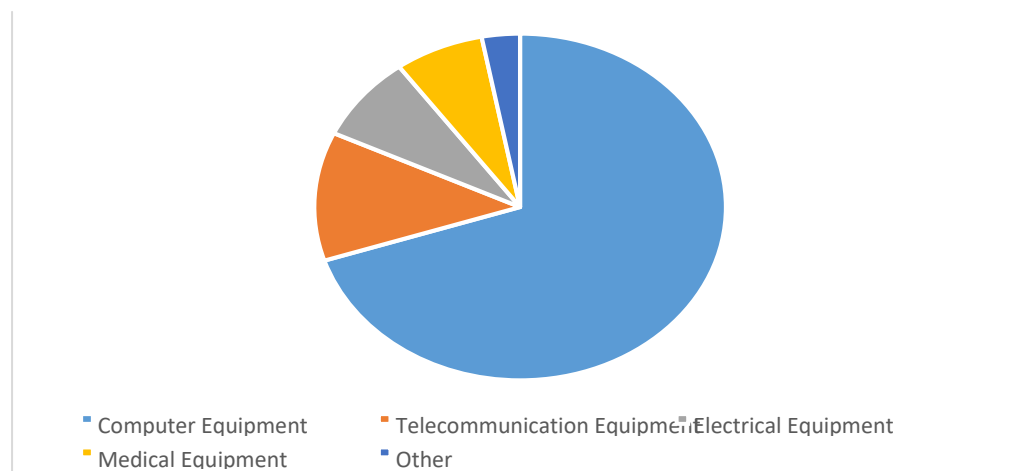
A UN report has estimated that, India will see an increase of 500 % in E-waste by 2020 as compared to that of 2007. This increase is more than China which would see a 400 % increase in E-waste. Mobile phones would be an important component as its generation would increase 18 times in India as compared to China where it will increase by 7 times by 2020.

As per UN, nearly 50 million tons of E-waste will be generated globally every year from 2017 where India will be producing about 2.7 million tons per annum. It also needs to be noted that nearly 75 % of E-waste is generated by households, the rest by corporate and government institutions.

A joint study between ASSOCHAM – KPMG revealed that India, which has emerged as the world's second largest mobile market, is also the fifth largest producer of E-waste, discarding approx. 18.5 lakh tonnes of E-waste each year till 2016 where Telecom Equipment alone accounts for 12 % of the E-waste . With more than 100 crore mobile phones in circulation, nearly 25 percent end up in E-waste annually.

A report by a national daily also suggested that ASSOCHAM has also reported that India's production of E-waste is likely to increase by three times from existing 18 lakh metric tons to 52 lakh metric tons per annum by 2020 at a compound annual growth rate of about 30%.

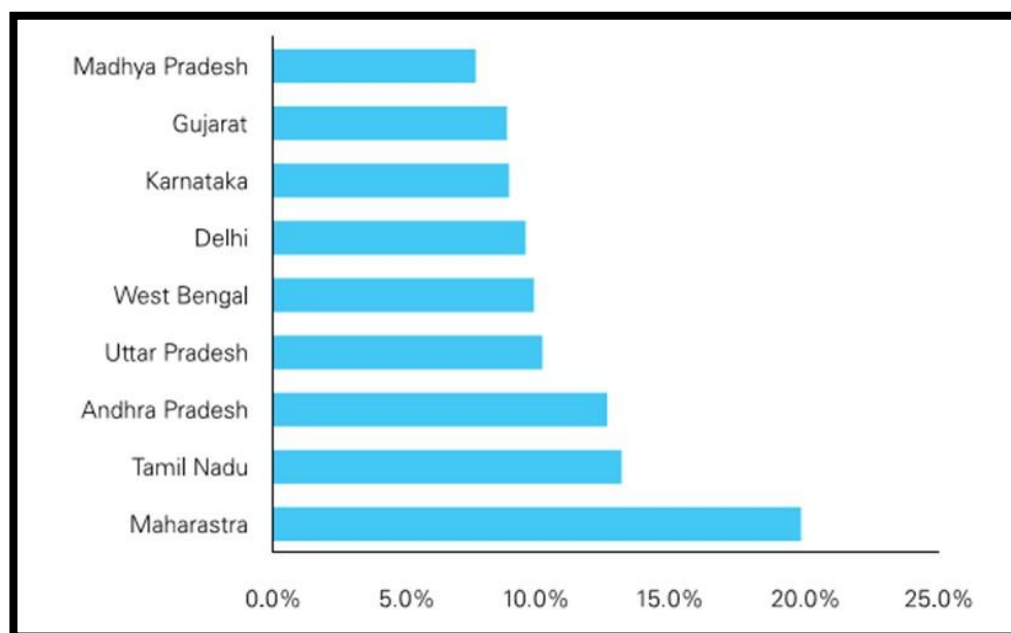
Figure 1.1 Electronic Equipment Share in India



Source: Rajya Sabha Report on E-waste, 2011

The data above clearly showed that Computer Equipment dominates the electronic equipment share followed by telecommunication, electrical equipment, medical equipment etc.

A Rajya Sabha Report on E-waste reported that Western India accounts for the largest volume at 35% while Southern region accounts for 30%. Northern and Eastern regions account for 21 and 14% respectively.

Figure 1.2 E-waste Generation State wise

Source: Rajya Sabha Report on E-waste, 2011

A report on E-waste published by Rajya Sabha also highlighted about the top ten E-waste generating states of India. Maharashtra tops followed by Tamil Nadu, Andhra Pradesh, Uttar Pradesh, West Bengal, Delhi, Karnataka, Gujarat and Madhya Pradesh, Punjab being on the lower side.

The Major portion of E-waste in India is processed by unorganised sector using rudimentary techniques such as acid leaching and open air burning, which results in damage to environment. Women, Children and immigrant labourers are the social groups that are mostly involved in this high risk recycling. This unorganised labour and process lead to substantial losses of material value and resources. Report also suggest that over 1 million poor people in India are involved in the manual recycling operations of E-waste and most of the people working in this sector are urban poor. With the reported annual increase at between four to 5 percent, a variety of experts have already warned about how dangerous can it be to the environment as all the non-functioning electronic goods are usually broken down by bare hands for extracting precious metals out of it . A report in The Hindu highlighted about how India has barely 150200 facilities to recycle, which only addresses 40 % of the problem. Even though policies on E-waste generation have been updated but the surging pile of E-waste shows a very grim reality. An article from Himal South Asian reported Delhi slowly becomes a global dump yard. In August 2014, ASSOCHAM reported that NCR which also covers the region of New Delhi and surrounding areas is emerging as the world's E-waste dumping yard. It is likely to generate 95,000 metric tonnes per annum by 2017, from the current 55,000 metric tonnes per annum. The report went on to say that 35,000 to 45,000 children, aged between 10 and 14, have been engaging in various E-waste activities in Delhi's yards and workshops, without adequate health protection.

1.4 Research Objective

To know the level of awareness of consumers about E-waste in Hisar and Gurugram. This objective would help in checking the awareness level of the consumers when it comes to E-waste. This objective would try to assess how much consumers know about terms that are related to E-waste and other aspects of E-waste that a consumer may or may not know.

1.5 Research Design

The research design is exploratory at the initial stage. Later it becomes descriptive when it comes to evaluating consumer awareness about E-waste. Since it is not possible to study all the residents of Gurugram and Hisar, it becomes necessary to take sample from both the cities to know about the characteristics. Sampling units are residents of Hisar and Gurugram. The reason behind choosing these two cities is that Hisar and Gurugram both differ a lot in terms of level of development. Gurugram comes under tier 1 city whereas Hisar comes under tier 2 city. Service class dominates in Gurugram whereas business class dominates in Hisar. This would give us an Idea about the overall awareness level in Hisar and Gurugram. A random sampling technique is adopted for choosing the respondents from both the cities. The basic idea behind choosing random sampling is it eliminates bias by giving all individuals an equal chance to be chosen. A structured questionnaire is used as a research instrument to carry out the research. The questionnaire is designed in a way so that it helps in fulfilling the above objective. The first part of the questions would try to check the awareness level of the respondents related to E-waste whereas the next part would try to check what strategies the respondent would adopt when it comes to handling E-waste. This questionnaire would help in achieving overall objective of the research. A face-to-face survey is conducted so that the research could be done on target population. The purpose to conduct personal interview is explore responses and gather deeper information for carrying research. Sample Size: A total of 150 respondents i.e. 75 respondents from Gurugram and 75 respondents from Hisar. The respondents hail from different walks of life.

TABLE 1.2 RESPONDENTS PROFILE

City	Hisar	Frequency	Percentage
		75	50 %
	Gurugram	75	50 %
Gender	Male	83	55 %
	Female	67	45 %
Age	18-23	107	71.33 %
	23-35	23	15.33 %
	35-45	11	7.33 %
	45 onwards	9	6 %

Occupation	Student	106	70.66 %
	Self employed	10	6.66 %
	Professional	4	2.66 %
	Employee	20	13.66 %
	Homemaker	10	6.66 %

1.6 Awareness about E-waste

1.6.1 Which of the following terms you have heard earlier?

The basic idea behind asking the question is to check whether the respondents are aware of any of the terms that are related to E-waste. This question would help us in getting the terms that are popular among the respondents from Gurugram and Hisar. Amongst the respondents E-waste is the most popular term followed by Electronic waste. When we talk about respondents from Gurugram, 84 % of the respondents heard about the term E-waste followed by Waste Electronic and Electrical Equipment with 60 %. Only 6.67 % of the respondents were unaware of any of the terms mentioned above. In Hisar, Electronic Waste was the most popular term with 56 % respondents aware of it followed by E-waste with 50.65%. 14.67 % respondents hadn't heard any of the terms mentioned above. The percentage of unaware respondents is overall low but higher in Hisar if we compare it with Gurugram.

1.6.2 According to you, what is 'E-Waste' or 'Electronic Waste' ?

The idea behind asking this question is even if the respondents know any of the terms related to E-waste, it is necessary to check whether they know what E-waste means. This would help in checking how far they know about E-waste making their awareness level higher. The correct response in this question is Electronic and electrical items that can be recycled. Amongst the respondents the response was a mixed bag. Respondents got divided between Electronic and electrical items that can be recycled and Electronic and electrical items that cannot be recycled. In Gurugram 52 % of the respondents chose the first option i.e. Electronic and electrical items that can be recycled and 40 % respondents chose Electronic and electrical items that cannot be recycled whereas in Hisar 53.3 % respondents chose Electronic and electrical items that cannot be recycled and 38 % chose Electronic and electrical items that can be recycled. There is no clear popular option chosen by the respondents in both the cities.

1.6.3 Have you seen on the packing of any electronic items?

This question is necessary because this is a very important symbol when we talk about electronic items and E-waste. This symbol is directly related to E-waste. This question would further check the awareness level related to E-waste and how alert the respondents are while purchasing electronic items. Overall majority of the respondents have seen this symbol on the packing of electronic items. This tells majority of the respondents are full alert in checking out the packing and electronic items for necessary information 78 % of the respondents from Gurugram have seen this symbol and 24 % have not. In Hisar 78 % of the respondents have

seen the symbol whereas 21.3 % haven't. Hisar has almost 3 % more respondents than that of Gurugram who have seen this symbol.

1.6.4 What does this mean?

It's not sufficient to just have seen the symbol. Being aware about the what does the symbol mean. It's absolutely necessary to know what does it mean because it will help you in talking action accordingly. Having this symbol on a particular electronic item would mean you cannot throw it in a dustbin so that it can be avoided from getting mixed with other waste because it can potentially contain hazardous components that can lead to complications in terms of human health as well as environment. The over response is mixed. The majority of the responses have been split between 'Do not throw in Bin' and 'Don't know'. 44 % of the respondents from Gurugram chose 'Do not throw in bin' and 34.7 % didn't know the meaning of the symbol follow by 16 % choosing the option cannot be recycled. In Hisar, majority of the respondents didn't know the meaning of the symbol (45 %) followed by 'Do not throw in bin' chosen by 37 % of the respondents. The overall awareness about the meaning of the symbol is not clear.

1.6.5 According to you which of these companies have taken proper initiative to manage E-waste generation?

The reason behind asking this question is to get much deeper information from the respondents related to E-waste. Many companies who manufacture electronic items have also taken initiatives to tackle the problem of E-waste management. This question has been framed up to check whether respondent know any of the companies mentioned in the questionnaire have taken any initiative in managing E-waste. If they get it right, the respondents make their case much more stronger in terms of level of awareness. Amongst the respondents 'Nokia' was the most popular choice followed by 'None of the above'. 'Nokia' was the most popular response by respondents from both the cities. 48 % respondents from Gurugram chose 'Nokia' and 41 % respondents from Hisar chose 'Nokia'. This was follow by the option 'None of the above' with 26 % (Gurugram) and 29 % (Hisar). Hitachi was in third place with 21 % (Gurugram) and 24 % (Hisar). Overall if we see majority of the respondents think 'Nokia' has taken some proper initiative in tackling E-waste after that the responses become a mix bag.

1.6.6 Which electronic items you have in your household?

Through this question we would get a clear idea about what all items do respondents have in their household. More the items are in household, more E-waste gets generated in near future. All the Items that have been mention in the question have been included in E-waste Management and Handling Rules, 2016. Majority of the respondents have most of the electronic items in their household that have been mentioned above expect CRTs which has the lowest values in the above figure. Laptops, Cell phones, Washing machines, Refrigerator are the most popular electronic items among the respondents which they have in their household. Respondents living in Gurugram (74.67 %) are having much more printers as compared to respondents living in Hisar (36 %). CRTs percentage is the lowest as compared to all other equipment i.e. 18 % in Gurugram and 18 % in Hisar. Refrigerator is the most popular among the respondents from Gurugram (94 %) and Hisar (94 %) followed by Laptops with 96 % in Gurugram and 88 % in Hisar.

1.6.7 As far as you know, which electronic devices are part of E-waste?

As we discussed above that the items that have been mentioned in the questionnaire are included under E-waste under Management and Handling Rules, 2016. This means the items which we are having in our households have components that have can have potential dangerous components that can harm the environment and human health and that's why they need special treatment to dispose them of but even before deciding it to dispose them of this question would check whether they know out of all the items, which are included in E-waste and which is not. Responding to this question will give us an idea about deepest awareness level of the consumers. This will also further reflect on how they would act upon these items. Amongst the respondents Laptop Cellular Phone are the most popular choices. 60 % of the respondents from Gurugram think Laptop is part of E-waste as compared to 49.33 % from Hisar. This is followed by Cell Phones where 65 % of the respondents think it is a part of E-waste as compared to 45.33 % respondents from Hisar. Only 28 % respondents from Gurugram and 12 % from Hisar think CRT is E-waste which is one of the most dangerous E-waste as it contains large amount of lead. Even CFLs were on the lower side even though it contains high amount of mercury.

1.7 Discussion and Conclusion

One of the most important suggestion is that any person who throws waste in the open need to be fined heavily if we seriously need to stop dumping on grounds. Government should help in opening more authorized E-waste collection agencies that would ensure proper disposal of Ewaste. A reward based system should be introduced where consumers would be rewarded for proper disposal of E-waste. A more strict policy against transboundary movement of E-waste should be adopted and also should ensure E-waste is not imported in the name of free trade. Government need to crack down unorganized sectors that control 95 % of the E-waste industry in India. Government should impart proper education to those who deal with large quantity of E-waste. Promotion of electronic products that constitutes lower amount of hazardous parts. A fee system can be implemented on consumers and specially manufacturers. E-waste slowly become a bigger problem that developing countries are facing and would have to face in near future as the global consumption of electronic item are increasing at a very fast rate. The level of awareness about E-waste amongst people of Gurugram and Hisar is almost same if not more. The amount of electronics consumers of Gurugram have is much more than consumers of Hisar but when it comes to properly disposing it of, both the cities failed to do so. They still prefer to sell their non-functional electronic items to junk dealers or exchange it rather than selling it to an authorized E-waste collector. The basic reason behind such behavior is may be due to lack of authorized E-waste collectors in Hisar and Gurugram, proper awareness campaigns or initiatives by government that can help them in getting the required knowledge related to potential danger of E-waste and how can they stop it. These junk dealers control a huge chunk of unorganized sector where they extract precious metals from electronic devices. They employ small children and ladies to do work for them without providing them safe tools or safe environment. Consumers of Hisar are comfortable in throwing items like CRT monitors or CFLs out in the open as compared to people living in Gurugram. What they know is if they continuous such types of regime, harmful chemicals would end up in virgin soil that would overall effect the environment. When we talk about people being aware of what type of electronic items come under E-waste, people living in both the cities have loose knowledge. When asked about keeping nonfunctional electronic products for a longer period, majority of

them were neutral. They can't judge whether it is right or wrong. Consumers living in Hisar and Gurugram know what is right or wrong majority of the time such as they know it is not good to dump electronic equipment anywhere or electronic items contain hazardous parts and so on. They agree that the level of consumer awareness and effort is low. With a little more push towards campaigns and information sharing, the consumers of both the cities can be made much more aware because even though a city like Gurugram is much more developed than Hisar but the level of awareness in context to E-waste management is almost same.

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