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VISION

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| SR. NO. | PARTICULAR | PAGE NO | DOI NUMBER |
|---------|---|---------|--------------------------------|
| 1. | A COMPARATIVE STUDY OF VOCATIONAL INTERESTS AMONG REGULAR AND DISTANCE MODE STUDENTS AT UNDERGRADUATE LEVEL Syed Azeem Akhtar Alvi, Dr. Mahmood Ali | 10-18 | 10.5958/2278-4853.2019.00027.2 |
| 2. | ANALYSIS OF THE DETERMINANTS OF POVERTY IN TIGRAI AND AFAR NATIONAL REGIONAL STATE, ETHIOPIA Mohammedawel Yesuf Awel, Prof. Jaswinder Singh Brar | 19-36 | 10.5958/2278-4853.2019.00028.4 |
| 3. | ARTISTIC-AESTHETIC FUNCTIONS OF OPTIONS OF FOLK PROVERBS D. Turdalieva | 37-42 | 10.5958/2278-4853.2019.00029.6 |
| 4. | AN ANALYSIS OF THE SHARE OF TOP TEN INVESTING COUNTRIES IN FOREIGN DIRECT INVESTMENT IN INDIA B. Murugesan, G. Nagasubramaniyan | 43-49 | 10.5958/2278-4853.2019.00030.2 |
| 5. | DEVELOPING A FRAMEWORK TO UNDERSTAND PREDICTORS & ANTECEDENTS OF GREEN BUYING BEHAVIOR IN INDIA: AN EXPLORATORY STUDY Ruby Dua Bhatia, Dr Mohammed Naved Khan, Dr Neena Sondhi | 50-69 | 10.5958/2278-4853.2019.00031.4 |

| | | | |
|-----|---|---------|--------------------------------|
| 6. | A THEMATIC STUDY OF KAMALA MARKANDAYA'S A HANDFUL OF RICE Dr Reman Kumari | 70-73 | 10.5958/2278-4853.2019.00032.6 |
| 7. | BUYING FACTORS AND CUSTOMER SATISFACTION ABOUT FAST FOODS: A STUDY OF COLLEGE STUDENTS IN LUNGLEI TOWN MIZORAM R. Lalnunthara, NVR Jyoti Kumar | 74-86 | 10.5958/2278-4853.2019.00033.8 |
| 8. | A STUDY TOWARDS THE DIGITALIZATION OF INDIAN BANKING SECTOR Nishu Gupta | 87-94 | 10.5958/2278-4853.2019.00034.X |
| 9. | USE OF HOTEL PROPERTY AND AUDITOR'S ASSESSMENT OF THE CURRENT ACTIVITY EFFECTIVENESS N. K. Alimova | 95-100 | 10.5958/2278-4853.2019.00035.1 |
| 10. | ETIOPATHOGENESIS, TREATMENT AND PREVENTION OF ASEPTIC INFLAMMATION OF THE JOINTS OF THE LIMBS IN SPORTS HORSES H.B. Niyazov, A.K. Ruzibayev, Fottayev X | 101-108 | 10.5958/2278-4853.2019.00036.3 |
| 11. | DIASPORIC ELEMENTS IN KAMALA MARKANDAYA'S THE NOWHERE MAN Dr. Reman Kumari | 109-113 | 10.5958/2278-4853.2019.00037.5 |
| 12. | CLOUD SECURITY CONCERN AND RISK MANAGEMENT IN CLOUD BANKING Yamuna P, M Thirupathi | 114-119 | 10.5958/2278-4853.2019.00038.7 |
| 13. | AWARENESS OF HUMAN RESOURCE ACCOUNTING PRACTICES AMONG EQUITY INVESTORS IN BENGALURU CITY Mrs. Shreelatha H R, Dr.Ratna Sinha, Dr. Seema Sambargi | 120-125 | 10.5958/2278-4853.2019.00039.9 |

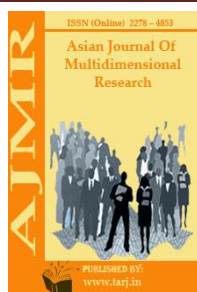
| | | | |
|-----|---|---------|--------------------------------|
| 14. | RELATIONSHIP BETWEEN PERSONALITY OF PRIMARY TEACHER EDUCATORS AND THEIR ORGANIZATIONAL CLIMATE IN WEST BENGAL Dr. Goutam Maiti | 126-131 | 10.5958/2278-4853.2019.00040.5 |
| 15. | CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES AND THEIR IMPACT OVER CUSTOMER PURCHASE DECISIONS: A STUDY ON THE SELECTED PRIVATE SECTOR BANKS HOUSING FINANCE SCHEMES Dr.M.Sivakoti Reddy, Dr. Jayasankara prasad. Cherukuri | 132-144 | 10.5958/2278-4853.2019.00041.7 |
| 16. | IMPACT OF CLIMATE CHANGE ON AGRICULTURE: A STUDY OF WESTERN ODISHA Binayak Behera, Subal Tandi | 145-156 | 10.5958/2278-4853.2019.00042.9 |
| 17. | FEATURES OF COAGULATION AND CELLULAR HEMOSTASIS IN RHEUMATOID ARTHRITIS IN PATIENTS WITH CARDIOVASCULAR PATHOLOGY N.Sh.Naimova, N.M.Umurova, Z.B.Avezova, S.Q.Egamova | 157-164 | 10.5958/2278-4853.2019.00043.0 |
| 18. | TRADITION AND MODERNITY IN KAMALA MARKANDAYA'S TWO VIRGINS Dr. Reman Kumari | 165-168 | 10.5958/2278-4853.2019.00044.2 |
| 19. | MEASURING THE PERCEIVED SERVICE QUALITY AND CUSTOMER SATISFACTION IN ETHIOPIAN INTEREST-FREE BANKING INSTITUTIONS: A CASE OF ADDIS ABABA Brhane Tadesse, Prof. Gurcharan Singh | 169-186 | 10.5958/2278-4853.2019.00045.4 |
| 20. | ISLAMIC BANKING: CONCEPT, CHALLENGES AND PROPOSED SOLUTION Dr Syed Mohammad Faisal, Dr Ahmad Khalid Khan | 187-194 | 10.5958/2278-4853.2019.00046.6 |

| | | | |
|-----|---|---------|--------------------------------|
| 21. | INTELLECTUAL CAPITAL EFFICIENCY AND PERFORMANCE OF FIRMS: EVIDENCE FROM NSE 50 FIRMS Dr. G Bharathi Kamath | 195-210 | 10.5958/2278-4853.2019.00047.8 |
| 22. | GLASS CEILING AND WOMEN LEADERSHIP: STUDY BETWEEN DEVELOPING AND DEVELOPED NATION Dr. Deepti Sharma, Ms. Shruti Mishra | 211-218 | 10.5958/2278-4853.2019.00048.X |
| 23. | AVAILING OF WI-FI FACILITY BY STUDENTS COMMUNITY: A CASE STUDY OF ALIGARH MUSLIM UNIVERSITY ON CAMPUS STUDENTS Md Kaiyum Shaikh | 219-229 | 10.5958/2278-4853.2019.00049.1 |
| 24. | PERCEPTION ON TEACHERS AMONG PARENTS OF SCHOOL STUDENTS IN COIMBATORE DISTRICT Dr. A. Siva kumar, A. Arun | 230-240 | 10.5958/2278-4853.2019.00050.8 |
| 25. | SPIRITUALITY BASED LEADERSHIP IN BUSINESS ORGANIZATIONS: AN EXPLORATION OF UNDERLYING RELATIONSHIP Sreenu Telu, Yoginder S. Verma | 241-249 | 10.5958/2278-4853.2019.00051.X |
| 26. | AGGRESSION AND EMOTIONAL INTELLIGENCE AMONG ADOLESCENTS BOYS OF KASHMIR Irfan Fayaz | 250-257 | 10.5958/2278-4853.2019.00052.1 |
| 27. | EDUCATION AND SOCIALIZATION: A STUDY OF SOCIAL IMPORTANCE OF EDUCATION IN THE DEVELOPMENT OF SOCIETY Hilal Ahmad Mir | 258-261 | 10.5958/2278-4853.2019.00053.3 |

| | | | |
|-----|--|---------|---------------------------------------|
| 28. | INDICATORS OF LIPID EXCHANGE AND WAYS OF CORRECTION OF HYPERLIPIDEMIA IN CHRONIC GLOMERULONEPHRITIS M.Sh. Nosirova, N.K. Khamidova, Sh.N. Naimova, Kh.H.Mukhammedova | 262-270 | 10.5958/2278-4853.2019.00054.5 |
| 29. | PRESERVATION OF SECULAR FABRIC AND PROMOTING THE PILGRIMAGE OF DIFFERENT RELIGIONS IN INDIA Dr. Dharmendra Kumar Singh, Anuj Kumar Singh | 271-280 | 10.5958/2278-4853.2019.00055.7 |
| 30. | WHICH VALUES DETERMINE CHOICE BETWEEN ONLINE COURSES AND TRADITIONAL CLASSROOM COURSES? PERSPECTIVE OF DIGITAL NATIVES IN GUJARAT RK Renin Singh, Raju M Rathod | 281-288 | 10.5958/2278-4853.2019.00056.9 |
| 31. | MEASURING VALUE ADDED IN THE CEMENT INDUSTRY OF INDIA Gajendar Kumar Jangir, Dr. M.C. Gupta | 289-296 | 10.5958/2278-4853.2019.00057.0 |
| 32. | TRADING IN GROUND ZERO: AN INSIGHT INTO KAMALASAGAR-TARAPUR BORDER HAAT Rakesh Deb Roy, Dr. P.K. Haldar | 297-304 | 10.5958/2278-4853.2019.00058.2 |
| 33. | SECTOR-WISE ANALYSIS OF SELECTED MUTUAL FUNDS OF INDIA: WITH SPECIAL REFERENCE TO LARGE & MID CAP FUNDS Ajay Kumar. D. Goswami, Dr. Ity Patni | 305-322 | 10.5958/2278-4853.2019.00059.4 |
| 34. | A STUDY ON ACHIEVEMENT MOTIVATION AND SOCIO-ECONOMIC STATUS OF SENIOR SECONDARY STUDENTS IN ALIGARH DISTRICT Md Rajesh Ali, Rahed Razzak SK | 323-332 | 10.5958/2278-4853.2019.00060.0 |

| | | | |
|-----|--|---------|--------------------------------|
| 35. | THE TAXONOMIC STRUCTURE OF SOIL WATERWEED IN ALTITUDINAL BELT OF THE NORTH FERGANA Khusanova O.G, Kamoliddinov M.I, Muhammadjanova D.B | 333-337 | 10.5958/2278-4853.2019.00061.2 |
| 36. | FACTORS AFFECTING CHOICE OF BANKS FOR AGRICULTURAL LENDING IN RURAL AREAS Dr. Navdeep Barwal | 338-345 | 10.5958/2278-4853.2019.00062.4 |
| 37. | ROLE OF IEC ACTIVITIES WITH REGARD TO GENERATION OF AWARENESS ON MG-NREGA IN RURAL PUNJAB OR (ROLE OF MEDIA TO GENERATE AWARENESS ON MGNREGA IN PUNJAB) Amandeep Singh | 346-353 | 10.5958/2278-4853.2019.00063.6 |
| 38. | PERFORMANCE ASSESSMENT OF PRIMARY AGRICULTURAL CREDIT SOCIETIES IN WEST BENGAL: AN EFFICIENCY APPROACH Amitabha Bhattacharyya, Dr. Abhijit Sinha | 354-362 | 10.5958/2278-4853.2019.00064.8 |
| 39. | A STUDY ON BRAND PREFERENCE OF TWO WHEELERS WITH SPECIAL REFERENCE TO HONDA BRANDS IN COIMBATORE CITY Dr. S. Pavithra, M.Suresh | 363-368 | 10.5958/2278-4853.2019.00065.X |
| 40. | BASIS OF THE FORMATION OF THE ARCHITECTURE OF THE IN THE CENTRAL ASIAN HISTORICAL PALACES U.Malikov | 369-372 | 10.5958/2278-4853.2019.00066.1 |
| 41. | APPRAISAL MECHANISM OF B.ED. COLLEGES OF PANJAB UNIVERSITY: AN ANALYSIS Dr Sandeep Kaur | 373-386 | 10.5958/2278-4853.2019.00067.3 |
| 42. | ASSESSMENT OF CULTURAL CONSEQUENCES OF GLOBALIZATION ON KASHMIRI SOCIETY Shakir Ahmad Naikoo | 387-392 | 10.5958/2278-4853.2019.00068.5 |
| 43. | FACTORS DETERMINING THE PERFORMANCE OF WOMEN MICRO ENTERPRISES UNDER KUDUMBASHREE IN KASARAGOD DISTRICT, KERALA Nittymol Antony, Dr. K. Padmasree | 393-402 | 10.5958/2278-4853.2019.00069.7 |

| | | | |
|-----|---|---------|--------------------------------|
| 44. | STUDY ON THE SCOPE FOR MEDICAL TOURISM IN SOUTH INDIA Dr.A.Ravi, Prof.Smitha Biji | 403-414 | 10.5958/2278-4853.2019.00070.3 |
| 45. | A STUDY TO FIND OUT RELATIONSHIP BETWEEN DEMOGRAPHIC VARIABLES AND SITE LOYALTY AMONG THE VISITORS OF WEB-BASED INTERACTIVE ADVERTISEMENT OF FINANCIAL SERVICES Mr. Devatatta Shamkan Tare | 415-419 | 10.5958/2278-4853.2019.00071.5 |
| 46. | PUNJAB RIGHT TO SERVICES ACT 2011: AN ANALYTICAL STUDY OF ROLE OF SAANJH KENDRAS Harjinder Singh | 420-444 | 10.5958/2278-4853.2019.00072.7 |
| 47. | COMING TO POWER OF BOLSHEVIKS IN TURKISTAN AND ESTABLISHMENT OF TURKISTAN ASSR Akbaeva Zebiniso Djaloliddinovna | 445-449 | 10.5958/2278-4853.2019.00073.9 |
| 48. | CHANGES IN THE MANAGEMENT OF SAMARKAND IN THE SECOND HALF OF THE XIX CENTURY AND IN THE BEGINNING OF THE 20TH CENTURY Irisqulov Olimjon Jakhongirovich | 450-456 | 10.5958/2278-4853.2019.00074.0 |
| 49. | MODERN ASPECTS OF THE DEVELOPMENT OF THE INSURANCE SYSTEM IN UZBEKISTAN Khalikulova Gulzada Tadzhimuratovna | 457-465 | 10.5958/2278-4853.2019.00075.2 |
| 50. | INVESTMENT SUPPORT FOR THE ACTIVITIES OF MOTOR TRANSPORT ENTERPRISES AND THEIR EFFECTIVE UTILIZATION Kamola Alisherovna | 466-472 | 10.5958/2278-4853.2019.00076.4 |
| 51. | INFORMATION-COMMUNICATION TECHNOLOGIES FOR COMMUNICATION AND EFFECTIVE USE K.T.Bazarov, S.Y.Khamidova, G.B. Bababekova | 473-477 | 10.5958/2278-4853.2019.00077.6 |
| 52. | AN OVERVIEW ON HUMAN TRAFFICKING Parminder Kaur | 478-485 | 10.5958/2278-4853.2019.00340.9 |
| 53. | WAR TRAUMA AND THE ABSURDITY OF EXISTENCE IN SAMUEL BECKETT'S PLAY ENDGAME: A STUDY Rimjim Boruah | 486-493 | 10.5958/2278-4853.2019.00345.8 |



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A COMPARATIVE STUDY OF VOCATIONAL INTERESTS AMONG REGULAR AND DISTANCE MODE STUDENTS AT UNDERGRADUATE LEVEL

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ABSTRACT

The study aimed to compare the vocational interests of regular and distance mode students at the undergraduate level. Descriptive type of research design is used. Simple random sampling technique was used to collect the data. Statistics used are Mean, SD & t-test. A sample of 200 regular and 200 distance mode undergraduate students from colleges of Aligarh was randomly selected. Out of 200 students in regular mode, 100 were male and 100 were female. Similarly, out of 200 distance mode students, 100 were male and 100 were females respectively. In this study, researcher found a significant difference between the regular and distance mode students as far as their vocational interests are concerned.

KEYWORDS: *Vocational interest, Regular Mode Students, Distance Mode Students, Undergraduate Students.*

1. INTRODUCTION

The progress and levels of development of a country depend on the condition of Higher Education. Developed countries have highly specialized higher studies in all the streams of arts, science, medicine, and others. Higher education has a great part in designing policies. The complexities and dilemmas of the socio-economic, scientific, and technological development in

India are obvious. The achievement on all fronts is nullified by population growth. The problems of education are more complex because these involve children and youths which form a major part of our population. Though we have created a very large system for higher education, yet our targets are far away from that.

One form of interest concerns interest at a level more general than individual interest general than individual interest-generic interests. These interests are a broad personal organization of preferences for types of activities and experiences that constitute vocational interests. Vocational interests are generally treated as personality traits. They can be observed in children's preferences earlier in their schooling and function as organizing themes in the way children and adolescents react to new situations, to people and to tasks (Betz and Borgen, 2000). Holland's classification of vocational interests into realistic, investigative, artistic, social, enterprising and conventional themes is used in a wide range of research and in practical settings as a model of vocational interests. In the same way that individual interests develop through experience over time, it has been proposed that vocational interests are based on two main forms of self-perceptions that accrue over time. These are individual's self-perceptions of efficacy or confidence in relation to pursuing tasks and activities, and their perceptions of the likely outcomes of those tasks and activities. Schooling experiences at all levels contribute to and consolidate student's vocational interests (M. Ainley).

Education in India is well developed since ancient times. Nalanda, Vikramshila, and Takshashila were some of the famous universities of ancient India. Learners of all castes and creed were enrolled there (Sharma, R.N., 2000). Similarly, during the medieval period, traditional learning and religion were taught in the Madarsas (Sharma, R.N., 2000). The Wood's despatch of 1854 during the British period laid the foundation of modern higher education (Chauhan, C.P.S., 2004). Raja Rammohun Roy established the Hindu college at Calcutta in 1817 which gave modern kind of higher education (Rao, 1991).

After independence, the UGC was established upon the recommendations of the university education commission 1948-49 (Chauhan, C.P.S., 2004). The Calcutta university commission proposed the 10+2+3 type of system which was accepted by the commission of 1948-49 and recommended by the Kothari commission of 1964-66 also which was adopted for undergraduate studies in the country (Sharma, K., Yogendra, 2006). After independence, the expansion of higher education has been substantial but it was found to be still inadequate to fulfill the higher education need of the huge population. So, these circumstances led the government policymakers to think of distance education system as was being practiced in other countries (Chauhan, C.P.S., 2004). For an experimental basis, the School of Correspondence Courses and Continuing Education was set up at the University of Delhi in 1962. The Education Commission (1964-66) favoured distance education and National Policy on Education 1968 clarified that full-time course and distance courses will be given the same status (Chauhan, C.P.S., 2004).

Professor Noorul Hasan who was then also the Minister of Education also supported correspondence education (Chauhan, C.P.S., 2004). Thus, during the 1960s, the correspondence or distance education mode spread largely in India (Datt, 1986). The Andhra Pradesh government in 1982 went to appoint a committee under Dr. G. Ram Reddy who was the Vice Chancellor of Osmania University at Hyderabad then. On the recommendations of this committee, the first Open University was set up in India i.e. the Andhra Pradesh Open University. The President of India GianiZail Singh inaugurated it and it began to function in

1983 with Dr. G. Ram Reddy as its Vice-Chancellor (Chauhan, C.P.S., 2004). Since then many other open universities have been established in various states.

1. REVIEW OF RELATED LITERATURE

Agarwal, Rashmi & Kumar I. (2014) studied the role of vocational education in the socio-economic background in India. The researcher followed the qualitative research. The researcher suggested that there was a need to totally restructure vocational education and make it feasible for the demands of the industry.

Pathak & Rahman (2013) studied the career preference of undergraduates in relation to certain demographic variables. A sample of 120 undergraduate students from six undergraduate colleges, stratified random sampling was used. The standardized scale of career preference by V.P. Bhargava was used. Data were analyzed by Mean, SD, \pm test, Pearson's correlation technique. There was a significant difference between male and female undergraduates and rural and urban UG students in career preference. A significant relation was also found between the level of media exposure and career preference of undergraduate student.

Gaikwad, et al. (2012) examined career preferences and attitude to rural health services of graduating interns. The questionnaire was administered and suitable techniques were employed. The interns did not have a favourable attitude towards rural service.

Daing, S. A. (2012) explored career preference in relation to gender and academics. 180 students as a sample of rural and urban area schools of Ramban districts. Quantitative and qualitative analysis was done. There was no significant difference in career preferences of higher secondary school students in relation to gender and academic achievement. A significant difference in academic streams was found between arts, science, and commerce groups.

Edwards, K. & Quinter, M. (2011) explored factors influencing students career choices. Questionnaire and interview schedule were used to collect data. The total sample was 332 students and descriptive survey design was used. Learning experiences and opportunities were very important factors which affected career choices. Zero variance was found for persons influencing the career choice by gender.

2. RATIONALE OF THE STUDY

It is a myth in our academically educated society that regular mode students are better than the distance mode students. On account of this assumption, it has been observed that regular mode students are preferred in giving employment than distance mode students. Therefore, the choice of mode of study has a significant bearing on the future life of the students. Therefore, the researcher is in the view that the vocational interests determine the choice for selectors in-between distance mode education or regular course-based education. So, the investigator wants to see that which variables affect or confuse the mind of selectors to select the regular mode students instead of distance mode students, though the distance mode program is for improving qualifications to those who want to improve in-service education program.

3. OBJECTIVES OF THE STUDY

- 1) To study the difference in between vocational interests of regular and distance mode undergraduate students.
- 2) To study the difference in between vocational interests of regular and distance mode male undergraduate students.

- 3) To study the difference in between vocational interests of regular and distance mode female undergraduate students.

4. HYPOTHESES OF THE STUDY

H01. There are no significant difference in between vocational interests of regular and distance mode undergraduate students.

H02. There are no significant difference in between vocational interests of regular and distance mode male undergraduate students.

H03. There are no significant difference in between vocational interests of regular and distance mode female undergraduate students.

5. METHODOLOGY

Research Design:

Descriptive type of research design is used.

Population:

Undergraduate students of different college and Universities of Aligarh district. Half of these were from regular colleges and a half from distance mode.

Sample:

Simple random sampling technique was used to collect the data. A sample of 400 undergraduate students was taken from different college and university. Out of 200 students in regular mode, 100 were male and 100 were female. Similarly, out of 200 distance mode students, 100 were male and 100 were females respectively.

Statistical Technique used:

In this study Mean, SD and t-test were used for the purpose of data analysis.

Tool Used:

The Vocational Preference Scale developed by Amit Abraham and Rashmi Pant (2004) was used to collect the data. This scale has ninety statements covering nine vocations as follows: Computational, Social, Humanitarian, Scientific, Artistic, Business, Literary, Executive, and Persuasive.

6. RESULT AND DISCUSSION

Objective 1- To study the difference in between vocational interests of regular and distance mode undergraduate students.

In order to study the objective, the following null hypothesis was framed-

Hypothesis 1- There is no significant difference in between vocational interests of regular and distance mode undergraduate students.

To test the above null hypothesis -1, the investigator conducted t-test whose results are discussed below.

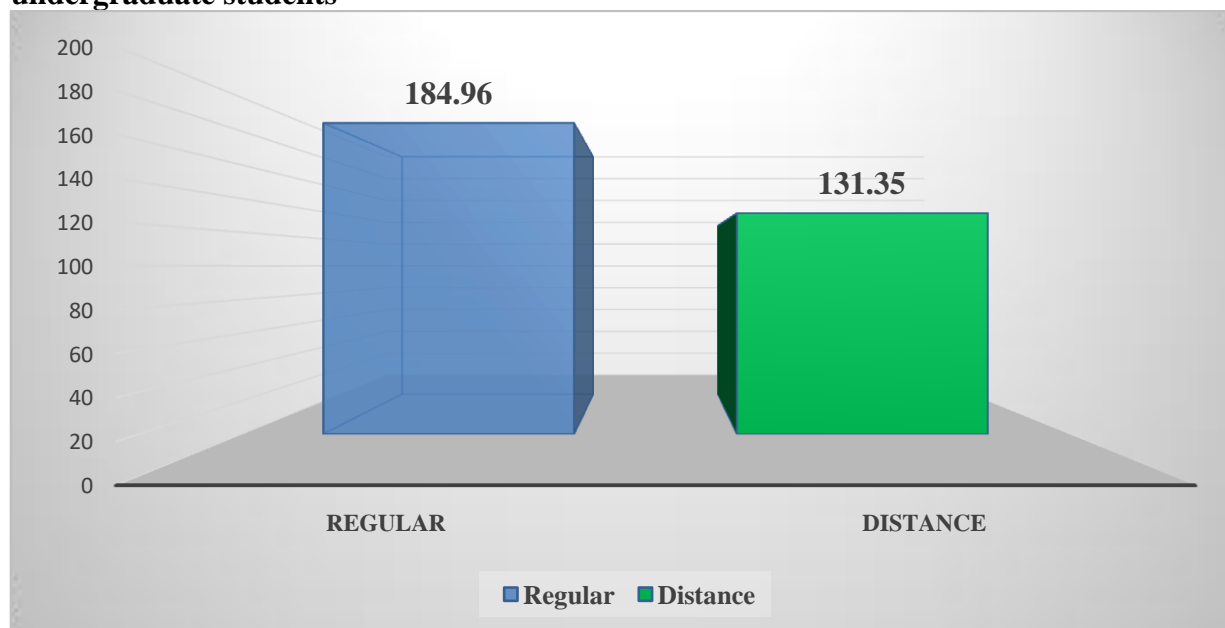
TABLE NO.1 SHOWING THE COMPARISON OF MEAN OF VOCATIONAL INTEREST AMONG REGULAR AND DISTANCE MODE UNDERGRADUATE STUDENTS

| Mode | N | Mean | SD | t | Sig. (P) |
|--------------------------------|-----|--------|-------|--------|----------|
| Vocational Interest (Regular) | 200 | 184.96 | 38.80 | 15.541 | .000 |
| Vocational Interest (Distance) | 200 | 131.35 | 42.17 | | |

Table -1 showthat the calculated 't' value is 15.541 ($P = .000$) which is significant at 0.01 level. Thus, there is a significant difference among the vocational interests of regular and distance mode undergraduate students. The mean for regular (184.96) is higher than the mean for distance (131.35) students which means that regular students have higher vocational interests than distance students. Thus,from the above discussion, it is clear that there is a significant difference between regular and distance undergraduate students on Vocational Interest. So, the null hypothesis "**There is no significant difference in vocational interests among regular and distance mode undergraduate students**" is rejected at both levels of confidence.

Figure No- 1

Showing the comparison of mean of Vocational Interest among regular and distance mode undergraduate students



Objective 2- To study the difference in between vocational interests of regular and distance mode Male undergraduate students.

In order to study the objective, the following null hypothesis was framed-

Hypothesis 2- There is no significant difference in between vocational interests of regular and distance mode Male undergraduate students.

To test the null hypothesis -2, the investigator conducted t-test whose results are discussed below.

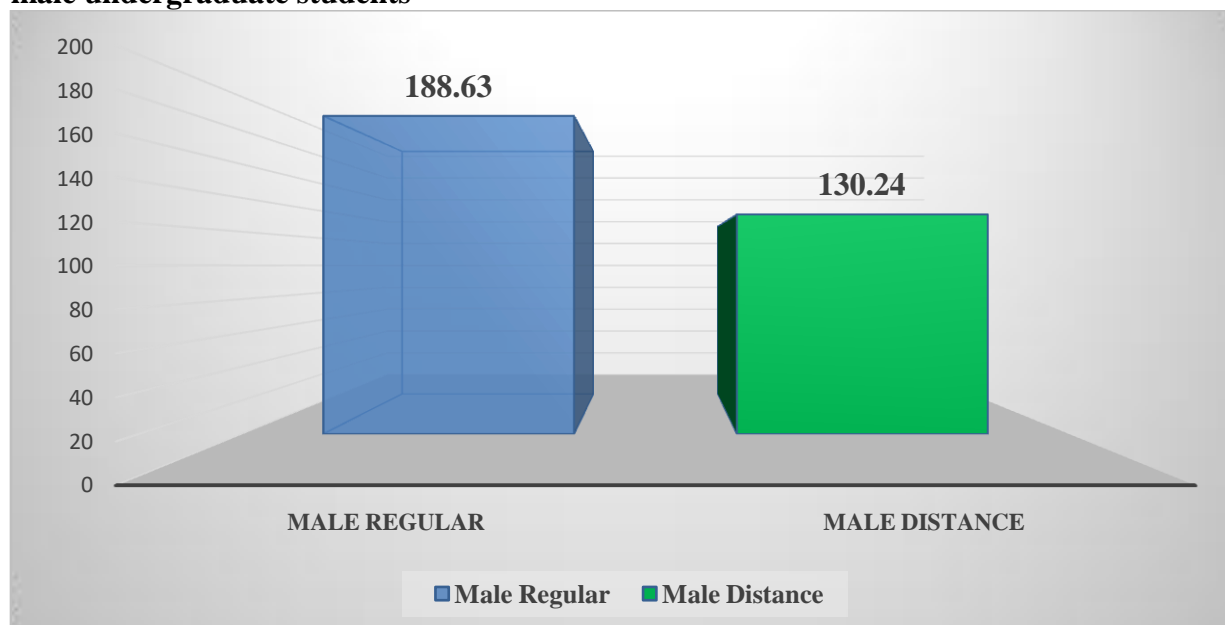
TABLE NO.2 SHOWING THE COMPARISON OF MEAN OF VOCATIONAL INTEREST AMONG MALE REGULAR AND DISTANCE MODE UNDERGRADUATE STUDENTS

| Male | N | Mean | SD | T | Sig. (P) |
|--------------------------------|-----|--------|-------|--------|----------|
| Vocational Interest (Regular) | 100 | 188.63 | 38.10 | 12.227 | .000 |
| Vocational Interest (Distance) | 100 | 130.24 | 40.71 | | |

Table -2 showthat the calculated‘t’ value is 12.227(P = .000) which is significant at 0.01 level. Thus, there is a significant difference among the vocational interests of Male regular and distance mode undergraduate students. The mean for male regular (188.63) is higher than the mean for male distance (130.24) students which mean that Male regular students have higher vocational interests than Male distance students. Thus, from the above discussion, it is clear that there is a significant difference between Male regular and distance undergraduate students on Vocational Interest. So, the null hypothesis **“There is no significant difference in vocational interests among regular and distance mode Male undergraduate students”** is rejected at both levels of confidence.

Figure No- 2

Showing the comparison of mean of Vocational Interest among regular and distance mode male undergraduate students



Objective 3- To study the differencein between vocational interests of regular and distance mode female undergraduate students.

In order to study the objective, the following null hypothesis was framed-

Hypothesis 3-There is no significant difference in between vocational interests of regular and distance mode female undergraduate students.

To test the null hypothesis -3, the investigator conducted t-test whose results are discussed below.

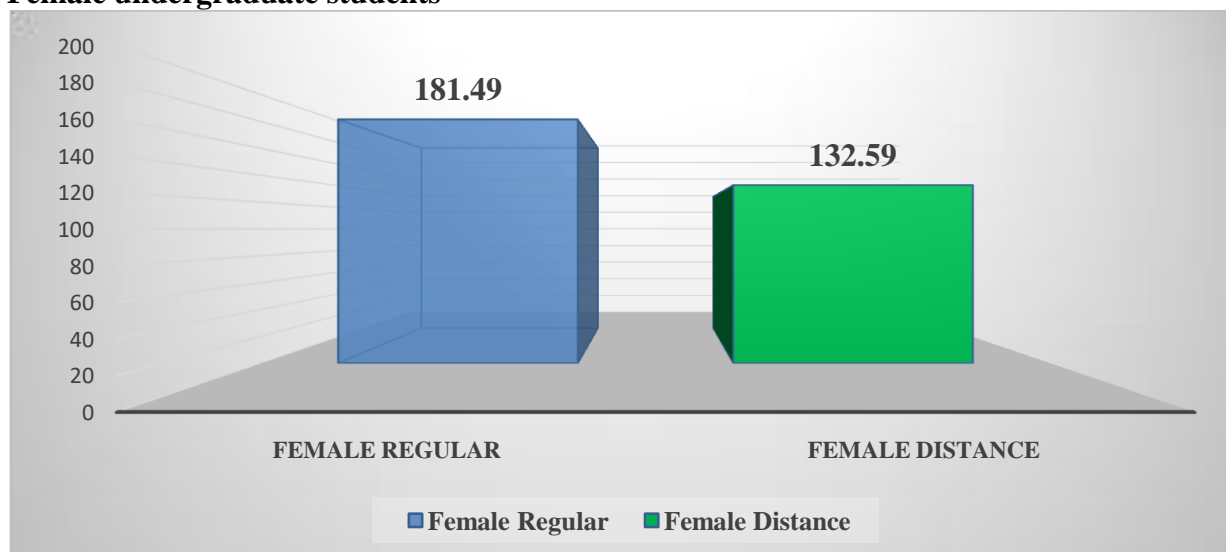
TABLE NO.3 SHOWING THE COMPARISON OF MEAN OF VOCATIONAL INTEREST AMONG MALE REGULAR AND DISTANCE MODE UNDERGRADUATE STUDENTS

| Female | N | Mean | SD | t | Sig. (P) |
|--------------------------------|-----|--------|-------|-------|----------|
| Vocational Interest (Regular) | 100 | 181.49 | 39.29 | 9.766 | .000 |
| Vocational Interest (Distance) | 100 | 132.59 | 43.92 | | |

Table -3 show that the calculated 't' value is 9.766 ($P = .000$) which is significant at 0.01 level. Thus, there is a significant difference among the vocational interests of Female regular and distance mode undergraduate students. The mean for female regular (181.49) is higher than the mean for female distance (132.59) students which means that Female regular students have higher vocational interests than Female distance students. Thus, from the above discussion, it is clear that there is a significant difference between Female regular and distance undergraduate students on Vocational Interest. So, the null hypothesis "There is no significant difference in vocational interests among regular and distance mode Female undergraduate students" is rejected at both levels of confidence.

Figure No- 3

Showing the comparison of mean of Vocational Interest among regular and distance mode Female undergraduate students



7. FINDINGS AND IMPLICATIONS

- 1) A significant difference was found in between vocational interests of regular and distance mode students at the undergraduate level. Regular students had higher vocational interests

than distance mode students. It means that regular mode students are given preference in comparison to distance mode students in their vocational interests that why they lack behind in comparison to regular mode.

- 2) A significant difference was found in between vocational interests of male regular and distance mode students at the undergraduate level. Male regular students had higher vocational interests than male distance mode students. It means male regular students show more interest in the field of vocations in comparison to male distance mode students.
- 3) A significant difference was found among the vocational interests of female regular and distance mode students at the undergraduate level. Female regular students had higher vocational interests than female distance mode students. It means female regular mode students more preference invocation in comparison to female distance mode students.

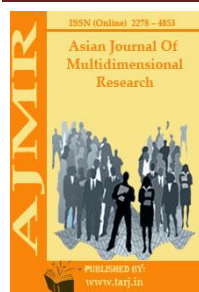
8. IMPLICATIONS

- 1) The distance mode organization should take concern in relation to the vocational interest of distance mode students, they should open such courses which provide vocation to distance mode students suddenly after completion of education.
- 2)
- 3) They should open online courses of short duration so that those students who want jobs in early ages may be attracted towards distance education programme.
- 4) India is a country of high population. 80 % population lived in the village. They do not have much money to continue higher education. Thus, it becomes necessary to start online courses in short duration.
- 5) Guidance and counseling services should be provided to undergraduate students to help in their vocational interests in accordance with their social and economic needs.
- 6) Skill upgradation courses should be introduced. Skill-based education will help the students who belong to the lower class of the society. previously a student had to complete his higher studies to get a good job. If skill-based education can be introduced at a basic level, the student can get a job to continue with their higher education.
- 7) Students in from remote areas may be taught through the distance mode but there should be an effective and economical system of communication may be heard by those and the education provided should take care of their vocational needs.

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ANALYSIS OF THE DETERMINANTS OF POVERTY IN TIGRAI AND AFAR NATIONAL REGIONAL STATE, ETHIOPIA

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ABSTRACT

Despite the presence of studies on the determinants of poverty, the literature review of the article shows that there is limited attention in Tigray and Afar Regions. The objective of the paper is to analysis the determinants of poverty in these two regions. This finding of the factors that determine of poverty has been analyzed both in descriptive and econometrics analyses. In this respect, the paper investigated approximately 25 percent of a number of poor existed in Tigray and Afar region with a Gini coefficient of 0.36. The econometrics result showed that increment of production of different crops in quintal using improved seed and irrigation, livestock owned in tropical livestock unit and education are very crucial things to reduce poverty. In addition, managing family size and providing infrastructures like telecommunication and market for their product are important aspects of the study area to reduce the poverty of the household. So, concerned bodies should take measures at grass root level to tackle problems related to poverty.

KEYWORDS: Afar, Inequality, Poverty, Rural, Tigray.

1. INTRODUCTION

During the classical economists, the definitions of poverty have concentrated on income (wealth). And this was dominated till 1960s. However, in 1970s, the definition of poverty shifted from monetary to non-monetary (Angelsen and Wunder, (2006) and Fukuda-Parr (2006). In addition, poverty must be understood as the deprivation of basic capabilities instead of only taking into concern the income aspect which forms a standard measurement as to whether the person is poor or not (Sen, 1999). Similarly, in recent decades, poverty implies the powerlessness to address fundamental needs, including food, shelter, clothing, water and sanitation, education, and medical services (UN Sustainable Development Solutions Network, 2012).

Therefore, poverty reduction is a main goal of development for developing countries. As we know, the rate of poverty in developing countries is high as compared to those of the developed ones. However, economic growth is an influential tool for decreasing poverty as well as improving the life of people in less developed countries. So, due to the adoption of different policies of economic growth, a majority of developing countries decline poverty. However, in many developing countries, including Ethiopia many peoples live below the poverty line.

2. LITERATURE REVIEW

2.1 MEASUREMENTS AND INDICATORS OF POVERTY AND INEQUALITY

Mostly poverty in different countries measured with the help of the poverty line. This is a line below which is considered as poor and above which one is not. However, there are various poverty lines that the country follows. According to World Bank Group (2014) the most likely used measure of the poverty line is 1.25 dollars a day as an international poverty line in 2005 prices, converted to local currency using the Purchasing Power Parity (PPP) conversion factors estimated by the international Comparison program. And, others also used different measurements. For instance, national governments used their own poverty line to meet the basic needs of the country.

In addition, the current most commonly used a definition of poverty in the UK is a relative measure, defined as having household income, adjusted for family size, which is under 60 percent of average income. This is one of the approved international measures used all over the European Union (Yang, 2017).

All definitions of poverty can appropriate into one of the accompanying categories. Initially, poverty is having not as much as an equitably defined line absolute minimum. Second, poverty is having not exactly as contrast with others in the public eye. At last, poverty is feeling you do not have enough to get along. In this manner, poverty as indicated by the first category is absolute poverty, poverty as per the second category is relative poverty, and poverty as indicated by the third class might be absolute or relative poverty, or some place in the middle of (Hagenaars and Vos, 1988).

The Gini coefficient is the most used inequality measures, named after the Italian statistician Corrado Gini (1912). For measuring income inequality, it is surrounded between 0 and 1, with 0 representing complete equality and 1 indicating complete inequality (with one person having everything) (Yang, 2017).

To measure the inequality we can use also the Kuznets ratio. This provides the quotient among the mean income of the richest and the mean income of the poorest. Similarly, it undertakes the

averages of the highest and lowest Quintiles, i.e., the richest 20 percent and the poorest 20 percent (Angelsen and Wunder, 2006).

In Ethiopia, the most generally operated poverty indices are the rate of poor people (headcount index), the total poverty gap (poverty gap index), and the distribution of income between the poor (poverty severity index) (MOFED, 2013). Income inequality mostly studied in the conventional measures of Gini coefficient (Ali, Tahir, and Arif, 1999).

2.2 EMPIRICAL ANALYSIS OF AFRICA

The paper used household level data obtained in 1994 to observe probable factors that affect poverty status in Kenya engaged both binomial and polychotomous logit models. The study found that poverty status is powerfully related with the household size, level of education and commitment in agricultural activity (Geda, De Jong, Mwabu, and Kimenyi, 2001).

The paper is done by Mukherjee and Benson (2003) through performing a quantitative multivariate analysis of household welfare largely using data between 1997 to 1998 of Malawi Integrated Household Survey found that the reformation of household labor left from primary sector and in the trade and tertiary sector of the economy and upper levels of educational accomplishment, specifically for women will prove effective in decreasing poverty in Malawi.

The paper studied on the factors that determine rural poverty in Nigeria by using a Probit model on 500 sample small-holder farmers to find the factors that affect the probability of households' avoiding chronic poverty showed that education, contact to micro-credit, livestock asset, involvement in agricultural seminars/workshops and involvement in extension services meaningfully affecting the probability of households' in chronic poverty. Instead, distance to the market and female headed households raises the probability of resolve in chronic poverty (Apata, Igbalajobi, and Awoniyi (2010).

2.3. ETHIOPIAN SITUATION IN THE VIEW OF DIFFERENT RESEARCHERS

The paper of Bogale, Hagedorn and Korf, (2005) investigated that the factors that affect rural poverty in Ethiopia based on information collected from 149 rural households in three districts in three-round survey in 1999/2000. It tells that closely 40 percent of the sample households exist below the poverty line with a mean poverty gap of 0.047. The binary logit assesses shed light on the factors behind the presence of poverty and shows that rural poverty is intensely related to claim failures understood as absence of household resources to critical assets like human capital, land and oxen.

According to Muhammedhussen (2016) paper in Rural Income Poverty in Ethiopia: Case Study of Villages in Dodola District by using binary logistic model found that poverty status is adversely linked to a number of income bases of the household, farmland and livestock possession. But, family size is directly related to poverty.

The study efforts examine the influence of demographic and socioeconomic characteristics of households on poverty in Ethiopia using the recent Household Income, Consumption and Expenditure Survey (HICES) in 2010-11 by using logistic regression model showed that head self-employed or employed in the formal sector and holder of agricultural land are more possible to leave from the poverty line. The results also discovered that high dependency ratio, large family size and female headed households are adversely affected (Deressa and Sharma, 2014).

The paper is done in Rural Tigray: Ethiopia Evidence from Rural Households of Gulomekeda Wereda. Using a logistic analysis revealed that dependency ratio and total family size were found to a positive association and statistically significant with a poverty of the household. However, farm size, educational status of the household head, access to off farm income, total livestock owned (TLU), value of asset and access to credit was found out to have a strong inversely relationship with the household's poverty status and statistically significant below 10 percent level of significance (Afera, 2015).

Therefore, based on the above empirical evidences the researcher has taken the initiative to study the determinants of poverty in Ethiopia especially in the regions/states of Tigray and Afar to provide directions for further research, extension and development schemes that would benefit the majority of the population in Ethiopia. In addition, this study was taken a recent, additional and dissimilar area beyond the above empirical findings.

3. SIGNIFICANCE OF THE STUDY

Ethiopia is among the poorest countries on the planet with inhabitants of around 100 million. Over the past ten years, it has observed fast economic growth and improvements in infrastructure. The Government of Ethiopia has introduced different Poverty Reduction Strategy Programs and more than sixty percent of government spending now goes to pro-poor sectors, namely education, health, roads, water and agriculture (Young Lives, 2014). However, still Ethiopia faces problems of poverty in different areas of a country. Therefore, this study will helps in finding the factors that determine poverty. At the same time the analysis tried to see the income distributional aspect of the society by using consumption expenditure based on the one year cross sectional data that will help for planners, students and researchers.

4. OBJECTIVE OF THE STUDY

The main objective of the study is to analysis the determinants of poverty in Tigray and Afar regions/states of Ethiopia.

5. METHODOLOGY

5.1. TYPES AND SOURCES OF DATA

To collect the data needed primary and secondary sources were used. In the primary, this paper was used a qualitative and quantitative type of data of one year cross sectional survey gathered from the study area pertaining to social, economic and demographic aspects of households. However, secondary sources include books, reports, senior essays, Internet website and other published materials of Tigray bureau of plan and finance, Afar bureau of pastoral agriculture and rural development, woreda/district office of plan and finance, woreda/district office of pastoral agriculture and rural development, was also used as an additional for analyzing the socio-economic condition of the two regions (Tigray and Afar National Regional State) as well as for the literature review part of the paper.

5.2. METHOD OF DATA COLLECTION

This study used a sample survey method of data collection to select 884 respondents from Tigray and Afar National Regional State. Therefore, structured questionnaire was prepared and information was collected from the selected households.

The questionnaires after translating in to national language 'Amharic' was first pre-tested and modified before the implementation of the survey. So, nine enumerators were selected for the

study area. Then training on methods of data collection and the contents of the questionnaire was conducted. In every stage of the data collection the researcher performed a continuous supervision to collect a good data from the selected households.

5.3. SAMPLING DESIGN

While developing a sampling design, the paper gave attention all the following points. These are a type of universe, source list, sampling unit, parameters of interest, the size of the sample, budgetary constraint, sampling procedure (Kothari, 2004). Therefore, first and for most the researchers purposefully selected two regions/states of Ethiopia, these are Tigrai and Afar National Regional State, because; Tigrai is the birthplace of the researcher. And now, almost everything about the culture and worked for around 12 years in three different districts/woredas of the region. In addition, Afar also has nearly similar in all aspects, however, they have their own unique features that are not in Tigrai. Even though Ethiopia has different regions, but Tigrai represents the top performed regions of a country based on the infrastructure coverage and economic activity in the country like Oromia, Amhara and SNNP while Afar represents the less performed regions like Somali, Benashangul Gumuz and Gambela. In the second stage, simple random sampling was used to select woredas/districts from each region. Finally, respondents were selected randomly from each worda/districts.

5.4. DETERMINING SAMPLE SIZE

In practice, there are different determining of sample size formulas, but the researcher followed the two most know the formulas in Ethiopia. These are briefly explained under. First, for populations that are large, Cochran (1977) developed an equation to yield a demonstrative sample for proportions. Let there is a big population, however, that we do not see the variability in the ratio that will accept the application; so, assume $p=0.5$ (large variety). Moreover, assume we want a 95 confidence level and $\pm 5\%$ precision. Therefore,

$$n_o = \frac{Z^2 pq}{e^2}$$

$$n_o = \frac{(1.96)^2 (0.5)(0.5)}{(0.05)^2}$$

$$= 385 \text{ households}$$

Secondly, according to Yamane (1967) brings an easy formula to calculate sample sizes. A 95% confidence level and $P = 0.5$ are supposed for the next equation. Where N is the population size, n is the sample size and e is the level of precision. When this formula is practiced we catch,

$$n = \frac{N}{1 + N(e)^2}$$

With a total population of Tigrai National Regional State (N) we got $n=400$, i.e.,

$$n = \frac{5,151,990}{1 + 5,151,990(0.05)^2}$$

$$n = \frac{5,151,990}{1 + 5,151,990(0.0025)}$$

$$n = \frac{5,151,990}{12,880.98}$$

$$n=400$$

Therefore, by using the above two formulas the sample size is a maximum of 400 for Tigray National Regional State but the researcher distributed 900 sample households above the sample size for data quality and to use an advanced technique of statistical tool like econometrics in the two regions (600 to Tigray (Ganta Afeshum, Naeder Adiet and Endamokoni woredas/districts) because Tigray National Regional State the total population is 5,151,990 and the researcher also distributed 300 for Afar National Regional State (Abala and Dubti) because the total population is 1,812,002) but the researcher collected 884 from the two regions. The response rate was 98.22 percent.

5.5. METHOD OF DATA ANALYSIS

5.5.1. THE MODEL

The researchers selected the logit model since of its comparative mathematical ease (Kennedy, 1992). The logistic distribution of the probability that a household would be non-poor is given by:-

$$P_i = \text{Pr ob}(Y_i = 1 / X_i) = 1 - \frac{e^{-X_i\beta}}{1 + e^{-X_i\beta}}$$

$$= \frac{e^{X_i\beta}}{1 + e^{X_i\beta}} \dots \dots \dots (1)$$

Similarly, the non-response probability which is household poor is evaluated as:-

$$1 - P_i = \text{Pr ob}(Y_i = 0 / X_i) = 1 - \frac{e^{X_i\beta}}{1 + e^{X_i\beta}}$$

$$= \frac{1}{1 + e^{X_i\beta}} \dots \dots \dots (2)$$

The odds ratio is the ratio of the probability that a household would be non-poor (P_i) to the probability that a household would be poor ($1-P_i$). The odds ratio is given by:

$$\frac{P_i}{1 - P_i} = \frac{\text{Prob}(Y_i = 1 / X_i)}{\text{Prob}(Y_i = 0 / X_i)} = \frac{\frac{e^{X_i\beta}}{1 + e^{X_i\beta}}}{\frac{1}{1 + e^{X_i\beta}}} = e^{X_i\beta} = e^{X_1\beta_1 + X_2\beta_2 + X_3\beta_3 + \dots + X_k\beta_k} \dots \dots \dots (3)$$

The natural logarithm of the odds ratio (logs-odds ratio) is therefore: -

$$\ln\left(\frac{P_i}{1-P_i}\right) = X_i\beta = \beta_1 + X_{2i}\beta_2 + X_{3i}\beta_3 + \dots + X_{ki}\beta_k \dots\dots\dots(4)$$

Where, β_1 is an intercept

$\beta_2, \beta_3, \dots, \beta_k$ are the slopes of the equation in the model

$\ln\left(\frac{P_i}{1-P_i}\right)$ is the log of the odds ratio, which is not only linear in X_i but also linear in the parameters.

X_2, X_3, \dots, X_k is the vector of relevant household characteristics.

Before the evaluation of the logistic regression model, the independent variables were tested for the occurrence of heteroscedasticity and multicollinearity.

In addition, the poverty gap and headcount ratios of poverty were calculated for the sampled households based on the poverty line. The poverty gap (p) measures the amounts which poor households are poor below the minimum amount of Birr for an individual per month per adult equivalent (607.78 Birr). The headcount ratio (H) measures the rate of the population of household that are poor/non-poor (Foster, J., 2010).

$$P_\alpha = \frac{1}{n} \sum_{i=1}^q \left(\frac{Z - Y_i}{Z} \right)^\alpha \dots\dots\dots(11)$$

$$H = \frac{q}{n} \dots\dots\dots(12)$$

Where,

q is the number of poor households

n is the number of households in the sample

Y_i is the monthly expenditure of the i^{th} household

Z is the poverty line

α is taking values of 1 and 2 for the shortfall and severity of poverty, respectively.

6. RESULT AND DISCUSSION

6.1. DESCRIPTIVE STATISTICS

6.1.1 DETERMINATION OF THE POVERTY LINE

In constructing the food poverty line, first, all the consumption information, including the consumption from own production and stocks was expressed in monetary terms. Values that use local prices provide a suitable yardstick for comparison of poverty. Accordingly, the food items were valued as per the prevailing local price, which was collected from five markets, namely, Ganta Afeshum (mainly Meyda Agame), Naeder Adiet (EdagaSelus), Endamokoni (Edaga Qadam), Abala and Dubti concurrently with the survey. Secondly, consumption per household was rescaled to take into account the household size in adult equivalent and composition. Adult Equivalent Units (AEU) were derived (Dercon, 1998) for each household, and used to calculate consumption per adult equivalent. Thirdly, since poverty lines are essentially tools to allow comparison of welfare across households and regions, constructing a diet for the poor, which is

identical for all households is an important step. For such purpose, it is significant to derive the average quantities of food items that were most frequently consumed by households in the lower half of the expenditure distribution at the time of study. However, this was almost the same constructed for cereal-based farming, rural areas of Ethiopia from Dercon and Tadesse (1999) was adapted with some adjustments to fit the specific characteristic of the study area. These were then changed into calorie consumption and scaled up to deliver the minimum food basket that gives approaches to 2200 Kcal per adult per month (the minimum calorie suggested by WHO required for an adult to perform daily duties) by the minimum calorie requirement for a person to lead a normal physical life under Ethiopian conditions was used and estimated based on the Ethiopian Health and Nutrition Research Institute (EHNRI, 1997).

Therefore, in general pick a nutritional requirement for good health, such as 2,200 Calories per person per day. Then, estimate the cost of meeting this food energy requirement, using a diet that reflects the habits of households near the poverty line (for example, those in the bottom, or second-bottom, Quintile of the income distribution; or those households consuming between 2,100 and 2,300 calories). Call this food poverty line (FPL). And add a nonfood poverty line (NFPL) (Houghton and Khandker, 2009). To calculate for the nonfood consumption expenditure, the food poverty line is over food share of the poorest quartile or quintile (MoFED, 2013).'

Then the basic needs poverty line is given by;

$$PL \text{ (Poverty Line)} = FPL + NFPL$$

Accordingly, the food poverty line (FPL) of the study was obtained from the two regions is 16.41 Birr per day per adult equivalent. And monthly 492.3 Birr. The non-food poverty line (NFPL) was obtained by using the following formula;

$$PL = FPL / AFS$$

Where, PL = poverty line

FPL = Food poverty line

AFS = Average food share of the lowest 20 percent, i.e. $0.8091 \approx 0.81$ and it is calculated as Food share of the lowest 20 percent divided to the total expenditure of the lowest 20 percent.

Therefore;

$$PL = \frac{492.3}{0.81}$$

Poverty Line (PL) = 607.78 Birr per month and 7293.3 Birr per Year.

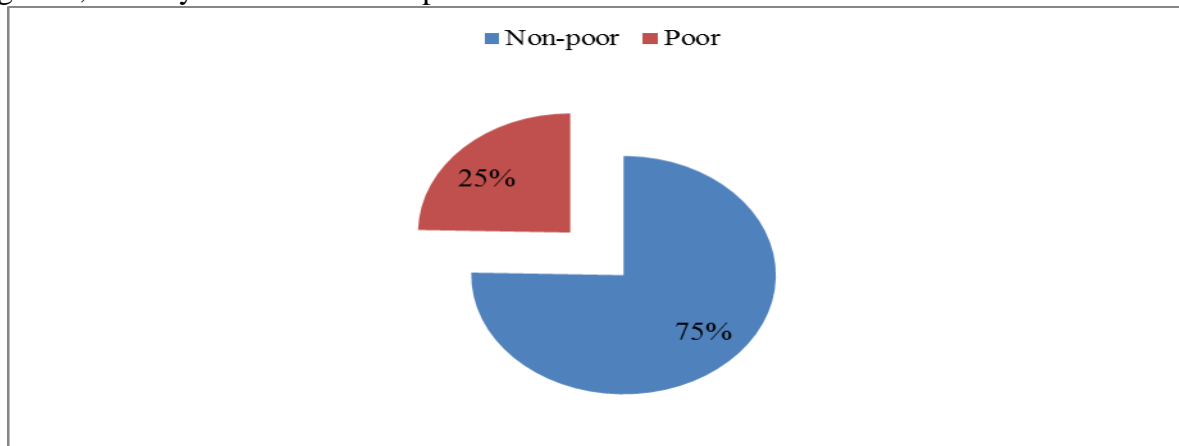
6.1.2 MEASURING THE POVERTY STATUS

1. POVERTY HEADCOUNT (P_0)

As we previously putted in the methodology part of the study, we have three different poverty measurements are used in this paper, all of which are followers of the class of summative and decomposable measures suggested by Foster, Greer and Thorbecke (1984). The leading measure is the Headcount Index of Poverty (P_0) of the study area is 24.66 percent. If q is a poor people in n size of population, therefore, the Headcount (P_0) is given by:

Diametrically,

Figure 1; Poverty Status of the sample Households



2. POVERTY GAP (P_1)

The P_1 of the study is 5.83 percent by using the following formula, i.e.,

$$P_1 = \frac{1}{n} \sum_{i=1}^q \left(\frac{Z - Y_i}{Z} \right) = 0.0583 = 5.83\% .$$

POVERTY SEVERITY (P_2)

The poverty severity index of the study area is 1.96 percent. This calculation provides greater heaviness to the income (consumption) gap of those households placed additional under the poverty line is:

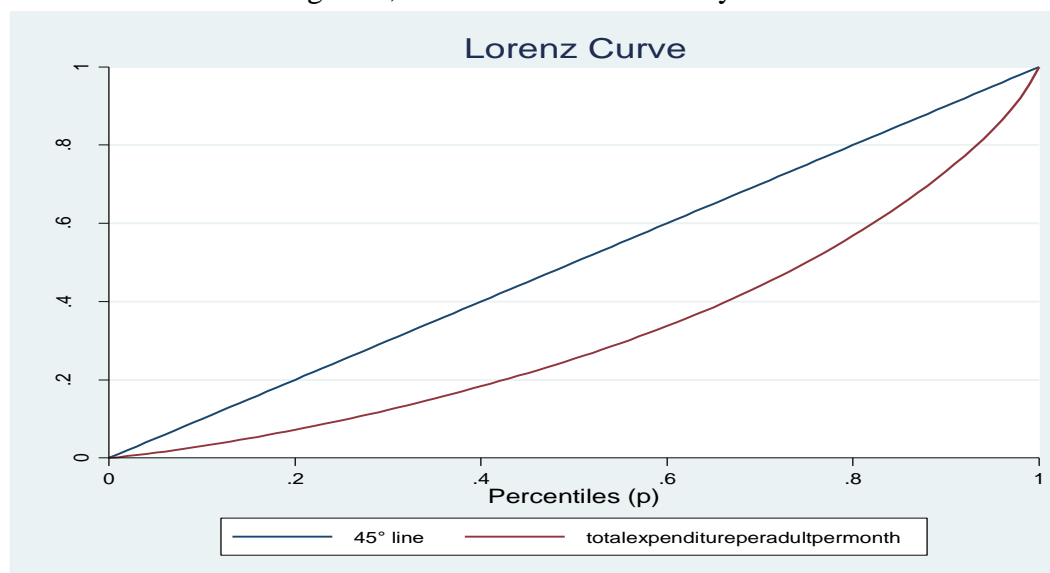
$$P_2 = \frac{1}{n} \sum_{i=1}^q \left(\frac{Z - Y_i}{Z} \right)^2 = 0.0196 = 1.96\% .$$

6.1.3 INEQUALITY

The Gini coefficient of the study area is 0.36. From this we can understand that in the study area there is no big difference between the non-poor and poor households.

The Lorenz curve, which categories the population from lowest to rich, and shows the collective share of the population on the horizontal axis and the collective proportion of expenditure (or income) on the vertical axis. That is,

Figure 2; Lorenz curve of the study area



6.1.4 SHORT SUMMARY OF THE DEMOGRAPHIC, ECONOMIC AND SOCIAL CHARACTERISTICS OF THE HOUSEHOLDS

Table 1 below indicates the averages of the age of the household head, family size in adult equivalent, cultivated land in hector, production of different crops in quintal, total livestock owned in tropical livestock unit and off-farm income per year in Birr are 44.93, 4.42, 0.91, 12.85, 7.93 and 5,336.09, respectively in Tigray and Afar National Regional State. In addition, 82.6 percent of the poor and 88.7 percent of non-poor of the sample households are male. 35.7 percent, 89.5 percent, 80.3 percent and 29.1 of the non-poor sample households have the ability to write and read, married, use improved seed and they were saving account, respectively. This indicates that the saving performance of the study area is very low.

TABLE 1: SUMMERY OF THE DESCRIPTIVE ANALYSIS

| S o r t i n g o r d e r | Variable code | Variable type | Variable definition | Poor (N=218) | | Non-poor (N=666) | | Total (N=884) | | t-test value |
|--|------------------|------------------|--------------------------------|-----------------|-------|---------------------|-------|------------------|-------|------------------|
| | | | | Mean | SD | Mean | SD | Mean | SD | |
| 1 | AGE | Continuous | Age of the household head | 47.70 | 12.23 | 44.02 | 13.73 | 44.93 | 13.46 | 3.52** * |
| 2 | FAMSIZ | Continuous | Family size in AE | 4.97 | 1.23 | 4.24 | 1.63 | 4.42 | 1.57 | 6.04** * |
| 3 | SIZCUL | Continuous | Size of cultivated land in ha | 0.92 | 0.59 | 0.90 | 0.63 | 0.91 | 0.62 | 0.25 |
| 4 | PRODQT | Continuous | Production of crops in quintal | 7.98 | 8.84 | 14.45 | 16.62 | 12.85 | 15.33 | - 5.49** * |
| 5 | TOTLIV OW | Continuous | Total livestock owned in TLU | 3.72 | 5.62 | 9.32 | 12.99 | 7.93 | 11.86 | - 6.16** * |

| | | | | | | | | | | |
|----|---------------|------------|--|----------|----------|----------|-----------|----------|----------|--------|
| 6 | DISMKT | Continuous | Distance from main market in min | 73.61 | 40.61 | 105.78 | 93.66 | 97.85 | 84.88 | - |
| | | | | | | | | | | 4.92** |
| 7 | TOTAOF FIB | Continuous | Total off-farm income in Birr per year | 4,066.38 | 8,336.74 | 5,751.71 | 12,354.68 | 5,336.09 | 11.513 | - |
| | | | | | | | | | | 1.87* |
| 8 | HHASSO WN | Continuous | Total Household asset owned in Birr | 4,452.10 | 5,453.65 | 6,897.31 | 8,006.75 | 6,294.30 | 7,530.07 | - |
| | | | | | | | | | | 4.20** |
| 9 | PRIMAR Y | Continuous | Access to primary school in minute | 35.65 | 22.30 | 37.30 | 30.98 | 36.90 | 29.08 | -0.73 |
| 10 | SECONDARY | Continuous | Access to secondary school in minute | 81.09 | 38.61 | 111.24 | 92.86 | 103.80 | 83.85 | - |
| | | | | | | | | | | 4.66** |
| 11 | HEALTH POST | Continuous | Access to health post in minute | 51.11 | 37.11 | 47.85 | 42.29 | 48.65 | 41.07 | 1.02 |
| 12 | HEALTH CENTER | Continuous | Access to health center in minute | 80.23 | 45.82 | 104.92 | 93.92 | 98.83 | 85.28 | - |
| | | | | | | | | | | 3.74** |
| 13 | HOSPITAL | Continuous | Access to hospital in minute | 78.13 | 40.31 | 110.07 | 91.31 | 102.19 | 82.87 | -5*** |
| 14 | TELEPHONE | Continuous | Access to telephone in minutes | 18.30 | 42.73 | 5.74 | 23.11 | 8.83 | 29.67 | 5.51** |

Continued

| S. No | Variable code | Variable type | Variable definition | Poor (218) | Non-poor (666) | Total (884) | χ^2 value |
|-------|---------------|---------------|--|------------|----------------|-------------|----------------|
| 15 | SEX | Dummy | Sex of the household head, 1 for male: 0 female | 82.6 (180) | 88.7 (591) | 87.2 (771) | 5.6** |
| 16 | MARRIED | Dummy | Married of the household head, 1 for married: 0 otherwise | 79.4 (173) | 89.5 (596) | 87 (769) | 14.9** |
| 17 | DIVORCED | Dummy | Divorced of the household head, 1 for divorced: 0 otherwise | 7.8 (17) | 4.5 (30) | 5.3 (47) | 3.54* |
| 18 | WIDOWED | Dummy | Widowed of the household head, 1 for widowed: 0 otherwise | 12.4 (27) | 5.4 (36) | 7.1 (63) | 12.09*** |
| 19 | READWRITE | Dummy | Read and write of the HH, 1 for able to read and write: 0 otherwise | 35.3 (77) | 35.7 (238) | 35.6 (315) | 0.01 |
| 20 | ELEMENTARY | Dummy | Elementary/Junior of the HH, 1 for elementary or junior: 0 otherwise | 11.5 (25) | 13.1 (87) | 12.7 (112) | 0.38 |
| 21 | COMPLETED | Dummy | Completed grade 10/12 of the HH, 1 for completed 10/12: 0 otherwise | 2.8 (6) | 2.4 (16) | 2.5 (22) | 0.08 |
| 22 | DIPLOMA | Dummy | Educational status of the household head, 1 for diploma: 0 otherwise | 0 | 0.9 (6) | 0.7 (6) | 1.98 |
| 23 | DEGREE | Dummy | Educational status of the household head, 1 for degree: 0 otherwise | 0 | 0.8 (5) | 0.6 (5) | 1.65 |

| | | | | | | | |
|---|--------|-----|---|-------|-------|-------|-------|
| 3 | | my | 1 for Degree or above: 0 otherwise | | | | (5) |
| 2 | USFERT | Dum | Fertilizer Use: 1 if the household use | 57.8 | 53.2 | 54.3 | 1.43 |
| 4 | | my | fertilizer: 0 if not | (126) | (354) | (480) | |
| 2 | IRRIG | Dum | Irrigation Use: 1 if the household has | 7.3 | 24.2 | 20 | 29.07 |
| 5 | | my | irrigation: 0 if not | (16) | (161) | (177) | *** |
| 2 | IMPRSE | Dum | Improved Seed use: 1 if the household use | 50.9 | 80.3 | 73.1 | 72.22 |
| 6 | D | my | improved seed: 0 if not | (111) | (535) | (646) | *** |
| 2 | EXTEN | Dum | Extension Service use; 1 if the household | 42.7 | 60.2 | 55.9 | 20.52 |
| 7 | | my | use extension: 0 if not | (93) | (401) | (494) | *** |
| 2 | CRED | Dum | Credit, 1 if the household takes credit: 0 if | 19.7 | 25.5 | 24.1 | 3.02* |
| 8 | | my | not | (43) | (170) | (213) | |
| 2 | SAV | Dum | Saving, 1 if the household use saving: 0 if | 24.3 | 29.1 | 27.9 | 1.89 |
| 9 | | my | not | (53) | (194) | (247) | |
| 3 | OFFFAR | Dum | Off-farm participation, 1 if the HH | 43.6 | 39.6 | 40.6 | 1.06 |
| 0 | P | my | participates in off-farm: 0 if not | (95) | (264) | (359) | |

Note: SD: Standard Deviation; # Mean for dummy variables indicates the percent with value 1 and numbers in the parenthesis represent the number of samples of the households with value 1; χ^2 Pearson chi-square

***, ** and * is significant at 1 percent, 5 percent and 10 percent probability level, respectively.

6.2. ECONOMETRIC ANALYSIS

In this section, the selected explanatory variables were used to estimate the logistic regression model to analyze the determinants of poverty. However, before fitting the logit model, it was better to check whether a problem of multicollinearity exists between the potential continuous and discrete explanatory variables of the model estimation. Therefore, in this analysis the values of VIF were less than 10. Hence, there was no as such a serious problem of multicollinearity. Then all the five explanatory variables were entered into the logistic analysis. Uniformly there was no a severe problem of the relationship between the explanatory of discrete variables. Hence, all the four discrete variables were entered into the logistic analysis. This study also used robust estimation option remedies that are often suggested for heteroskedasticity.

6.2.1. ECONOMETRIC MODEL RESULT

Measurement of goodness of fit of the Logistic regression model shows that the model fits the data well. The likelihood ratio test statistic exceeds the chi-square critical value with 9 degrees of freedom at 1 percent significance level. So the hypothesis that all coefficients except the intercept are equal to zero is rejected. Moreover, the logistic regression model correctly predicted 79.1 percent of the total sample farm households, 56.9 percent poor and 86.3 percent non-poor households. Hence, the model parameter estimates were fitted (Table 2).

TABLE 2; LOGIT ESTIMATES OF THE DETERMINANTS OF HOUSEHOLD POVERTY

| No | Variables | Coefficients | Odds Ratio | Wald Statistic |
|--|------------|--------------|--------------|----------------|
| | CONSTANT | 2.4692 | | |
| | AGE | 0.0009 | 1.0009 | 0.11 |
| | FAMSZ | -0.8658 | 0.4206 | -10.54*** |
| | PRODQT | 0.0390 | 1.0397 | 3.62*** |
| | IMPRSED | 0.7163 | 2.0468 | 3.36*** |
| | IRRIG | 0.5582 | 1.7475 | 1.71* |
| | TOTLIVOW | 0.1332 | 1.1425 | 4.02*** |
| | TELEPHONE | -0.0093 | 0.9907 | -3.59*** |
| | MARRIED | 1.0326 | 2.8085 | 3.53*** |
| | ELEMENTARY | 0.8119 | 2.2522 | 2.64*** |
| -2 Log Likelihood Ratio | | | -357.9529 | |
| Number of observations | | | 884 | |
| Chi-square | | | 183.22*** | |
| Correctly Predicted (Pseudo R ²) | | | 0.2751 | |
| Sensitivity | | | 86.3 percent | |
| Specificity | | | 56.9 percent | |

* And *** are significant at less than 1percent and, 10 percent probability level respectively.

Source: Model result, 2018

6.2.2 HOSMER AND LEMESHOW TEST

TABLE 3; HOSMER AND LEMESHOW TEST

| Hosmer and Lemeshow test | | | |
|--------------------------|------------|----|-------|
| S/No | Chi-square | Df | Sig. |
| 1 | 10.5 | 8 | 0.232 |

Source: Model result, 2018

Another method the study used to calculate the fitness of the logistic model was Hosmer and Lemeshow (H-L) test in table 3 above a probability (p) value is calculated from the chi-square distribution with 8 degrees of freedom to test the fit of the logistic model. If the H-L goodness of fit test statistic is over 0.05, the model's evaluates fit the data at a tolerable level (Hosmer and Lemshow (2000) and Agresti, 2010). That Is, the best fitting model shows insignificant on the Hosmer and Lemshow test. This required result of insignificance shows that the model estimate does not significantly vary from the observed. H-L statistic has a significance of 0.232 which means that it is statistically insignificant and then the model is relatively a good fit.

6.2.3 INTERPRETATION OF THE MODEL RESULTS

The model result indicated, out of the 9 factors entered in the model 8 variables were found to have a significant effect on the probability of being non-poor at less than 10 percent level of significance. The variables considered were family size in adult equivalent, production of crops in quintal, improve seed, irrigation, number of livestock owned in tropical livestock unit, access to a telephone in a min, married status of the household head and elementary or junior educational status of the household head has a significant impact on the chance of being non-poor. Whereas, age of the household head was found insignificant on the probability of the

household being non-poor. Therefore, only those significant explanatory variables, which can affect poverty status, are discussed under.

1. Family size (FAMSZ): is found to be a significant and negative influence on the probability of the household to be non-poor in the study area of less than 1 (one) percent probability level. The inverse sign of the coefficient of family size indicates that the odds ratio in favor of the probability of being non-poor decreases as family size increases, i.e. all other things are held constant, the odds ratio in favor of being non-poor decreases by a factor of 0.42 as family size increase by one adult equivalent. Thus, this result is in coincide with the hypothesis that family size with a high dependency ratio has an influence for households' poverty.
2. Production of crops in Quintal (PRODQT): The coefficient's sign of this variable was hypothesized to have a direct influence on the probability of the household to be non-poor. Because, those households with a larger production of crops have less threat of poverty. The model result shown that production of crops is a significant and positive influence on the probability of the rural household to be non-poor at 1 (one) percent level of probability. The odds ratio notices us; other things remain constant, in favor of probability to be non-poor of the household rises by a factor of 1.04 when household's production of crops increases by a one quintal. This shows that, households with a larger production has more probability to be non-poor than those have lesser production of crops.
3. Improved seed (IMPRSED): has come out to be a significant and positive influence on the probability of the household to be non-poor at 1 (one) level of significance. The positive sign is an indicator of its influence in affecting poverty status. The possible explanation is the farmers who have access to improved seed are more likely to be non-poor than those who have no access to it. The odds ratio of 2.05 for this variable indicates that, if other variables are kept silent, the odds ratio in favor of presenting non-poor increases by a factor of 2.05 as a farmer gets access to the use improved seed.
4. Irrigation (IRRIG): Use of irrigation shows a significant and positive relationship with a household to be non-poor at less than 10 (ten) percent of probability. The positive relationship suggests using irrigation reduces the risk of poverty among the sample households. By definition odds ratio with respect to this variable came out to be 1.75. This means the probability of a household to be non-poor increases by a factor of 1.75 when 1 household become a user of irrigation as other things remain constant.
5. Total livestock owned (TOTLIVOW): This variable is found positively and significantly related to the probability of being non-poor in the study area at less than 1 (one) level of significance. The odds ratio of total livestock owned indicates that, other things being constant, the odds ratio in favor of being non-poor increases by a factor of 1.14 as the total livestock owned increases by one tropical livestock unit.
6. Access to telephone in minutes (TELEPHONE): In the model access to telephone in minute is a negative and highly significant influence to the probability of the household to be non-poor at less than 1 (one) percent probability level. The finding of this study supports that as increase the time of travel to get an access of telephone increases the household poverty. So, the interpretation of the odds ratio implies that, other things held constant; the odds ratio in favor of the probability of being non-poor decreases by a factor of 0.99 as farmers travel 1 minute to get an access of the telephone.

7. Married of the household head (MARRIED), is a dummy variable with a binary value for 1 married 0 otherwise (single, divorced or widowed) found statistically significant at 1 (one) percent level of significance. The odds ratio of married shows that, the probabilities of rural households to be non-poor increases by a factor of 2.81 as household married to someone. The probability of the household to be non-poor was increased on those households have already married as compared with those households which have not yet married (single), divorced and widowed.
8. Elementary or junior school of the household head (ELEMENTARY): The result of the logit model showed that a household head with elementary or junior school knowledge has a significant and positive influence on the probability of the household to be non-poor in the study area at less than 1 (one) percent level of significance. Thus, the odds ratio in favor of the probability of the household to be non-poor increases; other things remain constant, by a factor of 2.25 as a household gets access to education (elementary or junior school). This result is completely matched with the hypothesis.

7. CONCLUSION

Poverty is a declining trend in Ethiopia. For instance, according to the National Planning Commission of Ethiopia, 2017 from the 2015/16 central statistical authority survey found that National, Tigai and Afar poverty was 23.5 percent, 27 percent and 23.6 percent, respectively. Consequently, from the WB database in 2018 revealed that poverty of Ethiopia was decreased from 33.6 percent with a Gini Coefficient of 33.2 in 2010 to 26.7 percent with a 39.1 Gini coefficient in 2015. Therefore, in 2018 the paper investigated a 24.66 percent \approx 25 percent of a number of poor existed in Tigray and Afar region with a Gini coefficient of 0.36.

And, the econometrics result showed that increment of production of different crops in quintal using improved seed and irrigation, livestock owned in tropical livestock unit and education are very crucial things to reduce poverty. Not only that managing family size and providing infrastructures like telephone are important aspects of the study area to reduce the poverty of the household continuously.

8. RECOMMENDATIONS

The recommendations are:-

1. Awareness creation on the impacts of family size at community level to use family planning should be strong support to reduce fertility and this lead as a mechanism to decrease the problem of poverty. Since in the econometric analysis of this paper family size affects the probability of the household to be non-poor negatively. To decrease family size the awareness creation mechanism is mainly assured by increasing education and health services in the study area.
2. Positive coefficient of the production of crops in econometric analysis indicating that it is significantly influenced rural household poverty. The possible explanation is that sample household who had a larger production had a good chance to diversify the crop and to produce large production. Therefore, the study area should follow and strengthen the community targeting process to increase diversification and to use effectively of their land. Improved farming methods to raise productivity should be also promoted. Furthermore, a better conservation practice so as to improve the farmers' food, access to increase productivity is a solution to produce more.

3. Total livestock owned is directly and significantly connected to the probability of being non-poor in the study area. The number of total livestock, which is owned by the households makes difference as compared to those haven't livestock owned. Therefore, the study area should encourage farmers to use credit facilities, introduced a proper forage development program, expanding veterinary service and disease prevention programs is crucial to increase livestock production and productivity.
4. The result of the model showed that access to education, especially the elementary level in the rural areas has a significant and positive influence on poverty in the study area. Expanding and effective rural education should be one of the primary areas of policy options to reduce the poverty status of the households. Since, education can help farmers to reduce risks of facing different problems. So the study area should create an opportunity to the rural household to increase their education status like adult schooling in the village.
5. Use of irrigation in econometric analysis shows a significant and positive effect on the probability of the household to be non-poor. Therefore, management of land and water resources is essential for sustainability of the livelihood. Therefore, farmers who have already irrigable farmland should be encouraged to use inputs such as fertilizer, improved seed, and pesticides through effective extension services and credit facilities. It's also important to expand and construct diversion, deep, shallow well and soil conservation methods like a check dam to increase irrigation in the study area. And scaling up of the best experiences is very critical.
6. Improved seed has come out to be a significant and positive influence on the probability of the household to be non-poor of the study area. Therefore, improved seed supply should be increased to support to the rural household level.
7. Married decreases the household poverty and it is statistically significant. Since, bringing together between men and women, strengthen the linkage and increase sharing of ideas and work between them is extraordinarily meant to reduce poverty in the study area. Thus, to increase marriage in the study area, it is important to create awareness to change the attitude of the household through generous skill based training to decrease cost of marriage and to use family planning.
8. Lastly, access to telephone in minute affects the probability of a household to be non-poor negatively and significantly. The problems regarding the long distance of infrastructure are underestimated in the study area. Enabling, communicating and participating farmers in every stage of the development project of surveyed households is significant to reduce poverty. Therefore, the study area should use essential means to increase access to telephone to reduce poverty.

9. LIMITATIONS AND FUTURE RESEARCH DIRECTION

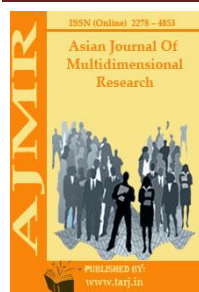
During the time of the data collection my country faced a strike almost throughout the country so it is difficult to collect data from different regions of the country easily. So there was a transportation problem. In addition, the researcher has also faced some financial constraint to add some places/regions of the country. Despite these different problems the researcher collected appropriate data of cross sectional data from Tigray and Afar National Regional States. However, for future, it is important to add at least one of the large regions

(Oromia or Amhara) and one of the city administrations (Addis Ababa or Dire Dawa) to see a current situation and the whole picture of the country.

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ARTISTIC-AESTHETIC FUNCTIONS OF OPTIONS OF FOLK PROVERBS

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ABSTRACT

This article analyzes the phenomenon of artistic aesthetic functions of the folklore version and the problem of proverb option, as well as grammatical lexical syntactic changes in the transformation of folklore proverbs. It is also clear that the choice of texts is based on the use of the non-speech option and the use of the author's use of the artistic work, as well as the value of the literary work, not on how much the use of the phrase is used. In the article, "Man, a man can overcome any difficulties," the artistic idea, which is being narrated in the narrative, is characterized by exceptional sophistication. The art work differs from that of the scientific works, the approach of the literary researcher and other scientific approaches. The literary researcher is obliged to consider the idea of art as part of the aesthetic community." This is a glossary of graduonimic rows, which is very important for language learners, language trainers and translators, and the dictionary of gradational dictionaries in both Uzbek and English, i.e. bilingual dictionaries. In many versions, multiple copies of folklore works make its variance. Variant is a multitude of texts that can be individually contested in a particular work, which can live independently of the living and oral tradition.

KEYWORDS: Artistic-Aesthetic Functions, Folk, Proverbs, Grammatical Lexical Syntactic

INTRODUCTION

The changes that have taken place in transition from period to period, from execution to execution are reflected in variants of folk verbal creativity. In many versions, multiple copies of folklore works make its variance. Variant is a multitude of texts that can be individually contested in a particular work, which can live independently of the living and oral tradition. The time, the spread, and the living conditions of every folklore work are very complex. It is related to socio-economic environment, audiences, listeners, and creativity and executive skills. The diversity defines the distribution, popularity and publicity of the people's creativity. It provides a wealth of material for discovering the causes of transformation in the oral folklore, and the discovery of the underlying legal processes in it.

The folklore, which is a feature of language, philosophy and artistic creativity, is a compact but genuine genre of folklore (1.512s) it is based on the experience and observation of the popular people for many centuries in socio-economic, political and cultural life. Because it is a genuine genre that is deep and meaningful, it is a form of folklore. The proverb is different from other genres of oral folklore. For example, if poems, fairy tales, myths, narrations, and anecdotes reflect the realities of a story, then the article represents the conclusions of the people about this reality.

LITERATURE REVIEW

Each of us has the power to demonstrate the beauty of our speech, the splendor of our speech, the logic of our minds and our thinking, which is a mirror of the centuries-old life experiences and the way of life of our people. They contain the meaning of every word, the stability of the phrase, the stability of the word. However, their meanings are constantly expanded, depending on the application. Therefore, every word in the text should be given special attention. (1.3B) T. Mirzaev commented on the question, "How is the article variant going to be realized?" The change in the location of the article, even in terms of words and expression, also creates meaning. For example, if the word goes about the extravagant woman, the word Limcha is used in the form of shrine, the evil woman, and if the word is spoken of by an immoral religious representative, it is used as a shadow of the evil woman, Limchamulla. In such cases, the meaning of the meaning is typically the second one. « (1.5B) as can be seen, any article similar to that of a given shape is a variant of an article. Interpretation of articles may be due to its non-speaking option and the artistic use of the author's speech. In the article, which contains the appearance of the text, all the language levels - phonetics, lexicon, syntax - transformation may take place. These changes will not affect the content of the article. Depending on which part of the article changes, it can be grouped into lexical transformation (a), grammatical transformation (b), structural transformation (c). (3.12-13)

Lexical transformation is the most common form, and there are several aspects of it. For example, one word in the article may be replaced by another: Broad width. (2.209B) In the second proverb, the common word in the preceding article was shared equally. If so many, mountains. (1.512) These proverbs are different from one another. Such a change does not lead to a radical change, so they are alternatives. Synonyms of the text are frequently encountered, and synonymize does not bring much spiritual change. For this reason, such proverbs reside in a variant / invariant position. Z. Valeriy writes: "Because synonyms refer to an event by different names, there is not semantic equivalence, but semantic affinity. The transformation and the original text can be described as semantic in nature if text transformation creates an invisible

transformation of the work "(3.12-13) The Anger of God - God's Wrath! (1.512b) The epic of Kuntugmish The Khan's Anger - God's Wrath (4.36b). Replacement of khan and people's words in the article has not affected the meaning. The wrath of God is the result of anger in one article and the result of the hate of the Khans. Thus, the replacement of words in the article version can have a significant impact on the meaning or not.

Main part

This article is based on the purpose and the circumstances of the applicant. Grammar transformation is often the case in the text of the article. It does not change the word itself but changes its grammatical form. For example:

If you do not get seven,

This is a well-known example of hope for the exit Jong. (5.142)

Structural transformation is less lexical and grammatical than transformation; its appearance is called syntactic transformation. The syntactical construction of the article will change: the mouth is a sieve, not a word, and an elusive manuscript. This kind of transformation can be traced in the author's and heroic speeches and poetic works, depending on the author's intentions. The use of prose in poetic works has its own unique ways. S.Normamatov said that Avloniy has done three different things in his works:

1. Changes that are not applied without changes.
2. Articles that have their contents changed and saved in shape.

Sufrank is your friend and gossip,

Your friend can do it if you can.

Anyone who does good will get what he wants,

If the fools are going to come and die a killer every day...

In this poetic verse, a trustworthy friend of yours is used to change the form of a stub to a friend of yours. In the next paragraph, we can see that if you walk well then the form of the article is changed.

3. Modified articles both in shape and in content.

If the burden of the hooves is heavy,

Everyone is great if it is great.

It should be noted that the value of a work of art is determined not by the use of the so-called "ringtone" but with the proper application of it. M. Kholbekova, Z.To'ychieva show that in the works of H.Olimzhon, folk articles are preserved and their appearance is changed with the demand of weight. (6.154-155b) For example:

He threw the day at night,

The end of the scarlet came right into the fire.

This is an article in the Uzbek language:

Who first touches the fist, is really cowardly.

As we can see, the finger-sculpted article was used in syntactic form, and it was absorbed in the poetry text.

Z. Valriy also points out the existence of such a form of transformation (Russian, rediscovered poslovitsy) and underlines that this change is related to the reduction of a component in the proverbial text. (3.12-33) For example, the name of O.Yakubov's "If Everyone Falls" novel is part of an article about ethics and water, when it comes to work on Earth. Although the article is taken in a shorter form, when you read it, the full form of the article will be immediately remembered by the reader. In the article, "Man, a man can overcome any difficulties," the artistic idea, which is being narrated in the narrative, is characterized by exceptional sophistication. Even if the article was taken literally, it would have had a significant impact on the sensitivity of the matter, as the article would have to do with the next part of the article, with the subsequent ethics and the more water-free content, the higher the judgments that would be ignored even when working on the ground. But the second part of the article is about the reader's mind. The name of O'.Umarbekov's "The Hardest to Become" novel is the second part of a difficult, easy-to-learn article. In this, the reader draws attention to the artistic idea that he wants to be exposed in the novel. The use of a range of article options is not just about the event event, the situational change, or even the specific context itself

M.Yuldashev based on the opinion of VAArrorin, in modern literature on linguistics it is noted that the language has four or five main tasks, such as communicative communication, communication, and the accumulation of experience and knowledge). (8.118-119b) The use of a particular version of the article in the speech of the speaker or the author of a work of art ensures that one or more of these tasks occur simultaneously. The famous Russian philologist V.Vinogradov "Stylistics. Poetic Speech Theory. Poetic "in his book" The Poetics "distinguishes the uniqueness of the artistic and scientific thought, that is, the idea of a creative fantasy in scientific thought creates an abstract, commonly formulated concept. In artistic fantasy, creative fantasy becomes a powerful driving force of the process of artistic creation, which is a concrete and at the same time a very symbolic image, which leads to the birth of the emblem. Science text can only be translated individually from expressivity and cannot exist without other visual aids. (7.11b) Expressiveness in artistic text is one of the ways to provide it - the use of the article's version suitable for speech situations.

The Uzbek people's proverbial dictionary contains no grease, no drool - no tea, no good, no goodness - a good thing, a good house, a rich house, a rich man, a good man, a good man, There are options for the Karamli mountains, until you get to the bay. The options given are also of significance. In order to analyze this line, it is desirable to clarify the matter of matter and transform ant in the first place.

Components of folklore creativity: transform ant, transformed by macro, witch, puzzle with small (lexical, grammatical, syntactic) changes. The meaning of the articles is closely related but the forms that have the greatest difference are considered as a variance. In our opinion, the content of this article is one of the only communicative tasks, and articles that have different forms of expression. Since the artistic text looks as aesthetically integral, thinking that this whole form is only a form can lead to false interpretations. The aesthetic function of the language is "sits" on the communicative function in artistic texts, so the aesthetic task is clearly visible, and the communicative task is clearly visible (8.99b) The philosopher JafarGaribâr, who investigates the mechanisms of scientific, artistic expression of a particular idea and the clear and secret ways of thought in the artistic text, says, "The problem is that ethical aspects of language and how to

make sure that the integrity of any immigration matter. The art work differs from that of the scientific works, the approach of the literary researcher and other scientific approaches. The literary researcher is obliged to consider the idea of art as part of the aesthetic community. "

In order to use the aesthetic function of the language, the creator chooses what he wants in his language to fill his or her own artistic intentions. This feature is found in all phonetic, lexical, morphological, syntactic, and higher levels of the language, and proceeds to artistic aesthetic integrity on the basis of different combinations of each layer and interlinear units. Creator will never be limited to aesthetic ability to a specific surface. It is clear that the artistic text created only in one direction by the expression method can not claim the artistic aesthetic perfection. Variety, originality and uniqueness of expression options and methods in literary texts are evaluated in terms of positive and acceptable qualities of this text. (8.102b) The aesthetic function of the tongue is based on the whole of its uniqueness, its complexity, which is also based on the communicative function, its transformation, and its artistic interests, directly in the art. All levels of national language are of aesthetic importance to artistic text.

3), the choice of options such as the doves of the dove until the city is burned (4), the artistic-aesthetic character of the modification of the maqol (1), the kobobim (2) We try to explain the value. In a figurative sense, the above articles are used only for selfish people who are self-interested and who do not deal with the loss of others. This comment in the article is general for the foregoing articles, but each variant has a different aesthetic purpose. 1 is at the very bottom of the line of rankings according to the low / high meaning of word meaning (eccentricity). The article in article 2 replaces the word world in the first word, which implies the peculiarity of the article, ie the first and second articles are differentiated by the category of generality / As a result, the selfishness of selfishness is greatly increased, and this article is applied to a selfish man. In verse 3, the exchange of the word hut in the word literally means to increase the meaning of the word, and to rank higher in rank. The grave is a place where mankind will find eternal life; its burning is a great torment in the Islamic faith, a sin of worldly sins. "Boiling the boil with butter" also proves unbelief, not just selfishness. In article 4, the larger space - the city is mentioned. It is not the selfishness of this ordinary citizen but the selfish king / amir / bek, and in general, serves to express the negative character of the official. As you can see, the versions of articles do not mean the same; there is a very subtle divergence. The author or speaker chooses exactly one of these to express his point of view in a more precise way, in accordance with his purpose. This is not the only communicative function of the language, but also its expressive function.

Just imagine the language of literary texts only in the form, the sequence of events expressed in it, the imagination of the form and content in artistic style, in such a dictatorship, not merely the essence of literary art. The artistic essence of the author is the ability to shape the content, and individual features are of special value. VVOdintsov rightly point out that the emotional-artistic structure in the art is transforming the "natural" (ie, the real link between the concepts and the relationships), so the form of the artwork is of great importance as compared to other literary works.

T.V. Zueva, B.P.Kirdan, writes about the phenomenon of folk proverb article: "Articles and stories represent the typical situation and the particular situation, when demonstrating the experience of the people on vital issues. Often, in such cases, there is a choice of popular wisdom. "Here are the versions of the following: Xleb da voda - krestyanskaya (mujitskaya,

soldatskaya, burlatskaya, shahterskaya, zdorovaya, molodetskaya). The Goal also provides options such as golkakbuben, golkaksoszka, golkakperst, Golkakosinovvykol.

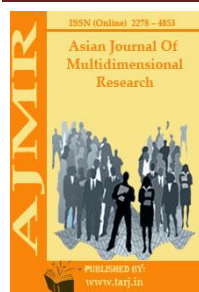
J.Jumaboyeva gives an insight into the synonyms and the gradu- ones: "Synonyms, meaningful words, contextual and occlusive synonyms are given in compound dictionaries, and some definable dictionaries do not produce antonyms. I have to refer to several sources to find contextual synonyms and antonyms.

CONCLUSION

This is a glossary of graduonimic rows, which is very important for language learners, language trainers and translators, and the dictionary of gradational dictionaries in both Uzbek and English, i.e. bilingual dictionaries. Semantic categories and stylistic tools are of utmost importance to semantics and lexicography when it comes to interpreting it. Each translated lexema differs by its specificity, level, and usage scale. This difference can only be understood by the interpreter through the study of graduating lines, by applying graduate dictionaries, and correctly interpreting it. "J.Jumaboyeva is also interested in the study of semantic categories and stylistic tools for translation, semicology and lexicography, as well as researching the problem of dialectic version of folklore, and its descriptive / gradual dictionary.

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AN ANALYSIS OF THE SHARE OF TOP TEN INVESTING COUNTRIES IN FOREIGN DIRECT INVESTMENT IN INDIA

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ABSTRACT

Foreign direct investment can play an important role in the development process of host economies. Since the launch of the reforms in 1991, India has been one of the fastest growing countries in the world with the active participation of FDI in the economy. The FDI has been recognized as an important driver for economic growth and development. First, this study elaborately analyses the trend and growth of FDI inflows in India during the study period from 2000-01 to 2017-18. This analysis clearly shows that the inflow of FDI is a significant effect on economic growth in the nation. Secondly, the main focus of this study analyses the share of top ten country-wise FDI inflows received in India from 2004-05 to 2017-18. This analysis clearly found that the following top ten countries has invested more FDI inflows in India such as, Mauritius, Singapore, U.S.A., Netherlands, Japan, UK, Germany, Cyprus, France, and UAE. This study concludes that, FDI has helped to economic growth in India. This study suggests that the government must attract the foreign investors to invest in India. FDI can help to raise the output, productivity and trade at the sectorial level of the Indian economy.

KEYWORDS: Double Taxation, FDI, Economic Growth, Reforms and Research and Development

1. INTRODUCTION

Foreign direct investment (FDI) can play an important role in the development process of host economies. In addition to the providing of capital inflows, FDI can be a vehicle for obtaining foreign technology, knowledge, managerial skills, and other important inputs; for integrating with international marketing, distribution and production networks, and for improving the international competitiveness of firms and the economic performance of countries. However, neither FDI inflows nor the benefits from such inflows are automatic. Now the issue of FDI is being paid more attention in developed and developing countries. There has been an increase in debate about the economic impact of FDI in developing countries like India. This debate assures importance in view of recent changes in the composition and direction of FDI, and liberalization of policies toward FDI in developing economies, including India.

Since the launch of the reforms in 1991, India has been one of the fastest growing countries in the world with the active participation of FDI in the economy. The FDI has been recognized as an important driver for economic growth and development. One of the most striking developments during the decades is the spectacular growth of FDI in the global economic landscape. FDI has been seen as an imperative to growth and it plays an important role for the development of Indian economy. For instance, FDI inflows in India have increased from 129 US \$ Million in 1991-92 to 61963 US \$ Million in 2017-18. In this study, an attempt is made to analyze the broad trends of FDI inflows in India. Furthermore, this study attempts to analyse the share of top ten country-wise FDI inflows received in India.

2. REVIEW OF LITERATURE

In recent years, there has been an increasing amount of literature on the relationship between FDI and economic growth of many countries or regions. This section briefly discusses some previous theoretical and empirical studies based on the relationship between FDI and economic growth developed and developing countries [Bernard Tail Khian Mien (1999)¹; Bishwanath Goldar and Etsuro Ishigami (1999)²; Chengang Wang and Balasubramanyam V.N. (2011)³; Dilawar Khan, et.al., (2012)⁴; Donghyun Park and Insoo Kang (2000)⁵; Ghosh D.N. (2005)⁶; Ila Chaturvedi (2011)⁷; Indrani Chakraborty (2006)⁸; Jyoti Gupta and Rachna Chaturvedi (2017)⁹; Mahanta (2012)¹⁰; Nagesh Kumar (2005)¹¹; Nguyen Nhu Binh and Jonathan Haughton (2002)¹²; Priyanka Sahni (2014)¹³; Sadiq Ahmed and Zaidi Sattar (2004)¹⁴; Sangjoon Jun (2013)¹⁴; Sethi D., et. al., (2003)¹⁶; Siddharthan N.S. and Lal K. (2003)¹⁷; Somia Iram and Muhammad Nishat (2009)¹⁸; Syed Azhar and Marimuthu (2012)¹⁹]. The survey points out the trend and growth of country-wise FDI inflows in India are limited in number. This explains the need for the present study.

3. OBJECTIVES OF THE STUDY

More specifically, the objectives of the study are:

1. To analyse the trend and growth of FDI Inflows in India.
2. To examine the share of top ten country-wise FDI inflows received in India.

3. DATA AND METHODOLOGY

In this study, an attempt is made to analyse the broad trends of FDI inflows in India from 2000-01 to 2017-18. To be more specific, this study describes the FDI inflows in terms of the actual value, annual growth rate and compound annual growth rate. Furthermore, this study analyses the share of top ten country-wise FDI inflows received in India from 2004-05 to 2017-18. In this

objective use the actual value, percentage and cumulative FDI inflows. All the secondary data collected from Handbook of Statistics on Indian Economy by Reserve Bank²⁰ of India and Ministry of Commerce and Industry, Government of India²¹.

4. The Trend and Growth of FDI Inflows in India

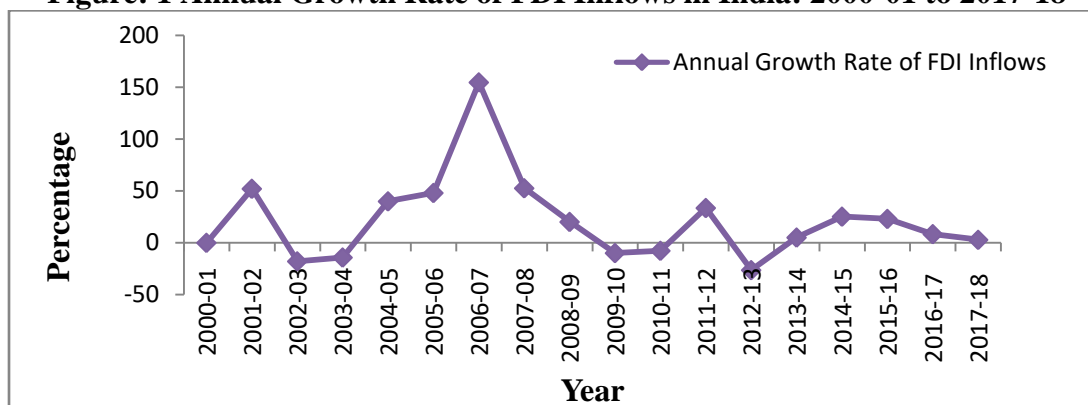
First, this study analyses the trend and growth of FDI inflows in India by using secondary annual time series data from 2000-01 to 2017-18. The data on FDI inflows into India are given in table 1. The inflows of FDI increased in India, which was 4029 US\$ Million in 2000-01 has been increased to 61963 US\$ Million in 2017-18 that is by 15.37 times. However, the inflow of FDI has not maintained a uniform increasing trend but was marked by considered fluctuation. FDI inflows have declined at least leaven years (2002-03, 2003-04, 2007-08, 2008-09, 2009-10, 2010-11, 2012-13, 2015-16, 2016-17 and 2017-18). The compound annual growth rate of FDI inflows is 16.4per cent during 2000-01 to 2017-18.

The figure 1 explains that the percentage changes in FDI inflows in India during the period of 2000-01 to 2017-18. For these 18 years, the percentage change in FDI was very minimum of -26.33 per cent, which was attributed in the year 2012-13 and maximum change in the year 2006-07 was 154.73 per cent. This study period of FDI inflows has increased and decreased growth rate with lots of fluctuation in Indian economy.

TABLE 1: THE TREND AND GROWTH OF FDI INFLOWS IN INDIA: 2000-01 TO 2017-18

| Year | FDI Inflows (US\$ in Million) | Annual Growth Rate of FDI Inflows (In Per cent) |
|---------|-------------------------------|---|
| 2000-01 | 4029 | - |
| 2001-02 | 6130 | 52.15 |
| 2002-03 | 5035 | -17.86 |
| 2003-04 | 4322 | -14.16 |
| 2004-05 | 6051 | 40.00 |
| 2005-06 | 8961 | 48.09 |
| 2006-07 | 22826 | 154.73 |
| 2007-08 | 34843 | 52.65 |
| 2008-09 | 41873 | 20.18 |
| 2009-10 | 37745 | -9.86 |
| 2010-11 | 34847 | -7.68 |
| 2011-12 | 46556 | 33.60 |
| 2012-13 | 34298 | -26.33 |
| 2013-14 | 36046 | 5.10 |
| 2014-15 | 45148 | 25.25 |
| 2015-16 | 55559 | 23.06 |
| 2016-17 | 60220 | 8.39 |
| 2017-18 | 61963 | 2.89 |

Source: Ministry of Commerce & Industry Govt. of India

Figure: 1 Annual Growth Rate of FDI Inflows in India: 2000-01 to 2017-18

5. RESULTS AND DISCUSSION

India has actively preferred to use FDI inflows for its economic development objectives since the reforms initiated in 1991. More than 100 countries are investing in India from different parts of the world but only a few countries are investing more FDI inflows. Therefore, this study analyses the share of top ten investing countries on FDI inflows in India from 2004-2005 to 2017-18 by using the secondary data. Table 2 reveals that during the 14 years period under review (2004-05 to 2017-18), India has received a total FDI inflows Rs. 2212552 crore out of which Rs. 1811492.20 crore has been received from ten countries and the remaining amount of Rs. 409860.80 crore has been obtained from other countries of the world. The top ten countries are Mauritius, Singapore, United States of America (U.S.A.), Netherlands, Japan, United Kingdom (U.K.), Germany, Cyprus, France, and United Arab Emirates (U.A.E.) that have invested considerable FDI inflows in India, during the period 2004-05 to 2017-18.

TABLE 2: THE SHARE OF TOP TEN INVESTING COUNTRIES IN FDI INFLOWS IN INDIA: 2004-2005 TO 2017-18

| Sl.No. | Countries | Cumulative FDI Inflows (Rs. in Crore) | Percentage of Total FDI Inflows | Rank |
|----------------------------|-------------|---------------------------------------|---------------------------------|------|
| 1 | Mauritius | 678164.60 | 30.65 | 1 |
| 2 | Singapore | 399877.30 | 18.07 | 2 |
| 3 | U.S.A. | 145080.10 | 6.56 | 3 |
| 4 | Netherlands | 141487.10 | 6.39 | 4 |
| 5 | Japan | 133884.90 | 6.05 | 5 |
| 6 | U.K. | 130779.50 | 5.91 | 6 |
| 7 | Germany | 63289.90 | 2.86 | 7 |
| 8 | Cyprus | 49305.00 | 2.23 | 8 |
| 9 | France | 37110.80 | 1.68 | 9 |
| 10 | U.A.E. | 32513.00 | 1.47 | 10 |
| Total of Top Ten Countries | | 1811492.20 | 81.87 | |
| Other Countries | | 409860.80 | 18.52 | |
| Grand Total | | 2212552 | 100 | |

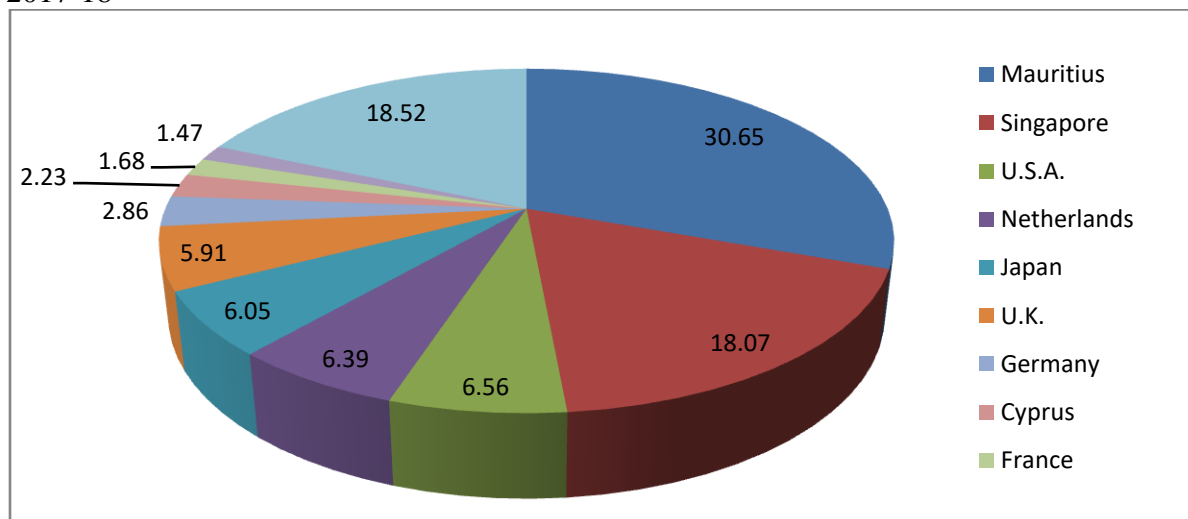
Source: Ministry of Commerce and Industry, Government of India

The largest inflows of FDI over the period of time have been received from Mauritius, its share in these inflows is as high as 30.65 per cent. This dominance of Mauritius is because Double Tax at ion Avoidance Agreement (DTAA) between the two countries, which favors routing of investment through this country. Singapore is second with a share of 18.07 per cent. The other major sources of FDI are from U.S.A., Netherlands, Japan, UK, Germany, Cyprus, France, and UAE and their respective shares of FDI inflows are 6.56 per cent, 6.39 per cent, 6.05 per cent, 5.91 per cent, 2.86 per cent, 2.23 per cent, 1.68 per cent, and 1.47 per cent respectively. It displays that these top ten countries accounted well for over 81.87 per cent of the FDI inflows during the above period in total FDI inflows in India. The remaining 18.52 per cent FDI inflows came from the rest of the world. Since these top ten countries are investing more in India, it helps in the economic development of the nation. The respective shares are also shown in figure 2.

The figure 2 displays the percentage share of top ten countries in FDI inflows in India. Since these top ten countries are investing more in India, it helps to progress of the economy. The FDI inflows from USA are routed through Mauritius due to tax advantage. The tax advantage emanates from the double tax avoidance agreement that India has with USA. This agreement means that any foreign investor has the option of paying tax either in India or in Mauritius. The tax rates in Mauritius are amongst the lowest in the world. Mauritius hence becomes an excellent route to direct any investment in India, and hence it has a lion's share in FDI. One way of looking at things could be the possible role of round tripping for the large share of FDI inflows from Mauritius. The capital that leaves the country to be reinvested in the form of FDI by another country is called Round tripping that is money travels from India to Mauritius and then again back to India in the form of FDI.

The other big investors included Singapore, USA, Netherlands and Japan. The investors “get capital as we have a Double Taxation Avoidance Treaty. The growth of FDI inflows give opportunities to Indian industry for technological upgradation, gaining access to global managerial skills and practices, optimizing utilization of human and natural resources and competing internationally with higher efficiency

Figure 2: The Percentage Share of Top Ten Countries in FDI Inflows in India: 2004-2005 to 2017-18



6.CONCLUSION

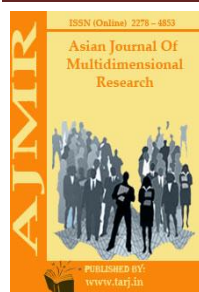
Foreign direct investment can play an important role in the development process of host economies. Since the launch of the reforms in 1991, India has been one of the fastest growing countries in the world with the active participation of FDI in the economy. First, this Study has elaborately analysed the trend and growth of FDI inflows in India during the study period from 2000-01 to 2017-18. To be more specific, this study describes the FDI inflows in terms of the actual value, annual growth rate and compound annual growth rate in India. This analysis clearly shows that the inflow of FDI is a significant effect on economic growth in the nation. Secondly, the main focused of this study has analysed the share of top ten country-wise FDI inflows received in India from 2004-05 to 2017-18. This analysis clearly found that the following top ten countries has invested more FDI inflows in India such as, Mauritius, Singapore, U.S.A., Netherlands, Japan, UK, Germany, Cyprus, France, and UAE.

This study can be observed from the above analysis and be precisely said that, FDI has helped to raise the output, productivity and employment. FDI as a strategic component of investment is needed by India for its sustained economic growth and development through creation of jobs, expansion of existing manufacturing industries, short and long run project in the field of healthcare, education, research and development (R&D). This study suggests that the government must attract the foreign investors to invest in India. The government should design the FDI policy such a way where FDI inflows can be utilized as means of enhancing domestic production, saving and exports through the equitable distribution among the states by providing much freedom for the states, so, that they can attract more FDI inflows at their own level. FDI can help to raise the output, productivity and trade at the sectorial level of the Indian economy.

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DEVELOPING A FRAMEWORK TO UNDERSTAND PREDICTORS & ANTECEDENTS OF GREEN BUYING BEHAVIOR IN INDIA: AN EXPLORATORY STUDY

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ABSTRACT

Green consumerism as an enabler of environmental conservation has caught the attention of practitioners and academicians alike. This present research is an attempt at understanding the antecedents and barriers to green consumption and how these act together or in isolation to influence the intention to buy an eco-friendly product. A critical review of extant literature and interaction with subject experts and real life patrons revealed key individual, social and market driven factors impact consumer attitude towards green products. Consumer attitude and market driven factors in turn trigger purchase intentions. Individual factors comprise of ecological consciousness, personality and health consciousness while social factors include social /normative influence and cultural factors and the market driven factors include product, price, promotion and place attributes. The proposed model attempts to explore individual and collaborative influence of attitudes and market driven factors which needs to be empirically tested for its manifestation. Model validation would assist in designing focused strategies to increase green adoption and consumption.

KEYWORDS: *Consumer Attitude, Environmental Consciousness, Green Marketing, Green Buying Behavior*

INTRODUCTION

There have been a number of revolutionary and path breaking advancements in industry and technology that have shaped our lives, culture and our world in the last two decades. This progression of mankind has been accompanied with unanticipated outcomes of the same. This growth has led to number of ecological concerns like global warming, air and water pollution, erosion of farmlands, ozone depletion, extinction of species etc. (Leonidou *et al.*, 2010; Chen, 2010). The entire human race is facing alarming environmental crisis. Hence, inevitably climate change has risen up the agenda and has led to number of initiatives at three levels: Policy level, Organizational level and Consumer level. At the *Policy level*, one of the most structured and comprehensive initiative at global level is the Kyoto Protocol under which the signatory countries set targets for GHG emissions. At the *organizational level*, companies have contributed by either changing or modifying their manufacturing and distribution processes and, by producing products that are green in nature, or by creating awareness among consumers. Organizations like Unilever, Body Shop, Toyota, Coca Cola etc. have taken considerable measures in this direction. There are many ecological groups like Greenpeace, World Wildlife fund and Environmental Defense fund, to name a few, that work towards generating awareness of the environmental issues and create consciousness. Business firms have not only introduced green products/brands but also brought about changes in the overall structure and made it part of the corporate strategy, thereby bringing it to all aspects of the business (D'Souza & Taghian, 2005). Looking at its implications, it can be easily inferred that this should become a norm and not just a fad.

At *individual level*, the adoption of green and “green consumerism” has been a result of self-realization /concern, influence of significant others in life, and awareness and initiatives by government and other organizations (Tan, 2011). It is imperative that the marketing practitioners and academicians alike understand the consumer needs and adopt a focused approach to increase the adoption of green products. (Peattie, 2001). Today household consumption accounts for more than sixty percent of all environmental impacts and eighty percent of this impact occur during end use (UNEP, 2010)¹.

The adoption of green products is on the rise (Lee, 2011; Singh & Bansal, 2012; Uddin and Khan 2016). Researches have shown that consumers are in the favor of protecting the environment and are concerned about the climate change. However, the actual behavior does not consolidate with their intentions. There are consumers who seek environmentally friendly products and globalization has given consumers access to information that has made them more informed but there is still attitude behavioral behavior gap (Moser, 2015). This gives rise to a research need to identify and analyze the antecedents of green buying behavior at this level. There is a need for behavioral change in the consumption pattern in order to bring about a shift that may be either preventive or corrective in nature. There have been significant contributions in this area in the developed nations like US and UK (Laroche *et al.*, 2001; Kim and Choi, 2005; Baker & Ozaki, 2008; Borin *et al.*, 2013). However, there is limited literature on green buying of Indian consumers (Jain and Kaur, 2006; Khan *et al.*, 2013; Uddin & Khan 2016).

This paper attempts to understand various existing models of green buying behavior globally and aims to develop a framework in Indian context. It attempts to bridge the research gaps by

holistically taking into account various factors that influence the green buying. It explores, perhaps for the first time the inter relationship of individual, social and market driven factors. This paper aims to give deeper insights into antecedents like personality, health consciousness, culture, normative influence and effect of the elements of marketing mix on formation of attitude and green buying. The study relies on the secondary data and a small exploratory study to develop a conceptual framework of green buying behavior.

REVIEW OF LITERATURE

There have been many studies to understand the factors that lead to green purchase behavior. (Bamberg, 2003; D'Souza & Taghian, 2005; Kim & Choi, 2005; Chea & Phau, 2011). At the same time, there are number of researches that have indicated importance of demography and psychographic variables that lead to green buying (Schlegelmilch, 1996) Researchers have also attempted to segment green consumers on the basis of the demography (Lee, 2009; do paco 2010a; Kirmani & Khan, 2016).

Demographic dimensions like age and income have been studied by many researchers. There are varied results of these studies. Uddin & Khan, 2016 pointed out that green consumer was younger than average, as opined by Lee 2008, while there are studies that found older consumers to be showing green purchase behavior (D'Souza & Taghian, 2005; Kirmani & Khan, 2016). However, there are studies that also suggest that there is no significant impact of age on green buying behavior (Akehurst et al., 2012; Khare, 2014). Many researchers have also examined the effect of gender on green buying by some researchers who found that women are more ecologically conscious (Mainieri et. al 1997, Lee, 2009). It has also been highlighted by many researchers that consumers with high income are more responsive to green marketing initiatives (Khare, 2014; Kirmani & Khan, 2016). The role of income has also been studied to understand the green purchase pattern. Green products are assumed to be more expensive than the conventional products (Awad, 2011), hence consumers with higher income level can pay more to have green products compare to lesser income (Khare, 2014) while there are studies that indicate that income has no significant effect on buying green products (Akehurst, 2012). Samdahl & Robertson (1989) found that environmentally aware consumers had a lower educational level and lower income than the average.

A number of individual and social factors have been analysed to understand the green buying behavior. Attitude, as a predictor of green buying has been studied extensively (Shrum & Carty, 1994; Schlegelmilch, 1996; Chea & Phau, 2011; Uddin & Khan 2016). Kim and Choi (2005) and Tang et al. (2014) analyzed the effect of environmental concern. Baker and Ozaki (2008), with the help of a scatter diagram and regression analysis, confirmed that environmental value – action gap exists, a gap between consumer's beliefs/intentions and actual behaviors over being green. This primarily was the outcome of the absence of the subjective interests (self-image), specificity of the values and satisfaction of the customers with the functionality. In a study by Sharma & Bansal (2013) another dimension that has been discussed in the study done on relationship environmental consciousness, attitude and pro environmental behavior, highlights various levels of this environmental consciousness that may lead to a behavior ranging from a “basic “level of concern that leads to a general pro environmental behavior (like recycling) to a more “specific” level that leads to a green purchase. A study on green consumer characteristics revealed that a green consumer is a very careful and thoughtful consumer who is not only an information seeker but also an opinion leader, who takes keen interest in new products (Shrum

and Carty, 1994). There have been theories that support buying of green products due to health consciousness and motive of staying healthy (Chen, 2009; Suki, 2013; Maehle, 2015).

Collectivism, perceived consumer effectiveness (PCE) and consumers who value group goals and cooperation are have also been found to influence the green purchase behavior (Kim & Choi, 2005; Ogden, 2009; Wang, 2014, Kirmani & Khan, 2016). Salazar and Beizen, 2012 confirmed positive effect of specific social groups and relevance of information by family and friends on green buying. Apart from the individual and social factors, there are external factors that may have a role in green buying like the performance of the product, willingness to pay premium price, availability, advertising, communication etc. (Diamantopoulos et al. 2003; Kim and Choi, 2005; Mostafa, 2007; Linton et al., 2010; Tan 2011, Fraj and Martinez, 2006; Kirmani and Khan, 2016). It has been reported that though the consumers may have a positive attitude towards green products but their willingness to pay may vary across product categories (Linton et al., 2010). There may be other situational factors, information, influences, other psychological factors etc. or a combined effect of all the above that may attribute to environmentally conscious behavior (Baker & Ozaki, 2008; Kim and Choi, 2005; Cheah & Phau, 2011; Kirmani & Khan, 2016).

According to Theory of Reasoned Action (Fishbein & Ajzen, 1980), individual behaviour is determined by two main factors - individual attitude and social norms. Individual (Personal factors) are the person's evaluations of performing a behavior, or their attitude towards the behavior, while the subjective norms refer to the person's perspective of the peer pressures around an individual's behavior. In Fishbein & Ajzen's formulation, attitudes are influenced by the function of beliefs about the behavior and associated value of the outcome of the behavior. In addition, a number of studies on green buying in developed and emerging economies have mentioned factors like communication, role of culture, social influence, and trust etc. (Chan & Lau, 2000; Mostafa, 2007; Paco & Raposo, 2009; Rahbar et al. 2011; Akehurst et al., 2012; Lee, 2008; Chen, 2010).

This research is an attempt to propose a framework that aims to identify relationship between various social and individual antecedents along with external factors of green buying behavior of Indian consumers. This would help the marketers to promote the green products in a more attractive way, to the consumers and would help in appropriate segmentation and targeting. A study of attitude, personality, health consciousness and normative influence in Indian cultural settings may give a more comprehensive consumer profile than a mere description of demographics. However, it will be interesting to understand the moderating effect of demography on the green purchase behavior.

OBJECTIVES OF THE STUDY

The broad objective of this research paper was to understand the phenomena of green purchasing behavior of Indian consumers through comprehensive review of extant literature followed by an exploratory study. A critical review of literature and extant theoretical models revealed the necessity of looking at the integrating and interactive relationships between various constructs hitherto studied in isolation. From the literature it is apparent that the Indian consumers is no doubt aware of green products, yet the adoption of green practices and products are not comparable to other developed nations. Hence, there was a need for a contextual study that explores the factors critical to the Indian market.

RESEARCH METHODOLOGY

This paper attempts to develop a conceptual framework of the antecedents of green buying behavior and explaining the relationships among variables involved. This research is based on the extant literature review through secondary sources and primary data collected through exploratory work in order to enhance the conceptual framework. The study has been done in three phases. In the first phase, around 150 research papers were identified and accessed using Google scholar, reputed journals and online resources like EBSCO in the area of green marketing /products .The keywords used for the search were green products / environmentally friendly products, eco-friendly products, green marketing, ecological marketing, environmentally friendly marketing, consumer behavior towards green products, green consumers, organic products .In the next phase, the research papers were accessed and assessed ,as per the relevance and objective of the study. This led to selection of 50 research papers that were studied in detail. These papers were found to be relevant for the present study, as they were based on empirical research that analyzed the factors or antecedents that had relationship with green purchase behavior. In the next phase, an exploratory study was conducted to understand and gauge the awareness and acceptance level from experts and consumers. This was done through an expert opinion survey and in-depth interview with consumers.

KEY FINDINGS

Green buying is a multidimensional phenomenon. There are many variables /antecedents involved in green purchase behavior. Although there were many papers that aided in the conceptual understanding of the green phenomena. The Table I presents the studies done in a comprehensive manner. The papers were examined carefully in terms of the constructs/variables affecting green purchase behavior, country of origin, respondents of the study, sample size etc. All these have been studied in varied cultural settings and with a wide range of age groups, hence the results have not been very consistent. For the purpose of greater understanding of the independent variables that have relationship with green purchase intention/ behavior, the variables have been categorized into individual, social and market driven factors.

The Table I shows that green buying behavior has been studied by researchers globally since last two decades, with majority of studies in developed nations. However, in the recent years, owing to the realization of environmental degradation, there is growing sensitivity to “going green “but overall responsible consumption has been growing at a slow rate in the developing nations too. The table below mentions the variables along with the number of studies that that have analyzed them in relationship to the green purchase.

TABLE I: COMPREHENSIVE REVIEW OF LITERATURE (1996-2018)

| Sl. No. | Author/Authors | Factor | Year | Sample size | Country | Respondent Age (Years) |
|---------|-----------------------|-----------------------|------|-------------|---------|------------------------|
| 1 | Schlegelmilch et al. | Individual | 1996 | 273 | UK | 19-25 |
| 2 | Straughan and Roberts | Individual | 1999 | 235 | USA | 18-26 |
| 3 | Mc carty and Shrum | Individual and social | 2001 | 534 | USA | 18 and above |
| 4 | Laroche et al | Individual | 2001 | 907 | USA | not specified |
| 5 | Diamontopolous et al. | Socio Demography | 2003 | 1697 | UK | All |

| | | | | | | |
|----|-----------------------------|------------------------------|------|------|-------------|---------------------|
| 6 | Kim and Choi | Individual & social | 2005 | 304 | Texas | 18-29 |
| 7 | Elena Fraj and Eva Martinez | Individual & social | 2006 | 573 | Spain | not specified |
| 8 | Mohammed M Mostafa | Individual | 2007 | 1093 | Egypt | Mean age - 22.7 |
| 9 | Haanpa | Individual and social | 2007 | 1370 | Finland | not specified |
| 10 | Harland and Wilke | Individual and social | 2007 | 345 | Netherlands | Mean age- 48.6 |
| 11 | Phau and Ong | Individual and market driven | 2007 | 380 | Australia | 18-34 |
| 12 | Hirsh and Dolderman | Individual | 2007 | 106 | Canada | 17-45 |
| 13 | Kaman Lee | Individual & social | 2008 | 6010 | Hong Kong | Adolescents - 14.35 |
| 14 | Paromita Goswami | Individual & social | 2008 | 480 | India | not mentioned |
| 15 | Pickett- Baker and Ozaki | Individual and social | 2008 | 52 | UK | 26-65 |
| 16 | Mei fang Chen | Individual | 2009 | 470 | Taiwan | above 20 |
| 17 | Leonidas et al | Social | 2010 | 500 | Cyprus | above 15 |
| 18 | Essousi and Linton | Individual | 2010 | 49 | Canada | 17-45 |
| 19 | Cheah and Phau | Individual & social | 2011 | 256 | Australia | 18-24 |
| 20 | Nejati | Individual and social | 2011 | 274 | Iran | not specified |
| 21 | Mourad and Ahmed | Individual and market driven | 2012 | 302 | Egypt | 18 and above |
| 22 | Kautish and Soni | Individual & Demography | 2012 | 206 | India | not specified |
| 23 | Kumar and Ghodeswar | Individual | 2015 | 403 | India | 20-45 |
| 24 | Salazar et al | Social | 2012 | 135 | Netherlands | 28 |
| 25 | Zabkar and Hosta | Individual & Social | 2012 | 319 | Europe | 15-85 |
| 26 | Juwaheer and Padurath | Individual & Market driven | 2012 | 150 | Mauritius | 18 and above |
| 27 | Chairy | Individual | 2012 | 200 | Indonesia | 18-25 |

| | | | | | | |
|----|--------------------------|-------------------------------------|------|-------|-----------------|---------------|
| 28 | Ahn et al | Individual and social Market driven | 2012 | 250 | South Korea | not specified |
| 29 | Lu, Bock and Joseph | Market driven | 2013 | 197 | USA | 18-25 |
| 30 | Bartels and Onwezen | Social | 2013 | 1006 | UK | 16-65+ |
| 31 | Suki | Individual | 2013 | 200 | Malaysia | 20-22 |
| 32 | Borin et al. | Market driven | 2013 | 416 | USA | not specified |
| 33 | Gleim et al. | Market driven | 2013 | 330 | USA | 18 and above |
| 34 | Wang | Social | 2013 | 1866 | Taiwan | not specified |
| 35 | Ergen , Bozkurt | Individual | 2014 | 516 | Turkey | 18-35 |
| 36 | Khare | Individual and social | 2014 | 490 | India | 18 and above |
| 37 | Failla and Gopalakrishna | Individual | 2014 | 122 | USA | 17-68 |
| 38 | Barbarossa | Individual | 2014 | 926 | Italy | 18 and above |
| 39 | Bertrandias and Gambier | Individual & Social | 2014 | 468 | France | 18 and above |
| 40 | Modi and Wilson | Individual | 2015 | 204 | UK | Above 50 |
| 41 | Yadav and Pathak | Individual & Social | 2015 | 326 | India | 18-25 |
| 42 | Moser | Individual | 2015 | 12113 | Germany | not specified |
| 43 | Uddin and Khan | Individual | 2016 | 161 | India | 15-18 |
| 44 | Muralidharan | Individual and social | 2016 | 508 | India and China | 18-24 |
| 45 | Prakash and Pathak | Individual | 2016 | 204 | India | 18-24 |
| 46 | Kumar ,manrai and Manrai | Individual and social | 2017 | 152 | India | 20 and above |
| 47 | Nguyen et al. | Social | 2017 | 682 | Vietnam | 18 and above |
| 48 | Varshneya et al. | Individual and social | 2017 | 152 | India | 20-40 |
| 49 | Tang and Lam | Individual | 2017 | 406 | China | 18-35 |
| 50 | Kirmani and Khan | Individual and social | 2018 | 515 | India | 18-25 |

Source: Prepared by researcher

Table II shows various predictors and antecedents of green buying behavior in these studies. Environment concern and consciousness has been widely studied by the researchers followed by social/normative influence and attitude.

TABLE II: PREDICTORS /ANTECEDENTS OF GREEN BUYING

| Variables | No. of studies | Percentage |
|--|----------------|------------|
| Environmental concern / ECCB/involvement | 16 | 32% |
| Social influence /subjective norms /social representations | 12 | 24% |
| Attitude /commitment | 11 | 22% |
| Personality /Personal norm/self-identity | 8 | 16% |
| Knowledge | 7 | 14% |
| Collectivism (Culture) | 6 | 12% |
| Values and Lifestyle | 6 | 12% |
| Willingness to pay | 4 | 8% |
| Green Advertisements/ marketing | 4 | 8% |
| PCE | 4 | 8% |
| Long term orientation (Culture) | 2 | 4% |
| Health consciousness/ Healthy living | 2 | 4% |
| Altruism | 1 | 2% |
| Spirituality / Self transcendence | 1 | 2% |

Source: Prepared by researcher

EXPLORATORY STUDY

Expert Opinion Survey: Industry Expert on CFLs and LEDs², Lifestyle Expert³, Nutrition Expert⁴, and green retailers⁵ who sell organic products were approached. The researcher also interacted with 30 consumers from Delhi-NCR at different locations such as up market shopping areas and also an Organic Festival hosted by renowned eatery that serves organic food only.

Key Results of the Expert Survey: An online interview with Industry expert on CFLs and LEDs indicated that quality and performance of the green products have strong influence on purchase intention of green products. Initial acceptance of CFLs and LEDs back in 1990s was low due to high prices and was restricted to high end consumers only but with passage of time, the price of these products have dropped and now CFLs and LEDs are widely accepted by the consumers and dealers. The top performing cities in terms of sales are Delhi, Kolkata and Uttar Pradesh due to their high population, awareness and deeper engagement with the dealers. He indicated that “price”, “quality”, “branding” and “advertisements” of the product have a role in consumer adoption of green products.

According to the Lifestyle Expert, green has to become part of lifestyle in order to create harmony between the nature and human life. But Indian society, being mid-way on individualism and collectivism has a long way to go. Spiritually, Indian society believes in the concept “entire world is one family” and “concern for fellow beings” but the economic levels of major chunk of population do not let them have choice. The role of opinion leaders and other consumer groups or environmentalists to create sensitization and adoption of these products is very important.” The “desire to be not left behind” can be created with the “right communication”, social influence” plays pivotal role in case of green products. The potential consumers for green products are individuals belonging to affluent families from tier 1 cities like Delhi, Mumbai,

Chennai, Bangalore etc., where there is presence of green retail stores, people are “health conscious” and aware and “willing to pay premium price” and perceive green consumption as “fad” and status symbol.

An interview discussion with the Nutrition expert revealed that consumers nowadays have become very “health conscious” but “willingness to pay premium price for organic food” is restricted to consumers belonging to high income group only. “Non-availability” and lesser shelf life are obstacles to buy organic food.

Three stores were identified in posh areas in New Delhi and three retailers were contacted in the organic festival that offered green products like organic food, cosmetics, fruits and vegetables and clothes. One of the stores has been there for the past 6 years; the others were 2-3 years old. The findings of the survey on store managers and the CEOs indicated influence of product attributes; health consciousness, price, income, availability, personality and group norms on the purchase intention of green products. The consumers are willing to pay premium price for organic /natural products. The consumers purchase green products from these stores physically or online. Although there is demand from all parts of the country, Delhi-NCR sales is the highest usually, where they have loyal clientele. The product category that is mostly in demand is staples, fruits and vegetables and cosmetics (among the youngsters). The walk-in customers belong to high income group, are health conscious, believe in physical fitness and belong to all age groups. “The buyer is observed to be educated, warm, caring and sensitive”. There may be few hindering factors like shelf life of the product, trustworthiness and availability of these products.

Consumer Survey: A survey was carried out on a researcher controlled sample of 30 consumers in Delhi –NCR. The methodology adopted was a semi-structured interview method.

Key Findings of Consumer Survey: The age group of the consumers was between 18-65 years. There were 40% males and 60% females. The survey revealed that there is increased awareness about green products. There is environmental concern but willingness to pay higher price for “saving the planet” is missing. However, “health consciousness”, “price” and income level of the consumer are dominant factors that have influence on green purchase intention. “Normative influences” like recommendations from family, friends etc. also have an effect on the consumer attitude towards green purchase. Green products also are a “fad” and are perceived as status symbol. “Non-availability” of the green products and habitual consumption of non-green products are hindering factors in purchase intention. The threat perception of ill effects of non-green products on their health, especially food, is seen an important factor leading to purchase intention of green products. Organizations can play an important role by creating awareness and communicating the benefits of green products.

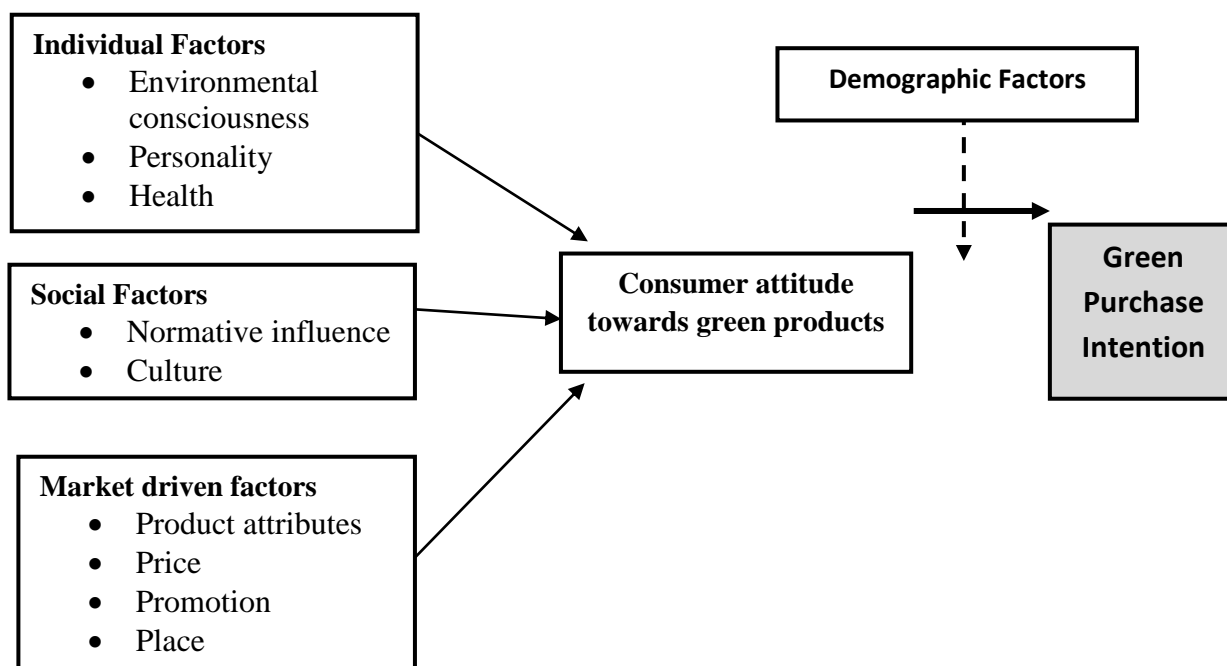
Proposed Conceptual Framework

Based on the extant literature review and exploratory work, it has been found that most of the antecedents of green buying have been studied in isolation. In a recent study by Joshi and Rahman, 2015, the factors influencing green purchase behaviour have been categorized into individual (attitude, values and personal norms) and situational factors. Gupta (2013) categorized major determinants like motives, ecological concern and income affecting green attitude and external factors like branding and promotion by marketers.

The researchers in this study felt the need of categorizing these antecedents into 3 factors namely individual, social and market driven factors with a moderating effect of Demographic profile. In this study, individual factors comprised ecological consciousness, Personality and Health consciousness. Social factors include social /normative influence and culture that may have an effect on green buying decision and finally market driven factors include product attributes, price, promotion and place. Many researchers have emphasized the presence of “attitudinal component” as a predictor of green purchasing decisions (Cheah & Phau, 2011; Hartmann et.al, 2005). Schlegelmilch et al. (1996) suggests further study of personal and impersonal sources of information to create favorable attitude that results in environmental conscious consumer behavior.

This paper attempts to propose a conceptual framework built around the above defined three factors as antecedents that may have relationship with green attitude that further leads to green purchase behavior. Even though a number of papers have examined two or three relationships; no framework looks at the multidimensional crystallization of green buying behavior.

Figure 1: Proposed Conceptual Framework



From the conceptual framework presented in Figure 1, the various antecedents that may influence green buying are as follows:

1) Individual factors

Environmental consciousness: An environmental conscious attitude may be a general orientation of a person to be close to nature or one's level of concern towards the ecological issues. This may be due to his values and belief system like altruism, collectivism or may have other reasons like self-efficacy, personality, or lifestyle, group norms etc. An individual's environmental conscious attitude may or may not lead to a pro environmental behavior or a green purchase. A general favorable attitude towards environment may be of lesser importance than “specificity” of the attitude that may lead to a pro environmental behavior (Kim and Choi, 2005). Although

this has been a topic of research since a long time but since most of the studies have been done in American context, it definitely will be of substantial utility to study the area of ecological conscious attitude in the context of other countries as the countries vary in their levels of pollution, degradation, availability of environmentally friendly products etc. (Schlegelmilch et al., 1996).

Chan & Lau (2000) analyzed the Theory of Planned behavior in order to draw comparison between Chinese and American consumers. In the most recent study on young consumers in India by Uddin and Khan (2016), ecological consciousness has been highlighted as one of the most important key factors in promoting green consumption and has an effect on their purchase decisions.

Chen 2009 studied the relationship of Health consciousness and attitude among Taiwanese consumers towards organic food consumption in which he asserted that health consciousness is the degree of readiness to adopt healthy actions. Researchers have found that in addition to environmental benefits, health, cost effectiveness, status etc. have important bearing on green buying behavior (Thøgersen, 2011). This is also echoed in a study by Kim and Chung (2011), where health consciousness has been found to be playing a major role in purchase intention for green products.

Personality traits: A study done by Hirsh and Dolderman (2007) confirms that Big Five personality traits (Goldberg, 1993) are significant predictors of environmentalism. Agreeableness and Openness are positively related to environmentalism. They asserted that ecological self-concept has a significant impact on pro environmental motivations (Bragg, 1996; Mayer and Frantz, 2004). There have been studies to prove that those with warm and caring attitude display high levels of environmentalism (Schultz, 2000).

2). Social Factors

Normative influence: Social Influence has been a very critical part of studying consumer behavior towards all products. There is evidence of presence of normative influences on environmental protection normative influence (Stern et al., 1986). Researchers have studied the role of social influence, collectivism and environmental concern in green purchase (Lee 2008, 2009; Kim & Choi, 2005; Gupta & Ogden 2009; Wang, 2014). Those consumers who value group goals and cooperation are more inclined towards pro-environmental behavior. Salazar et al., 2012 confirmed positive effect of specific social groups and relevance of information by family and friends on green buying. Researchers have found that interpersonal influence, normative values and group conformance have a significant role in green buying in India (Khare, 2014). As asserted by Cheah & Phau, 2011, interpersonal influences have a significant impact on the buying decisions. Recommendations by friends play a very important role in forming green purchase intention. A family plays a very important role in developing environmental awareness and responsible behavior (Sharma & Bansal, 2013). Zabkar & Hosta (2012) have highlighted that consumers gain pro-social status and by demonstrating green purchase behavior as environmentally friendly products carry a symbolic value.

Culture: The role of culture, social, group conformance and values in consumer buyer behavior in India (Khare, 2014; Lee, 2008; Zabkar & Hosta, 2012; Muralidharan, 2016; Kumar et al, 2017). Researchers have pointed out that cultural differences may have an effect on green buying behavior. Khilji & Rowley, 2013; Uddin & Khan, 2016 asserted that there is influence of western culture on Indian culture. Tang et al (1998) assert that most behavioral theories have found roots in

psychology which may be attributed to the cultural values, hence it is imperative to study culture in order to understand green buying. According to Hofstede⁶, India have both individualistic as well as collectivistic traits. Affiliations of an individual with family, peers, work groups, neighbors etc. have an influence on his actions and decisions. Collectivist individuals tend to be more cooperative than those who are individualistic (Shrum et. al 1994). Researchers have demonstrated significant influence of collectivist nature on attitude and recycling behavior (Homer & Kahle, 1988).

3). Market Driven Factors

The study of formation of green consumer attitude and green buying behavior will be incomplete without understanding these external factors. Price has been discussed by many researchers to have a significant bearing on green buying. (Meyer & Hohmann, 2001; Ginsberg and Bloom, 2004; Hopkins and Roche, 2009; Pandey and Kaushik, 2012). There may be many factors like availability, communication, advertising, product involvement and willingness to pay price that drive demand for green products (Sharma & Bansal, 2013; Tan, 2011, Segev et al., 2015). Schlegelmilch et al., 1996 also points out that there are factors like performance, believability of green claims that need attention of the marketers in order to form favorable consumer attitude. Researchers opine that the green products are expected to be highly priced as compared to the traditional products as the adoption rate is slow and due to lack of economies of scale (Khan & Kirmani, 2015). Performance and availability of these products have also been considered significant factors in green buying (Peattie, 2001). These compromises have an effect on green purchase intention negatively (Tan, 2011). Intensive Product promotion also attributes to understand the green purchase intention (Polonski & Rosenberger, 2001). Non -availability of adequate information about product features, benefits and quality of environment friendly products may act as barrier in green consumption (Khare, 2015). Hence it is imperative to study the relationship of *product, price, place (availability), promotion (marketing efforts and communication)* the green buying behavior.

Demographic factors: The effect of demographic profile of consumers and sustainable consumption has been a popular area of research *gender, age, education and income* have been studied in various developed and developing economies to understand their effect on green purchase behavior (Schlegelmilch *et al.* 1996; Diamantopolous et al. 2003; Mostafa 2007; Mourad & Ahmed, 2012; Sharma & Bansal, 2013). Researchers have confirmed that gender is an influencing factor in green behaviour and women exhibit higher environment consciousness than men and they have favorable attitude towards green products (Sharma et al., 2013; Diamantopoulos et al., 2003). However, Mourad & Ahmed, 2012, in their study to understand the green brand preference of telecom operators found no significant difference between responses from males and females. Mostafa (2007) points out the **gender differences** towards environmental issues in terms of knowledge, concern and positive attitude, with men more inclined towards green products than women. Diamantopoulos et al., 2003 indicates no relationship between **age** and environmental attitude. However, many studies on young consumers have been found to be encouraging as the youngsters today are more willing to adopt green ways. This may be attributed to the peer information, recommendations or status. (Lee, 2008) but they may not be backed by financial securities to engage in pro environmental behavior. With regards to **education**, better educated seem to be more concerned about the environment and participate in responsible behavior (Sharma et al., 2013; Schlegelmilch et al., 1996). This may be due to the fact that better educated consumers are more aware of the

environmental concerns, have better knowledge and hence engage in pro environmental behavior.

Theoretical Contributions of the Study

The current conceptual paper aims to enrich the extant theory in the domain resulting in a more holistic understanding of green purchase behavior of consumers in the context of emerging economies.

By far the existing thought on green buying behavior or intention has looked at a linear relationship between mostly individual factors and the resulting positive behavior in terms of adoption of eco-friendly practices and purchase. This study brings forth antecedents of green buying behavior of consumers and its multi-dimensional aspect and is expected to provide a better understanding of ecological consciousness, personality, health consciousness, and demographics with respect to green buying. Further, it examines the role of outside factors like market driven factors, like price, availability, promotion and product attributes, that may act towards strengthening the desire to adopt green products.

For understanding any behavioral manifestation in today's networked world, and more so for the consumer who resides in a collectivistic society like India (Banerjee, 2008; Khare, 2015), social factors are expected to be critical and hence need to be explained. Thus, the proposed three factor model as suggested by the researchers in the present study is expected to better explain a complex phenomenon like green purchase.

The proposed model can be empirically tested and would be of immense value to the policy makers and environmentalists striving to develop better policy frameworks with respect to environment, industry and consumers. Any green initiative introduced by the Government can be communicated with a more focused approach to the target audience.

Further, since the study will involve understanding the personality traits of the consumers who exhibit positive green behavior, it will be of utility for the marketers to segment and target the consumers by relevant communication and advertising. (Ginsberg & Bloom, 2004; Pandey & Kaushik, 2012). This is expected to help in better market segmentation and improved communication strategies. It will also help the marketers to choose the right marketing channels in order to effectively make use of relevant marketing tools to promote green consumption.

Directions for Future Researcher

The present paper is based on extant review of literature and exploratory work. For future research, a quantitative study needs to be conducted to understand the antecedents and their relationship on green buying behavior in cities such as New Delhi, as it consistently features in the list of most polluted cities globally⁷. Future researchers can adopt a cross-sectional study design to generate data using structured questionnaire. As mentioned earlier, organic or green products may not be as competitive in pricing as the conventional products as they may not be widely available, hence command premium price. This may bring down their affordability. Hence, target population for the study may be consumers who reside in up-market areas. Male/females between the age groups of 18 to 65 years, who are residents of the city under study may only be considered. Residency is defined as living in the city for past one year and consumer should be aware of green products. Survey method may be used for the purpose of study as they are easier to administer, ensure standardization, can also be collected online and are suitable for statistical analysis. Survey methods help to understand underlying motives, beliefs,

attitudes and preferences of target customers. A structured questionnaire may be administered on individual consumers in four modes: personal, telephonic, e-mails and electronic interviews. However, to enable high sample control, more emphasis may be given to personal interviews.

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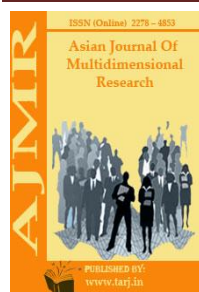
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A THEMATIC STUDY OF KAMALA MARKANDAYA'S A HANDFUL OF RICE

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ABSTRACT

The aim of this paper is to describe the problems of hunger and poverty, corruption, degradation, humiliation, torture, unemployment through the life of Ravi, the protagonist in A Handful of Rice(1966), written by Kamala Markandaya . This is a realistic novel of Indian society. Kamala Markandaya has tried to reflect many issues in this novel. The Themes conveyed in this novel are not stereotype, they are original. Ravi, the protagonist, is caught in the whirlpool of transformation from traditional society to modern society, where he suffers from beginning to end for survival. The main purpose of the paper is to show the image of modern India under the impact of various changes as political, social, intellectual and cultural. I wish to present the devastating effects of these changes on the life of common man. The novel reveals Markandaya's deep preoccupation with changing Indian social values.

KEYWORDS: *Degradation, Torture, Humiliation, Preoccupation, Intellectual, Survival. Transformation*

INTRODUCTION

The theme is the basis of the book, which is chosen by author as a striking Point. Kamala Markandaya, born in 1924 later migrated London, has selected different themes in her novels which can be related to real life. She touches all aspects of Indian society. She was a keen observer of Indian society as she has travelled from place to place in her childhood. This novel can rightly be read as a story of human sufferings for survival in Indian city. Kamala has explored the issues of social and economical problems of India after Independence in her novels. People migrated to cities with a hope of better lives but they failed. Industrialization and modernization brought destruction to their lives. They were exploited and humiliated in the villages by zamindars and cheated by Industrialist in the cities. Poverty becomes integral part of their lives. The novelist depicts how the western modernization affects the lives of innocent and uneducated villagers. Kamala Markandaya has very carefully observed sufferings of a city boy and depicts these sufferings in this novel. She has presented all important aspects of human life with realistic touch.

Ravi, the protagonist of the novel, comes in the city in search of the work and a better life. He attempts to raise himself out of the poverty and despair in the village. He is Intelligent and hard working but fails to get good job as he is not well educated. When he comes in the city life is not easy, it seems very difficult. The novels are a realistic exposure of difficulties faced by the migrant villagers in the cities. The problems of unemployment, accommodation, humiliation, miss guidance, corruption, poverty and hunger, exploitation are explored through the life of Ravi who faces these problems in Madras. Ravi faces the problem of accommodation that is common to most of Indian citizens. After his marriage with Nalini he lives with Nalini's Family. He does not have his own house. He does not find separate room that is necessary for a newly married couple. When he comes in the city he passes nights at different places. Just see:

"He had no quarters. He worked for Apu from eight in the morning until six or seven in the evening, and then it was a matter of chance where he slept. A bench in the park, an empty six-by-two space in a door-way, the veranda of an empty house, the pavement, all in turn had served to bed down on. For the last several weeks, too tired to poke around, it had been the pavement, the familiar stretch of it outside the coffee-shop where he had once worked. Since he had left the railway station, the coffee house and its pavement frontage had become a second home to him".(Markandaya: 47)

Unemployment is also a major problem in the cities, which has been depicted in the novel. A person is unable to arrange food and clothes without employment. These are the basic needs of human being. Ravi is unable to get job in the city due to his little education. He comes in contact with Damodar who is a criminal but remains unemployed. He also starts drinking. One day he is chased by the Police, he enters Apu's house and demands for food as he is very hungry. There he falls in love with Nalini, Apu's Daughter, and gets married with her. Now he becomes a member of her family, A family in which most of the members are idle and depend on Apu and Ravi's earnings. When Apu dies Ravi cannot keep his customers. In the end, we find him in miserable condition. He struggles for a handful of Rice. Just see:

“He struggled to reach the grain , this time at least , and clenched his empty hands and watching with frantic eyes as the rich heap dwindled and empty sacks flopped and sagged and where snatched up and filled and jump away full on shoulders that could boor them.”(Markandaya: 235)

Finally, Ravi joins a crowd that attacks a godown for a handful of rice, however he returns. Attacks on a godown for a handful of rice may be excused on the ground that we have to satisfy our hunger which is our primary need. This novel presents the theme of hunger and starvation. It is a journey of a poor young village boy, Ravi, through different vices of life. He works hard but fails to earn basic facilities in his life. He spends his life in poverty from beginning to end. He thinks that situation will improve after his marriage but Nalini but all remains the same.

In A handful of Rice, Kamala Markandaya depicts the conflicts between eastern and western values. She selects theme mostly from rural setting and portrays them in an interesting manner to depict conflict and constraints. Indra has noted:-

“Kamala Markandya’s major theme has been the cultural clash between the western and oriental modes of life. All her novels have the backdrop of east west encounter and she explores the impact change in terms of human psychology....” (Major Indian Novelists, P-47)

Ravi represents eastern values, who was born and brought up in Indian village and drifted into the city. He cannot leave his spiritual values and certain tradition. On the other hand, Damodar represents western values. He was born and brought up in the slum city that is the center of violence and crime. Ravi rebels against the system of urbanization set by the west. Nalini is one of symbolic portrait of the novelist whose love strengthens Ravi’s spiritual values. In fact, Ravi’s interaction with Damodar is east west encounter in the novel. People of the east are simple minded, traditional and innocent. They never allow to leave their sanskara, culture or tradition. Certain tradition and the ways of east are disliked by the west and Vice-versa. Kamala has first-hand knowledge of India as well as England. She presents the picture of modern India through her novels which contains the conflict between the values, morals, problems etc. Her marriage with Englishman leads towards the theme like East West encounter.

The novel is also a realistic exposure of human nature. Love, passion, sacrifice, ambition, hunger and lust are the basic instincts of human beings. Ravi was an ambitious boy. He came to Madras to fulfill his ambition but failed. He came in contact with Apu’s Daughter, Nalini , and fallen in love with her and got married with her . After his marriage with Nalini he settled with her family and shouldered the responsibility of the family that is the symbol of sacrifice. Nalini’s mother Jayamma, is a lustful women who was attracted towards Ravi, her son- in- law Ravi knew it and one day Ravi found Jayamma alone at home, he forcefully indulged with her in sexual intercourse, which is the symbol of lust. She refused him to do so but he replied:-

“No, why should I? You have wanted it for months, for years. All the time you lay with your husband. Every time you looked at me. Do you think I don’t know how you have been starved?”(Markandaya: 221)

Ravi is a loving husband. He wants to give all the shorts of comforts to his wife but his desire is never fulfilled. He has to live at Nalini’s house even after his marriage. His income is very low so he could not buy a house for his family. After quarrel, when Nalini leaves the house and goes to stay with Thangam , Ravi goes there and brings her back. This shows his concern for her wife.

He also cares for his children and play with them. He is a sincere husband and caring father but he is unable to give all the basic facilities to his family due to his poor condition. He is in miserable condition in the end. His son need medical treatment but he is unable to provide him proper treatment at right time. His wife asks him to call a doctor but he cries. Just see:

“A doctor, he cried, what are we, memsahibs or something to send for a doctor for every ache and pain? Will you pay this bill? Five rupees before he even steps out of his house....” (Markandaya: 228)

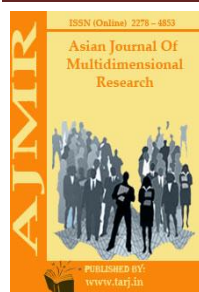
The novel also highlights the theme of corruption. Ravi finds that city people acquires money through corrupt means. He is disillusioned when he is underpaid for his back breaking labor of stitching clothes. He undersells his labor to the fashionable shops which buy the clothes he stitches and sells it at a very high rate. He is surprised to see:

“One of their coats it did not look the same hex ; it had become vastly richer, more sumptuous, since living his hands-he had to look twice to make sure it was the same . But there was no doubt about it... Pleasure filled him ... Until his eyes travelled down the straw hand- span waist where the price tag was 125/-...Ravi was stunned” (Markandaya: 69)

To sum up, in this Novel, The novelist beautifully presents a number of such theme as hunger, poverty, degradation, East-west counter, exploitation, unemployment, unaccommodation, corruption. The novelist has given a graphics portrayal of the heroic struggle put forth by the characters against poverty and affliction as pictured in her world of fiction.

WORK CITIED:-

- (1)Kamala Markandaya , A Handful of Rice, Orient Paperback , Delhi, 1985.
- (2)Venkata Reddy “Major Indian Novelists” Prestige Books, New Delhi, 1990, P.78.



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BUYING FACTORS AND CUSTOMER SATISFACTION ABOUT FAST FOODS: A STUDY OF COLLEGE STUDENTS IN LUNGLEI TOWN MIZORAM

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ABSTRACT

This study analysed the relative importance of five factors (viz., variety and availability, taste, price, brand name/restaurant name, ingredients) influencing fast foods consumption among the college students in Lunglei town, Mizoram. It further highlighted the satisfaction level of the respondents in respect of those factors. The study is based on the primary data collected from 150 students of three colleges in Lunglei town. The study revealed that taste, price and ingredients are the important factors in fast foods consumption. Variety and availability of products/foods is not relatively an important factor. Brand name/restaurant name is the least important factor. The customers expressed higher level of satisfaction regarding the taste, the ingredients and the price of fast foods, in that order. They have least satisfaction in respect of the availability and variety of fast foods, and brand name/restaurant name. The findings imply the underperformance of the canteens, restaurants, and the retail outlets in making a variety of foods and brands available in their business. However, the entrepreneurs and the marketers need to make investment in this regard in order to expand their markets. Therefore, it is suggested that

there is a marketing opportunity available for the entrepreneurs running the restaurants and the retail outlets to harness market demand.

KEYWORDS: *Fast Foods, College Students, Buying Factors, Satisfaction Level*

I.INTORDUCTION

Fast foods have become very popular today due to easy accessibility, low price, taste, variety of items, busy working schedules, convenience, rising number of women working and so on. Due to busier consumer lifestyles and dual-working families with children, emphasis is increasingly being placed on quick meal solutions (Atkins and Bowler, 2001). Fast foods have been defined by Bender and Bender (1995) as a general term used for a limited menu of foods that lend themselves to productionline techniques; suppliers tend to specialize in products such as hamburgers, pizzas, chicken, or sandwiches. In Data Monitor's (2005) survey the fast food market is defined as the sale of food and drinks for immediate consumption either on the premises or in designated eating areas shared with other foodservice operators, or for consumption elsewhere. According to MerriamWebster online dictionary fast food is —designed for ready availability, use, or consumption and with little consideration given to quality or significance. Some other researchers has used the terms fast food and junk food interchangeably (Kaushik et al, 2011). However, most of the junk foods are fast foods as they are prepared and served fast but not all fast foods are junk food, especially when they prepared with nutritious contents.

Fast foods are popular among young generation due to modernization and globalization. Eating habits are forms in early years and become the most unchangeable practice in life. Children learn everything from the family and society (Wesslen at al., 2002). Ahmed et al. (2008) reported that consuming fast foods has become a recent trend among upper society, teenagers and youth have also increased and the fast food has won the palate of those groups.

II.REVIEW OF LITERATURE

An insight into the literature shows that several studies have been undertaken to study the factors influencing the consumption of fast foods. Some important research works, both Indian and international as well, are reviewed here to highlight their findings.

Sivathanu (2017) studied food marketing and its impact on adolescents' food choices. The study shows that repetition of the message, brand image, celebrity endorsements, premiums, product placements, viral marketing, integrated marketing strategies, attention getting products had a significant impact on the adolescents' food choices. The findings from the perception study of the parents showed that food marketing targeted at adolescents affected their food choices and influenced their health due to unhealthy food choices, making them a vulnerable consumer.

ALfaris et al. (2015) conducted a study on trends of fast food consumption among adolescent and young adult Saudi girls living in Riyadh. The study revealed that burgers and carbonated soft drinks were the main kinds of fast food meals and beverages usually eaten by girls. Adolescent girls who usually ate large portion sizes of fast food had significantly higher mean waist circumference and hip circumference. Participants eat fast food primarily for enjoying the delicious taste, followed by convenience. Restaurants' hygiene and safety standards were the main concern regarding fast food of girls.

Aruppilla and Phillip (2015) focused to identify the impact of demographic and economic attributes of the consumers that influence on fast food consumption and consumers' buying behaviour in Moratuwa municipal council area which is located in Sri Lanka. The study reveals that, age of the respondent, education level, employment and civil status, distance to the nearest fast food outlet from their home have statistically significant and they are the key determinants in the consumption of fast food. The findings of this study will help for fast food managers to design their marketing strategies which are most suitable to fit with the consumers' attitudes and expectations and their buying behaviour of fast food restaurants in Sri Lanka.

Thakkar and Thatte (2014) focused the consumers' perception about two important food franchises, McDonalds and KFC. Various factors like variety of food items, quality, taste, ingredients are analyzed to study consumer perception about food franchise. The study found that good taste and good ingredients are most important factors whereas additional information is least important factor for the consumers.

Islam and Ullah (2010) conducted a study to identify the preference factors of fast food consumers living in Dhaka city. This study was conducted among the university students who usually eat fast food at their leisure time. Results showed that the consumers give most importance on brand reputation of the food item followed by nearness to receive and accessibility, similarity of taste with previous experience, cost and quality of the food, discount and taste, cleanliness and hygiene, salesmanship and decoration, fat and cholesterol level, and self-service factors. This study suggests that the brand reputation, nearness and accessibility, similarity in taste, and cost and quality relationship should be emphasized to improve the attraction of the university students towards the fast food items in Bangladesh.

Goyal and Singh (2007) conducted a survey to estimate importance of various factors affecting the choice of fast food outlets by Indian young consumers. The study applies multivariate statistical tools to estimate importance of various factors affecting the choice of fast food outlets by Indian young consumers. Results indicated that the young Indian consumer has passion for visiting fast food outlets for fun and change but home food is their first choice. They feel homemade food is much better than food served at fast food outlets. They have the highest value for taste and quality (nutritional values) followed by ambience and hygiene.

III. OBJECTIVE OF THE STUDY

This paper is based on an M Phil. dissertation entitled, *Buying attitudes of the college students toward fast foods in Lunglei town, Mizoram*. The objective of the paper is to study the factors influencing fast foods consumption among college students.

IV. HYPOTHESES

The null hypotheses formulated based on the study are as follows:

H₀₁: There is no significant difference between male and female respondents' attitude regarding the importance given to variety and availability of products/foods.

H₀₂: There is no significant difference between male and female respondents' attitude regarding the importance given to the taste of fast foods.

H₀₃: There is no significant difference between male and female respondents' attitude regarding the importance given to the price of fast foods.

H₀₄: There is no significant difference between male and female respondents' attitude regarding the importance given to the brand name/restaurant name.

H₀₅: There is no significant difference between male and female respondents' attitude regarding the importance given to the ingredients.

V. RESEARCH METHODOLOGY

For the purpose of the study, primary data were collected by administering a structured questionnaire among the sample students of the three colleges in Lunglei town, in Mizoram. The survey was conducted during July – August, 2016 which was confined to the college students in Lunglei town who consume fast foods at least four times in a week. For the purpose of the study, fast foods include fast foods available from college canteen and other restaurants, junk foods and instant foods. The sample consisted of a total of 150 college students. The sample was drawn equally from three colleges in Lunglei town, by selecting 50 students from each of the colleges. The equal number of male (25) and female (25) respondents were selected from each of the colleges by using the quota sampling method. Quota sampling was used to give equal representation to each gender from each of the colleges. The questionnaires were administered to the respondents in the college campus.

The questionnaire deals with the questions relating to the factors/attributes of fast foods, and attempts to know the degree of importance and satisfaction while consuming fast foods. The five factors/attributes selected were: variety and availability of products/foods, taste of foods, price, brand name/restaurant name, and ingredients. These five factors have been identified in the study conducted by Thakkar and Thatte(2014). Likert's five-point scale has been used to know the relative importance attached to the factors/attributes. The data collected were analysed by using simple percentage. Mann Whitney U test (non-parametric test) was used to study the attitudes of male and female college students regarding fast foods based on the above mentioned factors/attributes. Secondary data were collected from journals, newspapers, books, and websites.

VI. RESULTS AND DISCUSSION

BUYING FACTORS OF FAST FOODS

As noted, the Likert's five point scale has been used to know the relative importance attached it to the buying factors. The factors identified are: variety and availability, taste, price, brand name/restaurant name, and ingredients.

VARIETY AND AVAILABILITY OF PRODUCTS/FOODS

Table 1 shows the importance given by the respondents to the variety and availability of products/foods.

TABLE 1: IMPORTANCE OF VARIETY AND AVAILABILITY OF FAST FOODS CONSUMPTION

| Gender | Not at all important | Not important | Neutral | Important | Extremely important | Total |
|--------|----------------------|---------------|------------|------------|---------------------|-------|
| Male | 9 (12.00) | 11 (14.67) | 29 (38.67) | 14 (18.67) | 12 (16.00) | 75 |
| Female | 5 (6.67) | 18 (24.00) | 30 (40.00) | 15 (20.00) | 7 (9.33) | 75 |
| Total | 14 (9.33) | 29 (19.33) | 59 (39.33) | 29 (19.33) | 19 (12.67) | 150 |

Note: Figures in parentheses are percentages

Source: Field Study

Around 13% of the respondents mentioned that variety and availability is extremely important factor in their fast food consumption. Around 20% of the respondents mentioned that variety and availability is an important factor. Around 19% of the respondents said that variety and availability is not an important factor in their fast foods consumption. Only around 9% of the respondents said that it is not important at all.

Overall analysis shows that 32% of the respondents mentioned that variety and availability is one of the important factors in fast foods consumption while over 28% of the respondents mentioned that it is not an important factor. Over 39% of the respondents were neutral in this regard.

TASTE

Table 2 indicates that the importance given by the respondents related to taste in their fast foods consumption.

TABLE 2 IMPORTANCE OF TASTE IN FAST FOODS CONSUMPTION

| Gender | No at all important | Not important | Neutral | Important | Extremely important | Total |
|--------|---------------------|---------------|-----------|------------|---------------------|-------|
| Male | 3 (4.00) | 0 (0.00) | 9 (12.00) | 20 (26.67) | 43 (57.33) | 75 |
| Female | 0 (0.00) | 1 (1.33) | 5 (6.67) | 16 (21.33) | 53 (70.67) | 75 |
| Total | 3 (2.00) | 1 (0.67) | 14 (9.33) | 36 (24.00) | 96 (64.00) | 150 |

Note: Figures in parentheses are percentages

Source: Field Study

64% of the respondents mentioned that taste is extremely important factor in their fast foods consumption. 24% of the respondents also mentioned that taste is an important factor. Only around 2% of the respondents considered that taste is not important in their fast foods consumption. Overall analysis indicates that 84% of the respondents considered that taste is an important factor in their fast foods consumption. Only around 9% of the respondents were neutral in this regard.

PRICE

Table 3 shows the importance given by the respondents regarding the price in their fast foods consumption. Over 36% of the respondents mentioned that price is an extremely important factor in their fast foods consumption. Over 23% of the respondents mentioned that price is an important factor. Over 25% of the respondents were neutral.

TABLE 3: IMPORTANCE OF PRICE IN FAST FOODS CONSUMPTION

| Gender | Not at all important | Not important | Neutral | Important | Extremely important | Total |
|--------|----------------------|---------------|------------|------------|---------------------|-------|
| Male | - | 7 (9.33) | 19 (25.33) | 23 (30.67) | 26 (34.67) | 75 |
| Female | 5 (6.67) | 10 (13.33) | 19 (25.33) | 12 (16.00) | 29 (38.67) | 75 |
| Total | 5 (3.33) | 17 (11.33) | 38 (25.33) | 35 (23.33) | 55 (36.67) | 150 |

Note: Figures in parentheses are percentages

Source: Field Study

Gender-wise, over 34% of male respondents said that price is an extremely important factor in their fast foods consumption. Over 30% of male respondents also said that price is an important factor. Among female respondents, over 38% mentioned that price is extremely important in

their fast foods consumption. 16% of female respondents mentioned that price is an important factor. Overall analysis indicates that price is one of the important factors for nearly 60% of the respondents in their fast food consumption while only around 14% of the respondents mentioned that price is not an important factor.

BRAND NAME/RESTAURANT NAME

Table 4 indicates the importance given by the respondents to brand name/restaurant name.

TABLE 4: IMPORTANCE OF BRAND NAME/RESTAURANTS NAME IN FAST FOODS CONSUMPTION

| Gender | Not at all important | Not important | Neutral | Important | Extremely Important | Total |
|--------|----------------------|---------------|------------|------------|---------------------|-------|
| Male | 18 (24.00) | 14 (18.67) | 26 (34.67) | 12 (16.00) | 5 (6.67) | 75 |
| Female | 19 (25.33) | 15 (20.00) | 24 (32.00) | 9 (12.00) | 8 (10.67) | 75 |
| Total | 37 (24.67) | 29 (19.33) | 50 (33.33) | 21 (14.00) | 13 (8.67) | 150 |

Note: Figures in parentheses are percentages

Source: Field Study

Over 24% of the respondents considered that brand name/restaurant name is not at all important factor in their fast foods consumption. Over 19% of the respondents also considered that brand name/restaurant name is not an important factor. 14% of the respondents considered that brand name/restaurant name is an important factor in their fast foods consumption. Only around 8% of the respondents mentioned that brand name/restaurant name is extremely important. Over 33% of the respondents were neutral. Overall analysis shows that 44% of the respondents considered that brand name/restaurant name is not an important factor in their fast foods consumption while over 22% of the respondents considered that it is not important.

INGREDIENTS

Table 5 gives the importance given by the respondents to the ingredients in fast foods consumption. 60% of the respondents mentioned that ingredients are an important factor in their fast foods consumption. Out of which over 32% mentioned ingredients as extremely important.

TABLE 5: IMPORTANCE OF INGREDIENTS IN FAST FOODS CONSUMPTION

| Gender | Not at all important | Not important | Neutral | Important | Extremely Important | Total |
|--------|----------------------|---------------|------------|------------|---------------------|-------|
| Male | 8 (10.67) | 6 (8.00) | 17 (22.67) | 19 (25.33) | 25 (33.33) | 75 |
| Female | 8 (10.67) | 8 (10.67) | 13 (17.33) | 22 (29.33) | 24 (32.00) | 75 |
| Total | 16 (10.67) | 14 (9.33) | 30 (20.00) | 41 (27.33) | 49 (32.67) | 150 |

Note: Figures in parentheses are percentages

Source: Field Study

20% of the respondents mentioned that ingredients are not an important factor in their fast foods consumption. Out of which around 10% mentioned that 'not at all important'. 20% of the respondents were neutral. It may be noted that ingredients are an important factor for the respondents in their fast foods consumption.

IMPORTANT FACTORS INFLUENCING THE CONSUMPTION OF FAST FOODS

Table 6 indicates the importance given by the respondents on different factors regarding the importance in their fast foods consumption. Overall analysis indicates that 88% of the respondents considered that taste is one of the important factors in their fast foods consumption. 60% of the respondents considered price and ingredients as important factors. 32% of the respondents considered variety and availability are important in their fast foods consumption. Only around 22% of the respondents mentioned that brand name/restaurant name is an important factor.

TABLE 6: IMPORTANCE OF DIFFERENT FACTORS IN FAST FOODS CONSUMPTION

| Factors | Response | Percentage of the Respondents |
|------------------------------------|----------------------|--------------------------------------|
| Variety and Availability | Not at all important | 9.33 |
| | Not important | 19.33 |
| | Neutral | 39.33 |
| | Important | 19.33 |
| | Extremely important | 12.67 |
| Taste | Not at all important | 2.00 |
| | Not important | 0.67 |
| | Neutral | 9.33 |
| | Important | 24.00 |
| | Extremely important | 64.00 |
| Price | Not at all important | 3.33 |
| | Not important | 11.33 |
| | Neutral | 25.33 |
| | Important | 23.33 |
| | Extremely important | 36.67 |
| Brand Name/Restaurants Name | Not at all important | 24.67 |
| | Not important | 19.33 |
| | Neutral | 33.33 |
| | Important | 14.00 |
| | Extremely important | 8.67 |
| Ingredients | Not at all important | 10.67 |
| | Not important | 9.33 |
| | Neutral | 20.00 |
| | Important | 27.33 |
| | Extremely important | 32.67 |

Note: This table is based on Tables 1 to 6.

Source: Field Study

It can be concluded that taste, price and ingredients are the important factors in fast foods consumption. Variety and availability of products is not relatively an important factor. Brand name/restaurant name is the least important factor.

VII. HYPOTHESES TESTING

It is attempted to know whether significant difference exists between male and female respondents' attitude regarding the importance given to the five factors viz. variety and availability, taste, price, brand name/restaurant name, and ingredients. As noted, Mann Whitney U test was used to study the hypotheses framed for the study. The calculation is shown in Table 7.

TABLE 7: TESTING OF H_{01} , H_{02} , H_{03} , H_{04} , and H_{05}

| | Variety and availability | Taste | Price | Brand name/restaurant name | Ingredients |
|------------------------|--------------------------|---------------------|--------------------|----------------------------|--------------------|
| Mann Whitney Z | 2641.500 - .669 | 2397.000 - 1.836 | 2596.500 - .846 | 2782.000 - .118 | 2803.500 - .035 |
| Asymp. Sig. (2-tailed) | .503 | .066 | .397 | .906 | .972 |

All the five null hypotheses framed were accepted based on the calculation shown in Table 7 and hence it can be concluded that there is no significant difference between male and female respondents regarding importance given to the five factors viz. variety and availability, taste, price, brand name/restaurant name, ingredients ($p > 0.05$).

CUSTOMER SATISFACTION VIS-À-VIS BUYING FACTORS

VARIETY AND AVAILABILITY OF PRODUCTS/FOODS

Table 8 indicates the levels of satisfaction by the respondents to the variety and availability of products/ foods.

TABLE 8: SATISFACTION REGARDING VARIETY AND AVAILABILITY OF PRODUCTS/FOODS

| Gender | Not at all Satisfied | Not Satisfied | Neutral | Satisfied | Very Satisfied | Total |
|--------|----------------------|---------------|------------|------------|----------------|-------|
| Male | 7 (9.33) | 10 (13.33) | 13 (17.33) | 17 (22.67) | 11 (14.67) | 75 |
| Female | 6 (8.00) | 20 (26.67) | 24 (32.00) | 17 (22.67) | 8 (10.67) | 75 |
| Total | 13 (8.67) | 30 (20.00) | 54 (36.00) | 34 (22.67) | 19 (12.67) | 150 |

Note: Figures in parentheses are percentages

Source: Field Study

Over 35% of the respondents were satisfied with variety and availability of products/foods. Around 12% were very satisfied. Over 28% of the respondents were not satisfied with variety and availability of products/foods. Around 9% were not at all satisfied. 36% of the respondents were neutral in this regard. In other words, nearly, two-thirds of the respondents were neither unsatisfied nor neutral in respect of the variety and availability of products/foods. This implies the underperformance of the canteens, restaurants, and the retail outlets in making a variety of foods and brands available in their business. There is a marketing opportunity available for the entrepreneurs running the restaurants and the retail outlets to harness market demand.

TASTE

Table 9 indicates the level of satisfaction by the respondents regarding the taste of fast foods. Over 87% of the respondents were satisfied with the taste of fast foods which they consume. Over 61% of the respondents were very satisfied. Only around 3% of the respondents were not satisfied. Around 9% of the respondents were neutral in this regard.

TABLE 9: SATISFACTION REGARDING TASTE OF FAST FOODS

| Gender | Not at all satisfied | Not satisfied | Neutral | Satisfied | Very satisfied | Total |
|--------|----------------------|---------------|-----------|------------|----------------|-------|
| Male | 2 (2.67) | 1 (1.33) | 8 (10.67) | 22 (29.33) | 42 (56.00) | 75 |
| Female | 2 (2.67) | - | 6 (8.00) | 17 (22.67) | 50 (66.67) | 75 |
| Total | 4 (2.67) | 1 (0.67) | 14 (9.33) | 39 (26.00) | 92 (61.33) | 150 |

Note: Figures in parentheses are percentages

Source: Field study

This implies that the marketers involved in marketing of fast foods are successful in satisfying the customers on this front. At the same time, the marketers are often criticised that in the process of satisfying their business interest, they are compromising with the customer interest in terms of their health.

PRICE

Table 10 shows the level of satisfaction regarding the price of fast foods by the respondents. 56% of the respondents were satisfied with the price of fast foods. 26% were very satisfied. Only 13% of the respondents were not satisfied with the price of fast foods. 30% were neutral.

TABLE 10: SATISFACTION REGARDING PRICE OF FAST FOODS

| Gender | Not at all satisfied | Not satisfied | Neutral | Satisfied | Very satisfied | Total |
|--------|----------------------|---------------|------------|------------|----------------|-------|
| Male | 3 (4.00) | 8 (10.67) | 21 (28.00) | 25 (33.33) | 18 (24.00) | 75 |
| Female | 1 (1.33) | 9 (1.20) | 24 (32.00) | 20 (26.67) | 21 (28.00) | 75 |
| Total | 4 (2.67) | 17 (11.33) | 45 (30.00) | 45 (30.00) | 39 (26.00) | 150 |

Note: Figures in parentheses are percentages

Source: Field study

Overall analysis indicates that over 54% of male respondents were satisfied with the price of fast foods. Only 14% of the respondents expressed dissatisfaction. Over 52% of female respondents were satisfied with the price of fast foods. There is no significant difference between male and female respondents in this regard. It may be concluded that the penetrating pricing is an important marketing strategy for expanding the market size of fast foods across the country. In other words, fast food items have become the convenience good in terms of the buying habit of customers.

BRAND NAME/RESTAURANT NAME

Brand loyalty or loyalty towards a specific restaurant plays an important role in marketing of fast foods. Therefore, it is attempted to study the loyalty of the respondents towards the branded fast food products and the restaurants. Table 11 indicates the level of satisfaction regarding the brand name/restaurant name.

TABLE 11: SATISFACTION REGARDING BRAND NAME/RESTAURANT NAME

| Gender | Not at all satisfied | Not satisfied | Neutral | Satisfied | Very satisfied | Total |
|--------|----------------------|---------------|------------|------------|----------------|-------|
| Male | 12 (16.00) | 15 (20.00) | 26 (34.67) | 14 (18.67) | 8 (10.67) | 75 |
| Female | 14 (18.67) | 15 (20.00) | 22 (29.33) | 11 (14.67) | 13 (17.33) | 75 |
| Total | 26 (17.33) | 30 (20.00) | 48 (32.00) | 25 (16.67) | 21 (14.00) | 150 |

Note: Figures in parentheses are percentages

Source: Field study

Only about 30% of the respondents were satisfied with the brand name/restaurant name. Over 37% of the respondents were not satisfied. 32% of the respondents were neutral in this regard. This finding suggests the scope for improvement on the part of the marketers in retaining the customers. The college canteens need to expand their product mix in terms of variety and quality in order to satisfy the customers.

INGREDIENTS

Table 12 gives the levels of satisfaction of the respondents regarding the ingredients of the fast food items consumed by them.

TABLE 12: SATISFACTION REGARDING INGREDIENTS

| Gender | Not at all satisfied | Not satisfied | Neutral | Satisfied | Very satisfied | Total |
|--------|----------------------|---------------|------------|------------|----------------|-------|
| Male | 3 (4.00) | 8 (10.67) | 19 (25.33) | 24 (32.00) | 21 (28.00) | 75 |
| Female | 5 (6.67) | 11 (14.67) | 19 (25.33) | 29 (38.67) | 11 (14.67) | 75 |
| Total | 8 (5.33) | 19 (12.67) | 38 (25.33) | 53 (35.33) | 32 (21.33) | 150 |

Note: Figures in parentheses are percentages

Source: Field study

Over 56% of the respondents were satisfied with the ingredients of fast foods. Around 21% were very satisfied. 18% of the respondents were not satisfied. Over 25% of the respondents were neutral in this regard. The marketers' performance in this respect is not up to the mark as perceived by the respondents. In their own business interest, the marketers need to give importance to the nutritional value of their products (may be at the cost of taste) so that they could cater to the needs of health conscious customers' segment.

SATISFACTION LEVEL ON DIFFERENT FACTORS/ATTRIBUTES

The level of satisfaction derived by the respondents in respect of the five selected factors/attributes is compared to know the relative importance of the factors/attributes (Table 13). Overall analysis indicates that over 87% of the respondents were satisfied with the taste of fast foods. Over 61% of the respondents were very satisfied. 61% of the respondents were satisfied with the price of fast foods. 26% were very satisfied. Only 56% of the respondents were satisfied with the ingredients of fast foods. Over 21% of the respondents were very satisfied. In case of variety and availability, and the brand name/restaurant name of fast foods each, only 30% of the respondents were satisfied.

TABLE 13: SATISFACTION REGARDING DIFFERENT FACTORS

| Factors | Response | Percentage of the Respondents |
|-----------------------------------|----------------------|--------------------------------------|
| Variety and Availability | Not at all satisfied | 8.67 |
| | Not satisfied | 20.00 |
| | Neutral | 36.00 |
| | Satisfied | 22.67 |
| | Very satisfied | 12.67 |
| Taste | Not at all satisfied | 2.67 |
| | Not satisfied | 0.67 |
| | Neutral | 9.33 |
| | Satisfied | 26.00 |
| | Very satisfied | 61.33 |
| Price | Not at all satisfied | 2.67 |
| | Not satisfied | 11.33 |
| | Neutral | 30.00 |
| | Satisfied | 30.00 |
| | Very satisfied | 26.00 |
| Brand name/Restaurant name | Not at all satisfied | 17.33 |
| | Not satisfied | 20.00 |
| | Neutral | 32.00 |
| | Satisfied | 16.67 |
| | Very satisfied | 14.00 |
| Ingredients | Not at all satisfied | 5.33 |
| | Not satisfied | 12.67 |
| | Neutral | 25.33 |
| | Satisfied | 35.33 |
| | Very satisfied | 21.33 |

Note: This table is based on Table 7 to 11

Source: Field study

In other words, the customers expressed higher level of satisfaction regarding the taste, the ingredients and the price of fast foods, in that order. They have least satisfaction in respect of the availability and variety of fast foods, and brand name/restaurant name. In case of the most important factors as perceived by the respondents namely the taste, the price, and the ingredients, their level of satisfaction is higher.

VIII. MAJOR FINDINGS

- 64% of the respondents mentioned that taste is extremely important factor in their fast foods consumption.
- Price is one of the important factors for nearly 60% of the respondents in their fast food consumption
- 60% of the respondents mentioned that ingredients are an important factor in their fast foods consumption.

- Price and ingredients are the important factors in fast foods consumption. Variety and availability of products is not relatively an important factor. Brand name/restaurant name is the least important factor.
- Over 87% of the respondents were satisfied with the taste of fast foods which they consume.
- Over 56% of the respondents were satisfied with the ingredients of fast foods.
- 56% of the respondents were satisfied with the price of fast foods.
- The customers expressed higher level of satisfaction regarding the taste, the ingredients and the price of fast foods, in that order. They have least satisfaction in respect of the availability and variety of fast foods, and brand name/restaurant name.

VIII. CONCLUSION

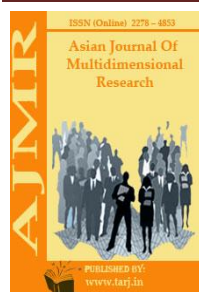
The findings imply the underperformance of the canteens, restaurants, and the retail outlets in making a variety of foods and brands available in their business. This is especially true in case of remote town of Lunglei and quite naturally the marketers and the intermediaries find it difficult to market a variety of brands in remote places due to the bottleneck of transportation. However, the entrepreneurs and the marketers need to make investment in this regard in order to expand their markets. Therefore, it is suggested that there is a marketing opportunity available for the entrepreneurs running the restaurants and the retail outlets to harness market demand.

This study found nearly 45% of the respondents were neither happy nor neutral in respect of the nutritional value of the fast foods. In other words, the marketers' performance in this respect is not up to the mark as perceived by the respondents. In their own business interest, the marketers need to give importance to the nutritional value of their products (may be at the cost of taste) so that they could cater to the needs of health conscious customers' segment. Further, the marketers of food products and the entrepreneurs running the restaurants need to focus on nutritional value provided by their products rather than overemphasizing the taste elements.

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A STUDY TOWARDS THE DIGITALIZATION OF INDIAN BANKING SECTOR

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ABSTRACT

Today's world live with digitalization, nobody having time to stand in a queue. So to give customer quicker services and to compete in this world, several industries adopting digitalization in which one of them is "banking Sector". In India too, banking sector is getting digitalized and getting collaborated with many companies to provide faster and secured services to customer. Indian banking sector is coming up with new technology so that make their presence everywhere. Several challenges is also faced by banks to get digitalized but today's generation is techno savvy and banks have to meet their expectations. This study basically talks about the growth in the online banking users of rural and urban areas and also the trends that is being followed by the banks and the scale of growth in providing that technology to the users. Indian Government has also initiated various schemes to get their people to adjoin with Indian banking digitalization campaign.

KEYWORDS: Digitalization, Banking Sector, Campaign, Schemes, Digital Innovations

INTRODUCTION:

Banks had started with digitalization years back and most of the banks also reached with this. But to keep up in this fast changing environment banks have to upgrade themselves as the customers expectation rose up due to changes in IT.

Due to this now banking industry deploying new innovation so as to increase the revenue, enhance customer satisfaction, and minimize cost structure and also to manage enterprise risk.

There is boost in banking digitalization due to boost in e-commerce. E-commerce companies are advantageous to banks as it create many products to sell to customers.

Digitalization in banking is not only mobile and online banking but it is actually the reshaping of financial institutions in terms of integration of processes and operations across the boundaries, developing new competencies whose significance and value can't be under estimated. So basically digital banking is a structural changes in banking.

REVIEW OF LITERATURE:

Due to the rapid growth of internet users and E-Banking as customers are finding themselves as more convenient to operate finance at their own places whether to visit at bank door step. Customers increasingly demand of better technology knock the digital banking in India which enables users to do banking activities in secured and easiest mode too and save their time to stand in a long queue. This particular facility not only used by urban banking customers but also by the rural users too as government is taking steps to make them educate about the new banking trends so that they also get all these benefits and enable to increase their standard of living. For this research paper and report have been studied to know the things which has been done which is not yet done:

¹The study reveals that Indian Banks have evolved with number of E-Banking products due to customer demand but at this time customer are facing problems regarding security of their data and also facing problems regarding how to use that technology.²It reveals that study the benefit of internet banking and it also signifies the customer level satisfaction. As also gives a look how many users are preferring online banking and also showed it number keeps on increasing it. Banking sector came up with secured and better technology.³The study shows the impact of internet in Indian Banking Sector as Indian Government has come up with a programme of Digital India and also customer is having a positive attitude towards it.⁴An analyst from BFSI Industry, had done a study towards “Digital Transformation in Banking- The Future of Banking” reveals that 46% of the customers are managing their finances online so he said due to customer demand bank have to transform themselves to digitalization.⁵A report by F. Helena, R. Donya June 2015 on “Delighting customers and Democratizing Finance: Digitalization& the future of commercial Banking” belongs to Deutsche Bank Global Transaction presented that how banks in world transforming themselves to Digital Banking to increase sales, to save cost, to optimize processes and how they trying to satisfy customers and eager to adopt new technology like Atom Bank in which banks are outsourcing these facility.

From the report of KPMG on Digital Banking edition February 2016, that showed the maturity scorecard of innovation in Indian Banking sector:

This scorecard is a qualitative aspect in which two things are considered:

1. Banks effort towards the implementation of technology.
2. Customer adaptation of the technology.

OBJECTIVE OF THE STUDY:

This study focusing on the impact of digitalization on Indian Banking Sector in terms of its growth, trends are being studied.

RESEARCH METHODOLOGY:

Data collection: In the present study, secondary data has been used and the data is collected from various web sites.....

Research Design: Exploratory and empirical research has been applied for the study.

The study has been taken in to two parts. First part focusing on the impact of digitalization on Indian banking sector and second part includes the trends prevailing in digital banking.

Section-I

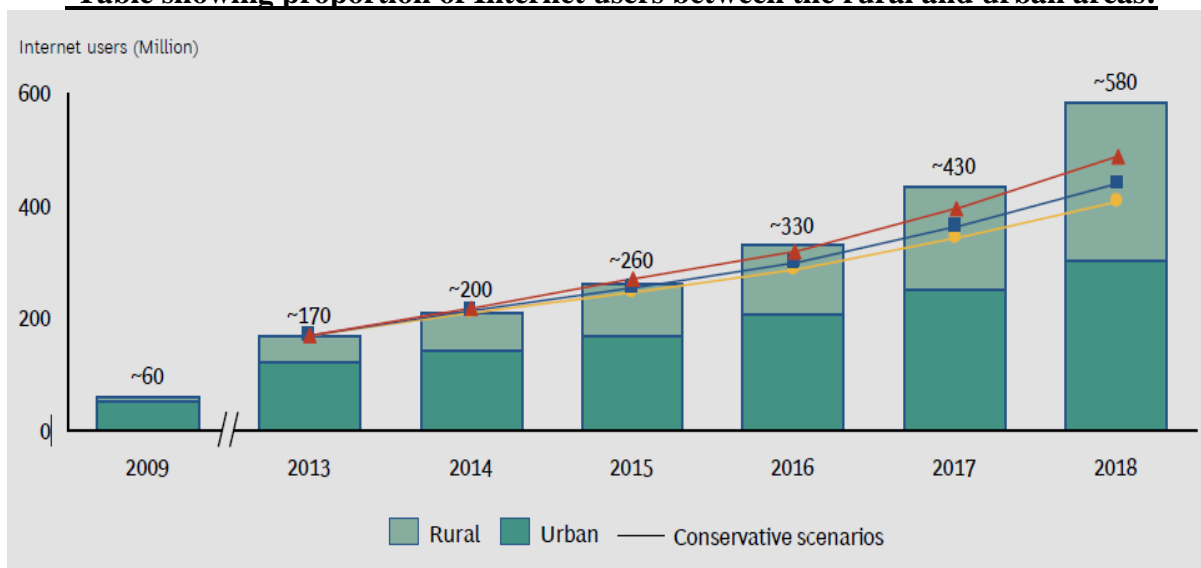
Internet users and Indian Banking Sector:

Information technology becomes an important tool for an effective digitalization banking and that leveraging benefits to both banks as well as customer.

- ICICI Bank's Digital Village- ICICI Bank had launched a project called 'digital village' in which bank set up e-health, e-milk producer group, Wi-Fi connectivity and schools with digital black board in the village, along with host of other digital facilities. The villages are having high connectivity internet facility which makes farmers to access information on prices of agricultural commodities on NCDEX and also a special websites has been created for agricultural development. Firstly this digital village scheme had been launched in Akodara, in Sabarkantha district of Gujarat incidentally happens to be the same place where Mr. Modi started Gujarat's first animal hostel in 2011 when he was the Chief Minister of the state.
- Digital Locker: It is a service that has been launched for storing their crucial documents like voter ID Card, Pan Card, BPL Card, Driving License, Educational Certificate etc, in the cloud.
- National Scholarship Portal: This programme has been set up for the rural areas beneficiary for that they are required to submit the application, and after that verification, sanction and disbursal should be done. This portal has been established for receiving the scholarship without any hassle or government office roundtrips.
- Bharat Net: A major infrastructure backbone of digital India, to facilitate delivery of e-governance, e-health, e-education, e-banking, internet and various other services. This service will lead to connect all 2.5 lakh Gram Panchayats of the country.
- For linking payment system in rural areas more than 12000 rural post office branches has been linked. Another achievement is JAM (JAN DHAN AADHAR MOBILE) is another step for synchronizing the banking system. The aim to achieve maximum empowerment to people and maximum technological penetration among the masses. With that now a smart phone is converted in to an operational personal bank. As if now government of India is trying to have cashless economy with an aim of controlling the black money in an economy.

Focus on progress of digitalization in Indian Banking Sector is that 12000 rural post office branches even more than that had been linked in to payment banking. Under the programme of JAM total balance of bank accounts are around ₹ 26000 Crore. Over 190 Million accounts had been opened under the financial Inclusion scheme which is Zero Balanced accounts and that holding around 38 % of it. The greatest advantage of digitalization is that it able to provide customer specific services which leads to the maximum customer satisfaction. There has been a big transformation in banking habits of customer that is due to the online shopping and E-Commerce.

⁶Table showing proportion of Internet users between the rural and urban areas:



As the table indicates from 2009 to 2016 number of internet users are shift from 60 million to 330 million and it is being estimated that by 2018 internet users reached to 550 Million. There is a vital improvement in the rural sector as there is a paradigm shift in the rural internet users by 170 million till 2018 that has been estimated.

Pradhan Mantri Jan Dhan Yojna:

The Prime Minister's Jan Dhan Yojana (JDY) is the most recent effort in a spate of financial inclusion programmes introduced over the past decade. The JDY aims to provide at least one basic banking account equipped with a RuPay debit card to all households.

⁷Details of Bank Account in Rural & Urban Areas

| Bank Name | RURAL | URBAN | TOTAL | NO OF RUPAY CARDS | AADHAAR SEEDED | BALANCE IN ACCOUNTS | % OF ZERO-BALANCE-ACCOUNTS |
|---------------------|-------|-------|-------|-------------------|----------------|---------------------|----------------------------|
| Public Sector Bank | 11.43 | 8.93 | 20.36 | 15.72 | 11.34 | 36403.85 | 23.37 |
| Regional Rural Bank | 3.71 | 0.60 | 4.31 | 2.94 | 2.00 | 7630.75 | 20.26 |
| Private Banks | 0.53 | 0.31 | 0.84 | 0.78 | 0.36 | 1602.01 | 36.27 |
| Total | 15.67 | 9.84 | 25.51 | 19.44 | 13.69 | 45636.61 | 23.27 |

Section-II

Recent Trends in Indian Banking Sector due to Digitalization:

Digitalizations lead to the innovation of financial services that make a way for customer to approach to bank easily. As it's a boon to those unbanked areas and under-banked areas as well.

Digital innovations are:

1. **Mobile Banking:** According to research by KPMG and UBS, number of mobile banking users in India across the globe on an average age of 30, as compared to U.S., Europe which is much lower. Now a day's banks start their own mobile aps and to impel users to download app they are luring customer through various offers.
2. **Social Media Services:** Banks are interconnected with various media services to enhance customer satisfaction and also for promotional services too. Social media banking offering are as follow:
 - Account opening
 - Brand promotion
 - Drive customer insights
 - Customer compliant solution
 - Financial Advice
 - Payment and transfer
 - Cross sell

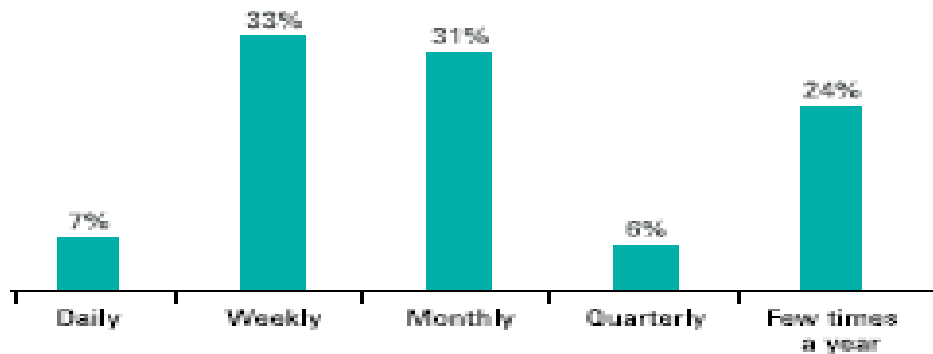
Through social media banking services reviewing loan application of the borrowers and also extending personal credit limit by creating page on Facebook. On an average a social media user almost spend two hour and twenty five minutes on social networking sites which may leads to strong customer connectivity.

3. **NFC and biometrics:** For high level of security biometric system is good enough rather than just remembering the password and pin. And also it remain with the individual itself but it's a very high cost effective implementation.
4. **Cloud:** The cloud play an important role in transforming the bank's efforts in to business and operating model. As these techniques automatically assembles, integrates and configures technology resources to meet business goals. The benefit is that it eliminates the need for a physical infrastructure and bank can deploy the sources rapidly and at a lesser cost. Banks are now moving towards the cloud of payment system as it reduces the bank pressure and also payment is the major revenue earning source.
5. **Personal finance Management:** Managing the customer relations digitally as customer demands better control over their finances and building customer relations by offering finances digitally and banks are trying to transforming the internet bank into an innovative financial manager and advisory center.
6. **Contextual Banking:** It's a type of banking where financial services/offers are made as per time and need. In this basically hardware, software and network are combined to know the customer behavior, intention by creating behavioral graphs.
7. **Block Chain:** As the banks are moving from ideation and experimentation to pilot deployment, to do this there is certain technology like block chain is emerging for

transforming the financial industry by making transactions faster, cheaper more secure and transparent

8. Digital Wallets: This facility had become an incredible services in the payment world in which a customer can make payment without having money even through redeeming reward points. Digital wallets used for storing documents, banking transactions, bill payments and ticketing. There has been expecting that almost 30 percent growth will be achieved by 2019 in using mobile wallet services.

⁸**Frequency of using Digital wallets:**



Source: (KPMG, 2016)

9. P2P funding Digital Platform: This platform solves the banking inefficiencies by developing online marketplaces that use complex algorithms to match borrowers with investors according to their requirements. This market is growing day by day specially in developed countries with strong financial markets
10. Wearable technology: Till 2018 it has been expecting that smart wearable devices approach to 130 million that is 10 times higher than that 2013. Banks are coming with smart apps through smart watches which can show the account statement and enable fund transfer.

⁸**Table showing use of technology:**

| | HIGH MATURITY | MEDIUM MATURITY | LOW MATURITY |
|-------------------------------|---------------|-----------------|--------------|
| Mobile Banking | √ | | |
| Social Media Services | √ | | |
| NFC and Biometrics | | √ | |
| Cloud | | √ | |
| Personal Financial Management | | √ | |
| Contextual Banking | | √ | |
| Block chain Technology | | | √ |
| Digital Wallets | √ | | |
| P2P | √ | | |
| Wearable Technology | | √ | |

Source: From KPMG Report

FINDINGS:

- As per the KPMG report on the progress of digitalization in Indian Banking Sector that showed the internet users between rural areas and urban areas increased to 550 million till 2018 in which 170 belongs to the rural areas.
- Under ⁷PMJDY, number of bank accounts that has been opened reaches to 125.4 million. Over 75 million RuPay cards has been issued
- One of the initiative that has been taken by the SBI for reaching out the rural people as it is not possible to open branches out there as it include huge cost so the bank has decided to have “Bank in a Box”, SBI tiny accounts have been opened though using smart cards that is secured through a biometric system and the card holds the customer information like account number, finger prints as well as balance in the account.
- ⁹The rapid growth in Aadhaar biometric enrolments along with simultaneous improvements in digitization of banking and G2P payment databases, digital payment systems, technology-enabled last mile banking, has fed abundant enthusiasm for creating an all-inclusive digital financial ecosystem. Aadhaar has also led the Government of India, the RBI and the banks to rollout out the physical financial infrastructure such as ATMs, branches, micro-ATMs and BC network to unbanked areas.
- M-commerce market in India is expected to grow by 55% from \$2billion in 2015 to \$ 19 Billion by 2019. Due to this government has allowed various subsidiaries of telecom services to set up payment banks such as Vodafone and ICICI bank M-pesa.
- ¹⁰High level of digitalization alarming a security alert as recently RBI has already put a team in place that would be headed by Nandkumar Sarvade, a retired IPS officer and an expert in bank fraud and terrorism cases. The RBI is also looking to hire techies in the coming months whose job brief will include checking IT systems of the banks. The RBI is also planning to involve outside help, mainly certified cybersecurity companies.

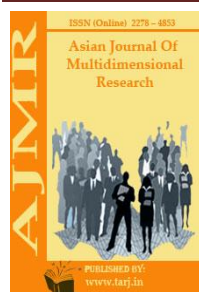
SUGGESTIONS AND CONCLUSIONS:

- Indian Banking Sector is transforming and to remain in competitive world RBI encouraged the banks to be transparent and for control their banking business by adopting business intelligence. In this direction Automated Data Flow has been a step taken to ensure correct and consistent data submission.
- Due to technology millions of people are now accessible to financial services due to wider reach convenience and low cost of delivery.
- For financial inclusion, Indian Banking Sector is coming up with newest modes of banking and payment channels, technology platforms and as technology upgraded there is a negative impact as well like hacking of accounts etc....
- Mobile Banking is not a way to increase their customer engagement in urban areas but also to reach out to new ones in rural areas as well that is biggest agenda of India financial inclusion
- For doing payment Indian banking sector has a paradigm shift from paper based to modern electronic payment system.

Under the impact of digitalization on Indian banking sector, study includes the progress in the users of internet banking and also a proportion is shown between the users of rural and urban and also Indian and world users. This study also seeing the customer satisfaction level with the online services of banking and a comparison is showed between the public sector banks and private sector banks customer satisfaction level.

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USE OF HOTEL PROPERTY AND AUDITOR'S ASSESSMENT OF THE CURRENT ACTIVITY EFFECTIVENESS

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ABSTRACT

This article makes analyses in the given essentials of auditing activity results and using properties of hotels. Furthermore, there are indexes which indicate major points of expressing them assessment of the current activity. Finally, author concludes use of hotel property and auditor's assessment of the current activity effectiveness. Internal auditors as well as external auditors should play an active role in addressing these pressing issues. However, in practice, internal and external auditors do not have a full role to play. In addition, the hotel account and reporting system should be able to provide comprehensive information that is needed to identify these indicators and give them an auditor's assessment. In our opinion, it is desirable to divide all the indicators that reflect the property status of the hotel and the effectiveness of property use into two groups, namely quantitative and qualitative indicators. We believe that the quantities and quality indicators reflecting the property status of the hotel and the efficiency of ownership use should be established in a holistic manner for all such entities. Thus, A.N. Xolikulov recommended a system of different indicators that reflect the quality and effectiveness of the hotel and the rules for identifying them.

KEYWORDS: Hotel, Auditing, Counting, Analyze, Hotel's Property, Results of Activity.

INTRODUCTION

The hotel operates in the conditions of continuous change of the environment, including the regulatory and legal framework that regulates the legal order, communication between all economic entities, tax control, demand for services and offers, services, raw materials, and price changes. The interior environment in the hotel, that is, the decisions made in them leads to the change in the operation of the enterprise, such as the use of technology, the number of clients, the number, etc.

External and internal changes above impact the effectiveness of hotel activities.

Indicators of the effectiveness of the hotel can be divided into two major groups:

Indicators of hotel property use efficiency;

1. Performance indicators of current activity.

The importance of using the hotel property and determining the efficiency of the current activity is an objective necessity for the broader use of the internal and external audit capabilities to address this pressing problem. Internal auditors as well as external auditors should play an active role in addressing these pressing issues. However, in practice, internal and external auditors do not have a full role to play. Investigations have shown that in the audits conducted, auditors are restricted to the property status of the hotel on a balanced basis. Consequently, the value of such an auditor is limited to the identification of the real amount of assets received on the balance sheet. The study of some audit reports indicates that hotels include procedures such as the contribution of separate types of property to the total amount of the balance of payments, and the tendency for changes in those figures. Naturally, the work done by auditors is naturally insufficient. As objective auditors, auditors should now identify all indicators that reflect the degree of ownership of the hotel business entities and the extent to which they have the potential to effectively utilize existing property, and provide auditor's assessments of their impacts and develop and implement the auditors' recommendations to further improve these indicators. This approach will allow increasing the role of auditing services and strengthening the position of internal and external auditors as useful experts.

LITERATURES REVIEW

The use of hotel property and auditor evaluation of current performance indicators depend on the availability of a scientifically sound system for these indicators and the existence of a methodology for their identification. In addition, the hotel account and reporting system should be able to provide comprehensive information that is needed to identify these indicators and give them an auditor's assessment.

So, to what extent are these current theoretical and methodological issues solved? Can the hotel account and reporting system provide detailed information that is necessary to provide an auditor's assessment of the property status and the effectiveness of the property use and the performance indicators?

It should be noted that the economic basis of hotel activities, including the procedures for systematization and identification of performance indicators, have been reflected in some cases published abroad and in our country. Thus, A.N. Xolikulov recommended a system of different indicators that reflect the quality and effectiveness of the hotel and the rules for identifying them.

In the monograph "Problems of increasing productivity in hotels" published by Prof. M.D. Pardaev property status and efficiency of use of hotels are divided into two groups:

- (1) Indicating the material-technical base and organizational-technical condition of the hotel's economy;
- (2) Indicators about the economic potential of the hotel economy.

METHODOLOGY

Accordingly, these scientists grouped into the following groups, such as the indicators of the organizational status (control points, composition, specificity), indicators representing the level of logistical support and the technological status of the service process.

In the system of indicators of group 2 they represent the property status of the hotel business and the efficiency of their use

the indices have been identified as follows:

- (a) Indicators for fixed assets;
- (b) operating cash flows;
- (c) Indicators for intangible assets.

However, it is not fully reflected in what is recommended for each of the proposed groups and the ones that are relevant to the composition of the group.

The aforementioned hotels indicate a system of indicators that reflect the property status and effectiveness of their use, and their incomplete theoretical and methodological foundations. Also, it should be noted that the current account and reporting system in the hotel does not fully complement the information required to identify these indicators and provide an auditor's assessment.

In our opinion, it is desirable to divide all the indicators that reflect the property status of the hotel and the effectiveness of property use into two groups, namely quantitative and qualitative indicators. In our opinion:

- * The property status of the hotel and the amount indicating the effectiveness of the use of this property indicates indicators of the currency of the hotel property and its state of affairs in the natural units, as well as the total revenue, cost of the hotel and the final financial results;
- * The property status of hotels and the qualitative characteristics of ownership of property should be understood as the indicators of the use of individual types of property in the currency and natural units, as well as the average revenue, cost and final financial results corresponding to each other.

Main part

We believe that the quantities and quality indicators reflecting the property status of the hotel and the efficiency of ownership use should be established in a holistic manner for all such entities. This is because the existence of such an integrated approach allows comparing the quantity and quality of hotels, their unbiased rating, the identification of advanced and backyard businesses, and the advancement of high-class hotels. To achieve this goal and, based on the above definitions, we consider it appropriate to incorporate the following specific elements into

both groups of indices, which reflect the property status of the hotel and the efficiency of ownership:

Quantity indicators:

- The value of the hotel's total assets and specific types;
- The total number of rooms in the hotel including the total number of rooms.

1. Quality Indicators:

- the average occupancy rate of the rooms in the hotel, including the total number of rooms;
- The total occupancy rate in the hotel.

Each of the aforementioned qualitative indicators, representing the property status of the hotel and the efficiency of ownership, should be determined in their entirety and evaluated in precise measuring units. We recommend setting and evaluating these indicators, based on the following algorithms (see Table 1).

1-table

| № | Indexes | Determine and display algorithm | Conditional characters in algorithm |
|----|---|--|---|
| 1. | The total number of rooms at the hotel including the average occupancy rate / | $B\partial = \Phi_{xc} * \Phi_{kc} * 100\% / X_{cj} * 365$ | Φ_{xc} — actual number of rooms in use; Φ_{kc} - number of days in use; X_{cj} – total room numbers; 365 – days of the year |
| 2. | Coefficient of use of total hospitality at the hotel / percentage of appearance / | $B\partial = \Phi_{yc} * \Phi_{kc} * 100\% / Y_{cj} * 365$ | Φ_{yc} - the number of cases in use; Φ_{kc} - of days in use; Y_{cj} – total places quantity; 365 – days of the year |
| 3. | Amount of average earnings per room per room | $D_{yx} = D_{jx} / X_{cj}$ | D_{yx} – average profit in room D_{jx} - total income ammount |
| 4. | The average cost of each room at the hotel | $T_{yx} = T_{jx} / X_{cj}$ | T_{yx} - sum of average cost per room; T_{jx} – net amount |
| 5. | The average gross benefit from each room service | $Y\Phi_{yx} = Y\Phi / X_{cj}$ | $Y\Phi_{yx}$ - the sum of average gross earnings per room; $Y\Phi$ – gross income ammount |
| 6. | Average gross profit of the hotel | $Y\Phi_{yx} = Y\Phi / D_{jx}$ | $Y\Phi_{yx}$ - average profitability of the gross profit D_{jx} - total amount of earnings $Y\Phi$ - total gross amount of profit |
| 7. | / 387-395 Pardaev M. IT 2017 | $Y\Phi_{yx} = Y\Phi_{yx} / D_{yx}$ | $Y\Phi_{yx}$ - average profitability of a single room |
| 8. | | $D_{Xj} + M_{Xj}$ | D_{MXyx} - the cost of a single room and the average cost of |

| | | | |
|-----|--|---|---|
| | | $\frac{ДМХ_{yx}}{Х_{сж}} = \text{-----}$ | the expenses per room; ДХ _ж - amount of total period expenses; МХ _ж – total financial expenses Х _{сж} – total room numbers; |
| 9. | At the hotel there are tax benefits for a single room | $\Phi C_{yx} = \Phi C_{ж} / Д_{yx}$ | ΦC_{yx} - the sum of average tax benefits per room; $\Phi C_{ж}$ - total amount of profits tax |
| 10. | The only advantage of a hotel room is the average profit | $C\Phi_{yx} = C\Phi_{ж} / Д_{yx}$ | $C\Phi_{yx}$ - the sum of average net earnings per room |
| 11. | The average net profitability of the hotel | $CP\ddot{y} = C\Phi_{ж} / Д_{ж}$ | $CP\ddot{y}$ – average profitability of the hotel |
| 12. | The average net profitability of each room in the hotel | $CP\ddot{y}_x = C\Phi\ddot{y}_x / Д\ddot{y}_x$ | $CP\ddot{y}_x$ - average net profit of the room |
| 13. | Profitability of total fixed assets across the hotel | $A\Phi p = C\Phi_{ж} * 100\% / A\Phi$ | $A\Phi p$ - profitability of fixed assets, $A\Phi$ - fair value of fixed assets for the reporting period |
| 14. | The innermost pillar of the hotel | $ЗНп.б. = \frac{ДХ}{МДд} * 100\%$ $ЗНн.б. = \frac{ДХ}{МДн.б.}$ | $ЗНп.б.$ - money unit of harmlessness in the unit; $ЗНн.б.$ — natural unity point; $ДХ$ -permanent expenses; $МДд$ – marginal income amount (%да) $МДн.б.$ - the sum of marginal earnings per one natural person (1 member) |
| 15. | * in the currency | $МХМп.б. = Д_{ж} - Д_{з.н.}$ $МХМф. = Д_{з.н.} / Д_{ж}$ | $МХМп.б.$ - monetary security margin; $МХМф.$ - percent of financial security margin; $Д_{з.н.}$ - amount of earnings in the disaster zone |
| 16. | * in natural harmony (by number of visitors) | $OP_d = МД / C\Phi_{ж}$ | OP_d - operation richag rate; $МД$ - marginal gain amount |

RESULTS

The efficiency of the hotel's current activities is based on profitability indicators. Profitability is calculated based on the profit for the reporting period and the amount of expenses incurred

therein. Different types of benefits are used to estimate different yields. We used the table of profitability indicators (see Table 2).

The integrated approach to the assessment and evaluation of the property status of the hotel and the effectiveness of the use of property and the results of its current operation, and the justified justification of the internal and external audits, in our opinion, allow us to solve some of the theoretical and practical problems that are currently available. Among the major ones are the following:

- achieving a uniform scientific basis of proper systematization, identification and assessment of property status of property and the effectiveness of the use of property and results of current activities, and the uniform application in practice;
- provide auditors with information on the achievements of the hotel management, the failure to achieve results, the circumstances that should be taken into account, and to ensure that auditors are accountable to their clients, responsibilities and responsibilities;

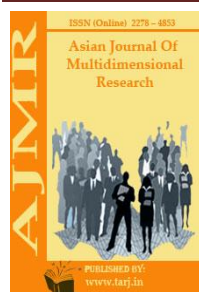
CONCLUSION

The auditor should be able to accurately determine audit procedures that are important to them and provide auditors' assessments and recommendations.

Providing auditor ratings on quantitative and qualitative indicators, indicating the property status of the hotel and the effectiveness of ownership, determining the actual status of their reporting periods (months, quarters, semesters and years), defined parameters of the business plan and parameters obtained in previous reporting periods comparisons with the results, determining where the trends are going, and their reasons for the negative situation, be understood. We believe that these auditor's assessments will enable us to develop and introduce audit recommendations

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ETIOPATHOGENESIS, TREATMENT AND PREVENTION OF ASEPTIC INFLAMMATION OF THE JOINTS OF THE LIMBS IN SPORTS HORSES

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ABSTRACT

Studied the percentage of incidence, etiopathogenesis, treatment and prevention of aseptic joint diseases in horses. It was revealed that periarticular fibrositis is more common among sport horses. During the experiment, an increase in the number of erythrocytes, leukocytes and hemoglobin concentration was found in animals of the first and especially the second groups, the percentage of lymphocytes increased at the beginning of the experiment and then began to gradually decline towards the end. One of the methods to preserve the performance of sports horses is the use of low-intensity laser radiation in various animal diseases, including destructive changes in the musculoskeletal system. However, it should be noted that in animals of the third group with the presence of periarticular fibrositis, the complete restoration of joint function was observed much later than the end of treatment.

KEYWORDS: Autoblood, Chondrolonum, Periarticular fibrositis, Synovitis, Arthritis, Low-Frequency Laser, Joint, Intraarticular Injection.

INTRODUCTION

One of the urgent problems of veterinary medicine is the search for new effective and economically feasible means for the treatment of animals, including horse breeding, where diseases associated with the specificity of the economic use of horses are most common.

According to numerous studies, diseases of the joints are the result of injuries (Barsukov HA, 1986; Lukyanovsky V.A., 1987; Povazhenko I.E., et al., 1987; Borisov MS, 1988; Kalashnik I.A., 1990; Carlson CS et al., 1998), and injuries in sport horses can reach 63.9% of the total number of livestock. Injuries to the joints, ligaments, tendons entail the loss of performance of horses and, as a result, their release from work for a long time (Bobylev I.F., 1968; Kalashnik I.A. et al., 1990). At the same time, the consequences of injuries lead to chronically occurring diseases of the joints, which are manifested by destructive-dystrophic lesions of the articular surfaces, as well as adjacent and underlying tissues.

Therefore, in conditions of intensive loads on horses in sports, the priority task of scientific research should be finding ways to relieve destructive processes, search for prognostic criteria for the course of the disease depending on the degree of destruction of joint tissues, as well as the positions that determine the further use of sports horses.

In addition, a sharp deterioration in the ecological status of the region leads to a decrease in the resistance of the organism of animals, which can also be the cause of joint disease. All this requires a new approach to addressing the issues of etiopathogenesis, modern methods of diagnosis, treatment and the development of preventive measures for joint diseases of the distal limb segment in horses used for sporting purposes and in national competitions.

One of the methods to preserve the performance of sports horses is the use of low-intensity laser radiation in various animal diseases, including destructive changes in the musculoskeletal system. The therapeutic properties of laser radiation energy are explained by a positive effect on enzyme systems, stimulation of the nervous, endocrine and immune systems, activation of hemopoiesis (Timofeev SV, Shadskaya A.B., 2007; Barsukova H.A., 2008).

The purpose and objectives of the study

To study the regional features of etiopathogenesis and the percentage of morbidity, treatment and prevention of aseptic joint diseases in horses.

Places, objects and methods of research

Experimental parts of research were conducted at the department of "Veterinary Surgery" Samarkand Institute of Veterinary Medicine, AIDS laboratory in the city, laboratory of the regional hospital, laser center of the Samarkand Medical Institute, on the hippodrome owned by Tur-Orient LLC of the Samarkand region on horses used in sports and kukkari in the districts of Jizzakh, Tashkent, Kashkadarya, Surkhandarya and Bukhara regions.

The types, etiology, distribution of chronic aseptic joint inflammations, their course in the form of a complex pathology of toxic-allergic nature with some zonal features in animals under conditions of horse-breeding farms of the republic were studied.

Conducted scientific and scientific-economic experiments to study the effects of group prevention of chronic fibrinous synovitis and chronic periarticular fibrositis in horses on some morphobiochemical and immunological blood parameters and functional state of the joints.

The effectiveness of the treatment of chronic fibrinous synovitis and chronic periarticular fibrositis of the joints in horses was studied using a medical complex consisting of traditional methods and in addition to them, blood and chondrolone irradiated with a neon-helium laser and used in a certain sequence and doses..

RESEARCH RESULTS

To study the incidence of aseptic diseases of the joints, 67 horses were examined in the hippodrome belonging to Tur Orient LLC in the Samargand district of the Samarand region, and 10 of the heads showed the presence of various joint diseases, which is 14.9%. Including identified in 3 horses, the course of acute synovitis, in 4 heads of horses of chronic fibrositis and in 3 heads of animals of periarticular fibrositis.

During the clinical examination of 45 heads of horses in livestock farms of the Pastdargom district, 11 heads showed the presence of aseptic articular pathology, which is 24.4% of the articular pathology. Acute synovitis was found in 2 heads of sick animals, in 3 heads chronic synovitis, in 6 heads periarticular fibrositis of the joint.

When conducting such surveys conducted in private households of the Urgut district, among the examined 22 animals in 4 heads (18%), various diseases of the joints were observed. At the same time, 2 animals showed chronic synovitis and 2 animals had a course of chronic periarticular fibrositis.

In private farms of the Bulungur district, out of 31 animal heads, 5 (16.1%) showed the presence of various articular pathologies, while in 1 animal acute synovitis, in 2 animal heads chronic synovitis and in 2 animal heads chronic periarticular fibrositis with distinct clinical signs.

During the clinical examination of 17 heads of animals in private farms of the Jizzakh region, 3 heads of animals (17.6%) had articular pathology. At the same time, chronic synovitis was recorded in 1 horse head and chronic periarticular fibrositis in 2 horses.

Examination of 57 heads of animals in the Tashkent region in 10 heads (17.5%) revealed the presence of a nonpurulent articular pathology, while 3 heads of animals showed a course of acute synovitis, 3 heads of chronic synovitis and 4 heads of chronic periarticular fibrositis .

A clinical examination of 32 animals in the Kashkadarya region in 4 heads (18.1%) revealed the presence of non-suppurative articular pathology, while 1 head showed a course of acute synovitis, 1 head had chronic synovitis, and 2 had an initial stage of chronic periarticular fibrositis.

In the Surkhandarya region, out of 16 animals in 2 heads (12.5%), the presence of articular pathology was detected, while 1 head was found to have chronic synovitis and 1 animal had chronic periarticular fibrositis.

A similar condition was observed in the Bukhara region, from clinically examined 18 animals in 2 heads (11.1%), the presence of articular pathology was observed, while in 1 head of the animal's acute synovitis was detected and in 1 head the course of chronic synovitis was observed.

When conducting surveys throughout the year, it was found that articular pathology is most often observed at the end of the autumn, winter and spring seasons.

During the clinical examination of 295 heads of horses on the farms of the Republic in 51 heads (17.3%), various aseptic joint inflammations were found. Acute synovitis was found in 11 animals (21.6%), chronic synovitis in 18 animals (35.3%) and chronic periarticular fibrositis in the initial stage with a distinct clinic were recorded in 22 animals (43.1%).

During the clinical examination and study of the conditions of care, maintenance, diet of sportsmen participating in kupkari horses, it became known that in farms whose diets of animals were mixed feed with meal or barley with an admixture of acoustical or trichodesma and other poisonous plants, various types of toxic-allergic conditions and cases of synovitis in horses were more pronounced.

With periarticular fibrositis, resulting from various injuries and repeated injuries, joint deflection, fibrous capsule thickening, thickening and loss of elasticity of the ligaments and manifestation of severe pain during movement of the animal were observed, in horses, the hock, carpal joints and joints were mostly damaged.

The next stage of scientific and economic research was conducted to determine the economic efficiency in the use of autologous blood irradiated with a neon-helium laser beam and chondrolone for the treatment of aseptic joint inflammations. 15 heads of horses with chronic synovitis and periarticular fibrositis of the joints of the distal limb were selected on the basis of analogs, they were divided into three groups of 5 animals each, while the third group used conventional methods for veterinary medicine to treat chronic synovitis and periarticular fibrositis, and in particular, highly irritating ointments were applied to the joint, massage, thermal procedures, alcohol dressings were applied. For the treatment of animals of the first group with chronic synovitis and periarticular fibrositis of the joints, in addition to the standard treatment methods, intramuscular autologous blood irradiated with a neon-helium laser beam at the rate of 0.5 ml / kg body weight was used. For the treatment of animals of the second group with chronic synovitis and periarticular fibrositis joints, in addition to the conventional methods of treatment, used the method of intramuscular injection of autologous blood irradiated with a neon-helium laser beam at the rate of 0.5 ml / kg of body weight and intrasustia total administration of chondrolone in 2 ml.

When using conventional treatment methods and, additionally, as a stimulant, intramuscular injection of autologous blood irradiated with a neon-helium laser beam at a rate of 0.5 ml / kg body weight and intra-articular administration of chondrolone 2 ml each for the treatment of chronic synovitis and periarticular fibrositis of the distal extremity joints, the healing time of pathological processes was reduced, and the immunostimulating effect of blood irradiated with a neon-helium laser beam was manifested, while chondrolone had a positive effect on the physiological state of cartilage tissue.

Treatment of animals of the first group of patients with chronic synovitis lasted 14 days, the second group lasted 12 days and the third group lasted 18 days, while in animals that had periarticular fibrositis, it was 16, 14 and 21 days, respectively. However, it should be noted that in animals of the third group with the presence of periarticular fibrositis, the complete restoration of joint function was observed much later than the end of treatment.

When applying methods of treatment of animals of the second group with chronic fibrinous synovitis and periarticular fibrositis, along with a reduction in recovery time, noticeable changes in the morphological, biochemical, and immunological blood parameters were observed. Accordingly, by the end of the experiment, the number of erythrocytes increased by 9.5 and

leukocytes by 25.3%. By the end of the experiment, relative to the previous indicators, there was an increase in the amount of hemoglobin and lymphocytes in the leuco-formula, respectively, by 22.5 and 10%. The amount of total protein in the serum continued to increase and by the end of the experiment reached 19.7% relative to previous indicators, there was a decrease in the number of albumin and an increase in globulins, mainly beta and gamma globulins, which led to dysproteinemia, that is, relative to the previous indicators albumin decreased by 12.5%, the number of gamma globulins increased by 11.2% and beta globulins by 31.8%.

Of the immunological parameters of horses' blood, the relative number of T-lymphocytes at the end of the experiment increased by 4.9% relative to the previous indicators, their absolute number by 30%, the relative number of B-lymphocytes by 16%, their absolute number by 50%. When determining the number of A, M and G-immunoglobulins, it was found that their number at the end of the experiment increased by 61.5%, 10% and 14.2%, relative to the previous indicators, respectively.

In the group of animals of the first group, which were used in addition to the conventional methods of treatment intramuscularly autologous blood irradiated with a neon-helium laser beam at the rate of 0.5 ml / kg of body weight, the healing time of pathological processes in relation to the animals of the control group decreased and along with it were observed small changes in morphological, biochemical and immunological parameters.

The results of laboratory blood tests confirm the difference in clinical signs in animals of all three groups. During the experiment, an increase in the number of erythrocytes, leukocytes and hemoglobin concentration was found in animals of the first and especially the second groups, the percentage of lymphocytes increased at the beginning of the experiment and then began to gradually decline towards the end. This indicates that the healing of the pathological process in animals of the first and second groups occurs due to stimulation of the reticuloendothelial system. In animals of the third group, a small increase in the number of white blood cells and hemoglobin and a decrease in red blood cells were observed in the blood during the experiment.

In the subsequent stages of research, in order to develop certain measures aimed at the use of a preventive complex against chronic synovitis and periarticular fibrositis, scientific and economic experiments were carried out on horses used in equestrian sports and kupkari owned by Tur Turient LLC of the Samarkand region, for this purpose 20 horses, which, according to the principle of analogues, were divided into 2 groups of 10 goals each.

The experiments were carried out mainly in the autumn and winter months, during the Kukkari season. The animals of the first experimental group every day, 2 times, were provided active and passive exercise at the walking areas, 2 hours in the morning and evening. Places of keeping animals and walking areas for exercise were, before and during the experiment, cleared of objects that could injure animals. In addition, the hooves of animals of this group were clinically examined before and during the experiment, and the focus was on the condition of the hoof and horseshoe. In order to treat the complications of open finger wounds and prevent hoof diseases, animals were taken through special concrete baths with a 2% formalin solution every 20 days for 2-3 days. After drying the walls of the hoof for 2-3 days smeared with tar.

Considering that the barley entering the ration of the first group of horses can be mixed with acrid, trichodesma and other poisonous plants growing in our republic and that they can cause different types of toxic-allergic conditions, the barley, which is part of the diet, has been checked all the time. In order to stimulate the protective properties of the organism, animals of this group

once a month intramuscularly injected autologous blood irradiated with a neon-helium laser beam of 0.5 ml / kg body weight and 4 ml of chondrolone. Feeding animals of the second group was carried out on the diet of the farm.

The animals of the first group for 4 months were provided with permanent exercise at the walking areas. Barley, which is part of the diet, was constantly cleaned from the seeds of poisonous plants; moreover, autologous blood irradiated with a neon-helium laser beam of 0.5 ml / kg body weight and 4 ml of chondrolone was injected intramuscularly once a month. As a result, no synovitis was observed in animals of this group, and only one animal had periarticular fibrositis, which developed after an injury in a sports game.

In 4 heads of horses of the second control group, periarticular fibrositis was observed with distinct clinical signs, and in 2 goals synovitis was detected.

When using a prophylactic complex to prevent the development of chronic inflammation of the joints of horses, animals of the first group showed significant changes in the hematological parameters of blood. The number of erythrocytes by the end of the experiment increased by 15.3% compared with the initial indicators and in animals of the second group this indicator decreased by 2%. The number of leukocytes in the blood of animals of the first and second groups increased throughout the study and increased compared with the initial figures by 8.3 and 9.6%, respectively. The amount of hemoglobin in the blood of animals of the first group increased in accordance with the red blood cells throughout the study and at the end of the experiment increased by 11.9%. And the amount of hemoglobin in the blood of animals of the second group at the end of the experiment decreased by 1.1%. The percentage of lymphocytes in the blood formula of animals of the first group at the end of the first experiment increased by 14.7% and in animals of the second group by 2.7%.

Biochemical changes in the serum occurred as follows, the amount of total protein continued to increase and the end of the experiment reached 9.3% and in animals of the second group decreased by 4.8%.

The amount of albumin and gamma-globulins in the protein fraction of the blood serum of animals of the first group by the end of the experiment increased by 5.2 and 11.4%, respectively. The number of alpha and beta globulins at the end of the experiment with respect to previous indicators decreased by 15.8 and 10.2%, respectively. In animals of the second group, the amount of albumin and alpha-globulins at the end of the experiment increased by 13.5 and 24.4%, respectively, and beta and gamma-globulins decreased by 10.5 and 26.9%, respectively, compared to the previous indicators.

Significant changes in immunological blood parameters of horses were mainly observed in animals of the first group, while the relative number of T-lymphocytes at the end of the experiment increased by 12.4% relative to the previous indicators, their absolute number by 50%, the relative number of B-lymphocytes by 22, 5%, their absolute amount by 27.2%. The number of A, M and G-immunoglobulins at the end of the experiment increased by 66.6, 42.8 and 25.3%, respectively, in relation to the previous indicators.

CONCLUSION

The types, etiology, distribution of chronic aseptic joint inflammations, their course in the form of a complex pathology of toxic-allergic nature with some zonal features in animals under conditions of horse-breeding farms of the republic were studied.

It was revealed that the causes of chronic fibrinous synovitis in sport horses are toxic-allergic factors with zonal features and chronic periarticular fibrositis factors of a traumatic nature. At the same time, the functions of the organs of movement, morphobiochemical and immunological blood parameters and the functional state of the joints are disturbed.

When using conventional treatment methods and, additionally, as a stimulant, intramuscular injection of autologous blood irradiated with a neon-helium laser beam at a rate of 0.5 ml / kg body weight and intra-articular administration of chondrolone 2 ml each for the treatment of chronic synovitis and periarticular fibrositis of the distal extremity joints, the healing time of pathological processes was reduced, and the immunostimulating effect of blood irradiated with a neon-helium laser beam was manifested, while chondrolone had a positive effect on the physiological state of cartilage tissue.

After identifying the etiology, pathogenesis and early diagnosis of chronic aseptic joint inflammation in horses, the economic effectiveness of group prophylaxis was studied using 2% formalin bath for 20 days, daily treatment of the hoof wall of animals for 2–3 days and the use of autologous blood irradiated by neon helium laser and chondrolone.

Based on the data obtained, for the prevention of aseptic inflammations of the joints of horses, we recommend animals to provide daily passive and active exercise at walking areas for 2 hours in the morning and evening. In order to treat the complications of open finger wounds and prevent hoof diseases, carry them through special concrete baths with a 2% formalin solution every 20 days for 2-3 days. After drying for 2-3 days, lubricate with tar wall of hoofs. Considering that the barley entering the horses ration can be mixed with acrid, trichodesma and other poisonous plants growing in our republic and that they can cause various types of toxic-allergic conditions should be regularly checked. In addition, in order to stimulate the protective properties of the body, once a month intramuscularly inject autologous blood irradiated with a neon-helium laser beam of 0.5 ml / kg body weight and 4 ml of chondrolone into an animal.

FINDINGS

1. Articular pathologies in horses involved in sports and kupkari are recorded mainly at the end of the autumn season, in winter and spring, various aseptic inflammations were observed on 51 farms (17.3%) of the republic's farms, so For example, in 11 animals, acute synovitis, in 18 horses, chronic synovitis and in 22 heads, periarticular fibrositis, the main cause of joint disease in horses participating in Kupkari, are considered traumatic injuries.

2. When treating horses with chronic non-purulent inflammation of the joints, in addition to conventional treatment methods as a stimulant, intramuscular injection of autologous blood irradiated with a neon-helium laser beam at a rate of 0.5 ml / kg of live weight and intraarticular injection of chondrolone in 2 ml is reduced treatment time for 5-6 days. There is an increase in the amount of red blood cells in the blood by an average of 9.5%, leukocytes by 25.3%, hemoglobin by 22.5%, relative number of lymphocytes by 10%, total protein by 19.7%, gamma globulins by 11.2 %, beta globulins by 31.8%, relative number of T-lymphocytes by 4.9%, absolute number by 30%, relative number of B-lymphocytes by 16%, absolute amount by 50% as well as A-, M- and G – immunoglobulins, respectively, by 61.5%, 10% and 14.2%.

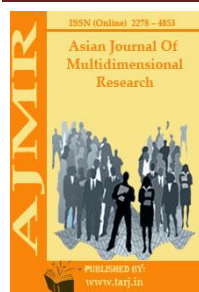
3. Taking into account that when used for the treatment of horses with chronic aseptic joint inflammation, in addition to the conventional methods of intramuscular injection of autologous blood irradiated with a neon-helium laser beam at a rate of 0.5 ml / kg of live weight and

intraarticular injection of chondrolone in 2 ml, restoration of the cartilage tissue of the joint, improvement of the clinical and immune status of the body, as well as the manifestation of stimulation of hemopoiesis, a method based on the improvement of etiopathogenetic treatment is recommended.

4. A 4-month method of group therapeutic prevention of aseptic joint diseases in horses is recommended, based on giving the horses daily duvukhrazovogo 2 hour exercise, trimming the hooves every 3 months, carrying out after 2% formalin baths every 20 days for 2-3 days, cleaning barley included in the diet of horses from the seeds of poisonous plants and the intramuscular injection of autologous blood irradiated with a neon-helium laser beam once a month in 0.5 ml / kg body weight and 4 ml of chondrolone.

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DIASPORIC ELEMENTS IN KAMALA MARKANDAYA'S THE NOWHERE MAN

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ABSTRACT

The aim of this paper is to show the Diasporic elements through the novel The Nowhere Man, written by Kamala Markandaya. In this novel Kamala delved insightfully into Diasporic issues and problems of immigrants. The immigrants in the Diasporic society lose their identity and are tortured and insulted by host society that is beautifully described through the life of Srinivas the protagonist of the novel. It shows how social prejudice against Indian in England of 1960s alienates the character and aggravates their sense of displacement. My aim is to show mental condition of immigrants who live in dilemma as they can neither accept the host country as homeland nor return to their own country. They are in search of identity in another land. It depicts Diasporic issues on the emotional, cultural, political and economic level. It also shows how the immigrants preserve their native culture and how nostalgia help to be connected with their homeland, which is beautifully described through the life of Vasantha, Srinivas' wife. Markandaya has portrayed experiences of Indian Diaspora, such as problems of adjustment, discrimination, identity crisis, hyberdity, and alienation in this novel.

KEY WORDS: *Diasporic, Immigrants, Aggravate, Discrimination, Alienation.*

INTRODUCTION

Diaspora is the group of people who are living away from their homeland and share common experiences. Etymologically, the term Diaspora is derived from the Greek word “dia” and “sperien” literally meaning “to disperse”. The term “Diaspora” was used to refer to the dispersion of the Jews after Baby Ionian exit. Diasporic literature is generally referred to the literary work done by immigrants. It focuses mainly on themes like discrimination, alienation, depression, assimilation and identity crises. It focuses on the experiences of immigrants.

Indian Diasporic writings help in many ways is a powerful network connecting the entire globe. It helps to strength the bonds between India and other countries. Indian Diasporic, writers can be divided into two generations. One generation comprises those who have spent most of its life in India have migrated to other country. The second generation comprises those who either bore or migrated in childhood in other country. Kamala Markandaya is of first Diasporic generation, who brought up in India and finally settled in England. She is considered first generation woman Diasporic writer. The Diasporic Indian writers have generally dealt with characters from their own displaced community. They do not break their relationship with ancestral land. The characteristics of Diasporic writing are 1. Quest for identity. 2. Turn to their homeland for various reasons. 3. Maintain their cultural identity. 4. Wish to return to homeland. Indian Diaspora has contributed a lot to the world literature. It is a complex process comprising the pull of two different cultural loyalties, loss of mother tongue as well as multicultural shifts. The Diasporic Indian English literature is significant is conveying the experiences and mentalities of Indian Diaspora to the readers of English literature. Diasporic writers live on the margins of the two countries and create cultural theories. They depict the mental dilemma of immigrants and help in solving many Diasporic problems.

Kamala Markandaya, a pioneer member of Indian Diaspora, born in 1924, studied at university of Madras, worked as a journalist and settled in England in 1948 after her marriage, occupies an outstanding place among the Indian women novelists writing in English. With the publication of her first novel, *Nectar in a sieve*, in 1954, she began an successful career. Like most of writers of the Indian Diaspora, Markandaya is preoccupied with the conflict between East and West. She has written eleven novels. Almost her novel depicts difficulties of Indian people during transitional period. Her literary stature since steadily continued to grow with her each successive work of fiction and she wrote gripping novels consistently, one other comes from her sensitive creation of individual characters and situations which are simultaneously representative of a larger collective. Cross cultural and inter racial conflicts are the recurring themes in her novels. Her novel *The Nowhere Man* comprises many Diasporic elements such as disappointment, isolation, despair, discrimination, identity crises etc.

The Nowhere Man, written in 1972, was Kamala’s sixth novel. It explores loneliness, discrimination, isolation resulting from social prejudice and immigration. The novel shows how the central character, Srinivas and his wife Vasantha face the problem of isolation in alien land. Kamala Markandaya has presented the realistic predicament of immigrants in the foreign country. They become the victims of discrimination. They remain out comers throughout their lives though they try to assimilate themselves in the adoptive culture. In this novel Kamala delved insightfully into the Diasporic issues and problems of expatriation twenty years before others spoke of it. Srinives, a south Indian Brahmin, left India due to unemployment political predicament and settled in London with his wife Vasantha. They tried to assimilate themselves in their adoptive land but failed, the western biased attitude towards the immigrants is seen through

their relations with their neighbors. They are humiliated and ignored by neighbors. They settled in London but remained Indian inwardly. They bought a house and named it “Chanderprasad” that is an Indian name. They faced the difficulties of adjustment in this new alien world. Shriniva adopted foreign culture outwardly but his wife was completely and Indian woman. She could not change herself. While living in England, she did not accept new ways of life and adheres to her Indian ways of living, eating and dressing. Rangan observes “She could never think of herself as a Londoner. As A matter of fact, she feels superior to the Whites in that she belongs to a religion of cosmic concepts, dealing In high intellectual thing in contrast to the parochial thinking of Christianity which she describes as the religion for ten-year-olds.”(Markandaya:187). She wanted to return to her motherland. When she was at her last stage she expressed her wish to her husband. Just see:

*“return to our country. There is no
reason, now that India is free,
why we should not. Nor she said
painfully, ” is there anything really to
keep use here any more.”(Markandaya:36)*

In the novel, alienation can be seen in generation gap. Srinivas’ sons were born and brought up in England. They belong to second generation of immigrants. Laxman, their elder son, did not respect Indian culture. He lacks love and respect for his parents. He married an English girl against the will of their parents and left his parents to live with his wife. He considered himself a British not an Indian. He could not adopt the fact that he was born from Indian parents. He did not invite his parents at the birth of his child. Vasantha wanted to see the baby but Laxman asked them not to come at his house as he had no separate room for them. At Laxman’s message she reacted:

*“What does that matter? Asked
Vasantha, bewildered; Is a room
essential? I would have slept
anywhere. In a corridor, or the
kitchen. Just to see the baby.” (Markandaya: 35)*

In different behavior of Laxman shocked Vasantha. She finally died of tuberculosis. After her death, Srinivas performed all the Hindu rites. He scattered his wife’s ashes into a river. Now he became totally lost and went into depression. He found life quit empty and barren in the world. There was nobody who cared for him. His neighbours hated him and misbehaved repeatedly. He felt lonely, desolate and depressed. He is now a nowhere man. Though he has spent forty years of his life in England, he is still outsider for the English people. He wishes to return to India. He is ill-treated by Fred who hated black people and considered them enemy. The feelings of Srinivas are the feelings of thousand immigrants who live in western countries. He was shocked at Fred’s behaviours. Fred told Srinivas

*"You got no right to be living
in this country." Srinivas asked
him, "why not?" You telling me you're
English? Asked Fred"*

"By adoption," said Srinivas." (Markandaya; 164,165)

Srinivas felt frustrated as the country in which he had spent two third of his life and considered it his own he became stranger here. He said "This is my country now." (63). "I feel at home in it, more so than I would in my own country". But, in fact, he is alone and depressed as here is nobody whom he can call his own. At this moment of life, he met Mrs. Pickering, an old English divorcee, who supported him emotionally. She was a practical and prudent lady and tried to make the life of Srinivas comfortable. Soon they became best friends. Living with Mrs. Pickering, the appreciable lady who supported him when he was helpless and felt like committing suicide. He told her,

*"... I had decided to end my life".
"What for?"; she asked him alarmed
"It is true", he replied.
"It is not for us."*

*"Her calm, the decency of her
manner, leavened the horror of the
situation. As suddenly as he has bent
terrosized, serenity returned to
Srinivas," (Markandaya: 193)*

She also looked after him when he is afflicted with leprosy. The disease made him more alien to his surroundings. His son, Laxman does not show love and care in this situation. Instead he accuses his father of "sticking out like a sore thumb instead of decently integrating". He felt himself stranger and separated due his disease.

On the other hand, people like Fred and Joe's father hate immigrants. They find the blacks are responsible for whatever circumstances have been created in England. They considered them criminals and their enemy because they have blocked the way of English youths to economics security. Joe told that his dad hated black men and called them animals. Joe's father was a representative figure of society. The local society acts like master and treats immigrants as slaves. It is nothing but the dominating psychology of local population. It is a kind of social prejudice. The immigrants try to assimilate in host country but the natives reject them. They express their hostility "they came in hordes, occupied all the houses, filled up the hospital beds and their offspring took all the places in schools." (Markandaya:107)

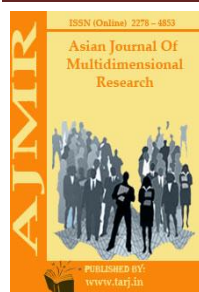
Markandaya's The Nowhere Man and The Possession reveal inner conflict of Indian immigrants in abroad. She has presented the life of migrants who migrated to England and other countries in reach of work and after getting jobs they settled there. In The Nowhere Man, Markandaya clearly shows how the central character encounters with the native culture, where he neither adopts nor

ignores it. Multicultural elements and psychological conflicts can be traced in a great deal in the novel. The Indian Diasporic writers such as Anita Desai, Uma Praveshwarm, Bharti Mukherjee, Amitav Ghosh, Rohinton Mistry, Salman Rushdie, Jhumpa Lahiri, Kiran Desai, Arvind Adiga have also depicted the problems of migrants in alien land. Indian Diasporic writers have contributed a lot to the world literature.

To conclude Markandaya has described the predicament of Indian immigrants in *The Nowhere Man*. They find it is very difficult to adjust themselves to the alien environment. They remained outsiders throughout their life. They are neglected by the host country. Srinivas spent most of his life in England but finds himself 'a nowhere man' in the end. He is confused as to where he belongs; most of the immigrants feel like Srinivas. Markandaya has created a new world of his migratory experiences, reflecting upon their personal experience to expose new roots and routes, traversed through the political terrains

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CLOUD SECURITY CONCERN AND RISK MANAGEMENT IN CLOUD BANKING

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ABSTRACT

Cloud computing is a technology that uses the internet and central remote servers to maintain data and applications. Cloud computing allows consumers and businesses to use applications without installation and access their personal files at any computer with internet access. This technology allows for much more efficient computing by centralizing storage, memory, processing and bandwidth. The main empower technology for cloud computing is virtualization. Virtualization software unconnected an external computation contrivance into one or more "virtual" devices, each of which can be smoothly usage and direct to execute computing work. With operating system level virtualization really creating a scalable system of multiple easy figure devices, idle computing funds can be place and used more effectively. Virtualization contribute the agility enjoin to hurry up IT operations, and abate side by increasing infrastructure use. Autonomic enumerate automatic the process through which the use can provision means on-summon. By minimizing user involvement, automation speeds up the process, reduces industry costs and subject the contingency of man errors.

KEY WORDS: *Benefits of Cloud Security, API, Cloud Computing*

I. INTRODUCTION:

Cloud computing consists of shared computing resources that are virtualized and accessed as a service, through an API. The Application Programming Interface (API) is one of the main elements of cloud services. APIs make the platform extensible which can lead to a rich feature set the cloud enables users in an organization to run applications by deploying them to the cloud, a virtual datacenter. Users routinely visage difficult vocation problems, Cloud computing adopts concepts from Service-oriented Architecture (SOA) that can relieve the use dislocate these problems into office that can be mixed to supply a resolution. Cloud enumerate stipulate all of its expedient as services, and force application of the well-established standards and worst stratagem respectable in the authority of SOA to assign global and easy accessibility to cloud services in a standardized passage.

Cloud computing also mechanical advantage concepts from profit recount to provide metrics for the office usage. Such metrics are at the core memory of the general cloud pay-per-use models. In addition, uniform services are an pure part of the audio feedback loop in autonomous computing, allowing services to scale on-request and to perform automatic deficiency recovery. Cloud recount is a gracious of grid computing; it has emit by addressing the QoS (quality of office) and reliability problems.

The evolution of cloud computing enabled the banks to focus on the customer centric model and digitalizing the trading & wealth, Cloud computing creates a multi-channel relationship with the customers at every aspect of the service. It helps in storing, backup and recovering huge data of the company. Not only the storing of the data, various other services like delivering the software, transferring the data, Updating and recovering of data is very easy through cloud computing technology. Cloud computing also increases the turnover of the banks by integrating cost-effective cloud solutions.

OBJECTIVES:

1. To understand the role of Cloud computing benefits over cloud Banking
2. To explore the cloud security and risk management in Cloud Banking

STATEMENT OF THE PROBLEM:

Cloud data security is vital, as you want to be sure that your data is safe while stored in the cloud. A number of high-profile hacking cases mean that this issue is topical for many business owners, but the reality is that your data is much safer in the cloud, and security is an extremely high priority for all cloud storage services with cloud storage your data is backed up to the cloud rather than stored on-site or nearby. If there is a local disaster, then this could result in both backups being lost. Cloud security prevents this issue, as the data is stored in remote locations, protecting your business from the threat of data loss. Cloud security is important for both business and personal users.

SCOPE OF CLOUD COMPUTING ON BANKING:

The cloud is proving to be a superior option to boost capacity to handle data, and is now providing an unrivalled level of agility, security and scalability to banks. For use cases such as data analytics, batch processing and data storage, banks can access the cloud as and when required, which means they can utilize such resources more flexibly and efficiently. Cloud computing is also enabling financial institutions to achieve considerable gains in efficiency and

reductions in costs, as the technology requires banks to pay for only the services they use. Ultimately, this means that for testing new applications, it is much more cost-effective to do so on the cloud than on existing IT infrastructure.

The British Bankers' Association (BBA) has identified three key drivers for adoption of public cloud-based services by banks:

Agile innovation. Accessing the cloud can increase banks' ability to innovate "by enhancing agility, efficiency and productivity". It can also help banks to reallocate resources away from the administration of IT infrastructure, and towards innovation and fast delivery of products and services to markets.

Risk mitigation. The cloud can help to lower risks associated with traditional technology, such as capacity, redundancy and resiliency concerns. Moreover, the ability of cloud computing to scale can equip banks with more control over issues such as security.

Cost benefits. The cost savings of public cloud solutions are significant, especially given the reduction in initial capital-expenditure requirements for traditional IT infrastructure. During periods of peak customer demand, moreover, the cloud can allow banks to manage computing capacity more efficiently. And when the cloud is adopted for risk-mitigation and innovation purposes, cost benefits arise from the resultant improvements in business efficiency.

FEATURES OF CLOUD COMPUTING IN BANKING

Pricey IT Infrastructure: Cloud computing converts capital cost into periodical operational cost thus regulate cash outflow

Cost of Regulatory compliance: Bank can afford the required solutions at lower cost in "software as a service model to comply the regulatory requirements.

Market competition/Business Growth: Bank can save 3M's(Man, Minutes and Money) by implementing cloud computing and utilize these in new business opportunities

Capital Inadequacy: Cutting down capital investment on IT infrastructure will reduce the capital inadequacy of the bank

Risk mitigations: Bank on cloud computing are better prepared to economic uncertainties, environmental changes and shift of customer expectation

1. CLOUD COMPUTING

Cloud computing is a type of computing that relies on shared computing resources rather than having local servers or personal devices to handle applications.

In its most simple description, cloud computing is taking services ("cloud services") and moving them outside an organization's firewall. Applications, storage and other services are accessed via the Web. The services are delivered and used over the Internet and are paid for by the cloud customer on an as-needed or pay-per-use business model.

2. CLOUD SECURITY CONCERNS:

Reduced Cost: Cloud technology is paid incrementally, saving organizations money.

Increased Storage: Organizations can store more data than on private computer systems.

Highly Automated: No longer do IT personnel need to worry about keeping software up to date.

Flexibility: Cloud computing offers much more flexibility than past computing methods.

More Mobility: Employees can access information wherever they are, rather than having to remain at their desks.

Resource pooling: Many different customers (individuals, organizations or different departments within an organization) all use the same servers, storage or other computing resources.

Rapid elasticity or expansion: Cloud customers can easily scale their use of resources up or down as their needs change.

3. RISK MANAGEMENT IN CLOUD BANKING:

Cloud computing is hardly a new service, but banks have traditionally been slow to adopt the technology. Many face significant regulatory hurdles, with security concerns and migration difficulties also major challenges. The overall adoption rate is on the rise in the UK, with 88 per cent of businesses using cloud services last year, according to the Cloud Industry Forum (CIF). Banks may now feel the benefits of the technology are impossible to ignore. As a growing number of banks explore cloud services, financial regulators in the UK are beginning to focus on how well businesses are managing cloud-related risks. But why are financial institutions (FIs) at risk? What is the current regulatory landscape? And how can banks address weaknesses in their cloud strategies?

Risk Management Frameworks for Cloud Security:

Data in the cloud is typically in a shared environment alongside with data from other customers.

Companies looking to expand their infrastructure capabilities are increasingly turning to cloud-based solutions for remote hosting, colocation data centers or full infrastructure outsourcing.

Cloud service providers (CSPs) have proven to be a very cost-effective, highly efficient resource for businesses of all sizes, and confidence is growing that the cloud can be an effective way to host data and applications, as well as reduce key infrastructure costs. But as CSPs continue to evolve, so, too, does the related security infrastructure required to ensure that client data remains safely segregated and accessible only to authorized users.

The key to managing cloud computing information security is to understand that it cannot be managed using an 80/20 rule that is, mitigating the obvious risks and then dealing with the rest as it occurs. Unlike other forms of operational risks, this is an area that has to be managed to a “zero event” a data loss just cannot happen. Simply put, businesses can outsource the technology but can’t outsource the risk. Therefore, cloud service providers must be managed proactively, aggressively and with a carefully structured approach. **APPLYING RISK FRAMEWORKS** While there are a number of standards and frameworks available, very few specifically address any outsourced IT services, let alone CSPs. Nevertheless, many of these standards and frameworks can be helpful to risk management in the cloud. The frameworks described in the following list address some key cloud risk management processes:

COBIT.

The Control Objectives for Information and Related Technology remains the gold standard for IT governance. COBIT’s fundamental processes for identifying potential risks and implementing

suitable mitigating controls applies and extends to CSP management as much as it does other internal business processes.

ITIL.

The IT Infrastructure Library provides some strong guidance for the IT environment's service aspect. It is not a governance framework and does not address enterprise architecture, but the ITIL processes depicting the "availability" aspect of IT services certainly relate to the cloud environment.

ISO 27000x.

The international standard for information security practices remains one of the best resources for information security guidance. The standard follows a risk-based approach to prioritizing security emphases and contains practical data control strategies.

PCI-DSS.

Although the Payment Card Industry Data Security Standard is only applicable to companies that store or process credit card data, it is still a very good standard to use as a reference tool. It does not provide a governance structure and is fairly high level, but it provides some input on managing third parties. It also contains a decent self-assessment and is free to download.

Cloud provider due diligence:

Regardless of whether you use one or more standards or frameworks, there are some basic risk management principles that must be followed when managing outsourced cloud service providers. The essential elements of third party due diligence are fairly straightforward.

These include:

- Third-party reviews
- Documentation on the provider's information security and business continuity programs
- Financial and insurance information
- References and independent research
- Vendor history (service interruptions, security breaches, legal or regulatory issues, etc.)

CONCLUSIONS

Cloud computing offers organizations a cost effective, competitive and flexible opportunity to perform their operations. Nevertheless, cloud computing involves some Risks that can be mitigated by taking two key steps:

Doing due diligence when selecting the provider,

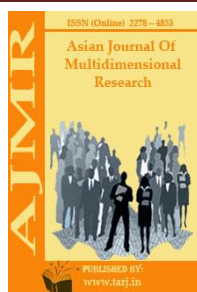
Negotiating a service agreement that covers critical aspects such as payment, warranty, liability, protection, and security.

The first step should be founded on a methodical approach that addresses policies and procedures in selecting and overseeing providers.

In regards to the second step, legal advice becomes essential during the contract stipulation

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AWARENESS OF HUMAN RESOURCE ACCOUNTING PRACTICES AMONG EQUITY INVESTORS IN BENGALURU CITY

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ABSTRACT

The two main aspects of Human Resource Accounting (HRA) are measurement & reporting on investment relate to employees and the value generated by them. It is very useful for the investors for investing in the stocks of the companies based on such information. The current study is focused on the awareness of H R A Practices among the equity investors in Bengaluru City. The data collection was done through a structured questionnaire for analysis. The data was analysed through paired sample t-test which has shown the before and after effects of investment by the investors. The study disclosed that the investors were aware about the Human Resource Accounting Information. The study also disclosed that the level of awareness about HRA information is high.

KEYWORDS: Awareness, Disclosure, Human Resource Accounting, Investment Decision

INTRODUCTION:

A primary purpose of the accounting information, available in the published financial statements of the companies, is to acquaint the shareholders and other concerned with the working of the companies during the past one year. Such information is used for investment purposes. Notably among these is the use for investment purposes. For long, people have made use of the published reports for judging the potential and growth of the company for making investments. For example, the published information is made use of the by the lending institutions while considering applications for grant of loans. Creditors make use of financial reports to establish the credit-worthiness of a company. The government makes use of the published annual reports for the purpose of finding out the growth in the corporate sector and so on.

The published reports of the companies contain wealth of information which is made use of by many people and organizations. This information relates to the turnover, reserves and liabilities, investments and fixed assets, amount of profits distributed or transferred to general reserves, profit or loss etc. Besides, the director's reports also enlighten the members and others about the future growth and potential of the organization. Diversification or expansion plans are also made known to the public through these published annual reports.

HRA is a process where the human resources of the organisation is valued based on the cost involved in recruiting, training, selecting, hiring and developing the employees. Even though it is a practice of the accounting to show all the cost related to human resources as expenses, the system of HRA try to give significance to the organisational work force as property and not as payment. The recognition that companies have valuable employees which has led to the improvement of the area of Human Resource Accounting in 1960 (Flamholtz, Bullen, & Hua, 2002). The initial stage of HRA was found in Service sector as the roles played by employees in this sector were very important. But now-a-days it has started getting importance that many companies in developed countries in every sectors have been using HRA.

Even though many benefits have contributed HRA, yet its development and application in different industries in India has not been encouraging. The reason being the Indian company's act 1956 does not provide any scope for showing any information about human resources in financial statement. As a result of development of Business and industries, few of the companies in India both public and private sectors, value their employees and disclose in their annual report.

Based on the uses of published information and on the notion that external decision makers incorporate information on physical and financial resources of a company in their investment decisions; this study has examined the awareness HRA practices among the Equity Investors in Bengaluru City. Awareness was determined by various parameters in the financial statement which gives the information about the employee contribution to the growth of the organization like turnover per employee, number employees and cost per employee. For the purpose of research questionnaire was used to collect the data from the equity investors. The purpose of the researcher is to propose an accounting structure integrating value of employees as part of the annual report. This will lead to change in the preparation of annual reports. The finding of the study has been drawn based on the analysis of the data collected using structured questionnaire. The rest part of the study has been planned as follows: allied research on HRA, which includes the various literary works about the awareness of HRA by the stakeholders, methodology, results and discussions, and conclusions.

LITERATURE REVIEW:

The concept of valuing human resources in monetary terms for the first time was done by Sir William Petty in the year 1691. According to him the labour was “the father of wealth” and it must be included in the estimation of national capital. The Research made by William during the year 1853 and Earnest Engle in 1883. But the true exertion commenced during 1960’s when behavioural scientists strongly objected the traditional accounting practice of not valuing the human resources with other resources. As a result, economists and accountants understood the fact that a proper method has to be developed for valuing the people in the corporate. In this backdrop, many researchers have worked on it and developed some methods for evaluating employee work force. For managing people in the organisation effectively valuing them is the difficult task as per the behavioural scientist (Likert, 1967).

As per Bullen (Bullen, 2007), HRA plays an important role in making internal decision by the managers. He also believed that valuing HRA can be used to demonstrate that investments in a company’s employees may result in future benefits for the company. He also pointed out that when the higher ups go through the process of valuing human resources, they are more focusing on the workforce of the organization and are considering employees as valuable organizational resources. In a broader perspective, Flamholtz, Bullen and Hua (2003), utilized the HRA measure of expected realizable value of the individuals to the firm. They had also identified that the HRA valuation provide higher level management with an alternative accounting system to measure the cost and value of people to the organization.

Davidove and Schroeder (1992) agreed that many business leaders have no Generally Accepted definition or accounting procedure for tracking training investments, and found out that lesser training investment is better for an overall return on investment. The authors has also compelled that even though many business leaders still scrutinise training as an overhead expense, with detailed return-on-investments (ROI) evaluations, business could be convinced to view them as part of assets important for organizational success.

A research work by (Ibarra & Cosico, 2016) focused on the awareness of HRA practices and costing of companies in Carmelray Industrial Park 1, Canlubang Calamba City. The findings of the study showed that the companies were unaware about HRA cost based approach models. It also showed that the intensity of knowledge and acceptance of the sample companies was very low. Based on the study the researchers suggested an accounting system that the companies might be proficient to use.

A research article published by (K, 2016) studied the relationship among the information disclosed and providers and users of human resource disclosure in advanced annual reporting practices. The objective is to present a complete review of previous disclosure literatures which had been emphasising on information disclosed between providers and users of human resources in separate accounts. The main idea of the research work was to expand on the knowledge about human resource value disclosure practices and to contribute to a better understanding of this by reducing the deficiencies identified between providers and users of voluntary human resource disclosures.

A research study on Decision making based on HRA information by (Avazzadehfath & Dr. Raiashekar, 2011) has explored whether disclosing HRA information will affect the decision making process by the investors. The results of the study indicated that HRA information disclosed in the financial Statements has affected the investment decision. And they have also

stated that the most effective and appropriate evaluating method of human resources consistent with current status of Iranian companies and institutions is the original cost method.

The researchers by name (Monday, 2017) examined the issues involved in valuing human resources working in organizations. It is an exploratory research. The paper revealed the exponent of recording and disclosing the accounting information relating to human resources in the books of account or financial statements of the organization. The paper concludes that considerable research done is due to the increasing importance of human capital in the economy.

OBJECTIVES OF THE STUDY:

1. To know whether the stock investors in Bengaluru are aware about HRA information.
2. To analyse the influence of awareness of HRAI on investment decisions.

METHODOLOGY:

The study concentrates on the awareness about HRA information by the equity investors in Bengaluru City. The study is an exploratory research. For the study equity investors in Bengaluru city were the respondents. A structured questionnaire to understand the level of awareness was designed. The questionnaire consisted of the questions relating to traditional financial accounting information and HRA information. The respondents has been asked to rate the degree of their understanding towards the various parameters like Return on Capital Employed, Net Sales, Earning per Share, Book Value per Share, Sales per Employee, Employee cost as a percentage of total revenue. The researcher distributed 500 questionnaires among equity investors and 401 questionnaires were duly returned. Out of the received questionnaires only 399 questionnaires were valid for further analysis. The responses for the structured questionnaire was analysed with the help of SPSS software. The statistical measures used for analysing the data were Mean Value and Standard Deviation. and t-test was adopted to arrive at meaningful conclusions.

HYPOTHESIS:

H01: there is no significant difference in understanding between traditional financial accounting information and HRA information.

ANALYSIS:

A paired samples t-test was used to find out whether the equity investors in Bengaluru City are aware about the Human Resource Accounting Information. The following table depicts the results.

TABLE 1: PAIRED SAMPLES STATISTICS

| | | Mean | N | Std. Deviation | Std. Error Mean |
|--------|-------------------|--------|-----|----------------|-----------------|
| Pair 1 | Awareness of HRAI | 3.6249 | 399 | .64738 | .03241 |
| | Awareness of FAI | 3.4904 | 399 | .66286 | .03318 |

From the table above it could be inferred that the mean value of Awareness of Human Resource Accounting information is more (3.6249) than that of Financial Accounting Information (3.4904). It shows that equity investors are aware about the Human Resource accounting.

TABLE 2: PAIRED SAMPLES CORRELATION

| | | N | Correlation | Sig. |
|--------|--------------------------------------|-----|-------------|------|
| Pair 1 | Awareness of HRAI & Awareness of FAI | 399 | .536 | .000 |

From table 2 it is depicted that the correlation between awareness of HRAI (Human Resource Accounting Information) and awareness of FAI (Financial Accounting Information) is insignificantly high. It could be inferred that the investors who can understand Financial accounting information can also understand the Human Resource Accounting information.

HYPOTHESIS:

H02: there is no influence of awareness of HRAI on Stock investment decision among stock investors.

To analyse the above hypothesis a paired samples t-test has been conducted. The results of the same are presented in the following table.

TABLE 3: PAIRED SAMPLES STATISTICS

| | | Mean | N | Std. Deviation | Std. Error Mean |
|--------|-----------------------------|-----------|-----|----------------|-----------------|
| Pair 1 | ROCE before | 3.61 | 385 | .717 | .037 |
| | ROCE After | 3.69 | 385 | .686 | .035 |
| Pair 2 | Net Sales Before | 3.65 | 394 | .747 | .038 |
| | Net Sales After | 3.66 | 394 | .766 | .039 |
| Pair 3 | EPS Before | 3.48 | 393 | .821 | .041 |
| | EPS After | 3.65 | 393 | .731 | .037 |
| Pair 4 | Book Value Per Share Before | 2.65 | 386 | .959 | .049 |
| | BVpS After | 2.65 | 386 | .964 | .049 |
| Pair 5 | NOCF Before | 2.72 | 393 | .985 | .050 |
| | NOCF After | 2.72 | 393 | 1.040 | .052 |
| Pair 6 | ROE Before | 3.55 | 395 | .821 | .041 |
| | ROE After | 3.50 | 395 | .795 | .040 |
| Pair 7 | NPM Before | 3.83 | 394 | .707 | .036 |
| | NPM After | 3.74 | 394 | .716 | .036 |
| Pair 8 | Investment in A before | 232473.82 | 401 | 152537.995 | 7617.384 |
| | Investment in A After | 184027.43 | 401 | 143910.308 | 7186.538 |
| Pair 9 | Investment in B before | 267526.18 | 401 | 152537.995 | 7617.384 |
| | Investment in B After | 315972.57 | 401 | 143910.308 | 7186.538 |

As per table 3 above the mean value for ROCE, Net Sales, and EPS is more after disclosing human resource accounting information. This means that the investors have given more weightage for the specified financial accounting information after disclosing HRA information.

The mean value for Book Value per Share and Net Operating Cash Flow is same. This says that the investors are indifferent between the specified traditional financial accounting information and HRA information.

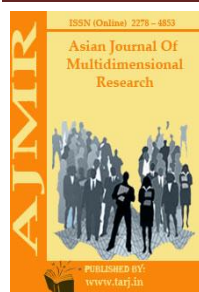
The mean values of ROE (Return on Equity) and NPM (Net Profit Margin) is less after disclosing HRA information. This shows that the investors have given less weightage for ROE and NPM after disclosing HRA information.

CONCLUSION:

This study was undertaken to determine whether the stock investors in Bengaluru are aware about HRA. From the above analysis it has been concluded that the stock investors are aware about the HRA information. But the investment decision was not influenced by awareness about HRA information by the stock investors.

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RELATIONSHIP BETWEEN PERSONALITY OF PRIMARY TEACHER EDUCATORS AND THEIR ORGANIZATIONAL CLIMATE IN WEST BENGAL

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ABSTRACT

This study was to find out the relationship between personality (total 16 PF) of primary teacher educators and their organizational climate. In this study samples of 200 primary teacher educators were randomly selected. The tools used 16 PF Questionnaire by the Cattell, in Form C, were locally adapted by Bose, S. and Chatterjee, A .K. (1984) and School Organizational Climate Description Questionnaire (Sharma, 1973). For quantitative analysis of data, Mean, SD, Co-efficient of Correlation (r) and t -test ($t_r = \frac{r\sqrt{N-2}}{\sqrt{1-r^2}}$) were applied. The results indicated that (i) there was no significant relation between personality of non-govt. primary teacher educators and their organizational climate. (ii) There was no significant relation between personality of govt. primary teacher educators and their organizational climate. (iii) There was no significant relation between personality of male primary teacher educators and their organizational climate. (iv) There was no significant relation between personality of female primary teacher educators and their organizational climate.

KEYWORDS: *Organizational Climate, Personality, Teacher Educator.*

INTRODUCTION

The role of the teachers at present is changing in view of the socio-economic, political and other pressures. There is no scope for doubt in the observation that the efficiency of an educational system is primarily determined by the efficiency of teachers. The identification of able and efficient teaching personal constitutes one of the most important of all educational concerns. The Indian Education Commission (1964-66) also felt when observed that the competency of teachers is one of the factors, which influence the quality of education. The Commission also suggested that professionally skilled persons should be appointed who can understand the problems of school education and seek solutions to them. National Policy on Education (2016) also stressed on this fact when it recommended that principals must be encouraged to set a personal example by showing zero tolerance for any untoward incident involving a child's right and enjoined to take pro-active interest in protecting the rights of every individual in the school.

It stated that "good teachers" possess positive personality characteristics and interpersonal skills (Getzels and Jackson, 1963). The definition of personality according to Kreitner and Kinicki (2010) is more detailed as follows: Personality is defined as a combination of the stable physical and mental characteristics that give the individual his or her identity. These characteristics include genetic and environmental influences. Here personality which is the analysis of the teacher educator's behaviour in term of qualities is called 'trait'. Traits are relatively stable and enduring dispositions of action. Regarding the consistency of traits, Cattell has found out two fundamental kinds – surface traits and source traits. Here, the researcher considers the primary source traits which consist of 16 personality factors. Obtained raw scores of 16 PF were converted to 'sten score' and sum of this sten scores of 16 PF is individual score of personality (overall).

Here, organizational climate means the zeal and the tune of the D.Ed. / D. El. Ed. colleges where primary teacher educators interact with each other. Gupta (1983) considered it as employees' subjective impressions or perceptions of their organization. Halpin (1963) states, 'what personality is to individual, organizational climate is to the organization'. Institutional climate can be constructed as the organizational 'personality' of an institution and is the result of interaction between the group and the leader and within the group itself. The institutional climate is a combination of all the organizational factors and of all the personality characteristics of the members of the organization.

REVIEW

Asari et al. (2018) found that there is a direct positive effect of personality on organizational citizenship behavior. Gholtash et al. (2009) revealed that there was no significant relationship between personality traits (extroversion and introversion) and organizational climate or mental health components. Institutional climate is the perceived attributes of an institution and its sub-systems as reflected in the way it deals with its members, associated groups and issues (Pareek, 2004). So, different personality traits can cause different thinking and influence an individual to make different decisions (Chu, 2003). Personality traits hold specific components in an organizational structure and have dynamic features, which will react differently to the changes of the environment (Lin & Chiu, 1999). Robbins (1992) considered that when a person enters an organization he or she will perceive the working environment according to his or her own value, attitude and personality so as to affect his or her motivation and learning attitude and further impact his or her behavioral performance. In addition to the teaching environment, the unstable

working conditions may also influence personality traits and teaching efficacy of teachers. Hoy and Miskel (1987) observed that when a healthy school environment exists, teacher morale is high. Institutional climate can be pictured as a personality sketch of the institution, as personality describes an individual, so climate defines the essence of an institution (Sharma, 1982). Many studies have shown that the organizational climate affects the achievement and personality of the students, personality and performance of teachers and their job satisfaction (Lakhanpal, 1982; Shashikala, 1978).

A lot of research has been conducted to investigate the personality and organizational climate on teachers and their climate; but no specific research has been conducted on relationship between personality of teacher educators and their organizational climate in the state of West Bengal. Hence, this study is very much essential for betterment of education in that State.

OBJECTIVES

1. To study the relationship between personality of non-government primary teacher educators and their organizational climate.
2. To study the relationship between personality of government primary teacher educators and their organizational climate.
3. To study the relationship between personality of male primary teacher educators and their organizational climate.
4. To study the relationship between personality of female primary teacher educators and their organizational climate.

HYPOTHESES

H₀1: There is no significant relationship between personality of non-government primary teacher educators and their organizational climate.

H₀2: There is no significant relationship between personality of government primary teacher educators and their organizational climate.

H₀3: There is no significant relationship between personality of male primary teacher educators and their organizational climate.

H₀4: There is no significant relationship between personality of female primary teacher educators and their organizational climate.

SAMPLE

200 primary teacher educators of Primary Teacher Education Institutions recognized by National Council for Teacher Education and affiliated to West Bengal Board of Primary Education were selected randomly and considered for the study.

TOOLS

1. Sixteen Personality Factor (16 PF) Questionnaire

Sixteen Personality Factor Questionnaire by the Cattell, in Form C, was locally adapted by Bose, S. and Chatterjee, A.K. (1984), Department of Applied Psychology, University of Calcutta. It was individually administered on fifty primary teacher educators to measure personality. Obtained raw scores of 16 PF were converted to 'sten score' and sum of this sten score of 16 PF is individual score of personality.

The reliability of the test for assessing the personality was ensured through Split-half method. Co-efficient of reliability of the test was 0.80 by Spearman-Brown formula. Validity of the test was ensured by the experts' opinion.

2. School Organizational Climate Description Questionnaire (Sharma, 1973)

The School Organizational Climate Description Questionnaire (SOCDQ) was developed and standardized by Motilal Sharma (1973). It was a modified form of Organizational Climate Description Questionnaire (OCDQ) developed by Halpin and Croft (1963). Its (SOCDQ) applicability in the Primary Teacher Education Institutions in West Bengal was tested by Kolmogorov Smirnov Two Sample Test. It was found that the sample of the study does not differ from Sharma's sample in proportion distribution of climate.

STATISTICAL TECHNIQUES

Data were analyzed by using different statistical techniques according to the objectives of the study. For quantitative analysis of data, the Mean, Standard Deviation and Pearson's Correlation Coefficient (r) were computed and tested for statistical significance when the t -value ($t_r = \frac{r\sqrt{N-2}}{\sqrt{1-r^2}}$) equals to or exceeds the t critical value in the t distribution table.

ANALYSIS AND INTERPRETATION

TABLE 1: RELATIONSHIP BETWEEN PERSONALITY OF NON-GOVT. PRIMARY TEACHER EDUCATORS AND THEIR ORGANIZATIONAL CLIMATE

| Variables | Non-Govt. Primary Teacher Educators | | | | |
|---------------------------|-------------------------------------|--------|-------|--------|-----------|
| | N | Mean | S. D | r | t-value |
| Personality (Total 16 PF) | 150 | 89.46 | 10.05 | -0.001 | 0.01 (NS) |
| Organizational Climate | | 161.47 | 19.17 | | |

NS: Not Significant

The co-efficient of correlation between personality of non-govt. primary teacher educators and their organizational climate is shown in table 1 and it is observed that the calculated value (0.001) is less than the critical value (0.159). So the null hypothesis, H_01 : 'There is no significant relationship between personality of non-govt. primary teacher educators and their organizational climate' is accepted at 0.05 level of significance. So it may be said that the relationship between personality of non-govt. primary teacher educators and their organizational climate is not significant ($t_{obs}=0.01 < t_{0.05, 148}=1.98$).

TABLE 2: RELATIONSHIP BETWEEN PERSONALITY OF GOVT. PRIMARY TEACHER EDUCATORS AND THEIR ORGANIZATIONAL CLIMATE

| Variables | Govt. Primary Teacher Educators | | | | |
|---------------------------|---------------------------------|--------|--------|-------|-----------|
| | N | Mean | S. D | r | t-value |
| Personality (Total 16 PF) | 50 | 96.84 | 10.40 | 0.223 | 1.58 (NS) |
| Organizational Climate | | 164.30 | 13.096 | | |

NS: Not Significant

The co-efficient of correlation between personality of govt. primary teacher educators and their organizational climate is shown in table 2 and it is observed that the calculated value (0.22) is less than the critical value (0.27). So the null hypothesis, H_02 : 'There is no significant relationship between personality of govt. primary teacher educators and their organizational

climate' is accepted at 0.05 level of significance. So it may be said that the relationship between personality of govt. primary teacher educators and their organizational climate is not significant ($t_{obs} = 1.58 < t_{0.05, 48} = 2.01$).

TABLE 3: RELATIONSHIP BETWEEN PERSONALITY OF MALE PRIMARY TEACHER EDUCATORS AND THEIR ORGANIZATIONAL CLIMATE

| Variables | Male Primary Teacher Educators | | | | |
|---------------------------|--------------------------------|---------|-------|-------|-----------|
| | N | Mean | S. D | r | t-value |
| Personality (Total 16 PF) | 96 | 91.468 | 10.36 | 0.027 | 0.26 (NS) |
| Organizational Climate | | 160.718 | 17.98 | | |

NS: Not Significant

The co-efficient of correlation between personality of male primary teacher educators and their organizational climate is shown in table 3 and it is observed that the calculated value (0.027) is less than the critical value (0.195). So the null hypothesis, H_{03} : 'There is no significant relationship between personality of male primary teacher educators and their organizational climate' is accepted at 0.05 level of significance. So it may be said that the relationship between personality of male primary teacher educators and their organizational climate is not significant ($t_{obs} = 0.26 < t_{0.05, 94} = 1.99$).

TABLE 4: RELATIONSHIP BETWEEN PERSONALITY OF FEMALE PRIMARY TEACHER EDUCATORS AND THEIR ORGANIZATIONAL CLIMATE

| Variables | Female Primary Teacher Educators | | | | |
|---------------------------|----------------------------------|---------|--------|------|-----------|
| | N | Mean | S. D | r | t-value |
| Personality (Total 16 PF) | 104 | 91.15 | 10.877 | 0.09 | 0.91 (NS) |
| Organizational Climate | | 163.528 | 17.70 | | |

NS: Not Significant

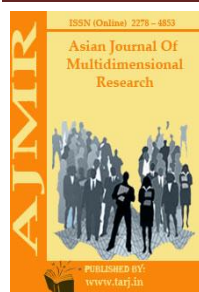
The co-efficient of correlation between personality of female primary teacher educators and their organizational climate is shown in table 4 and it is observed that the calculated value (0.09) is less than the critical value (0.19). So the null hypothesis, H_{04} : 'There is no significant relationship between personality of female primary teacher educators and their organizational climate' is accepted at 0.05 level of significance. So it may be said that the relationship between personality of female primary teacher educators and their organizational climate is not significant ($t_{obs} = 0.91 < t_{0.05, 102} = 1.98$).

FINDINGS AND CONCLUSION

The results indicated that (i) there is no significant relation between personality of non-govt. primary teacher educators and their organizational climate. (ii) There is no significant relation between personality of govt. primary teacher educators and their organizational climate. (iii) There is no significant relation between personality of male primary teacher educators and their organizational climate. (iv) There is no significant relation between personality of female primary teacher educators and their organizational climate. The findings of the study will help to create conducive climate which will help to form better personality of teacher educators. It will also help the teacher educators to understand the role of personality in their organizational climate and 'zero tolerance' (NPE, 2016) will be a success in campus or an institution.

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**CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES AND THEIR
IMPACT OVER CUSTOMER PURCHASE DECISIONS: A STUDY ON
THE SELECTED PRIVATE SECTOR BANKS HOUSING FINANCE
SCHEMES**

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ABSTRACT

This paper is aimed to understand the customer relationship management practices followed by the private sector banks in India. In the existing excessive competition, how the banks are surviving with the implementation of CRM practices to retain the existing customers and to attract the new customers. Review of literature facilitated to understand the current CRM trends of private banks, hence the researcher found that the factors such as inter-personal communication, accessibility, convenience and customer experience are the considerable factors of effective CRM practices and the author attempted to test the impact of concerned independent variables impact over the intention to attain the housing finance in the private banks. Further it has been tested the impact of intention to attain the housing finance to take a purchase decision of housing finance. There are 575 samples drawn from the different private sector banks in the state of Andhra Pradesh. The data is analyzed by using simple linear regression analysis. The results evidenced for the existence of CRM practices in the private sector banks and necessary recommendations are provided to the banking sector with this study.

KEYWORDS: *Customer Relationship; CRM Practices; Inter-Personal Communication; Accessibility; Convenience; Customer Experience; Employee Motivation; Employee Performance.*

INTRODUCTION:

Due to the potential growth of middle class section and the enhanced income levels, the need for housing in India has been growing at a prodigious pace over the two decades (Manoj, 2014). The raised nuclear families, rapid urbanization and the immense growth in the population are also considered to be major factors for shortage of housing problems in India. The Tenth Five year Plan has estimated the urban housing shortage at the level of 8.89 million dwelling units and the cumulative number of houses required during the Plan period as 22.44 million units. The total investment required for the above is estimated at the level of Rs.4,15,000 Cr. and such a huge amount cannot be raised by the Central and State governments alone. It is expected the private sector also take an active part to attain the target.

The ongoing deregulation measures in the economic sector specifically in the financial and banking sector several changes are emerging in India. These are characterized by cut-throat competition particularly after the entry of commercial banks in the housing finance arena, gradual fall in the interest rates which have almost halved over the last one decade, unprecedented growth in the housing loan market etc. The above developments have resulted in better availability of housing loans, better customer service from the industry players because of competitive pressures and have also made housing loans more affordable to the public. However, along with these welcome features, there have been many challenges and risks also to a considerable extent, which include, inter alia, dilution in due diligence, very relaxed norms, terms and conditions etc.; which in turn are prejudicial to the interests of the banking system.

REVIEW OF LITERATURE AND RESEARCH PROBLEM:

The problem of housing and housing finance has been receiving an increasing attention over the recent decade in the extant literature. There have been many studies revised on various observations on this area, few of these namely; housing is an essential element of life for most human beings polarized by Naik (1981). According to J.P. Sah (2011), "housing is not a static but a growing problem and it was cited in Manorama Year Book (1997) as the modern concept of housing does not limit the idea of housing merely to the provision of shelter and it is an integral part of overall policy improvements of human settlements and economic development. Krishnamachari (1980), has stated in the preamble of the National Housing Policy, shelter is a basic human need and as an intrinsic part of human settlement, is closely linked with the process of overall socioeconomic development. Housing is an element of material culture, is one of such devices to overcome threats against physical elements to lives and serves as an important purpose by making the provision of shelter and portrays that housing is as an important precursor of the national business cycle.

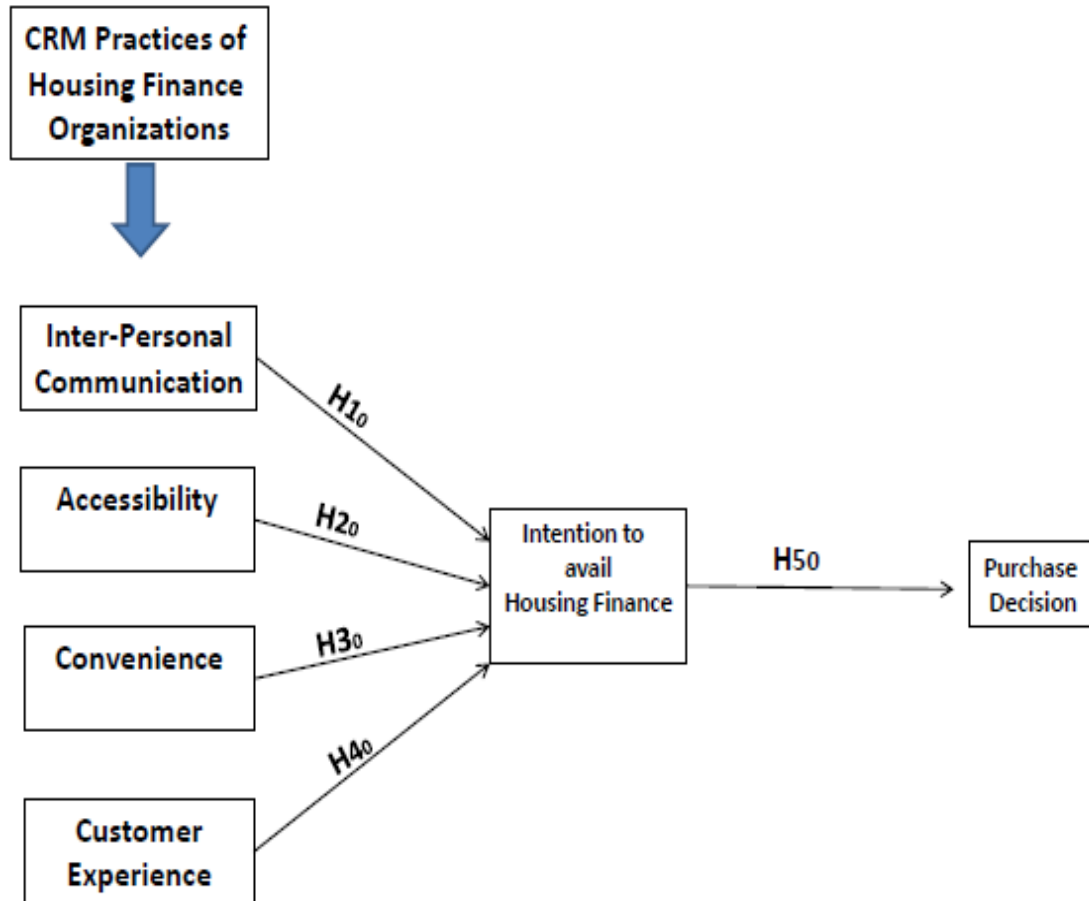
In this view Some empirical exercises made on importance of housing among others Satyanarayana (1987), India year Book (1988), Andra C. Ghent and Michael T. Owyang (2010), Deshpande (1975), Dr. C. Harichandran (1989), Solanki (1989), highlighted the magnitude of the housing problem in our country is so heavy, that it will require considerable passage of time for the country to offer a sweet home to every family in our nation. Chacko (1989) was of the opinion that housing shortage in India in 1981 was 21 million units. In the beginning of the 7th five year plan in 1985, it was put as 24.7 million units. Madhav Rao et al. (1995) suggested a

multifaceted housing difficulty like ours requires a concrete national attempt. Erwin Mlecnik et al. (2010) studied about the barriers and opportunities for the further diffusion of labels for highly energy efficient houses. The Major subsidised housing projects in developing countries specified by Gonzalo Lizarralde (2011) Richard Harris and Ceinwen Giles (2003) have done tremendous work on identified three phases in the evolution of international housing policy since 1945: public housing (1945–1960s), sites-and-services (1972–1980s), and market enabling (1980s–present). As cited by Tiwari (2013), Housing finance in India has grown at a rapid pace during the last two decades.

It has been observed by Hedley et al. (2006) that 2015 will present tremendous challenges to the retail banking industry. Customers will become increasingly individualistic and, at the same time, more controlling in their relationships with banks. For banks, traditional segmentation approaches and go-to-market techniques will become obsolete. How retail banks compete in the marketplace will also change dramatically. To this, Bargal et al. (2008) added that banks will have to adopt diversified services, open their branches at the shopping centers, install their web system, implement proper training system, define high performance system to improve the behavior of the employees, offer proper customer complaint system and performance-based appraisal system to improve the overall services of the banks. Customers play an important role in the selection of a particular bank. Today, proper customer care, number of years in business and easy accessibility are considered as the important factors that influence a customer's choice of a bank (Dhade and Mittal, 2008).

Das et al. (2009) explores the association between deployment of CRM best practices and loyalty of profitable customers in Indian retail banking. They developed the best CRM practices which may be helpful to the organizations toward achieving comprehensive CRM deployment. The study reveals that State Bank of India and Bank of Baroda are lagging behind their counterparts from other sectors regarding deployment of the best practices. Morpace Reports (2008) and Teller Vision (2009) state that the perception of banks varies depending on their size. However, all banks share the same key opportunity for improvement in customer satisfaction, that is, helping customers achieve their financial goals. But as per the study, the overall customer satisfaction tends to decrease as bank size increases. That is, customers of national banks tend to be significantly less satisfied than customers of regional or local banks who, in turn, are less satisfied than customers of credit unions. Based on these research evidences, it is understood that, there is no a specific study which reveals the impact of CRM practices of private banks over creating the intention to purchase and to take the purchase decisions by the customers. Hence, this study initiated to develop a conceptual model and to test the impact of concerned factors over the mentioned dependent variables of the study. The following figure – 1 explains the conceptual frame work developed for this study.

Fig – 1: Conceptual Model of the study



OBJECTIVES OF THE STUDY

The prime objective of this research is to provide the better understanding about the perceptions towards the housing finance schemes offered by private and public sector banks. The objectives of this study are:

1. To explore the customers' perceptions towards the purchase intention of housing finance schemes of private and public banks.
2. To examine the impact of inter-personal communication over availing the housing finance schemes.
3. To examine the impact of accessibility over availing the housing finance schemes.
4. To examine the impact of convenience over availing the housing finance schemes.
5. To examine the impact of customer experience over availing the housing finance schemes.
6. To examine the impact of intention to avail housing finance over Purchase Decision of Housing finance scheme.

RESEARCH QUESTIONS:

1. Does the Inter-Personal Communication effect intention to avail Housing Finance Schemes?
2. Does the Accessibility affect intention to avail Housing Finance Schemes?
3. Does the Convenience affect intention to avail Housing Finance Schemes?
4. Does the Customer Experience affect intention to avail Housing Finance Schemes?

5. Does the Intention to avail Housing Finance affect Purchasing Decision of Housing Finance Schemes?

Formulation of Hypotheses:

As the study is an exploratory in nature, the hypotheses have been formulated in null form as shown in hypothesised conceptual model.

H1₀: Inter-Personal Communication has no significant effect on Intention to avail Finance Schemes.

H2₀: Accessibility has no significant effect on Intention to avail Finance Schemes.

H3₀: Convenience has no significant effect on Intention to avail Finance Schemes.

H4₀: Customer Experience has no significant effect on Intention to avail Finance Schemes.

H5₀: Intention to avail housing finance has no significant effect on Purchasing Decision of Finance Schemes.

SCOPE OF THE STUDY:

Primarily this study focused on exploring the customer perceptions such as inter-personal communication, accessibility, convenience and customer experience towards the private sector banks. The scope of the study is confined to the perceptions that are evoked by the various private sector bank's customer relationship management practices to create the intention to purchase their housing finance schemes and further leads to take a purchase decision. The study was carried out in Guntur and Krishna districts of Andhra Pradesh.

RESEARCH DESIGN:

The primary data is collected through convenience sampling method from four different banks such as, ICICI; HDFC; Kotak and Indus Ind. The researcher approached the concerned banks and collected the samples in Guntur and Krishna districts of Andhra Pradesh state in India. The housing fiancé scheme customers are approached with a request to participate in the survey and were assured the data collected would be used for purely academic purpose only. The survey is held from August – 2018 to September - 2018.

Sampling Frame and Sample Size:

The sampling framework for the current research work is determined the private and non-banking housing fiancé organisations which are located in Guntur and Krishna districts in the state of Andhra Pradesh. Table 1 illustrates the sample frame across the state of Andhra Pradesh which the data was collected from four major players of the general insurance sector in Guntur district region.

TABLE 1 SAMPLE FRAME OF THE STUDY:

| Description | Remarks |
|---|---------|
| No of branches approached to collect the data | 10 |
| No of branches permitted to conduct the survey | 6 |
| No of customers participated in the survey | 630 |
| No of returned questionnaires | 596 |
| No of usable questionnaires for the study / Sample Size | 575 |

Source: Primary Data

Reliability Analysis:

The Cronbach's Alpha was used to measure the reliability coefficient. For reliability coefficient values, it was suggested that 0.70 is the minimum requirement for basic research (Nunnally, 1978). If the correlations are low (less than 0.70), the contribution of each item will be reviewed and consideration will be given to dropping from the scale of those items that provide the least empirical and conceptual support. The following table no 4. suggests Cronbach's Alpha (refer table no 2) and the item-total correlation of the variables (refer table 4.10) are above the minimum cutoff requirement, indicating good reliability.

TABLE – 2: RELIABILITY ANALYSIS

| S.No | Variable | Cronbach's Alpha |
|------|--|------------------|
| 1 | Inter-Personal Communication | 0.864 |
| 2 | Accessibility | 0.757 |
| 3 | Convenience | 0.817 |
| 4 | Customer Experience | 0.867 |
| 5 | Intention to avail Housing Finance Schemes | 0.941 |
| 6 | Purchase Decision of Housing Finance Schemes | 0.766 |

Source: Data Analysis

Data Analysis and Results:

The descriptive and inferential statistics are applied to the collected data through the structured questionnaire. The respondent's demographics are analyzed through frequencies and percentages. Further, Simple Linear Regression Analysis (SLRA) analysis is used for testing the proposed conceptualized model mentioned in the study. The primary data is collected from the customers of private banking housing finance sectors. Totally 575 respondent's data is collected and analyzed. Respondent's demographic and socio-economic characteristics are presented in the following.

Respondent's Socio-economic, Demographic and Geographic characteristics:

The primary data depicted that, there are 374 males (65.04 percent) and 201 female (34.96 percent) respondents. There are 414 (72 percent) respondents in the age of 25-35 years of range, 120 (20.87 percent) members in the range of 35 – 45 years of age range, 26 (4.52 percent) of members in the range of 45-55 years and 15 (2.61 percent) had more than 55 years of age. Among the total participants, 505 (87.83 percent) are married and 70 (12.17 percent) are unmarried. 312 (54.26 percent) of the respondents has SSC as their qualification, 262 (45.57 percent) participants had Degree as their highest qualification and merely 1 (0.17 percent) respondent had Post Graduation as the educational qualification. Regarding the Socio Economic Class, 314 (54.61 percent) are in the low level, 214 (37.22 percent) are in the Middle Income Level and 47 (8.17 percent) are in the high level social economic class. The major chunk of the respondents i.e 124 (21.57 percent) has Rs 15,000 to 30,000 of monthly income, 87 (15.13 percent) has Rs 30,000 to 40,000 of monthly income, 290 (50.43 percent) members had Rs 40,000 to 50,000 of monthly income and 74 (12.87 percent) had more than Rs 50,000 of monthly income. The respondent's demographic details are summarized in Table 3.

TABLE – 3: RESPONDENT’S DEMOGRAPHIC PROFILES

| Demographic Description | | Frequency | Percentage |
|-------------------------|---------------------|-----------|------------|
| Gender | Male | 374 | 65.04 |
| | Female | 201 | 34.96 |
| Age | 25 - 35 Yrs | 414 | 72.00 |
| | 35 - 45 Yrs | 120 | 20.87 |
| | 45 - 55 Yrs | 26 | 4.52 |
| | above 55 yrs | 15 | 2.61 |
| Marital Status | Married | 505 | 87.83 |
| | Unmarried | 70 | 12.17 |
| Education | SSC | 312 | 54.26 |
| | Degree | 262 | 45.57 |
| | P.G | 1 | 0.17 |
| Social Economic Class | Low Income Level | 314 | 54.61 |
| | Middle Income Level | 214 | 37.22 |
| | High Income Level | 47 | 8.17 |
| Monthly Salary | Rs 15000 - 30000 | 124 | 21.57 |
| | Rs 30000 - 40000 | 87 | 15.13 |
| | Rs 40000 - 50000 | 290 | 50.43 |
| | above Rs 50000 | 74 | 12.87 |

Source: Primary Data

Inferential Statistics: The researcher applied simple linear regression analysis to infer the relationship between the dependent and independent variables in every path of the proposed model. The results are as follows.

H1₀: Inter-Personal Communication will not have significant effect on Intention to avail Housing Financing Schemes

The hypothesized relationship between inter-personal communication and Intention to avail Housing Financing Schemes were tested using simple linear regression. The regression results shown in Table 4 revealed that the predictor variables contribute significantly and had moderate impact on Intention to avail Housing Financing Schemes and values ($R^2 = 0.439$). The corresponding ANOVA value ($F = 131.270$, $p = 0.000$) for the regression models had indicated the validation with Intention to avail Housing Financing Schemes.

TABLE 4 REGRESSION MODEL SUMMARIES FOR THE INTER-PERSONAL COMMUNICATION ON INTENTION TO AVAIL HOUSING FINANCING SCHEMES

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | ANOVA Results | | | |
|-------|--------------------|----------|-------------------|----------------------------|---------------|-----|-----|-------|
| | | | | | F-Value | df1 | df2 | Sig. |
| 1 | 0.439 ^a | 0.193 | 0.191 | 1.13845 | 131.270 | 1 | 574 | 0.000 |

a. Predictors: (Constant), Inter-Personal Communication

The coefficient summary shown in Table 5 revealed that beta values of inter-personal communication ($\beta=0.401$, $t=11.457$, $p=0.000$) was significant predictor of Intention to avail Housing Financing Schemes. The results were implicit that predictor variable was related with dependent variable. Hence, null hypothesis was disproved and alternate hypothesis ($H1_a$) was accepted as their p-values were less than 0.05.

Here the following simple linear regression model

Intention to avail Housing Financing Schemes (Y) = $0.401 + 0.722$ (Inter-Personal Communication) X

TABLE 5: PREDICTOR EFFECTS AND BETA ESTIMATES (UNSTANDARDIZED) FOR INTENTION TO AVAIL HOUSING FINANCING SCHEMES ASSOCIATED WITH THE INTER-PERSONAL COMMUNICATION.

| Model | Variable | Unstandardized Coefficients | | Standardized Coefficients | t-Value | Sig. |
|---|------------------------------|-----------------------------|------------|---------------------------|---------|-------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 0.401 | 0.378 | -- | 1.060 | 0.290 |
| | Inter-Personal Communication | 0.722 | 0.063 | 0.439 | 11.457 | 0.000 |
| a. Dependent Variable: Intention to avail Housing Financing Schemes | | | | | | |

H2₀: Accessibility will not have significant effect on Intention to avail Housing Financing Schemes

The hypothesized relationship between accessibility and Intention to avail Housing Financing Schemes were tested using simple linear regression. The regression results shown in Table 6 revealed that the predictor variables contribute significantly and had moderate impact on Intention to avail Housing Financing Schemes and values ($R^2=0.407$). The corresponding ANOVA value ($F=109.270$, $p=0.000$) for the regression models had indicated the validation with Intention to avail Housing Financing Schemes.

TABLE 6 REGRESSION MODEL SUMMARIES FOR THE ACCESSIBILITY ON INTENTION TO AVAIL HOUSING FINANCING SCHEMES

| Mode | R | R Square | Adjusted R Square | Std. Error of the Estimate | ANOVA Results | | | |
|--|--------------------|----------|-------------------|----------------------------|---------------|-----|-----|-------|
| | | | | | F-Value | df1 | df2 | Sig. |
| 1 | 0.407 ^a | 0.166 | 0.164 | 1.15732 | 109.270 | 1 | 574 | 0.000 |
| a. Predictors: (Constant), Accessibility | | | | | | | | |

The coefficient summary shown in Table 7 revealed that beta values of accessibility ($\beta=.646$, $t=10.453$, $p=0.000$) was significant predictor of Intention to avail Housing Financing Schemes. The results were implicit that predictor variable was related with dependent variable. Hence, null hypothesis was disproved and alternate hypothesis ($H1_b$) was accepted as their p-values were less than 0.05.

Here the following simple linear regression model

Intention to avail Housing Financing Schemes (Y) = $0.805 + 0.646$ (Accessibility) X

TABLE 7: PREDICTOR EFFECTS AND BETA ESTIMATES (UNSTANDARDIZED) FOR INTENTION TO AVAIL HOUSING FINANCING SCHEMES ASSOCIATED WITH THE ACCESSIBILITY.

| Model | Variable | Unstandardized Coefficients | | Standardized Coefficients | t-Value | Sig. |
|-------|---------------|-----------------------------|------------|---------------------------|---------|-------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 0.805 | 0.376 | -- | 2.140 | 0.033 |
| | Accessibility | 0.646 | 0.062 | 0.407 | 10.45 | 0.000 |

a. Dependent Variable: Intention to avail Housing Financing Schemes

H3₀: Convenience will not have significant effect on Intention to avail Housing Financing Schemes

The hypothesized relationship between Convenience and Intention to avail Housing Financing Schemes were tested using simple linear regression. The regression results shown in Table 8 revealed that the predictor variables contribute significantly and had moderate impact on Intention to avail Housing Financing Schemes and values ($R^2 = 0.510$). The corresponding ANOVA value ($F = 192.993$, $p = 0.000$) for the regression models had indicated the validation with Intention to avail Housing Financing Schemes.

TABLE 8 REGRESSION MODEL SUMMARIES FOR THE CONVENIENCE ON INTENTION TO AVAIL HOUSING FINANCING SCHEMES

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | ANOVA Results | | | |
|-------|--------------------|----------|-------------------|----------------------------|---------------|-----|-----|-------|
| | | | | | F-Value | df1 | df2 | Sig. |
| 1 | 0.510 ^a | 0.260 | 0.259 | 1.09007 | 192.993 | 1 | 574 | 0.000 |

a. Predictors: (Constant), Convenience

The coefficient summary shown in Table 9 revealed that beta values of Convenience ($\beta = .816$, $t = 13.892$, $p = 0.000$) was significant predictor of Intention to avail Housing Financing Schemes. The results were implicit that predictor variable was related with dependent variable. Hence, null hypothesis was disproved and alternate hypothesis (H3) was accepted as their p-values were less than 0.05.

Here the following simple linear regression model

Intention to avail Housing Financing Schemes (Y) = 0.026 + 0.816 (Convenience) X

TABLE 9: PREDICTOR EFFECTS AND BETA ESTIMATES (UNSTANDARDIZED) FOR INTENTION TO AVAIL HOUSING FINANCING SCHEMES ASSOCIATED WITH THE CONVENIENCE.

| Model | Variable | Unstandardized Coefficients | | Standardized Coefficients | t-Value | Sig. |
|-------|-------------|-----------------------------|------------|---------------------------|---------|-------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 0.026 | 0.343 | -- | 0.076 | 0.939 |
| | Convenience | 0.816 | 0.059 | 0.510 | 13.89 | 0.000 |

a. Dependent Variable: Intention to avail Housing Financing Schemes

H4₀: Customer Experience will not have significant effect on Intention to avail Housing Financing Schemes

The hypothesized relationship between Customer Experience and Intention to avail Housing Financing Schemes were tested using simple linear regression. The regression results shown in Table 10 revealed that the predictor variables contribute significantly and had moderate impact on Intention to avail Housing Financing Schemes and values ($R^2 = 0.183$). The corresponding ANOVA value ($F = 18.952$, $p = 0.000$) for the regression models had indicated the validation with Intention to avail Housing Financing Schemes.

TABLE 10 REGRESSION MODEL SUMMARIES FOR THE CUSTOMER EXPERIENCE ON INTENTION TO AVAIL HOUSING FINANCING SCHEMES

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | ANOVA Results | | | |
|--|--------------------|----------|-------------------|----------------------------|---------------|-----|-----|-------|
| | | | | | F-Value | df1 | df2 | Sig. |
| 1 | 0.183 ^a | 0.033 | 0.032 | 1.24595 | 18.952 | 1 | 574 | 0.000 |
| a. Predictors: (Constant), Customer Experience | | | | | | | | |

The coefficient summary revealed that beta values of Customer Experience ($\beta = .337$, $t = 12.441$, $p = 0.000$) was significant predictor of intention to avail Finance Schemes. The results were implicit that predictor variable was related with dependent variable. Hence, null hypothesis was disproved and alternate hypothesis (H4) was accepted as their p-values were less than 0.05.

Here the following simple linear regression model

Intention for Non-Banking Finance Schemes (Y) = $4.025 + 0.337$ (Customer Experience) X

H5₀: Intention to avail Housing Financing Schemes will not have significant effect on Purchase of Housing finance schemes

The hypothesized relationship between intentions for private bank's housing finance schemes and purchase of housing finance schemes were tested using simple linear regression. The regression results shown in Table 11 revealed that the predictor variables contribute significantly and had moderate impact on purchase of housing finance schemes ($R^2 = 0.254$). The corresponding ANOVA value ($F = 101.293$, $p = 0.000$) for the regression models had indicated the validation with purchase of housing finance schemes.

TABLE 11 REGRESSION MODEL SUMMARIES FOR THE INTENTION TO AVAIL HOUSING FINANCING SCHEMES ON PURCHASE OF HOUSING FINANCE SCHEMES

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | ANOVA Results | | | |
|--|--------------------|----------|-------------------|----------------------------|---------------|-----|-----|-------|
| | | | | | F-Value | df1 | df2 | Sig. |
| 1 | 0.339 ^a | 0.115 | 0.113 | 0.99220 | 71.174 | 1 | 574 | 0.000 |
| a. Predictors: (Constant), Intention for Private bank's housing finance scheme | | | | | | | | |

The coefficient summary shown in Table 12 revealed that beta values of intention of private bank's housing finance schemes ($\beta = 0.575$, $t = 10.064$, $p = 0.000$) was significant predictor of purchase of housing finance schemes. The results were implicit that predictor variable was related with dependent variable. Hence, null hypothesis was disproved and alternate hypothesis (H5) was accepted as their p-values were less than 0.05.

Here the following simple linear regression model

Purchase of housing finance schemes (Y) = 2.057+ 0.575 (Intention to avail Housing Financing Schemes) X

TABLE 12: PREDICTOR EFFECTS AND BETA ESTIMATES (UNSTANDARDIZED) FOR INTENTION TO AVAIL HOUSING FINANCING SCHEMES ASSOCIATED WITH THE PURCHASE OF HOUSING FINANCE SCHEMES.

| Model | Variable | Unstandardized Coefficients | | Standardized Coefficients | t-Value | Sig. |
|---|---|-----------------------------|------------|---------------------------|---------|-------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 3.991 | 0.163 | -- | 24.53 | 0.000 |
| | Intentions for Private bank's housing finance | 0.282 | 0.033 | 0.339 | 8.436 | 0.000 |
| a. Dependent Variable: Employee Performance | | | | | | |

Summary of the Hypotheses assessment ($H_{10} - H_{50}$):

Table 13 gives a brief summary of the hypotheses tested for dependent and independent variables associated with Customer Perception towards the private banks housing finance schemes.

TABLE 13 SUMMARY OF THE HYPOTHESES TESTING ($H_{10} - H_{50}$)

| Sl. No | Independent Variable | Dependent Variable | Hypothesis | Supported or not |
|--------|--|--|------------|------------------|
| 1 | Inter-Personal Communication | Intention to avail Housing Financing Schemes | H_{10} | NO |
| 2 | Accessibility | Intention to avail Housing Financing Schemes | H_{20} | NO |
| 3 | Convenience | Intention to avail Housing Financing Schemes | H_{30} | NO |
| 4 | Customer Experience | Intention to avail Housing Financing Schemes | H_{40} | NO |
| 5 | Intention to avail Housing Financing Schemes | Purchase Decision of Housing Finance Schemes | H_{50} | NO |

Source: Primary Data

CONCLUSION:

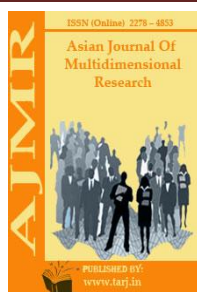
It is observed that the inter-personal communication, accessibility and convenience have significant impact over the intentions for private banks housing finance schemes and it is also found that customer Experience is found to be insignificant. This phenomenon clearly indicates that the private banks are giving the priority for continuous communication with their customers, they are much accessible to the customers and the policies and procedures are very much convenient to their customers. The serious problem which revealed by this analysis is the

customers are not feeling that the private banks are not to value for their money. It may be because of the higher rate of interests, pre-closure charges or the processing fees may be high. Hence the private banks are supposed to look into this problem and to rectify their strategies to procure the trust among the customers that they can add the value to their money.

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IMPACT OF CLIMATE CHANGE ON AGRICULTURE: A STUDY OF WESTERN ODISHA

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ABSTRACT

Background- The work force deriving employment from agriculture sector represents 65 percent with 4.20 crores population of Odisha and as such plays a important role in the state's development. About 34% of cultivated area is irrigated & rest 66% is rainfed, exposed to the vagaries of the monsoon. The climate of the State is tropical, characterized by high temperature, high humidity, medium to high rainfall and mild winters. The normal rainfall is 1482.2 mm distributed over 72 rainy days. The South-West monsoon contributes about 81-83% of the annual rainfall in 53-57 days during June-September. The mean annual temperature of the State is 26.89 degree Celsius with mean annual maximum of 32.56 degree Celsius with a mean annual minimum of 21.30 degree Celsius. So, the production of agricultural crops in the state much depends on occurrence of a favourable monsoon. The climate of western Odisha is hot and moist with 1527 mm rainfall. During digital era, the impact of climate change on agriculture could result in problems with food security and may threaten the livelihood activities upon which much of the population depends. Methodology- Kanbar village, Kanbar Barpali Block, Bargarh district of Western Odisha was purposively selected for the study because of high fluctuate the climate change as a result growing of farmer suicide in the area. Objective- The paper will study on basis of the objective which to study the socio-economic condition of the respondents. The second objective to draw the problems encountered by the paddy farmers due to impact of climate change. The third objective is to suggest the remedial measures for the farmers. Result- agriculture will continue to be significantly affected by changes in climate conditions such as land cutting, disturbance of water supply, plants disease, crop failure, and low market price.

KEYWORDS: *Agriculture, Climate Change, Crop Failure Rainfed, Temperature*

INTRODUCTION

Economists and Sociologists always say that, agriculture is the backbone of Indian economy. But at the beginning of planning which agriculture was underdeveloped and farmers were hopeless and under the burden of indebtedness in Odisha. Consequently, food shortage because low productivity and production of food grain. However, the situation has totally changed after introduction of green revolution. Despite that Agricultural crises and climate change are the burning issue not only farmers' but also to the government and society. Agriculture sector plays an important role in the growth of a developing nation. It is well known that economies of developing countries are based on agriculture sector. Most of the people in developing economies are dependent on agriculture and allied activities. The employment generation and livelihood depend only on agriculture and supporting business. Generally, focus of agricultural policy in developing nations is on employment generation in tribal and rural areas, poverty eradication and equal distribution of income with high economic growth. Moreover, it is expected to contribute these socially backward groups more in overall development of nation. However, there are limitations on the expansion of area under cultivation. Therefore, it is essential to increase productivity of agriculture sector through appropriate investment in basic infrastructure, research and expansion.

Climate change is defined as the long term change in earth's climate due to natural, mechanical and anthropological processes. Agriculture has been and will continue to be significantly affected by changes in climate condition. Both are interrelated each other. So we have to know that what is climate change and what reason behind it. The change of climate is some reason behind it which are population explosion, mining, Green House Gas and deforestation etc. The effects of climate change on agriculture are featured by several forms of uncertainty. There are some uncertainties which are the rate and magnitude of climate change itself, the biological response of agricultural output, how society responds or even has the capacity to respond, to projected and expected impacts. Other aspect climate change are limited by fundamental, irreducible uncertainties (Desai and Hulme, 2004 cited in Wreford, Moran and Adger, 2010). Similarly, Changes in climate have over the millenia been driven by natural processes, and these mechanisms continue to cause change. Climate change is a term in common usage over much of the world is now taken to mean anthropogenically driven change in climate. Climate change may influence agriculture in a positive way that are more rainfall, CO₂ fertilisation, lengthening of growing seasons and negative way which are more drought, faster growth thus shorter life cycles, salinization) (Holden, Sweeney and Fealy, 2006). Hence, the agrarian crisis has become an important issue since new economic reforms in India. The national commission on farmers declared that unfinished agenda in land reform, quantity and quality of water, technology fatigue, access, adequacy and timeliness of institutional credit, opportunities for assured remunerative marketing and adverse meteorological factors are basic factors and centre of present agrarian crisis in India. However, agriculture sector in Odisha is also surviving in crisis since new economic reforms, rather than intensity of crisis is more in agriculture sector of Odisha than all other developed states of the nation. A change in the agriculture policy according to new economic reforms, low level of irrigation, large number of uneconomic operational holdings, uncertain rainfall, seasonal nature of farming, absence of employment opportunities other than agriculture labour in rural areas, declining public expenditure on agriculture sector particularly

for irrigation and other infrastructure development are adversely affected agriculture sector in Odisha. Therefore, farmers in Odisha are in frustration.

REVIEW OF THE LITERATURE

The present research work is primary and secondary based on empirical findings. However, prior to this a number of scholar works, both theoretical and empirical have been under taken on farmer condition. Following are some the some of the reviews on relevant books, journals and research paper.

Holden, Sweeney and Fealy (2006) studied that there are a number of issues which need to be considered when examining the impact of climate change on agriculture. These can be grouped under the headings Socio-economic environment and trade buffers, adaptation options, spatial resolution, temporal resolution, uncertainty, sensitivity etc.

Guiteras (2007) focused two important questions for future research. Firstly, what are the factors explaining the difference between these negative consequences for a developing country and the mildly positive results for the U.S? Secondly, and the welfare of Indian agriculture, how quickly will developing country farmers be able to adjust their farming practices to adapt to the changing climate and what policies or technologies will enable rapid adaptation? The paper found that the impact of climate change on Indian agriculture is likely to be negative over the short to medium-term. The medium-term (2010-2039) impact on yields is estimated to be negative 4.5 to nine percent. Since agriculture makes up roughly 20 percent of India's GDP, this implies a cost of climate change of 1 to 1.8 percent of GDP per year over the medium run. Furthermore, agricultural productivity is particularly important for the well-being of the poor.

Satapathy and Mishra (2012) studies on farmers suicides in western part of Orissa. The paper represents crop failure, debt burden, weak psychology of farmers, exploited market structure, government policy, lack of social and family communication, low economic condition of farmers, pressure of credit agency to repay the loan and unsuitable technological development for small and marginal operational holdings are increasing vulnerability among farmers' community.

Shiva (2009) studied the increasing costs of production and the falling farm prices that go hand in hand with globalisation, combined with the decline in farm credit is putting an unbearable debt burden on farmers. This is the burden that is pushing farmers impoverishment.

Ray (2010) examined that Bargarh district, known as the rice bowl of Odisha, has experienced the worst crisis. Huge acres of crops have been damaged by pests. The destroyed crops have been set on fire by many farmers. With the crops damaged, the burden of loan added to the distress of the farmers leaving them with no option but to commit suicide.

Beura (2015) discusses the causes of the floods and management practices for controlling them. All the major rivers of Odisha after attaining their old stage in the coastal plain fall into the Bay of Bengal. Most often the rivers including the biggest river Mahanadi brings flood calamity in the region. The coastal districts of Odisha particularly the Mahanadi Delta region has been victimised in the flood in terms of loss of lives of human being and domestic animals, damage of house properties, roads and bridges, crops etc.

STATEMENT PROBLEM

More than 70 percent population is dependent for survival on agriculture sector in western Odisha. However, farm cultivators are in the distressed position in this study area because of climate change. They have been living as morbidity. The respondents argued that they have been facing a lots of problem like crop failure, land cutting, pest in the paddy plants, water pollution, market failure and low price of the production etc. Therefore, many researchers and social organization have made studies to prevent the issue of climate change and farmers' condition. Therefore, it is essential to know the factors responsible for increasing farmers' suicides and different problems in different regions of Odisha, so decisions taken by the government for preventing agriculture and climate condition but not degree of fruitful remedial measures.

DATA SOURCES AND METHODOLOGY

The present study is exploratory in nature and Simple Random Sampling method for collection and interpretation of data. The universe of the present study was belongs from Kanbar village, Kanbar Barpali Block, Bargarh district. The sample size 30 household from the villages as per the number of population comes under the sample survey. There were 30 sample household from Kanbar village with population was 2750 with 609 household. To reach at the specific objectives of the study Interview, participatory and Observation method has adopted by us. For this study, the interview guide was prepared and used, open and closed ended questions for data collection. Interview carried out for 20-30 minutes, and non-participatory observation took place during the informal interaction in the rest hours by us.

RESEARCH QUESTION

Research question is important for the researcher to the study the particular problem. This question arises through the particular reasoning. In the study of impact of climate change on agriculture, there are some research questions in the followings given sentences.

- 1) What are socio-economic conditions of the farmer of western Odisha?
- 2) What are the main problems encountered by the cultivators because of climate change in the study area?
- 3) What effect does the role of central government, state governments and civil society of Odisha pertaining the agri-climate change?

OBJECTIVE OF THE STUDY

- To study the socio-economic condition of the respondents.
- To draw the problems encountered by the paddy farmers due to impact of climate change.
- To suggest the remedial measures for the farmers.

Result

The following are discussing about socio economic status of the respondents, their livelihood pattern and the problems faced the affected families due to agricultural crises.

Age

The age wise categorization of respondents is presented in the Table No-1

TABLE NO-1 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR AGE

| S.No | Category of farmers | Respondents | |
|------|-------------------------------|-------------|----------------|
| | | Frequency | Percentage (%) |
| 1 | Young age (Less than 35 year) | 08 | 26.66 |
| 2 | Middle age (35-60 year) | 16 | 53.33 |
| 3 | Old age(More than 60 year) | 06 | 20 |
| 4 | Total | 30 | 100 |

Sources: field survey

It is clear from Table 1 that 53.33 percent of respondents belonged to middle age followed by young age (26.66 percent) and old age (20 percent) categories. This shows that most of the middle and young aged farmers were more passionate with physical activity.

Education

TABLE NO-2 EDUCATIONAL STATUS OF THE RESPONDENTS

| Village | Illiteracy | Lower/Upper Primary | 10 th | +2 | +3 Above | Total |
|---------|------------|---------------------|------------------|----|----------|-------|
| Kanbar | 12 | 05 | 06 | 04 | 03 | 30 |
| Total | 12 | 05 | 06 | 04 | 03 | 30 |

Sources: field survey

In the above table 2 mentions that study areas, near about 40 per cent were illiterate, 16.66 per cent had education of lower and upper class 20 percent had studied 10th standard, 13 per cent had studied up to intermediate and only 10 percent studied on higher education. The education level has not increased in these regions, because they stressed in tension due low minimum support price. They did not like to study in higher education due to lack of guidance towards higher education. Most of them after finished the 10th and intermediate standard they were going to marries.

The out of the total 30 respondent female represents 30 percent and the remaining 70 percent were male. Most of the female member do not aware related to agricultural price and policy measure. This is due to higher level of female mortality during child birth and the harsh treatment accorded to girl children, which is no different from that to be seen elsewhere in other parts of Orissa. Though the percentage of the female head of the households is very low in the sample, but analysing the Indian conditions where maximum households are male dominated, i.e.; patriarchal, this figure seems to be reasonable.

Occupational distribution of sample household

The occupational distribution in the research study is very necessary because occupation of a family draw the economic status or standard of living.

TABLE NO-3 OCCUPATIONAL PROFILE OF FIVE SAMPLE SUBMERGE VILLAGES

| Sl.No | Particular | Frequency | Percentages |
|-------|---------------------|-----------|-------------|
| 1 | Agriculture | 22 | 73.33 |
| 2 | Agricultural Labour | 08 | 26.66 |
| 3 | Total | 30 | 30 |

Sources: field survey

The table 3 shows that occupational distribution of the villages in the Khuntapali village 73.33 percent population working in agriculture; and 26.66 percent are in agricultural labours.

Farm Size

Based on the number of standard hectares of farming land possessed by the farmers, they were categorized into 5 categories (Table 4)

TABLE NO-4 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR SIZE OF LAND HOLDING

| S. No | Categories | Frequency | Percentage (%) |
|-------|--------------------------|-----------|----------------|
| 1 | Marginal (0.1-1.0 ha) | 03 | 10 |
| 2 | Small (1.1-2.0 ha) | 11 | 36.66 |
| 3 | Semi-medium (2.1-4.0 ha) | 09 | 30 |
| 4 | Medium (4.1-10.0 ha) | 05 | 16.66 |
| 5 | Large (above 10 ha) | 02 | 6.66 |
| 6 | Total | 30 | 100 |

Source- Field Work

As shown in table 4, the majority of respondents were small farmers (36.66 %), followed by semi-medium farmers (30 %), Medium farmers (16.66 %), marginal farmer (10 %) and large farmer (6.66 %), respectively. The above findings suggested that the pattern of land holding is predominance of small and medium farmers (about 53 %). The reason for this is due to increase population and division of joint families.

Income distribution of sample households (percent)

The income of the respondents summed up for the whole year from various farm activities, they were categorized into four categories and presented in Table

TABLE NO-5 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR FARM INCOME

| S. No | Annual Income (Rs.) | Frequency | Percentage (%) |
|-------|---------------------|-----------|----------------|
| 1 | < 50,000 | 08 | 26.66 |
| 2 | 50,000-1,00,000 | 16 | 53.33 |
| 3 | 1,00,000-1,50,000 | 4 | 23.33 |
| 4 | > 1,50,000 | 2 | 6.66 |
| 5 | Total | 30 | 100 |

Sources: field survey

Income is a basic requirement for any individual. Income is generated through employment. Employment of a person depends on his ability to earn the livelihood. Income of a household depends on the number of economic activities persons. The above table 5 presents the annual income of the household of three villages. In the village which is 53.33 percent of household their annual income are below 50, 000. 26.66 percent of respondents are between 50,000- 1, 00, 00 income category. 23.33 percent respondent's fall 1, 00,000 - 1, 50,000 income category of. Only 6.66 percent people their income is more than 1, 50,000 who belongs. Those who engaged in agriculture, annually they are cultivating the myriad of farming such as the rich, gram crops, groundnut, sugarcane, wheat and vegetable like brinjal, tomato, parable, ladyfinger, and so on.

These vegetable and crops were marketing at the district headquarter. They would lose all there cultivation and its price for in the market.

Agriculture credit

This is the key input for farmers to operate farm at any place. Poor farmers depend on credit to raise crops specifically rice. Credit as a factor of farmer suicide was analyzed taking responses of the sample as presented below. Insufficient time for repayment, increased pressure to repay loan, high rate of interest and refusal for 2nd loan because of 1st loan was not cleared and diversion of farm credit for other purposes are the main reasons for the harassment of farmers. The problem in agricultural credit is the non repayment of loan and that too before starting another crop.

TABLE NO-6 SOURCE OF AGRICULTURAL CREDIT OF THE SAMPLE VILLAGES

| Sl. No | Particular | Frequency | Percent |
|--------|----------------------|-----------|---------|
| 1 | Bank | 05 | 16.66 |
| 2 | Co-operative Society | 06 | 20 |
| 3 | Money Lander | 14 | 46.66 |
| 4 | Relatives | 05 | 16.66 |
| 5 | Total | 30 | 100 |

Sources: field survey

As shown in Table 6 majority of the respondents which 46.66 percentages told that they borrowed money from money lender in their village or neighbouring village. 16.66 percent of respondent credit from bank and relatives and other 20 percent respondents take loan from co-operative society.

Awareness of the farmer on Agro-climate condition

Education with knowledge is the chariot of awareness. Literary activity thrusts worldly knowledge into the human being. However, those completely outside the purview of intellectual activities have less wisdom to interpret and understand the forthcoming problems.

TABLE NO- 7 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR KNOWLEDGE AS FOLLOWS:

| S. No | Category | Frequency | Percentage (%) |
|-------|------------------|-----------|----------------|
| 1 | Low knowledge | 21 | 70 |
| 2 | Medium knowledge | 07 | 23.33 |
| 3 | High knowledge | 02 | 6.66 |
| 4 | Total | 30 | 100 |

Sources: field survey

As shown in Table 7 majority of the respondents had low knowledge about local agro-climate (70 %) followed by high (23.33 %) medium knowledge about local agro-climate and high (6.66 %) knowledge about local agro-climate. This might fact that the majority (70 %) of the paddy farmers had low to medium experience in the paddy cultivation.

Farmer's Information Exchange

Farmer to farmer information exchange based on the interpersonal communication of the farmers among themselves, they were categorized into three categories as follows:

TABLE NO- 8 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR INFORMATION KNOWLEDGE AS FOLLOWS:

| S. No | Category | Frequency | Percentage (%) |
|-------|--|-----------|----------------|
| 1 | Low farmer to farmer information exchange | 03 | 10 |
| 2 | Medium farmer to farmer information exchange | 13 | 43.33 |
| 3 | High farmer to farmer information exchange | 14 | 46.66 |
| 4 | Total | 30 | 100 |

Sources: field survey

It could be inferred from the table that majority of the respondents had high farmer-to-farmer information exchange (46.66%), followed by medium (43.33%) and low (10%) farmer-to-farmer information exchange categories. It was observed that majority of the rice information like seed selection, availability of seeds, fertilizer, farm yard manure, plant insect disease management, labour availability, production price, marketing information, source of production inputs, seed treatment, irrigation, post harvest, and soil testing were exchanged among the paddy farmer but fluctuated among themselves.

Impact of climate change on paddy cultivation

TABLE NO- 9 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR VARIOUS PROBLEMS DUE TO CLIMATE CHANGE AS FOLLOWS:

| S. No | Effects | Frequency | Percentage (%) |
|-------|------------------------------------|----------------------------|----------------|
| 1 | Soil erosion | 24 (out of 30 respondents) | 80 |
| 2 | Damage the land | 22 (out of 30 respondents) | 73.33 |
| 3 | Crop failure | 30 (out of 30 respondents) | 100 |
| 4 | Production damage | 30 (out of 30 respondents) | 100 |
| 5 | Water supply damage | 20 (out of 30 respondents) | 66.66 |
| 6 | Increase the pests and disease | 30 (out of 30 respondents) | 100 |
| 7 | Delay in farm operation and sowing | 29 (out of 30 respondents) | 96.66 |
| 8 | Water pollution | 28 (out of 30 respondents) | 93.33 |
| 9 | Drought situation | 10 (out of 30 respondents) | 33.33 |
| 10 | High temperature | 27 (out of 30 respondents) | 90 |
| 11 | High cost of production | 23 (out of 30 respondents) | 76.66 |
| 12 | Low market price | 25 (out of 30 respondents) | 83.33 |

Sources: field survey

The data in Table no 9 indicates that majority of the respondents had high level of effects climate change on agriculture whereas 100 percentage of the respondents states that they have been fallen saviour situation on crop failure, production damage, and Increase the pests and disease. It is evident from Table that 80 percentages of the respondents reported; soil erosion is the main problem in the study area due to high rain fall. 73.33 percentage of the respondents told that land cutting in their paddy field is also major problem due to high rainfall. 66.66 percent of the respondents faced the difficulty of the water supply into the paddy field. 96.66 percent of respondents argued that they also faced the situation delay in farm operation and sowing seed in the agricultural field. 93.33 percentages of the respondents reported; Water pollution another reason for climate change. 33.33 percentages of the respondents reported seldom on drought situation because the study area was double crops area. 90 percentages of respondents told that

high temperature in this area maximum seven month per year due to lack of forest. 76.66 percentages of the respondents reported that high cost of production is major problem in their livelihood. 83.33 percentages of the respondents reported that due to low market price, they fall in loss in every year as result of farmer suicide also increasing every year.

Cooperation of NGOs and Civil Society with Farmer

NGOs and civil society have been actively involved in order to facilitate the farmer to overcome their difficulties. An attempt was made to evaluate the sense of feelings of understanding of the victims to scale down the level of apathy towards NGOs. The local NGOs organized innovative programmes for the cultivator for training related farm, food security of the households, low cost farming, and public distribution of essential commodities through participatory means and organize groups into different income generating ideas etc.

TABLE NO-10 LIST OF THE RESPONDENTS TO COOPERATION OF NGOS AND CIVIL SOCIETY

| Variable | Frequencies | Percentage |
|-------------|-------------|------------|
| Satisfied | 07 | 23.33 |
| Unsatisfied | 06 | 20 |
| Don't Know | 17 | 56.66 |
| Total | 30 | 100 |

Sources: field survey

The following table shows that as per the response received; more than half only 23.33 percentages of respondents were satisfied with the co-operation of NGOs and civil society, because they fully knew about the role NGOs. The names of non government organisation are ATMA. Out of 20 percentages did not satisfy to the works of the organisation. 56.66 percent respondents said that they did not know about the role of NGOs in agricultural sector.

The facilities which are getting from the Government policy and programme

The government plays the major role to provide basic facilities to the people. Here, our study area, the farmer did not get such type facilities which are discuss in the following paragraph and table.

TABLE NO-11 BASIC FACILITY BY THE GOVERNMENT TO THE DISPLACED FAMILIES DURING DISPLACEMENT

| Sl. No | Programs for farmer | Satisfy | Satisfy |
|--------|---|---------|---------|
| | | Yes | No |
| 1 | Pradhan Mantri Fasal Bima Yojana (PMFY) | 25 | 05 |
| 2 | Paramparagat Krishi Vikas Yojana(PKVV) | - | - |
| 3 | National Food Security Mission (NFSM) | 30 | 00 |
| 4 | National Mission on Sustainable Agriculture (NMSA) | - | - |
| 6 | National Mission on Agricultural Extension & Technology (NMAET) | - | - |
| 7 | Mission of Integrated Development of Horticulture (MIDH) | - | - |

Sources: field survey

The table 11 show that the basic facility of the government should be providing to all, and this is the fundamental rights of the farmers. The farmer also did not get the basic need from the government such as Mandi Card, Insurance etc.

DISCUSSION

Crop failure

Agriculture heavily depends on monsoon. The success of crop production and availability of water are inseparable components. But in western Odisha from where farmer suicides are reported is well irrigated non-irrigated area and is said to be rice bowl of the state. It is argued that the occurrence of crop failure in such prosperous area is a matter of concern of climate change as a result of high cost of labour, poor farm management, lack of irrigation, high cost of inputs and climatic hazards poor farm management and non availability of farm inputs are in order leading to stressful living of farmers.

Economic condition

Economic condition has been the major cause for climate change in the study area. When farmers fail to harvest crop, loan burden is at increasing trend and the possibility of coming out the grip is not possible, the farmers end their lives. Economic causes are the increasing cost of living to which farmers are not able to adjust. Insufficient farm income and increasing cost of living followed by mounted pressure on limited income without having alternate ways of earning except farming lead to farmers to end their lives. These reasons are legitimate as with increase cost of living the limited income families bear intolerable sufferings.

Social factors

Social factors are concerned in influencing farmers to end their lives as average score is same. Loan as social stigma, increased family burden within limited income, expansion of aspiration family members, on-cooperation of family members to share burden and increased family pressure to meet the requirement put farmers in distress stage for which they opt for anomie suicides. On the whole it can be inferred that social factors contribute for tragic death of the farmers.

Market

Agriculture, climate change and market are intervenient. Once market is favourable farmers derive good income to live. But in rural areas the poor farmers are left in market which is never in favour of producers. The market also plays a very significant role in sustainability of farm families. Distress sale is the major reason against low market price due to uncertainty of rainfall in this area. Thus it can be inferred that existing market is not farmer's friendly nor there is any safe guard against low price of produce in the face of high cost of production. The situation as such provides sufficient ground for depression of the farmers leading to poverty.

Technology

The farmers raise question that farm technology advocated to them is not that much remunerative to meet minimum requirements of living and for remedial measure from the climate change. Many farmers argue that farming is becoming loss concern year after year and the farmers have no strength to adjust any more. The question regarding that how much profit a technology can bring to control climate change is a matter of debate. They also argued that technology not suiting to small and marginal farmers.

CONCLUSION AND POLICY IMPLICATION

The agrarian crisis has been not only affected the growth rate of economy but also survival of rural people in Odisha that is one of the states, which facing different issue among farming community due to climate change. Majority of the respondents told and suggested that agriculture will continue to be significantly affected by changes in climate conditions such as land cutting, disturbance of water supply, plants disease, crop failure, and low market price. We need to think creativity in order to keep agricultural sustainable as well as agriculture itself can contribute to reduce the causes of climate change. The changing environment for agriculture has generated the need for study of climate change. Research in new directions, sustainable development, policy decisions, and implementation strategies requires.

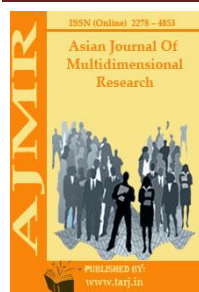
POLICY IMPLICATION

- Initiative should be taken to teach modern farming techniques to the farmers to help them increase farm productivity as short period.
- Irrigation facilities should be improved at the drought time.
- National weather risk management system must be put in place to alert farmers about the extreme weather conditions.
- Crop insurance policies must be launched without high fees.
- Production failure due to heavy rainfall must be sell fair price to the government.
- Farmers must be encouraged to go for alternative sources of income. Government should help them acquire the new skills after heavy rainfall.
- Water supply for irrigation must be insulated from the vagaries of nature by better water management systems.
- Farmers must necessarily be educated about modern farming techniques practices as well as environmental change.
- Younger professionals should be encouraged to participate in farming activities
- Farm loans at soft interest rates need to be made available for small and tenant farmers.
- Fair price for farm products must be ensured, and middlemen eliminated by creating a direct reach for the farmers to the market.
- Training needs to be provided for secondary rural investments in dairy farming, poultry farming, animal husbandry, and other activities, with a clearly viable chain apparent from financing to marketing
- Deforestation must be discourage.
- Storage and food processing units need to be established in rural areas

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FEATURES OF COAGULATION AND CELLULAR HEMOSTASIS IN RHEUMATOID ARTHRITIS IN PATIENTS WITH CARDIOVASCULAR PATHOLOGY

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ABSTRACT

The article presents materials about effect of rheumatoid arthritis (RA) on the parameters of the hemostatic system in patients with cardiovascular pathologies. In order to study this work, 94 patients with RA were examined with an associated CVD and hemostasis was compared with a group of RA without CVD, which consisted of 40 patients. The influence of age, sex, and activity of the RA on the hemostasis indicators of this category of patients was analyzed. The activation of all links of hemostasis in patients with RA and CVD was found in comparison with those with RA without CVD. The data we obtained confirm that chronic inflammation leads to violations of the blood coagulation system in the direction of hyper coagulation and subsequently to thrombosis and the more seniority and age of patients with RA + CVD and the higher the activity of inflammatory joint disease, the more pronounced the changes in coagulation hemostasis towards hyper coagulation.

KEYWORDS: Rheumatoid Arthritis, Inflammation, Hemostasis, Cardiovascular Diseases, Cardiovascular Risk

INTRODUCTION

ACTUALITY OF THE PROBLEM

The high social significance of RA is determined by the predominant affection of people of working age, the steady progression of the disease, early disability and reduced life expectancy [1, 3]. Its prevalence in the population reaches 1%, the prevalence in the adult population according to Galushko E. A et al. (2010) is 0.61% of the adult population. The life expectancy of patients with RA is 10–15 years lower than the population, and the five-year survival is comparable to that in CVD with damage to the three coronary arteries [7, 8].

The results of studies have shown that cardiovascular diseases are the main cause of premature mortality in RA [4,10]. The risk of CCO in RA is significantly higher than in the general population and in patients suffering from diseases with high cardiovascular risk (diabetes and arterial hypertension) [4,7]. Since the ultimate goal of effective treatment of RA is the formation of remission and an increase in life expectancy up to the population level, identification of parameters associated with an increased risk of adverse events and mortality, timely diagnosis of CVD and prevention of SSO can be considered as priority.

RA is a chronic systemic inflammatory disease, the basis of which pathogenesis is deep disruption of the immune response, as well as quantitative and qualitative imbalance of immunocompetent cells, dysregulation of the activity of inflammatory mediators, vascular involvement of the microvasculature, an increase in blood viscosity and the formation of a vicious circle, in which almost all body systems are involved. [10]

According to the recommendations of the EULAR (European Antirheumatic League) to reduce cardiovascular risk in patients with inflammatory arthritis in the presence of a high risk of CVD, NSAIDs can be prescribed only against the background of adequate antiaggregant therapy [3,6].

Characteristic features of the development of an inflammatory and destructive process in RA patients create pathogenetic prerequisites for the onset of hemocoagulation disorders due to the accumulation of coagulation, fibrinolytic, kallikrein systems, antibodies, circulating immune complexes, inflammatory mediators, biogenic amines, lipid peroxidation products in pathological concentrations [2, 5].

The dependence of violations in the system of regulation of the aggregative state of the blood on the degree of activity of the rheumatoid process was revealed. An increase in the activity of rheumatoid inflammation in more than 50% of cases is accompanied by the formation of dissociation of the pro- and anticoagulant hemostasis and a decrease in the reserve capacity of the system, manifested by an increase in the hemostatic potential during inhibition of fibrinolytic activity [3].

One of the integral aspects of the pathogenesis of RA is the development of endothelial dysfunction at an early stage of the disease, which depends on the activity of the process, the presence of systemic manifestations, duration [2, 9]. The value of the vasoregulating and antithrombogenic activity of the vascular wall in the pathogenesis of RA has been established [7]

Studies of the functional state of platelets in rheumatoid arthritis indicate an increase in platelet aggregation activity [5].

The results of the studies have shown that cardiovascular diseases are the main cause of premature mortality in RA [4,6]. The incidence of rheumatoid arthritis increases with age and

becomes maximum among those over 60 years of age. It should be noted that the number of patients with advanced rheumatoid arthritis is increasing both at the expense of patients who have fallen ill for the first time in old age and sick at a young age. With age, various comorbidities accumulate, which can exert a burdening influence on each other. The most common diseases of the cardiovascular system (arterial hypertension - 37%, coronary heart disease -20%, cerebrovascular disease-12%). Cardiovascular pathology and changes in hemostasis in rheumatoid arthritis are pathogenetically associated with uncontrolled systemic inflammation, which is confirmed by a certain similarity of immunopathological changes in rheumatoid arthritis.

Studies of vascular-platelet hemostasis in patients with RA are few, often contradictory. It is interesting to assess the state of the vascular platelet coagulation hemostasis in RA, the change of which may contribute to the progression of the disease or its transition to the systemic variant [2,5]. Of the violations in the hemostasis system, Zonova E.V. (2009) identifies two groups: the first is disorders that are observed regardless of RA and the degree of activity — intercellular leukocyte-platelet hyperaggregation, hypercoagulation, inhibition of fibrinolysis and thrombinemia; the second group of hemostasis disorders dynamically changes depending on the severity of inflammation. Platelet hyper aggregation reaches significant values in patients with maximal RA activity. Thrombinemia progresses according to an increase in ESR, CRP, fibrinogen and platelet levels in peripheral blood, the formation of thrombinemia is accompanied and supported by a deficiency in the components of the fibrinolysis system. The most pronounced changes in platelet hemostasis are formed in seropositive patients.

PURPOSE OF THE STUDY

To study the indicators of coagulation and cell hemostasis in patients with RA, depending on the degree of activity of the inflammatory process associated with cardiovascular pathology.

MATERIAL AND RESEARCH METHODS

Conducted prospective and retrospective comparative study. The study included 94 patients with cardiovascular pathology in combination with RA, receiving treatment at the Bukhara Regional Diversified Medical Center in the Department of Rheumatology 2015-2017.

The spread of factors, age of coronary artery disease, hypertension, myocardial infarction and rhythm disturbance in cardiovascular diseases in combination with RA were studied and compared with the frequency of occurrence of CVD RF, the time of development of CVD and their complications in the group of RA patients. A clinical examination of patients with instrumental confirmation of CVD was carried out, the indicators of coagulation and vascular - platelet hemostasis were investigated, hemostasis indicators were compared with the control comparison group.

The clinical examination was carried out according to the standards recommended by the Association of Rheumatology of Russia and the All-Russian Scientific Society of Cardiology. RA activity was assessed using the DAS 28 index. The patient's overall health was estimated at 100 mm visual analogue scale (VAS). The X-ray stage of RA is determined according to the Steinbrocker classification of functional class (FC) by ACR criteria.

To study hemostasis indicators, our studies were performed on a single-channel coagulometer (HumaClot Junior).

The parameters of induced platelet aggregation were determined by analyzing the curve. The degree of aggregation was determined as the maximum increment of light transmission after adding the inductor and was measured in percent. Also evaluated the maximum values of the degree of light transmission. To study the induced platelet aggregation, the following inductors were taken: ADP (5 µg / ml and 1.25 µg / ml), adrenaline (5 µg / ml). The choice of platelet aggregation inducers was due to differences in the mechanism of their action on platelets, which made it possible to study in parallel several mechanisms for changing the aggregation activity of platelets in patients' RA with CVD.

Characteristics of rheumatoid arthritis

Characteristics of patients of the study group are presented in table number 1.

| Groups | Total | Gender | | Average age Me | Average duration of diseases Me | Clinical types | |
|-------------------------|-------|--------|----|-------------------|---------------------------------|-----------------|-----------------|
| | | F | M | | | Seropositive RA | Seronegative RA |
| Patients RA + CVD | 94 | 74 | 20 | 52 ±2.4 P<0.05 | 9,29±0.4 P<0.05 | 37 (39%) | 57 (61%) |
| Patients RA without CVD | 40 | 27 | 13 | 50±2.5 P <0.05 | 8.9±0.5 P <0.05 | 24 (60) | 16 (40) |
| Control healthy | 30 | 19 | 11 | 50,3±2.2 | - | - | - |

Note: p-differences

The late stage of the disease was diagnosed in the majority - 51 (54.3%) developed - in 24 (25.5%) early - in 19 (20.2%) patients. Patients with high RA activity prevailed in the group, the average DAS 28 value was 5.91 (5.20 6.58). Extra-articular manifestations of the disease were in 33 (35.1%) patients: rheumatoid nodules in 44 (46.8%) vasculitis - 94 (100%) peripheral polyneuropathy - 14 (14.9%) pleurisy - 6 (6.4%) Shogren's syndrome 2 (2.2%). Most of the subjects were seropositive in the Russian Federation - 57 (61%). The majority of patients had 2 and 3 x-ray stages of joint damage - 35 (37.2%) and 37 (62.8%) 2 and 3 functional classes of 17 (18.1%) and 55 (58.5%), respectively.

The main goal of our work was to study the parameters of coagulation and vascular-platelet hemostasis in patients with CVD in combination with RA. The influence of age, sex, disease activity on hemostasis indicators of this category of patients is analyzed.

Statistical processing was carried out on a TOSHIBA personal computer using the Microsoft Office Excel - 2008 software package, including the use of built-in statistical processing functions. We used the methods of traditional variational parametric and non-parametric statistics with the calculation of the arithmetic average of the studied indicator (M), standard error of the mean (m), relative values (frequency,%), the statistical significance of the obtained measurements when comparing the average values were determined by Student's criterion (t) with the calculation error probabilities (p). For statistically significant changes took the confidence level of p <0.05.

RESULTS AND DISCUSSION

Rheumatoid arthritis is a rheumatic disease of unknown etiology characterized by chronic erosive arthritis and systemic inflammatory process. One of the main causes of mortality in patients with rheumatoid arthritis are cardiovascular complications (MTR), due to the early development and rapid progression of atherosclerotic vascular lesions. It should be noted that the incidence of rheumatoid arthritis increases with age and among people over 60 years old becomes maximum. With age, various comorbidities accumulate, which can exert a burdening influence on each other. According to the literature, comorbidity in patients with rheumatoid arthritis in old age is 77%, and in patients with a young age - 69%. The most common diseases of the cardiovascular system (arterial hypertension) -37%, CHD-20%, cerebrovascular diseases - 12%. The course of SSA in rheumatoid arthritis is considered unfavorable: early recurrences of acute myocardial infarction, increased mortality after the first myocardial infarction, high frequency without painful myocardial ischemia and asymptomatic myocardial infarction.

Atherosclerotic vascular lesions detected in 35-60% of patients with rheumatoid arthritis are characterized by a high frequency of formation of “vulnerable” plaques, severe signs of inflammation of the vascular wall and multiple lesions of the coronary vessels. In rheumatoid arthritis, the early development of atherosclerosis is due to the accumulation of traditional risk factors, among which are the most frequent smoking, arterial hypertension, and dyslipidemia. In 75% of patients with rheumatoid arthritis, there are two or more risk factors. However, after exclusion, after excluding all known traditional risk factors, the likelihood of atherosclerosis and fatal MTR in patients with rheumatoid arthritis remains high. This suggests that the risk factors associated with immunoinflammatory disorders contribute to accelerating the development of atherosclerosis and its complications.

As you know, the pathogenesis of rheumatic diseases is based on the immune damage of various organs and patients with rheumatic diseases. Cardiovascular pathology in rheumatoid arthritis is pathogenetic associated with uncontrolled systemic inflammation, as evidenced by a certain similarity of immunopathological changes in this disease and atherosclerosis. The increased risk of premature death in patients with rheumatoid arthritis correlates with the activity of the inflammatory process, systemic manifestations, and seropositivity of the rheumatoid factor.

The study of the level of PV, PTI, APTT, MNO, fibrinogen in the study group. In our studies, the activity of PV, APTTV and INR in RA in association with CVD were lower than the control group ($p1 < 0.05$). The superiority of such factors as APTT, higher values of PET and fibrinogen in RA + CVD compared with the group that included patients with RA alone ($p1 < 0.05$) was more accurately observed.

As you know, normally most platelets are in an inactive form in all vessels of the bloodstream. However, in pathological conditions, for example, in conditions of systemic inflammation, platelets can spontaneously activate without contact with the subendotel [2]. Under physiological conditions, low spontaneous aggregation is observed, which significantly increases with inflammation or vascular pathology. Its intensity depends on many factors and, as a rule, is associated with the release of thromboxane A₂, a powerful marker of hemostatic potential, indicating the presence of active platelets in vivo. The aggregation process involves the addition of activated platelets in the bloodstream to each other and previously fixed platelets in the area of damage mediated by fibrin and von Willebrand factor [5].

The most informative marker of platelet hemostasis activation is CAT level. We found that in patients with CVD and RA not only the number of platelets is statistically significantly higher compared with healthy individuals ($p = 0.05$), but also their functional activity. Chronic autoimmune inflammation naturally leads to an increase in the number of platelets, and they have an increased ability to aggregate compared with healthy individuals. In the study group, CAT was higher by 24.5% compared with the control ($p = 0.05$).

High spontaneous and induced platelet aggregation is an important indicator of thrombogenic endotheliosis. In connection with the increase in the functional activity of platelets, multiple platelet aggregates are formed, leading to impaired microcirculation and deterioration of the myocardial blood supply.

To determine the activity of GH, the levels of CAT, MPV, Pct, PDW were examined in the blood. Of these GAT, the indicators were lower than the values, and the Pct and PDW values were higher than the control group and the group of patients with RA + CVD ($P < 0.05$). The superiority of these indicators was also observed when comparing groups of RA + CVD and RA ($P1 < 0.05$), except for the values of the average platelet volume.

According to the literature in patients with CVD in combination with RA, a significant activation of the vascular-platelet hemostasis was observed. Not only an increase in the number of platelets, which is a reflection of pronounced systemic inflammation, but also an activation of the functional activity of platelets. This is confirmed by a significant increase in the performance of this system in patients with RA + CVD. Thus, indicators of coagulation and cell hemostasis with association of RA with CVD are more pronounced destabilization in the direction of high activity of the studied parameters of these systems in comparison with RA without CVD.

We evaluated the parameters of hemostasis, depending on the activity of RA. The studied patients were divided into groups with moderate and high activity according to the classification of RA. The group with moderate RA activity included 33 people whose DAS 28 was below 5.1, on average - 4.79 (4.61; 4.96). In the group with high activity (DAS28 more than 5.1) - 46 people, in this group the average value of DAS 28 was 6.18 (5.67; 6.77).

To assess the dependence of the dynamics of coagulation hemostasis indicators depending on RA activity, we examined the values in patients with moderate and high RA activity. The table shows that PV, APTT, INR with RA in association with CVD were lower (and higher fibrinogen and PTI levels) with RA + CVD with high RA activity compared with the group that included patients with only moderate RA ($p < 0.05$).

GH - GAT rates were lower, while the remaining platelet counts Ptc, MPV, PDW were higher than the control values in the group of patients with RA + SSP ($P < 0.05$) with a high inflammatory activity compared with a group of RA with moderate activity ($P1 < 0.05$).

In assessing the relationship between the indicators of coagulation and GH and the clinical manifestations of CCP and RA, it was established that the greater the length of illness and the higher the activity of the inflammatory process, the more pronounced the hypercoagulation.

The incidence of RA increases with age and among people over 55 years old becomes maximum. It should be noted that the number of elderly patients is increasing both due to patients who first became ill in old age, as well as those who became ill at a young age, but have reached the elderly. With age, various comorbidities accumulate, which can exert a burdening influence on each other. According to the literature, comorbidity in RA patients in old age is 77%, and in RA

patients at a young age is observed in 69% of cases. The most common diseases of the cardiovascular system (hypertension - in 37%, coronary artery disease - 20%, cerebrovascular disease - 12%) [24]. Curation of such patients presents the greatest difficulties for the clinician due to polymorbidity and the need to prescribe a large number of drugs at the same time.

A comparative analysis of the timing of the development of concomitant diseases in RA patients who became ill in young and old age found that comorbidities in the latter develop in a shorter period from the beginning of RA. Thus, only the old age of onset of RA is an independent risk factor for premature mortality [8].

Since atherothrombosis is the leading pathogenetic mechanism for the development of cardiovascular accidents, an assessment of the state of hemostasis in patients with RA and CVD depending on age is of undoubted interest.

To assess the effect of age on the hemostatic system, all patients were divided into 2 age groups: Group I was 45 patients up to 50 years old (inclusive), II - 49 patients over the age of 50 years.

According to the data, it can be seen that PV, APTT, MNO in RA in association with CHD were lower (and higher values of PET and fibrinogen) in patients with RA + CVD over 50 years of age compared with the RA + CHD group under the age of 50 years ($p < 0.05$). In this regard, it is possible to suggest an increased risk of thrombosis in the older age group with RA.

The same picture was observed in the dynamics of the above indicators, analyzed depending on the duration of the disease. According to the data in the table, it is clear that PB, fibrinogen in RA in association with CVD were higher (and lower values of PV, APTT, INR) in patients with RA + CVD with a disease duration above 5 years compared with the RA + CVD group with a disease duration less than 5 years ($p < 0.05$). In this regard, we can assume the presence of an increased risk of blood clots with the progression of the disease.

Indicators CAT - rates were lower, while Ptc, MPV, PDW rates were higher in patients with RA + CHD aged over 50 years and with a disease duration of more than 5 years ($P < 0.05$) compared with a group of RA + CHD aged less than 50 years and with a disease duration of less than 5 years.

CONCLUSION:

1. There is a high level of coagulation hemostasis activity, depending on the severity of inflammatory activity in rheumatoid arthritis in association with CVD.
2. Indicators of vascular-platelet hemostasis have a high degree of activity in the positive dependence on the severity of the inflammatory process in rheumatoid arthritis in association with CVD.
3. Indicators of coagulation and vascular-platelet hemostasis have a high activity depending on the duration and age of patients with rheumatoid arthritis in association with CVD.

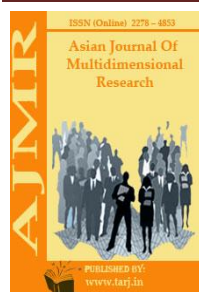
SUMMARY

The data we obtained confirm that chronic inflammation leads to violations of the blood coagulation system in the direction of hypercoagulation, and subsequently to thrombosis, and the more seniority and age of patients with RA + CVD and the higher the activity of inflammatory joint disease, the more pronounced the changes in coagulation hemostasis towards hypercoagulation. Consequently, the majority of patients with CVD in combination with RA

have an increased risk of developing thrombotic complications due to severe hyperfibrinogenemia and thrombinemia. The study of the hemostasis system allows to determine the group of patients with the highest risk of developing thrombotic complications requiring special therapy and laboratory monitoring.

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TRADITION AND MODERNITY IN KAMALA MARKANDAYA'S TWO VIRGINS

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ABSTRACT

The aim of this paper is to show the traditional and modern values prevailing in Indian society during Post colonial era. During that period of transition, a number of changes were taking place in Indian society. Modernization has totally destroyed the traditional culture and values that is beautifully described by kamala Markandaya in Two virgins through the character of Lalitha, who was an ambitious girl. The paper depicts the contrast between traditional simple village life and artificial and corrupt city life. The problems of dishonesty, sex abuse, adolescence, adjustment are brought to light in a beautiful way. The paper focuses on the attitude of new generation that is rebelling against the traditional values and adopts western ways of living. The aim of the paper is to show how a girl spoils her life and career as she rejects traditional Indian culture and adopts western culture.

KEYWORDS: *Traditional, Modernization, Transition, Artificial, Adolescence, Rebelling.*

INTRODUCTION

Two virgins Published in 1973, was eighth novel by Kamala Markandaya who was born in south India and finally settled in England after her marriage. She was a Past colonial woman writer . She presents a picture of traditional Indian society and impact of modernization and westernization on Indian society. Westernization has destroyed traditional culture and values of Indian society. Kamala Markandaya has depicted realistic picture of Indian society in her novels. She has portrayed struggle, conflict in changing Indian villages due to modernization. The rootless ness in life is the case of social tragedy which has been described throughout her writings. She is a writer of rural India but she has also beautifully portrayed glamour of city and modern India. Her characters could not escape themselves from modernity and westernization. Due to modernization, the evils like corruption, unemployment, dishonesty, demoralization etc. are spoiling Indian society. It was a period of transition when she wrote her novels. Poverty, hunger, illiteracy starvation were everywhere in India. Industrialization was eroding the peace and tranquility of India. Outlook of people was converting from tradition into modernity.

The Novel Two Virgins describes the changing features of contemporary India. It describes how the people of India are immitating western culture and adopting its ways of living, eating, wearing and thinking. It is beautifully described through the character of Lalitha, the central character in the novel. She was born and brought up in the village but she hates village life and likes city life. She is attracted to the glamour of film world that spoils her life and reputation. The most focus of the novel is on the growth problem of two adolescents. Both are Sisters and brought up in the same environment but have different outlook towards life. Film world represents a world of modernity where the evils like sexual abuse, corruption, demoralization spoil the lives of youngsters. Lalitha is also attracted towards film world.

In Two Virgins, the story revolves around two sisters, Lalitha and Saroja . As daughter of same parents, as pupil of the same school and as a member of the same family, both of them share many common values and attitudes. Still they are different, judged by their reaction to certain situations, they lived in a family consisting of Appa , Amma , Amma's widowed sister Aunt Almelu . Saroja and Aunt Almelu had traditional outlook toward life while Appa and particularly Lalitha had modern views. Saroja was a simple girl , simple things like birth of calf or a taste of chingliput's sweets give her joy. She loved her village with its monsoon rain and calm and serene atmosphere with green fields and fresh air. She abhorred the lure of the city and escaped the sexual temptation of Devaraj, the assistant of Gupta. Saroja here symbolizes the conflict between reason and feelings, between tradition and modernity. She preferred traditional ways of life but did not hate modernity. She is rooted firmly on the earth and has warmth of heart side by side with an awareness of reality. Lalitha, the elder sister, liked modernity. She wanted to become a film star. She comes in contact with Mr. Gupta who has visited her village for a documentary film on village life. She is so impressed by him, she decides to join film industry. She is unknown about the reality of film world. She sells herself to Mr. Gupta to become a film star in order to become a film star, in the process, she has to abort her illegitimate child. Lalitha, without telling her parents, visits the city for the premiere of the film and is lured by the glamour of the film world. When she returns she is disillusioned and pregnant. Though she is beautiful, well-educated and modern, she becomes a victim of disillusions. Lalita is a modern girl and has all these qualities. She blindly follows the world of modernity and becomes the victim of this world. She lives in a world of fantasy but finally she realizes what is reality? Her life sets examples of how unbridled freedom, autonomy and revolt against potential and social authority

prove to be a disastrous. Finally, she spoils her life and career and reputation of her family in the society. Both the girls are of different attitude. According to patel:

“In the novel Markandaya has constantly made the two sisters Saroja and Lalitha to choose between the Eastern and Western way of perceiving the world around. The contrast between tradition and modernity between India during and after British rule, between the older and younger members of family, between the sons and the daughters are all around the two, in their school, at home, and in their upbringing on general.(patel:47)

Aunt Alamelu is an epitome of traditional Indian values. She opposes Lalitha's proposal to become a film star. She reacts to it vehemently, “you, a respectable girl, from a respected family, you want to be a notch girl, a devdasi such as no one in our line not for twenty generations has ever descending to being, is that your ambition?” (82) She is deeply rooted in Indian tradition and culture and is unwilling to accept anything that is western and contrary to the Indian culture norms. Appa and aunt are continuously at war as Appa also likes western culture. It is through their bickering and arguments that Saroja and readers are further enlightened about the cultural conflict, and the benefits and problems of change. She likes Saroja and dislikes Lalitha, Miss Mendoza and Mr Gupta for their western notions and manners. She always guides Saroja and Lalitha like mother but they ignore her suggestion. When Lalitha was seduced by Mr Gupta, Aunt Alamelu tells Appa.

“Now you see, brother, she said, where it has all led. Have, I not said from the beginning no good would come of it? But who is here to heed an old woman, only when it is too late everyone come knocking on her door” (Markandaya: 176)

On the other Hand, Miss Mendoza follows western Culture. She is an epitome of modernity. She was England trained teacher and runs a school in rural area. Lalitha is impressed by her as she dislikes Indian culture. Miss Mendoza brings out in Lalitha such traits as love for dancing, acting in films and western ways of living. She uproots Lalitha from traditional moorings and lands her in trouble. Her approach to India, her tradition, customs and social norms in full of antipathy. Under her influence, Lalitha becomes a girl of different nature. She could not influence Saroja and calls her “a child of soil” but calls Lalitha “a child of grace”.

Kamala Markandaya, through the character of Aunt Alamelu, clearly brings out age old virtues and time honored traditions which are always held in high esteem in the society. When she comes to know Lalitha's dream she says:

“I know what is going on these days, these days young People think they know best, they have no respect for anything except their own willful ways....” (Markandaya: 62)

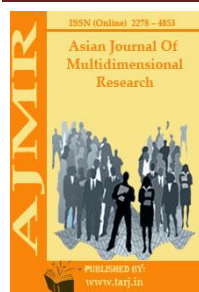
The Novel is set in post independence era. It constantly brings up the clash between western liberalism and Hindu orthodoxy. Through Lalitha's character the author portrays a girl's reaction to the changing environment of Indian society. She revolts against the restrictions of traditional bound society. She is an emotionless girl. She reacts indifferently at the death of Mannikam's son she said that Saroja should be glad because he was suffering for small pox. He was in painful condition. She has no sympathy for his family. Just see:-

“When the baby died Saroja cried for him, but Lalitha said one ought to be glad really She could quite hard like that. Saroja wanted to know if she was suffering would she prefer to die or go on living and suffering, but Lalitha would not answer, screwed up her eyes and said, that depends. There was a fear in her eyes which Saroja interpreted”. (Markandaya: 27)

Modernization has totally destroyed the traditional culture and values. Lust, greed, bribery, selfishness, cleverness and corruption have become the constant companions of modern men and women. But on the other hand by following traditional ways of life, a man can live peaceful life. It teaches people how to utilize the rare human form of life for a higher purpose of living in harmony with nature. Man fulfils his needs in a simple and eco-friendly manner. Modernism can flourish only in the soil of tradition. The impact of modernization or westernization can be seen on human relationship also. Indian culture of which we have always boasted on is today tarnished by the ineffectual usage of western thought and culture. The east is going to the western side whereas the west is seen reaching up its hands to the eastern culture. Thus in Two Virgins, kamala markandya give a vivid description of Indian rural life and the damage brought by the impact of urbanization and westernization. The story revolves around two sisters Saroja and Lalitha. Saroja follows traditional ways of living but Lalitha is influenced by the western ways of living. In the novel the comparison of city life and rural life is portrayed. It shows how artificial City life destroys a girl's life and self respect.

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MEASURING THE PERCEIVED SERVICE QUALITY AND CUSTOMER SATISFACTION IN ETHIOPIAN INTEREST-FREE BANKING INSTITUTIONS: A CASE OF ADDIS ABABA

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ABSTRACT

Interest free banking is a scheme of banking consistent with Shariah principles. Measuring the service quality of it is essential to retain the existed clients and to attract potential customers. The investigation has made to gauge the perceived service quality and consumer loyalty in Ethiopian interest free banking institutions. The information was gathered through surveys circulated to 470 interest free banking clients; and is analyzed by means of descriptive statistics, Wilcoxon Signed Ranks Test, Kruskal Wallis Tests and Mann-Whitney U test, utilizing SPSS version 20 software. The result of the study showed that Ethiopian interest free banking institutions are not providing quality services to their clients. There have been noteworthy contrasts between clients' perception and desire in all the service quality dimensions, such as compliance, assurance, reliability, tangibility, empathy and responsiveness. Clients are not satisfied with the services. There have been quality holes between clients' desires and perceptions. The study likewise demonstrated that income level has a significant effect on overall satisfaction of customers; however age, gender, educational qualification, occupation, work segment proprietorship have no significant effects on overall satisfaction. Interest free banking institutions should introduce additional Shariah products; and should recruit Shariah experts to guide it well.

KEYWORDS: *Addis Ababa, CARTER, Interest-Free Banking, Satisfaction, Service Quality*

1. INTRODUCTION

For the past few years, banking institutions have turned into an integrated sector; which shares business thoughts and advances among one another. By its exceptional nature, banking services and products are not differentiated. Banks ought to give enhanced services to differentiate themselves from their rivals. Shafie, Azmi & Haron (2004) expounded that as a result of technological enhancement, improved communication systems, deregulation and liberalization of the financial sector, the banking industry has been facing very strong competition among each other. Parasuraman *et al.* (1985), and Zeithmal *et al.* (1990) stated that the key strategy for the success and survival of any business organization is the deliverance of quality services to customers. Another researcher such as Newman and Cowling (1996) supported this argument that excellent service quality is crucial to a business profitability and survival.

Although the behavior of interest free banking is based on Shari'ah principles, their banking business activities are not different from other conventional banks; because, interest free banking has the same purpose as conventional banking except that it operates in accordance with the rules of Shari'ah. This leads interest free banks to compete both with themselves and conventional banks. Providing quality services for customers help interest free banks to overcome the strong competition come from other interest free banks and conventional banks including the new entrants. There exists a need for Islamic banks to adopt the service quality program. Othman and Owen (2001) mentioned out that service quality is a means for providing differentiated products and services. Although interest free bank in Ethiopia is a new phenomenon, they have been faced with immense competition not only from other interest free banks but also from its conventional counterparts. Naser, Jamal & Al-Khatib (1999) noted that since banks provide more or less similar products and services, it is the customer's satisfaction in service quality that can influence the performance of interest free banks; and determines its competitiveness and success.

In Ethiopia, there were no studies conducted so far aiming to measure service quality of Ethiopian interest free banking institutions; and customers' satisfaction. Although measuring the service quality is very vital, an attempt was not made in Ethiopia context. Therefore, the study has assessed the perception of customers about the service quality of Ethiopian interest free banking found in Addis Ababa City; and it would contribute a lot to the literatures and other stakeholders.

2. REVIEW OF LITERATURE

Different studies have been conducted so far on service quality in different countries; such as (Crosby, 1979; Gronroos, 2007; Ijaz & Ali, 2013; Juran, & Godfrey, 1999; Levesque and McDougall, 1996; Dahlgaard, *et al.*, 1992; Boulding *et al.*, 1993; Yeung *et al.*, 2002; Stafford, 1994; Sultan, 1999; Razak, *et al.*, 2013; Geertz, 1973; Karjaluoto *et al.*, 2002; Kotler *et al.*, 1999; Abdullrahim, 2010; Othman and Owen 2001; Ciptono & Soviyanti, 2007; Tahir & Abubakar, 2007; and Parasuraman *et al.*, 1985). These studies were good cases in point; and have been discussed hereunder.

The term quality has been defined in different ways. Crosby (1979) defines quality as "conformance to requirement". It is the need of customers from product producer or service provider. Gronroos (2007) documented that service quality deals with the interaction between a business and its customers. It is mainly emphasized on the relationship between customer expectations of a service delivery and their perceptions of the quality of provision or

performance. Ijaz & Ali (2013) elaborated about the term quality that may vary from individual to individual, however, normally it is the thing that meets the customer's expectations; and is helpful in gaining and retaining customers.

"The totality of characteristics and features of a service or product that stands on its ability to meet a stated or implied need" Juran, & Godfrey (1999). The service quality provided by any business or non business organization is measured by customers' perception towards the service they received from the organizations. To win and survive, companies should look and focus on customers; because they are the key factor for the success of their organizations. Levesque and McDougall (1996) stated that the unsatisfied customer due to low quality service could lead to a drop in customers' satisfaction thereby increase the probability of shutting down the organization. Dahlgaard, *et al.* (1992) noted that maintaining customer satisfaction is the principal factor for long-term business success. So interest free banking institution should assess and identify the desire and want of their customer in order to compete with the conventional banks. Studies revealed that companies having satisfied customers will have better economic benefits; and leads to better customers' loyalty. Boulding *et al.* (1993) and Yeung *et al.* (2002) pointed out that companies that have more satisfied customers will experience higher economic return. Stafford (1994) elaborated that in the banking industry, service quality is considered as a major issue. Because, financial services are more or less similar products; but should make a difference by providing quality service to the customers. Sultan (1999) stated that Islamic banks conduct normal business as any conventional bank but do not pay or receive interest. Therefore, whatever the banking services and products it could be, maintaining customer satisfaction and developing good perception about the bank is the core factor for business survival and competition.

To measure the quality of services, different researchers have used different models and variables. Parasuraman *et al.* (1985) pointed out that service quality is measured and expressed based on a model called GAP analysis. It is the degree and direction of difference between customers' expectation and perception about the products and services provided by the institution. Tahir & Abubakar (2007) also strengthen the idea of Parasuraman *et al.* (1985) of the GAP analysis. To find out the GAPS, a comparison has done between the standards and the performances of the institution. SERVQUAL was developed to measure the customers' perceptions of the service quality; or performance about the service provided by the organization.

Razak, *et al.* (2013) conducted a study entitled adaptive of the SERVQUAL model in measuring customer satisfaction towards service quality provided by bank Islam Malaysia Berhad (BIMB) using the variables of assurance, reliability, responsiveness, empathy and tangible. The researcher found that all the variables had significant relationship with the dependent variable.

Cronin and Taylor (1994) were commenced another model called SERVPERF derived from the SERVQUAL. It expressed the differences between service quality and satisfaction by measuring service quality perception; nevertheless, the approach cannot distinguish from customers' attitude. There were other authors who mentioned the advantage of adding other variables to measure service quality. Geertz (1973) pointed out that religion as a belief affects the behavior patterns and choices of consumers. Karjaluoto *et al.* (2002) and Kotler *et al.* (1999) strongly believed that religion often influence customer behavior and decision at the time of purchase of a product or service. Therefore, to measure Islamic bank service, quality another dimension was added, the so called compliance; besides, Othman and Owen (2001) have made a study on CARTER model and stated that CARTER is a famous model in Islamic banking and the

economy. Ciptono and Soviyanti (2007) studied on adopting CARTER model: an empirical study in Riau's Syria bank, Indonesia to measure service quality of Islamic banks. Abdullrahim (2010) also made a study on service quality of English Islamic banks using CARTER (compliance, assurance, reliable, tangible, empathy and responsiveness) model to measure the service quality. This model was derived from the original SERVQUAL model. Plenty of scholars have been used CARTER to measure service quality in Islamic banking; hence, this study has used this model to measure service quality and customers' satisfaction in Ethiopia. The service quality of Ethiopian interest free banking institutions has been remained understudied. There is no even a single study conducted so far in relation to this issue in Ethiopia case. Therefore, this study has attempted to fill this literature gap.

3. SIGNIFICANCE OF THE STUDY

The study is important both for interest free banking, policy makers, scholars and to the stakeholders. Moreover, interest free banking institutions may benefit from the findings and suggestions in identifying their weakness and strengths; thereby to adjust their weakness.

4. OBJECTIVE

To measure the service quality of interest free banking institutions and customer satisfactions

5. HYPOTHESIS

H₀₁: There is no statistical significance mean score difference between customers' perception and expectation in relation to compliance.

H₀₂: There is no statistical significance mean score difference between customers' perception and expectation in relation to assurance.

H₀₃: there is no statistical significance mean score difference between customers' perception and expectation in relation to reliability.

H₀₄: There is no statistical significance mean score difference between customers' perception and expectation in relation to Tangibility.

H₀₅: There is no statistical significance mean score difference between customers' perception and expectation in relation to empathy.

H₀₆: There is no statistical significance mean score difference between customers' perception and expectation in relation to responsiveness.

H₀₇: There is no statistically significant mean score difference between customers' perception and expectation in all the service quality items.

H₀₈: There is no a statistically significant mean score difference on customers' overall satisfaction due to gender difference.

H₀₉: There is no a statistically significant mean score difference on customers' overall satisfaction due to age difference.

H₀₁₀: There is no a statistically significant mean score difference on customers' overall satisfaction due to educational qualification difference.

H₀₁₁: There is no a statistically significant mean score difference on customers' overall satisfaction due to income difference.

H₀₁₂: There is no a statistically significant mean score difference on customers' overall satisfaction due to occupation difference.

H₀₁₃: There is no a statistically significant mean score difference on customers' overall satisfaction due to work sector ownership difference.

6. RESEARCH METHODOLOGY

After a stratum has been made based on ownership of the banks, which is governmentally and privately owned, 100 interest free banking windows have been taken using proportionate stratified random sampling from the aggregate 980 interest free banking branch windows found in Addis Ababa Ethiopia. Five (5) clients from each of the 100 interest free banking windows selected, have taken based on their arrival to the bank windows with no inclination. Indeed, 500 questionnaires were distributed to interest free banking clients ($5 \times 100 = 500$); but only 470 reliable questionnaires have been used in the investigation. The 30 questionnaires were avoided due to its missing value and outliers. Generally, the accompanying table clearly demonstrates the sampling technique.

| Bank ownership | No Branches | Proportion | No of branches Selected | No Customers Selected |
|----------------|----------------|-------------------|-------------------------------|-----------------------------|
| Governmentally | 172 | $172/980 = 0.176$ | $0.176 \times 100 \approx 18$ | $18 \times 5 = 90$ |
| Privately | 808 | $808/980 = 0.824$ | $0.824 \times 100 \approx 82$ | $82 \times 5 = 410$ |
| Total | 980 | 1 | 100 | 500 |

The questionnaires have been derived from Othman and Owen (2001) and Abdulrahim (2010). The reliability and validity of the questionnaire have been tested. The questionnaire was developed in English and then translated into the official language of the country with the help of University professors. Discussions have been taken with bank managers /practitioners of the industry to check the questionnaires' validity. To assure the appropriateness and consistency of the instruments, a pilot study was made by distributing to the 110 interest free banking clients with the purpose of taking feedback from them in the study area. Out of the 110 questionnaires distributed, 100 were properly filled. It was found that the instrument was solid enough and appropriate in Ethiopia to measure the service quality of interest free banking. The reliability of the pilot test indicated that a Cronbach's Alpha of 0.734, 0.705, 0.756, 0.709, 0.726, 0.735 and 0.718 for the dimensions of service quality compliance, assurance, reliability, tangibility, empathy, responsiveness, and its model respectively. In addition to this, confirmatory factor analysis has made to check the reliability and validity of the instruments. Generally, the instruments have been found valid and reliable. The analysis has made using descriptive statistics, Wilcoxon Signed Ranks Test, Kruskal Wallis Tests and Mann-Whitney U test utilizing SPSS version 20 software.

7. RESULTS AND DISCUSSIONS

This study has been aimed to measure customers' perceived service quality and customers' satisfaction by using the gap /difference between customers' expectation and perception in the services and products of interest free banking institutions. The study is very helpful for interest free banking institutions in order to design what their customers are expected from the services and products they delivered. The CARTER dimensions and its items have been analyzed via descriptive statistics, disconfirmation/confirmation models, and Wilcoxon Signed Ranks Test to

measure the perceived service quality and satisfaction of customers. Service quality and consumer loyalty have a solid connection between them. Oliver (1993) expressed that having adequate know-how about the concept of satisfaction is essential for administering service quality in a well manner. The author further elaborated that satisfaction loosely means “enough” or “enough to excess”. In other words, customer satisfaction can be defined as the customer’s fulfillment response. Rust, *et al.* (1994) supported this argument that expectancy disconfirmation process theories are the most widely used to measure satisfaction levels largely based on meeting or exceeding expectations. Consequently, so as to realize the satisfaction levels of clients about the products and services of interest free banking institutions, the service quality gap recipe has been utilized; or affirmation /disconfirmation models. The recipe has been derived from the central suspicion of the SERVQUAL scale of Parasuraman. It expressed that if execution is underneath the desire i.e getting a negative score, prompts an impression of low service quality; or disappointment about the products and services of interest free banking institutions. In other word, if the mean score difference between perception and expectation is negative, quality is unacceptable. Whereas, if performance exceeds expectations i.e obtaining a positive score after the deduction of expectation from performance, it leads to a perception of high service quality about the products and services; or quality exceeds expectations; and customers are highly satisfied. If the mean score on performance is equal to mean score of expectations i.e obtaining a zero score, quality is acceptable and is satisfactory.

Generally, perceived service quality is the function of customers’ expectation about the products and service with the service received or actual performance. It has been investigated the differences between customers’ expectations and perceptions via the three possible cases.

$PS > EX$ or $PS - EX > 0 \rightarrow$ quality exceeds expectations

$PS = EX$ or $PS - EX = 0 \rightarrow$ qualities is acceptable

$PS < EX$ or $PS - EX < 0 \rightarrow$ quality is unacceptable (*Othman & Lynn Owen, 2001*)

Subsequently, in light of the above equation, the service quality and clients' fulfillment about the products and services of interest free banking has been measured. The accompanying table contains mean score on clients' expectations, perception and the mean distinction between perception and expectation; so as to explore the customers’ fulfillment levels. The outcome of the measurement has been given here in the accompanying table:

TABLE 1: MEAN SCORE ON CUSTOMERS’ PERCEPTION, EXPECTATION AND ITS MEAN DIFFERENCES

| Dimensions | Items | Mean on Perceptions (P) | Mean on Expectations (Ex) | P- Ex |
|------------|---|-------------------------|---------------------------|-------|
| Compliance | Run on Islamic law and principles | 4.06 | 4.66 | -0.6 |
| | No interest paid nor taken on savings and loans | 3.9 | 4.11 | -0.21 |
| | Provision of Islamic products and services | 3.8 | 4.47 | -0.67 |

| | | | | |
|----------------|---|------|------|-------|
| | Provision of interest free loans | 3.74 | 4.05 | -0.31 |
| | Provision of profit-sharing investment products | 3.86 | 4.09 | -0.23 |
| Assurance | Polite and friendly staff | 3.99 | 4.04 | -0.05 |
| | Provision of financial advice | 3.71 | 4.22 | -0.51 |
| | Interior comfort of interest free banking | 3.79 | 3.86 | -0.07 |
| | Ease of access to account information | 3.87 | 3.9 | -0.03 |
| | Knowledgeable and experienced management team | 3.7 | 4.02 | -0.32 |
| Reliability | Convenience (short time for service anywhere) | 3.61 | 3.82 | -0.21 |
| | Wide range of products and services provided | 3.35 | 3.98 | -0.63 |
| | Security of transactions | 3.71 | 3.89 | -0.18 |
| | More tills open at peak time | 3.46 | 3.79 | -0.33 |
| Tangibility | External appearance | 3.74 | 4.27 | -0.53 |
| | Speed and efficiency of transactions | 3.82 | 3.92 | -0.1 |
| | Opening hours of operations | 4.01 | 4.12 | -0.11 |
| | Counter partitions in Bank and its branches | 3.81 | 3.92 | -0.11 |
| | Overdraft privileges on current account | 3.88 | 3.96 | -0.08 |
| Empathy | Bank location (easy to get to the bank). | 3.8 | 3.89 | -0.09 |
| | Well known bank | 3.84 | 3.94 | -0.1 |
| | Bank size in assets and capital | 3.78 | 3.85 | -0.07 |
| | Parking available | 3.49 | 4 | -0.51 |
| | Confidentiality of Bank | 3.71 | 3.75 | -0.04 |
| | Confidence in Bank's management | 3.88 | 3.91 | -0.03 |
| | Better profitability than conventional banks | 3.84 | 4.04 | -0.2 |
| | Lower service charge | 3.83 | 3.87 | -0.04 |
| Responsiveness | Knowledge on customer's business | 3.45 | 4.27 | -0.82 |
| | The way staff treats customers | 3.98 | 4.04 | -0.06 |
| | Availability of credit on favorable terms | 3.71 | 4.12 | -0.41 |
| | Availability of branches | 3.88 | 3.96 | -0.08 |
| | Fast and efficient counter services | 3.97 | 4.01 | -0.04 |
| | Able to fulfill individual personal needs | 3.61 | 4.23 | -0.62 |

Source: Survey result;

N.B, If (P-Ex) = negative (- sign), SQ not met

It has been conceivable to comprehend from Table one is that the mean score contrasts (P – Ex) of respondents was negative; which implied that the desire for clients was over their observation. It means, service quality is not met. Surprisingly, clients of interest free banking found in Addis Ababa, Ethiopia were disconfirmed/ disappointed with all of the items relating to compliance, assurance, reliability, tangibility, empathy and responsiveness (CARTER). The impression of clients about the service quality in all service quality items was underneath their desires. Clients were not content with the service and product conveyed by interest free banking institutions. Although service quality is subjective, it can be measured by comparing customers' perception

and expectations; customers are the sole judge of service quality. Ijaz & Ali (2013) stated that the word quality may be subjective because it differs from people to people but generally it is expressed as the thing that meets the customer's expectations. Gronroos (2007) stated that it is mainly emphasized on the relationship between customer expectations of a service delivery and their perceptions of the quality of provision or performance. Crosby (1979) justified the term quality as "conformance to requirements."

The mean score distinction between the discernment and desire for customers on the five items of compliance were: keep running on Islamic law and standards (-0.6); no interest paid nor taken on savings and loans (-0.21); provision of Islamic products and services (-0.67); provision of free interest loans (-0.31); and provision of profit-sharing investment products (-0.23). The service quality in connection of compliance is not met; because, the mean difference is negative in all the items in it.

The mean score contrast between the observation and desire for clients for the items of assurance were: affable and benevolent staff (- 0.05); arrangement of financial related counsel (- 0.51); inside solace interest free banking (- 0.07); straightforward entry to account information (- 0.03); and proficient and experienced supervisory crew (- 0.32). Likewise, the four items of reliability with their mean score distinction between the discernments and desires for clients were: convenience (-0.21); wide range of products and services provided (-0.63); security of transactions (-0.18); and more tills open at peak time (-0.33). The five items of tangible and its mean score difference is listed hereunder: external appearance (-0.53); speed and efficiency of transactions (-0.1); opening hours of operations (-0.11); counter partitions in the bank and its branches (-0.11); and overdraft privileges on current account (-0.08).

The other dimension of service quality is empathy. The eight items of empathy and its mean score difference has been given as follows: bank location (-0.09); well known bank (-0.1); bank size in assets and capital (-0.07); availability of parking (-0.51); confidentiality of bank (-0.04); confidence in the bank's management (-0.03); better profitability than conventional banks (-0.2); and, lower service charge (-0.04). On top of this, responsiveness is also another service quality dimension. Customers were asked about their perception and expectation in relation to responsiveness so as to recognize the service quality and their satisfaction. The average means score difference of the six items of responsiveness has been listed out as follows: knowledge on the customer's business (-0.82); way staff treats customers (-0.06); availability of credit on favorable terms (-0.41); availability of branches (-0.08); fast and efficient counter services (-0.04); and able to fulfill individual personal needs (-0.62).

In addition to the above clear insights, hypotheses have been produced and tried to sum up whether there has been quality services and satisfactions of clients in the investigation region. These hypotheses tests have been fortifying the expressive insights showed in table one. There have been hypotheses, developed to test the dimension of service quality.

Wilcoxon Signed Ranks Test has been utilized to test the hypotheses developed previously for the six dimensions ($H_{01} - H_{06}$) listed in the hypothesis heading. The test hypothesis help to perceive whether there has been a factually noteworthy mean score distinction between clients' observation and expectation regarding the service quality. Wilcoxon Signed Ranks Test is a nonparametric test which is an equivalent for repeated t- test in the parametric test. It makes comparisons before and after. The outcomes of the hypotheses tests have been given hereunder:

TABLE 2: OUTCOMES OF WILCOXON SIGNED RANKS TEST ON SQ DIMENSIONS

| Service Quality Dimensions | Z- values (Perception – Expectation) | Asymp. Sig. (2-tailed) | SQ gap Rank of the dimensions |
|----------------------------|--------------------------------------|------------------------|-------------------------------|
| Compliance | -15.795 | .000 | 1st |
| Assurance | -10.548 | .000 | 4th |
| Reliability | -10.787 | .000 | 3rd |
| Tangibility | -10.489 | .000 | 5th |
| Empathy | -9.609 | .000 | 6th |
| Responsiveness | -13.757 | .000 | 2nd |

Source: SPSS version 20 Output;**Significant at the 5 %**

Table two indicated that there was statistically significant mean score difference between customers' perception and expectation in relation to compliance ($Z = -15.795$, $P < 0.001$) at the 0.05 significance level. The null hypothesis which expressed that there is no statistical significance mean score distinction between clients' observation and desire on compliance was rejected; in light of the fact that, the p-value of the Z-score was less than the significance level of 0.05. The Z – value was negative; concludes that clients' recognition about the service execution was less than their anticipation. Clients were not happy with the services and products of Ethiopian interest free banking institutions in connection with compliance. Customers have been complaining in the services for its inconformity with the Shariah standards. Therefore, it was conceivable to sum up that there were service quality gaps in relation to compliance.

It has been also possible to notice from the above table that “there was statistically significant mean score difference between customers' perception and expectation in relation to assurance at the 0.05 significance level ($Z = -10.548$, $P < 0.001$)”. The p- value was less than the significance level of 5%; which led to reject the null hypothesis. The mean score on customers' perception about the products and services of interest free banking in relation to assurance was less than the mean score on their expectations; because, the Z- value was negative (perception – expectation). So, the service quality is not met; as a result, customers were not satisfied. Customers have been expected better service than the current proved service.

Moreover, as it has been displayed in the above table, the service quality dimension in relation to the reliability, of Wilcoxon Signed Ranks test indicated that “there was statistically significant mean score difference between customers' perception and expectation on reliability of the service at the $p < 0.05$ level ($Z = -10.787$, $P < 0.001$).” The null hypothesis was rejected; because, the p- value was less than the significance level of 5%. This showed service quality is not met. In the event that there was no quality administration, clients were not happy with the service conveyance in connection for reliability.

Similarly, Wilcoxon Signed Ranks Test has been made to explore the difference between customers' perception and expectation on the dimension of service quality – tangibility. The result of the test indicated that “there was statistically significant mean score difference between customers' perception and expectation on tangibility of the service at the $p < 0.05$ level ($Z = -10.489$, $P < 0.001$).” The null hypothesis was rejected; because, the p- value was less than the significance level of 5%. The negative Z- score implied that customers' expectation was higher than their perception regarding tangibility. Customers were not satisfied as a result of a service quality gap.

Empathy is also another dimension of service quality. To investigate the service quality of this dimension, a hypothesis was developed and tested using the non-parametric test of Wilcoxon Signed Ranks Test. The outcome of the test indicated that “there was statistically significant mean score difference between customers’ perception and expectation on empathy at the $p < 0.05$ level ($Z = -9.609$, $P < 0.001$).” the null hypothesis was rejected; because, the p - value of the Z - score was below the significance level of 5%. The negative sign of the Z - score indicated that customers’ perception was less than their expectations from the dimension of the service quality. Customers were not satisfied with the service quality that they have been received.

Finally, to examine the service quality dimension of responsiveness, a hypothesis was developed and tested using Wilcoxon Signed Ranks Test. The null hypothesis stated that there is no statistical significance mean score difference between customers’ perception and expectation in relation to responsiveness. The outcome of the test uncovered that “there was statistically significant mean score difference between customers’ perception and expectation on responsiveness at the $p < 0.05$ level ($Z = -13.757$, $P < 0.001$).” the null hypothesis was rejected; because, the p - value was less than the significance level of 5%. It has been an evidence of service quality gaps and dissatisfactions from the services.

Generally, there has been a significant difference between customers’ perception and expectation of the services and products in all the six dimensions of service quality. This implies that there is a quality gap in the Ethiopian interest free banking.

7.1.RANKS OF SQ DIMENSIONS BASED ON THE CAUSES TO THE SQ GAPS; AND CUSTOMERS’ DISSATISFACTION

So as to investigate in which service quality items clients have been very or reasonably disappointed, ranks of service quality items were made. Clients of interest free banking institutions were disappointed with all dimensions of service quality; in light of the fact that, there were negative scores on the difference between clients' observation and desire. Based on the Z -value of Wilcoxon Signed Ranks test between clients' recognition and desire, contrast (observation – desire) has been made to measure the service quality items.

As it has been clear to noticed from the above table two, customers of interest free banking institutions found in Addis Ababa, Ethiopia have been highly disappointed by compliance (1st); trailed by responsiveness (2nd). Reliability, assurance, tangibility and empathy have had the rank of the 3rd, 4th, 5th and 6th respectively by its essence of service quality gaps. Since the service of interest free banking institutions has been given together with the other service of conventional banks, customers were highly dissatisfied in relation to compliance. In Ethiopia, there is no stand alone Islamic bank; which runs only Islamic finance and economy. In addition to this, the products and services currently provided are not yet enough; which needs to expand further to fulfilled customers’ need and want.

7.2. TEST RESULT OF SERVICE QUALITY ITEMS

In order to investigate the service quality and customers’ satisfaction in detail, all the thirty three service quality items have been tested using Wilcoxon Signed Ranks Test (two related samples tests). The null hypothesis stated that: H_{07} : There is no statistically significant mean score difference between customers’ perception and expectation in all the service quality items. This test helps to explore more information about the service quality gaps in which service quality items customers were satisfied. The result of the test has been displayed in the following table:

TABLE 3: OUTCOMES OF WILCOXON SIGNED RANKS TEST ON SQ ITEMS

| Service Quality Items | Z- values (P- Ex) | Asymp. Sig. (2- tailed) | Rank of SQ items based on the SQ gap |
|---|-------------------------|-------------------------------|---|
| Run on Islamic law and principles | -11.985 | .000 | 1 st |
| No interest paid nor taken on savings and loans | -6.837 | .000 | 13 th |
| Provision of Islamic products and services | -11.714 | .000 | 2 nd |
| Provision of free interest loans | -7.270 | .000 | 11 th |
| Provision of profit-sharing investment products | -6.897 | .000 | 12 th |
| Polite and friendly staff | -3.100 | .002 | 27 th |
| Provision of financial advice | -9.478 | .000 | 8 th |
| Interior comfort of interest free banking | -3.904 | .000 | 25 th |
| Ease of access to account information | -2.640 | .008 | 32 th |
| Knowledgeable and experienced management team | -7.451 | .000 | 10 th |
| Convenience | -5.796 | .000 | 15 th |
| Wide range of products and services provided | -9.915 | .000 | 6 th |
| Security of transactions | -5.003 | .000 | 16 th |
| More tills open at peak time. | -6.436 | .000 | 14 th |
| External appearance | -10.113 | .000 | 5 th |
| Speed and efficiency of transactions | -4.137 | .000 | 20 th |
| Opening hours of operations | -4.520 | .000 | 17 th |
| Counter partitions in Bank and its branches | -4.365 | .000 | 18 th |
| Overdraft privileges on current account | -3.943 | .000 | 23 th |
| Bank location (easy to get the bank). | -2.672 | .008 | 31 th |
| Well known bank | -4.002 | .000 | 22 th |
| Bank size in assets and capital | -3.597 | .000 | 26 th |
| Parking available | -9.724 | .000 | 7 th |
| Confidentiality of Bank | -1.597 | .110 | 33 th |
| Confidence in Bank's management | -2.873 | .004 | 29 th |
| Better profitability than conventional banks | -4.356 | .000 | 19 th |
| Lower service charge | -3.042 | .002 | 28 th |
| Knowledge on customer's business | -11.313 | .000 | 3 rd |
| The way staff treats customers | -3.938 | .000 | 24 th |
| Availability of credit on favorable terms | -7.814 | .000 | 9 th |
| Availability of branches | -4.069 | .000 | 21 th |
| Fast and efficient counter services | -2.842 | .004 | 30 th |
| Able to fulfill individual personal needs | -10.454 | .000 | 4 th |

Source: SPSS version 20 Output;**Significance at 5 %**

Table three noticed that there was a statistically significant mean score difference between customers' perception and expectation in all of the service quality items; except confidentiality of the banks (sig. = 0.11) at the 5% significance level. This indicated that the null hypotheses of the thirty two out of the thirty three service quality items have been rejected; and lead to accept the alternative hypothesis which stated that there was statistical significance mean score difference in customers' perception and expectation about the services and products of interest

free banking institutions. The Z-estimation of the test in all of the service quality items was negative; suggests that clients' observation about the service quality was beneath their desires. Clients' perception about the products and services of interest free banking was by far less than their expectation. There has been an observation of a quality gap. Interest free banking institutions should improve their service to attract potential customers and to retain their existed customers. If interest free banking institutions able to fulfilled customers' expectation from the service, they can be profitable and competent; even, with the conventional banks.

7.3.TOP TEN REASONS FOR POOR SERVICE QUALITIES

As it has been displayed in the table three, all the Z- values of Wincoxon Signed Ranks Test were negative; which implies that customers were not satisfied with the service provided. The top ten reasons for poor service quality have been discussed as follows:

7.3.1. RUNS ON ISLAMIC LAW AND PRINCIPLES

Customers have asked about their perception and expectation in relation to the Islamic law and principles that Ethiopian interest free banking institutions have been currently practiced. The result of the study indicated that customers were disappointed with it; and ranked this service quality item as number one ($Z = -11.985$, $P < 0.001$, rank 1st) by its importance to customer dissatisfaction.

This indicated that customers of interest free banking institutions did not satisfy by the rules and principles that the institutions are currently employing. It lacks an adequate legal framework. National Bank of Ethiopia /Central Bank is responsible to provide suitable legal frameworks. The central bank has been providing only directive for the interest free banks on how to run their services. Thus, it needs point by point tenets and directions that interest free banking institutions to be entirely pursued the Shariah guideline; along these lines to keep the service quality. The directives are too broad and did not provide any specificity in terms of product lines, rules and regulations to ensure that the products developed by interest free banks are truly in line with Islamic law and principles. This is on the grounds that, interest free banking was launched a couple of years back; and lacks experienced Islamic scholars to develop appropriate frameworks. The structure has been numerous escape clauses which makes it to be not in accordance with the Shariah laws and standards. So as to satisfy every one of the necessities of Islamic laws and standards, it needs a decent system created by Shariah specialists who have satisfactory information and experience.

7.3.2. PROVISION OF ISLAMIC PRODUCTS AND SERVICES

Similarly, clients have been asked about the provision of Islamic products and services in their banks; and the outcome of the study revealed that they were disappointed with the accessibility of *Shariah* products in the banks. There have been no abundant *Shariah* products that can fulfill clients. The number of Islamic products available in the banks was few in number and nature of diversifications. Some *Shariah* products were found in a few banks; but not in other type of banks. Due to the absence of complete/enough Islamic products in the banks of the nation, this issue has had the second rank ($Z = -11.714$, $P < 0.001$, rank 2nd) by its wellsprings of disappointment for clients. Clients of interest free banks of Ethiopia are searching out toward extra *Shariah* products; because they were not pleased with the existed/ accessible Islamic products. They are looking another products and services to participate and invest their money.

7.3.3. EMPLOYEES' KNOWLEDGE ON CUSTOMER'S BUSINESS

From the investigation result, it has been conceivable to perceive that employees of Ethiopian interest free banking did not have sufficient knowledge of clients' business. There have been observations of scarcity of skilled Islamic banking professionals in the sector. Ethiopian interest free banking institutions have been highly suffering from lack of experienced and knowledgeable employees who comprehend and play out clients' business. Most of the Ethiopian interest free banks did not have *Shariah* scholars who can understand their clients' desires. This is another migraine for interest free banking institutions of Ethiopia. If there is a lack of experienced *Shariah* scholars, the service will not be successful in expanding and attracting potential customers. Indeed, it will be hard to hold the existed clients; subsequently it might lead decline the banks' productivity. Along these lines, interest free banking institutions of Ethiopia should better train their employees so as to comprehend their clients' business nature. For the most part, customers of interest free banking institutions were not fulfilled by the employees' *Shariah* knowledge and encounters. As a result, they ranked it as number three ($Z = -11.313$, $P < 0.001$, rank 3rd) from the aggregate thirty three service quality measurement items.

7.3.4. ABLE TO FULFILL INDIVIDUAL PERSONAL NEEDS

Clients have gotten some information about their recognition and desire towards the individual needs given by interest free banking institutions to them. The investigation result uncovered that clients' desire has been by a wide margin more noteworthy than their recognition. These showed clients were not content with the personal needs/facilities given by the financial institutions.

Ethiopian interest free banking institutions did not have prayer rooms, female staff wearing *hijab*, separate departments for women, Friday prayer time and toilets. Clients have been esteemed for the previously mentioned individual needs. There were no any additional personal needs added in the service of Ethiopian interest free banking institutions than the conventional banking individual needs. The only difference was that the service has been given in a separate window in the same banks. Therefore, due to the absence of prayer rooms, female staffs wearing *hijab*, separate departments for women and Friday prayer time, and the like, customers were not satisfied with this service quality measurement item. The study result demonstrated that it was ranked as number four ($Z = -10.454$, $P < 0.001$, rank 4th) by its significance for clients' disappointment of the service quality.

7.3.5. EXTERNAL APPEARANCE OF THE BANK

Customers were not satisfied by the external appearance of the bank. The buildings did not have Islamic architectures which help to attract customers. The banks external appearances did not meet clients' best interest at heart. Clients' expectation in relation to the external appearance of the bank building was by far more than their perception. Almost all of the banking buildings did not have disabled person entrance. Therefore, clients were not satisfied with the Islamic physical appearance of interest free banking institution buildings; as a result, the study outcome has been ranked this as number five ($Z = -10.113$, $P < 0.001$, rank 5th) for this service quality measurement item.

7.3.6. WIDE RANGE OF PRODUCTS AND SERVICES

The products and services provided by interest free banking institution in Ethiopia was not satisfactory. Customers have been expected more than the currently provided types of products and services. To confirm this, respondents were asked about their perception and expectation

towards the services and products offered. The investigation result uncovers that the service quality was not met. Customers have not been satisfied. There were no enough products offered by those service institutions that can meet customers' expectations. As a result, the study result has ranked this item as number six ($Z = -9.915$, $P < 0.001$, rank 6th) by its importance for customer dissatisfaction.

7.3.7. AVAILABILITY OF PARKING

Parking availability is also another item of service quality measurement. The study result indicated that the availability of parking nearby interest free banking institution was not satisfactory. Customers were asked about their perception and expectation in relation to the availability of parking around banks; and the result of the study disclosed that customers' perception was less than their expectation; which represents that there was a lack of parking nearby interest free banking institutions. Availability of parking around banks has been ranked as number seven ($Z = -9.724$, $P < 0.001$, rank 7th) by its reason for customer disappointment. Therefore, to satisfy their customers, these financial institutions should consider these issues.

7.3.8. PROVISION OF FINANCIAL ADVICE

Customers were expecting financial counsel from their banks. To recognize the financial advices given to customers by interest free banking institutions, customers have been asked about their perceptions and expectations in relation to this. The outcome of the test demonstrated that their desire was beyond their observation. This implies that customers were not satisfied with the financial advices given by the financial institutions. They require more advices about their business. Clients have needed further elucidation from interest free banking institutions on the most proficient method to deal with their businesses. Giving nonstop money related counsel and follow up is imperative for clients to get mindfulness and monetary learning Islamic fund and economy. As the study result indicated that financial advice was ranked as number eight ($Z = -9.478$, $P < 0.001$, rank 8th) by its wellsprings of client disappointment.

7.3.9. AVAILABILITY OF CREDIT ON FAVORABLE TERMS

Providing credit on favorable terms is a vital point to clients. Respondents have been given some information about their discernments and desires in connection to the accessibility of credit on favorable terms from interest free banking institutions. The outcome of the study indicated that clients were not happy with the accessibility of credit on favorable terms in the financial institutions; because, customers' expectations were beyond their perception. Subsequently, this service quality item has been ranked as number nine ($Z = -7.814$, $P < 0.000$, rank 9th) by its commitment towards the quality hole.

7.3.10. KNOWLEDGEABLE AND EXPERIENCED MANAGEMENT TEAM

Learned and experienced supervisory crew is another item which helps to measure service quality of financial institutions. Having educated and experienced supervisory group is extremely imperative both for clients and interest free banking institutions so as to run their works effectively and easily. To recognize whether customers have been satisfied with the knowledge and experience of the management team of the financial institutions, respondents have been asked their observations and expectations regarding this issue; and the result of the study showed that clients were not happy with the learning and experience supervisory group of interest free banking institutions found in Addis Ababa Ethiopia. This item has been ranked as number ten ($Z = -7.451$, $P < 0.001$, rank 10th) out of the aggregate thirty three items of service quality.

8. DEMOGRAPHIC FACTORS AFFECTING CUSTOMERS' OVERALL SATISFACTION

On top of compliance, assurance, reliability, tangibility, empathy and responsiveness (CARTER dimensions) which affect service quality, there are other demographic variables identified from existing literatures that affect the overall satisfaction of customers towards the service. They are: gender, age, academic qualification, monthly income, occupation and work sector based on ownership. To recognize whether the aforementioned demographic variables are really the factors for the overall customers' satisfaction, hypotheses have been developed and tested using non-parametric test of Kruskal Wallis tests and Mann Whitney U test. These test results have been discussed as follows:

8.1.GENDER* CUSTOMERS' OVERALL SATISFACTION

So as to recognize whether there has been a statistical significant difference on customers' overall satisfaction level due to gender difference, the accompanying hypothesis has been developed: H_{08} : There is no a statistically significant mean score difference on customers' overall satisfaction due to gender difference. A Mann Whitney U test has been applied to recognize whether it has an effect on satisfaction. The test result has been displayed hereunder:

TABLE 4: MANN WHITNEY U TEST ON GENDER

| | Overall satisfaction |
|---|----------------------|
| Mann-Whitney U | 26287.000 |
| Wilcoxon W | 61532.000 |
| Z | -.622 |
| Asymp. sig. (2-tailed) | .534 |
| a. Grouping Variable: Gender of Customers | |

Sources: SPSS Output

As it has been noticed in Table four, the Z value was -0.622 with a Asymp significance (2-tailed) of 0.534; which was greater than the significance level of 5% ($Z = -0.622$, $P = 0.534$). This leads to accept the null hypothesis.

Subsequently, it has been conceivable to sum up that there was no statistically significant distinction on clients' satisfaction because of gender difference. It was unrealistic to state that males or females are highly satisfied. In this way, gender could not affect satisfaction levels of customers.

On the other hand, a Kruskal Wallis test has been used to recognize the influence of age, income, educational qualification; occupation, and work sector ownership, on the dependent variable - overall satisfaction; because the grouping variables are more than two categories.

These hypotheses developed have been listed in ($H_{09} - H_{013}$) of the hypothesis heading. The test outputs have been presented as follows:

TABLE 5: KRUSKAL WALLIS TESTS SUMMARY

| | Overall satisfaction | | |
|-------------------|----------------------|------|------------|
| Grouping variable | Chi-Square | Def. | Asymp. Sig |
| Age | 3.306 | 4 | .508 |
| Qualification | 8.252 | 4 | 0.083 |

| | | | |
|-----------------------|--------|---|-------|
| Income | 9.760 | 4 | 0.045 |
| Occupation | 12.212 | 7 | 0.094 |
| Work sector ownership | 1.281 | 2 | 0.527 |

Sources: SPSS output; significant at the 5%

8.2.AGE* OVERALL SATISFACTION

To make out the effects of age on customers overall satisfaction, a hypothesis was developed and tested out. The above table indicated that the null hypothesis has been accepted; which stated that there is no statistically significant mean score difference on satisfaction due to age ($X^2 = 3.306$, $P = 0.508$, $DF=4$). Because, the Asymp.sig. of 0.508 with chi-square of 3.306 at 4 degrees of freedom was by far above the alpha significance level of 5%. Therefore, age difference didn't bring difference on satisfaction; i.e age has not been a significant factor for customers' overall satisfaction.

8.3. ACADEMIC QUALIFICATION * OVERALL SATISFACTION

To investigate the effect of academic qualification on customers' overall satisfaction towards the service provided by interest free banking institutions, hypothesis has been developed and tested using Kruskal Wallis Test. The above table indicated that the X^2 value of the test was 8.252, with Asymp.sig of 0.083 at 4 degrees of freedom ($X^2 = 8.252$, $P = 0.083$, $DF=4$). The Asymp.sig was slightly greater than the significance level of 5%. Therefore, the null hypothesis has been accepted at 5% alpha value; which implies that academic qualification did not cause a statistically significance difference in customers' overall satisfaction.

8.4. MONTHLY INCOME* OVERALL SATISFACTION

To examine the influence of income level on customers' overall satisfaction, hypothesis has been developed and tested out via the Kruskal Wallis Test. Table 5 exhibit that the null hypothesis of the test was rejected; because, it was X^2 value of 9.76, with Asymp. sig. of 0.045 at 4 degrees of freedom ($X^2 = 9.76$, $P < 0.045$, $DF=4$); which was below the significance level (alpha) of 5%.

The study result indicated that there was customers' satisfaction difference, as a result of income level differences. Therefore, income level was a significant factor for customers overall satisfaction.

8.5.OCCUPATION * OVERALL SATISFACTION

To explore the effect of occupation on satisfaction, a hypothesis have been prepared and tested employing Kruskal Wallis Test. The result of the test point out that the null hypothesis of the study was accepted; which stated that there was no statistically significant difference on satisfaction due to occupation of customers. The X^2 value was 12.212; with Asymp.sig 0.094 at 7 degrees of freedom ($X^2 = 12.212$, $P = 0.094$, $DF=7$). Therefore, whatever customers' occupation, it could be, there was no statistically significant difference on customers' satisfaction. In other word, the occupation did not have a significant effect on satisfaction.

8.6.WORK SECTOR OWNERSHIP * OVERALL SATISFACTION

Similarly to recognize whether work sector ownership (public, private -recruited and self-employed) has an effect on overall customers' satisfaction, a hypothesis has been developed and tested using Kruskal Wallis. As it has been shown from the above Table 5 the null hypothesis of the study was accepted; because, the Asymp.sig is 0.527 which was beyond the alpha 0.05. It has

1.281 Chi – square value, at 2 degrees of freedom ($X^2 = 1.281$, $P = 0.527$, $DF=2$). It means that ownership of the work sector of customers did not affect their satisfaction. There was no statistically significance difference on customers' overall satisfaction due to work sector ownership. Regardless of the work sector who owns it, customer satisfaction remains the same across the three categories in the interest free banking.

9. CONCLUSION AND RECOMMENDATIONS

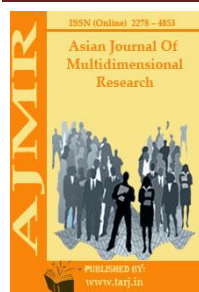
The study concluded that there is no quality service in the Ethiopian interest free banking institutions. Customers were not satisfied with the service they received. There is a gap between customers' expectations and their perceptions. The result of the Wilcoxon Signed Ranks Test indicated that there was significant differences between customers' perception and expectation in all the service- quality dimensions of compliance, assurance, reliability, tangibility, empathy and responsiveness. Moreover, out of the thirty three measurement items of service quality, there was a significant difference between customers' perception and expectation within the thirty two items. It indicates that there is less quality service. The outcome of Kruskal Wallis Tests and Mann-Whitney U test indicated that income level has a significant effect on overall satisfaction of customers; but age, gender, educational qualification, occupation, work sector ownership, have no significant effects.

It is recommended that Ethiopian interest free banking institutions should look again their services on how to improve the quality of their service. Employees of these institutions have a lack of knowledge on the customers' business; so that they should train their employees to easily understand customers' business nature and activities. The institutions should recruit experienced and knowledgeable Shariah supervisors who guide the institution. It is also recommended that since the number of Islamic financial instruments is few in number and types, the institutions should provide diversified products and services to satisfy their customers.

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ISLAMIC BANKING: CONCEPT, CHALLENGES AND PROPOSED SOLUTION

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ABSTRACT

All the branches of religion, belief and system aim at finding out ways to increase peace & happiness i.e. ways to reduce suffering of general masses. Islam with its novel concept of 'Zakat' truly fulfils the basic philosophy behind existence of any belief system. Islamic banking system being integral part of Islam better serves the ultimate aim of humanity through its interest free i.e. equity based philosophy and needless to say it widens its scope across all the belief and value system. Islamic banking system being crucial financial intermediary of financial system not only facilitates smooth mobilization of fund but also stimulate productive investment which in turn leads to economic growth and also on humanity side it prohibits misuse of money pooled through 'Zakat' and ensures proper channelization of this money to help needy people in their socio-economic upliftment through asset based financing. In this article of Islamic banking system we are covering the basic concept of Islamic banking along with its limitations and challenges by comparing it with existing commercial banking system under central bank of concern country.

KEYWORDS: *Islamic Banking, Interest, Commercial Banking, PLS, Taxes*

INTRODUCTION

For the sake of convenience we have divided the whole article in following paragraphs.

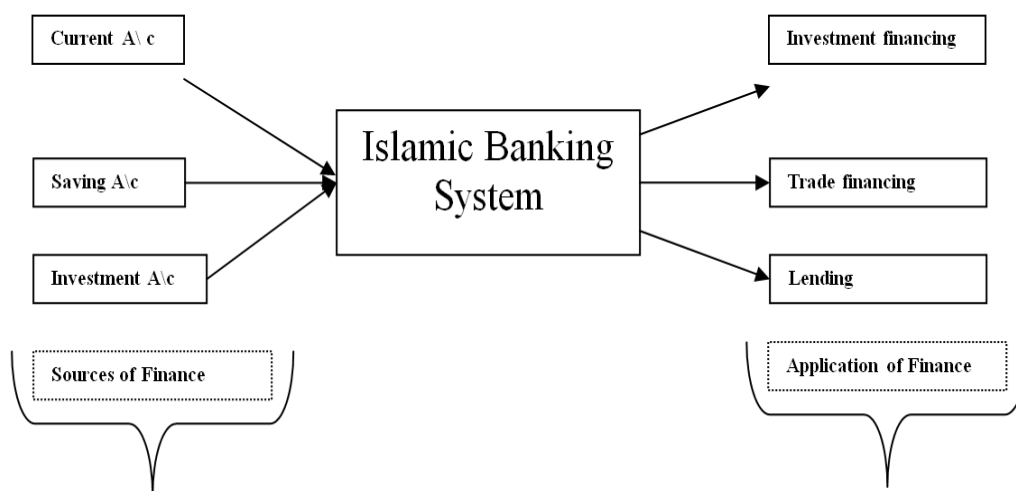
- ✓ What is Islamic banking?
- ✓ Challenges before Islamic banking system
- ✓ Problems with Islamic banking system in Non-Muslim countries
- ✓ Conclusion

What is Islamic banking system?

Islamic (Ethical) Banking is exactly interest free banking system in a trend in dissimilar Islamic and in some non-Islamic nations worldwide. Due to its special banking and nature they have been subject of discussion and debate in India for the last few years.

By and large speaking, all interest-free banks agree on the basic principles. However, individual banks differ in their application. These differences are due to several reasons including the laws of the country, objectives of the different banks, individual bank's conditions and occurrence, the need to interact with other interest-based banks, etc. In the following paragraphs, we will describe the salient features found as common to all banks.

Mechanism involved in functioning of Islamic Banking System:



A Deposit accounts in Islamic Banks

All the Islamic banks worldwide have three types of deposit accounts as mentioned Current A/C, Savings A/C and Investment A/C.

1 Current Account:-

Current accounts or deposit accounts are virtually the same as found in all types of conventional banks in which deposits are only guaranteed and basically used by trade firms.

2 Savings accounts:-

Traditionally there is no concept of saving deposit accounts in Islamic banks but in some countries they operate in many different ways. In some banks, the depositors allow the banks to make use of their funds but they obtain a guarantee of getting the full amount back from the bank. Banks therefore adopt several methods of remind their customers to deposit with them, but no profits are promised to their customers. In others, savings accounts are treated as investment accounts but with less inflexible conditions so as to withdrawals and to minimum balance. Capital is not guaranteed but the banks take care to invest money from such accounts in relatively risk-free short-term projects or ventures. By it lower profit rates are predictable and that too only on a fraction of the average minimum balance on the ground that a high level of reserves needs to be kept at all times to meet pulling out demands.

3 Investment account:-

Investment deposits are accepted for a fixed or indefinite period of time and the investors agree in advance to share the profit (or loss) in a given proportion with the bank. Capital is not guaranteed either.

MODES OF FINANCING:-

Islamic Banks approve and adopt several modes of attain assets or financing projects. But they can be mostly categorized into three major areas as mentioned investment, trade and lending.

1. Investment financing

Investment Financing is done in three main ways as mentioned below

- a) Musharaka, where an Islamic banks may join another entity to set up a joint venture, both parties in this type of financing participating in the variety of aspects of the project in varying degrees. Profit and loss are shared in a pre-arranged notion. This is not very different from the joint venture concept of corporate finance. The venture is an independent legal entity and therefore the Islamic bank have full right to withdraw steadily after an initial period.
- b) Mudarabha, where the Islamic banks contribute the funding and the client provides the expertise, management as well as labour. Profits or any gains are shared by both the partners in a pre-arranged or agreed proportion, but when a loss occurs the total loss is borne by the Islamic bank.
- c) Financing on the basis of an predetermined rate of return. Under this mode, the Islamic banks estimate the expected rate of return on the definite project, it is asked to finance and provides financing on the understanding that at least that particular rate is to be paid to the bank. (Perhaps this rate might be thereof negotiable.) If the project ends up in a profit more than the estimated rate the surplus goes to the client. If the profit is less than the estimated rate of return, then the bank will accept the lower rate of return. In case a loss is suffered the Islamic banks are supposed to make a share in it.

2. Trade financing

This can be done in a number of ways. The key ones are:

- a) **Mark-up (Murabaha):-** Under this type of Islamic Banking instrument in which the bank buys an asset for its client and the client thus agrees to repay the bank the determined price or value and an agreed profit later on.

b) Leasing(Ijarah):- Under this type of Islamic Banking instrument bank buys an item for a client and leases it to him for an agreed period and after the end of that period the lessee pays the balance on the price agreed at the commencement and becomes the owner of the assets.

c) Hire-purchase:- Under this kind of instrument Islamic Bank buys an assets for the customers and give at hire it to him for an agreed lease and period, and at the end of that period the customers automatically become the owner of the assets.

d) Sell-and-buy-back: - This is one of specific instruments in which a customer sells one of his assets to the Islamic bank for an agreed price payable now depending upon condition that he will buy the property back after certain time period at an agreed price i.e. approximate payments or deferred payments as settled by Islamic Bank itself.

e) Letters of credit:- Under this type of contracts or instrument the Islamic bank guarantees the import of an item using its own funds for a client on the basis of sharing the profit from the sale of this item or on a mark-up basis as determined.

3. Lending:-

Let's now discuss in detail about main forms of Lending as mentioned below

a) Loans (Qard) levied a service charge where the Islamic Banks lend money without interest but they cover their expenses by levying service charge from their customers or clients. These charges might be subject to a amount set by the authorities.

b) No-cost loans where each bank is expected to set aside a part of their funds to grant no-cost loans to deprived or needy persons such as small traders, farmers, entrepreneurs, producers, etc. and to needy consumers.

c) Overdraft facilities are also to be provided, subject to a certain amount, free of charge.

Challenges before Islamic Banking System

Problems and Challenges in implementing the PLS scheme in Islamic Banks

Several authors have attempted to demonstrate with varying degrees of success that Islamic Banking is based on the concept of Profit and Loss sharing (PLS) is theoretically superior to conventional or traditional banking from different angles. However from the practical point of view things do not seem that glowing. Our apprehension and understanding here is this latter aspect. In the over half-a-decade of full-scale experience and exposure in implementing the PLS scheme the problems have begun to come up. If one goes by the experience of many international seminars and conferences as portrayed in the papers presented the situation is very severe and no satisfactory remedy seems to come out. In the subsequent subsection we will try to lay down a variety of the major challenges.

There are four main areas where the Islamic banks find it difficult to finance under the PLS scheme:

a) Partake in long-term low-acquiesce projects,

b) Financing the small entrepreneur,

c) Yielding non-participating loans to running businesses, and

d) Financing government borrowing.

Islamic banking in Non-Muslim countries

The contemporary commercial banking system in nearly all countries of the planet is mainly developed, crafted and modeled on the practices in Europe, especially that in the United Kingdom. The rational roots of this system spin around the basic principles of capital assurance and capital guarantee for depositors and certainty as to the expected rate of return on deposits.

In order to implement these principles for the sake of the depositors and to make sure the smooth and hassle free functioning of the banking system.

Central Banks worldwide have full control and power of supervision, regulation and control. All banks have to submit to the Central Bank rules. Islamic banks, that wish to operate in non-Muslim countries, have some difficulties in complying with these rules. We will examine below the prominent features.

Certainty of Capital and Return

While the conventional or traditional banks worldwide guarantee the capital and their rate of return, the Islamic banking system is mainly working on the principle of profit and loss sharing, cannot, by definition, assure any fixed rate of return on deposits made by customers. Many Islamic banks do not guarantee the capital either depending upon contracts, because if there is a loss it has to be deducted and adjusted from the capital. Therefore the basic difference lies in the very roots of the dual system. Accordingly countries working under conventional laws are not capable to grant consent to institutions which wish to function under the PLS scheme to functions as commercial banks. Two official and authorized comments, one from the UK and the other from the USA meet requirements to demonstrate this.

Sir Leigh Pemberton, the Governor of the Bank of England, told and directed all Arab Bankers' Association in London that: It is significant not to jeopardy misleading and confusing the common public by allowing two fundamentally dissimilar banking systems to operate in parallel;

A central characteristic of the banking system of the United Kingdom as safeguard in the legal framework is capital assurance for depositors. It is the most significant characteristic which distinguished the banking sector from the other segments of the financial structure;

Islamic banking is a absolutely adequate mode of financing but it does not fall within the description of what constitutes banking in the UK.

The Bank of England is not officially capable to authorize under the Banking Act, an institution that does not take deposits as defined under that Act;

The Islamic facilities might be provided within other areas of the economic and financial structure without using a banking name.

In the United States, US Treasury Department specialist in regulatory issues remarked as :

There has never been a request for an Islamic enterprise to set up either as a bank or as Non Banking Financial Company (NBFC). Consequently there is no model left to guide us. Any establishment that wishes to use the word 'bank' in its title has to guarantee at least a zero or nominal rate of interest (Riba) -- and even that might breach Islamic laws in practicality.

Challenges with Islamic banking system in Non-Muslim countries

Supervision, Regulation and control:-

In addition of these, there are other concerns as well. First one is the Central Bank supervision, regulation and control. This generally relates to liquidity requirements and capability of resources. These in turn depend on an estimation of the worth of assets of the Islamic banks. A financial advisor thus added to this as mentioned:

The bank of England, under the 1979 Act, would have great difficulty in putting a value on the assets of an Islamic institution which wanted to purpose as a bank in the UK. The conventional banking system has much of its assets in fixed interest instruments and it is relatively trouble-free to value that. For instance, if they are British Government instruments they will have a quoted marketplace value; and there are recognized methods for consideration in conventional banking assets when they become non-prolific and unproductive. But it is very complicated and abstruse indeed to value an Islamic assets such as a share in a joint venture; and the Bank of England would have to send a team of experienced accounting professionals into every Islamic bank operating in the UK as a bank under the 1979 Act, to try to put a appropriate and cautious value on its assets.

Even if a process could be found for assessing the risks to calculate the capital obligatory, little soothe could be taken from the productivity and profitability that is usually relied upon to cover day-to-day losses come up from the bank's commerce and trade, because a significant part of an Islamic bank's portfolio is venture capital without any guaranteed return.

It is obvious that even if there is a desire to accommodate the Islamic Banking System, the new measures that need be developed and the modifications and adaptations that need be made to existing procedures are so large that the chances of such accommodation in a cautious segment such as banking is very remote indeed. Any relaxation of strict control and supervision is prohibited because should an Islamic bank fail it would undermine the assurance in the whole financial system, with which it is inevitably identified. As Suratgar puts it:

There could be potential dangers for the international system, where the malfunction of such an organization could bring with it the failure of other associated institutions, or of all the Western banking institutions which come closely tied to with such a procedure.

The question has engaged the attention of Central Banking System in Muslim countries as well. But consistent satisfactory methods and models are still to be developed.

Tax regulations

Another significant thought in Islamic Banking is the tax structure and procedures in non-Muslim countries. While interest (Riba) is considered as a 'passive' income where as profit is considered as an earned profits, which is treated differently as far as their principles and values are concerned. Also in addition of that, in trade financing of assets there may issues in transferring title of assets -- once from seller to the concerned bank and vice versa hence twice taxation on this account decreasing the profitability of the business thereof.

CONCLUSION:

As studied by researchers, Islamic Banking System in today's parlance found to be a novel as well as unique concept due to its prominent and salient features but in this paper we have come across many difficulties by which it may take few more years to spread its stems in India because of lacking in core and concrete P & L i.e. Profit and Loss Sharing amongst many business partners and also taxation system both direct as well as indirect taxes(GST) in India would be major cause of concern, which Islamic Banking needs to pay more and rapid attention.

It is also uncertain about the regulatory frame work of Islamic Banking system in India, because two comparable banking system (Islamic Banking & Commercial Banking) cannot be regulated, monitored and controlled under an central bank i.e. RBI.

Islamic banking is a very novel and unique concept and it has already been implemented as the only system in many Muslim countries; there are Islamic banks in many Muslim countries and found in the non-Muslim countries as well.

Notwithstanding the successful acceptance there are many challenges and problems lying on the floor in order to be implemented in India.

We suggest in challenges ahead about the proposed solution that it should be named as an ethical banking rather than naming it as an Islamic Banking. Researchers also feel and notice while exploring that with some minor changes in their practices, Islamic banks or better to be called as ethical banking can get rid of all their burdensome and sometimes doubtful forms of financing and offer a sparkling and efficient interest-free banking system to its customers that may be adopting its salient features. All the necessary components are already there for that purpose.

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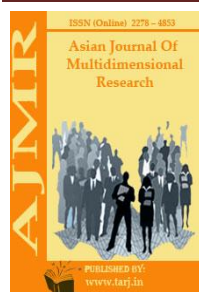
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INTELLECTUAL CAPITAL EFFICIENCY AND PERFORMANCE OF FIRMS: EVIDENCE FROM NSE 50 FIRMS

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ABSTRACT

In view of increasing contribution of intangibles in the value creation of firms, this paper tries to explore the relationship between the intellectual capital efficiency of firms with its financial and market performance. 50 large cap firms from NIFTY50 listed on National Stock exchange are selected for analysis for the year 2017-18. Multiple linear regressions is used for estimation. The empirical results indicate that profitability and productivity of these firms is strongly affected by the efficiency of intellectual capital whereas the sales of these firms are not at all influenced. It was also observed that the influence of intellectual capital is high in service sector than in manufacturing sector. The results of the study are important both for internal management and policy makers to measure and manage the intellectual capital of the firms for ensuring optimal performance.

KEYWORDS: *Intellectual Capital, Human Capital, Intangibles, Financial Performance, NSE-NIFTY50*

1. INTRODUCTION:

With the advent of knowledge economy, an increasing gap is being found between market and book value of firms, this is said to be the contribution of intellectual capital (Edvinsson and Malone, 1997). This increasing gap observed in firms across various sectors especially in knowledge-based firms is seen to enhance interest among the researchers in various economies for detailed enquiry and validation of results in specific context.

Intellectual capital (IC) is defined as knowledge that can be converted into value (Edvinsson and Malone, 1997). Though there has been a general acknowledgement by researchers on increasing share of IC in firm's value, there has been no general consensus on its definition. Since the definitions have been widely debated and several research papers have focussed on conceptual aspects of IC, this paper directly takes up its impact on performance of firm.

Intellectual capital cannot be managed if it is not measured in first place; there are several advantages of measuring IC, Bernard Marr et al identified the major reasons for firms to measure their IC (Marr et al, 2003). These were:

1. To help organizations formulate their strategy;
2. Assess strategy execution;
3. Assist in diversification and expansion decisions;
4. Use these as a basis for compensation; and finally
5. To communicate measures to external stakeholders

When looked at closely, it can be seen that firm measures IC with a purpose to generate more profits through increasing revenues or lowering costs; higher revenue generation can be achieved by formulation of appropriate strategies and by improving the brand image in the market, lower costs can be achieved through rationalizing the compensation structure. Therefore, the measurement of IC is expected to increase the value of the firm through improving competitive advantage and hence considered significant. (Kamath, 2013)

The main objective of this research paper is to study the impact of IC on financial and market performance of select firms in India. The methodology is generally accepted in IC research as standard methodology to evaluate the impact of IC efficiency on financial performance and market value as it has been used widely by various studies done earlier in different countries and for various sectors (Firer and Williams, 2003; Maditinos *et al.* 2011; Chen *et al.* 2005; Shiu, 2006; Chan, 2009; Kamath, 2008; Muhammad and Ismail, 2009; Tan *et al.*, 2007; Puntillo, 2009; Gan and Saleh, 2008). The firms are selected from NSE Nifty index. The impact of Intellectual Capital on financial performance and market value of 50 firms for the FY 2017-18 is estimated and the results of the same are analysed in detail. The VAIC components viz. human capital efficiency, structural capital and capital expended efficiency is also systematically evaluated. The study is divided into sections starting with review of literature on IC and its impact of performance; this is followed by a section on research design and methods. Finally the results are analysed and major policy implications of this study is presented.

2. REVIEW OF LITERATURE:

In this section, attempt is made in reviewing research evidence related to IC efficiency and financial performance and Market valuation of firms. The review of literature is restricted to the research works with reference to country specific and firm specific studies related to IC efficiency, disclosure, reporting and its impact on market value and financial performance. Since

the literature on conceptual aspects of IC is well dealt with and established in many of the researchers earlier, the same is not discussed here to avoid duplication and repetition.

Firer and Williams (2003) were among the first researchers who used the VAIC method developed by Pulic Ante (2000a, b). They measured the relationship between IC and corporate performance for 75 South African public traded firms. Their study could not find any significant relationship between the components of VAIC and performance. However, this study formed the basis for IC studies comparison across various countries since then.

Clarke, 2011 in his study found that there is a positive relationship between IC and performance of firms. The work was based on listed companies in Australia. Further the research found that Capital employed efficiency had a greater role in influencing performance as compared to Human capital efficiency (Clarke, 2011).

A study based on firms in Greece found that there was an important impact of human capital on firm's performance. Customer capital and innovation capital have a significant and positive relationship with structural capital and therefore can be said to have an indirect influence on the business performance. The impact of structural capital was seen to be relatively higher in manufacturing sector as compared to service industry. (Meditinos, 2009)

Meditinos *et al.* (2011) research was focussed on firms from Greece. They evaluated 96 firms from different sectors listed on Athens Stock Exchange for a three year period. Their study as in their previous work also found that human capital is more significant in determining firm's performance.

Another study from developed country that enquired into IC disclosures (ICD) in annual reports of Swedish, British and Danish firms found evidence to suggest that firms should focus on their ICD and especially on those components that helps in their value creation process (Vergauwen, 2005). Puntillo (2009) in his study found that in case of banks performance in Italy was not influenced by IC.

Yet another study for UK firms finds that firms which make greater levels of intellectual capital disclosure benefit from a lower cost of equity capital relatively. Interestingly, this reduction in cost of capital is quite significant and even more significant for IC intensive industries (Mangena & et al., 2010). The IC research on firms in turkey found human capital and customer capital significantly influence market value (Bozbura, 2004).

Chen *et al.* (2005) studied listed firms in Taiwan Stock exchange for the year 1992-2002, which amounted to 4,254 firm- years' observations. Their study provided ample evidence on impact of IC on performance of firms. This study had an added dimension, where they evaluated the performance variables with a lag effect. They strongly suggested nurturing this asset to further improve the performance. Chang (2007) in their study arrived at a result that IC disclosures of firms in Taiwan are influenced by their profitability.

Some more studies from Taiwan showed varied results. Shiu (2006) research concluded that there is a direct impact of IC of firms on their profitability. They also found that IC and productivity are negatively related. Another study reported direct impact of IC on corporate value. (Tseng and Goo, 2005)

Yi & *et al.*, (2011) reported that for firms in China there exists a direct impact of IC on their performance. A study that focussed on relationship between IC and capital gains that investors

reap from stock market by trading shares of these firms found a very strong and positive relation between the two. The study was based on firms listed on Thailand stock exchange (Appuhami 2007).

Pasaribu (2012) researched on Indonesian firms and reported that it's not only the current performance of firms that is impacted by the efficiency of IC, but their influence is felt on performance in later years too. The market value as well as performance of firms is affected by the ICD of firms (Ardiansyah, 2010).

A study conducted on Malaysian firms found that there is a relationship between IC and profitability. Muhammad and Ismail (2009) studied 18 firms in BIFS sector for the year 2007, Banks were found to use more IC. Gan and Saleh (2008), in their study revealed that financial performance of Malaysian firms was influenced by IC. They could not report any influence of IC on market value.

On the other hand, it was reported that there is no influence of IC on overall financial performance of firms in Hong Kong. It was also seen that IC impacted profitability in some cases (Chan, 2009). Thus, the role of physical capital was higher than intangible capital in determining productivity, profitability and market valuation.

The research based on 326 specific sample survey questionnaire, Ren finds that relational capital is the most significant factor that influences corporate performance positively, followed by structural capital and human capital in Chinese context. Moreover, it was observed in this study that customer capital and structural capital are being influenced through Human capital (Ren, 2009).

A study done by Mohiuddin *et al.* (2006) found high impact of Human capital on financial performance of banking firms in Bangladesh.

A research based on pharma companies based in India, it was reported that only human capital to have some influence on performance. All the other variables related to financial performance and market valuation were not seen to have any significant influencing role. (Kamath, 2008)

The study conducted on Spanish firms find that there is an increase in sales growth due to human and structural capital indicators. This study did not report any major influence between performance and IC of firms (Mari'aDi'ez & *et al.*, 2010).

Some of the more recent studies conducted in Tehran (Amri and Abdoli, 2012) w.r.t. to cement companies & vehicles parts manufacturing sector (Azad, 2014) and Tunisia (Zehri, 2012) give mixed results.

A brief Summary of the research evidence on IC disclosure and corporate financial performance is presented in **Table 1**.

“Take in Table 1 here”

It is observed that most of the studies were country specific in nature and some concentrated on the analysis of specific industries such as banking and information technology. Few studies attempted a comparison between firms of different countries, mainly because of non-existence of standard method of reporting financial statements and measurement of IC. Some studies focussed on IC sub-classification and its relation with corporate performance.

Overall, there seems to be a general correlation between the intellectual capital and performance of firms, as pointed out by many of these studies. The results of these studies were mixed, especially with decomposition of IC components. The structural capital and human capital seems to have correlation with performance indicators across various countries. (Kamath, 2013) The results show significant variation across various components, period of time and across various industries & countries.

This research study attempts to evaluate the impact of IC and its components on financial performance viz. profitability and productivity & market valuation of the firms listed on National Stock Exchange, India.

3. RESEARCH DESIGN AND METHODOLOGY:

3.1. Objectives:

- a. To measure the impact of VAICTM on financial performance and market valuation of firms in India
- b. To analyse the relative significance and influence of various components of VAIC on financial performance and market valuation
- c. To examine whether VAICTM of firms in service sector have a significant impact on the performance and market valuation than manufacturing firms

3.2. Hypothesis:

H1: VAICTM (IC) and its components viz. HCE, CEE and SCE have a direct and significant influence on the market valuation (M/B ratio) of the firms i.e. firms with higher intellectual capital would have a higher market-to-book value

H2: VAICTM (IC) and its components as specified have a direct and significant impact on the financial performance (ATO, ROA, and GS) of the firms i.e. firms with higher intellectual capital would have a higher profitability, productivity and growth in sales

H3: Service sector firms have a higher intellectual capital performance (VAICTM) than manufacturing firms and have direct and significant impact on both market valuation and financial performance. This may be the case for both IC and its components.

3.3 The data environment and methodology:

3.3.1. Sample: The firms are selected from the NSE Nifty index as available in the year 2017-18. The NIFTY 50 is a diversified 50 stock index accounting for 13 sectors of the economy. It is used for a variety of purposes such as benchmarking fund portfolios, index based derivatives and index funds.

The sample is well represented from across various industries both manufacturing and service industries, the details of which is provided in **appendix I**. Many of the firms in this index are market leaders in their segment and therefore can be considered ideal choice to study IC impact. PROWESS database gives time series financial data of listed firms in India. It is one of the largest databases of financial information for firm level data in India; therefore it is used to extract the required variables. Data gaps have been filled using the annual reports of the respective companies.

3.3.2. Methodology: the data is analysed using descriptive statistics, univariate and multi variate techniques. Therefore first the mean, median and standard deviation of the variables is presented to provide an overview of the variables used in the paper. Then, a univariate analysis in the form of simple correlation analysis is done. Lastly, multiple linear regression analysis is performed and the results are duly analysed.

Correlation analysis is absolutely important as there can be chance of auto-correlation between the variables used in the analysis. It is also useful to get a preliminary sense of strength relation between the dependent and independent variables.

The multiple linear regression analysis is essential to determine the strength of relationship between dependent and independent variables. This analysis is also important to fix the relative importance of each of the components of IC on the dependent variables. All the models were also tested for autocorrelation among the variables and multi-collinearity.

The VAIC methodology proposed by Pulic Ante to measure IC is being used in this study (Ante 2000a, 2000b).

VAIC is an accepted, consistent and standardized method (Ante, 2001). VAIC is the most used method to measure IC performance and therefore, using this method has an advantage that it can be used for comparison purpose with the research results of other countries. It can also be used for inter-sectoral or inter industrial comparison

VAIC uses the secondary data from the annual reports of firms, and therefore easily available in emerging economies like India, where the use of survey method to collect data for IC related aspects is still at its initial phases and also difficult to collect for larger groups. Therefore the subjectivity held by other measures is reduced to a large extent by this method (Ante, 2002; Bontis *et al.*, 1999; Edvinsson, 1997). As mentioned earlier, another advantage of this method is to bring about a comparative figure from across countries and contexts, so that results of earlier studies can be validated or contradicted.

3.3.3. Independent variables:

VAIC is the value added intellectual capital coefficient whose sub-components are Human Capital Efficiency (HCE), Capital Employed Efficiency (CEE) and Efficiency of Structural capital (SCE)

$$VAIC_i = HCE_i + CEE_i + SCE_i$$

$$CEE_i = \frac{VA_i}{CE_i}$$

Capital Employed Efficiency for Firm_i (CEE_i); VA_i, Value Added for the firm_i; CE_i, book value of the net assets for firm i. The VA is measured by using:

$$VA_i = W_i + I_i + DP_i + D_i + T_i + M_i + R_i$$

where VA_i, Value Added for firm i computed as sum of; I_i, interest expense; DP_i, depreciation expenses; D_i, dividends; T_i, corporate taxes; M_i, equity of minority shareholders in net income of subsidiaries; R_i, profits retained for the year.

$$HCE_i = \frac{VA_i}{HC_i}$$

Human Capital Efficiency for the firm i (HCE_i); VA_i , value added for the firm i; HC_i , total salary and wage expenditure for the firm i.

$$SCE_i = \frac{SC_i}{VA_i}$$

$$SC_i = VA_i - HC_i$$

Structural Capital for the firm i (SCE_i); VA_i , Value added for the firm i; HC_i , total salary and wage expenditure for the firm i.

3.3.4. *Dependent variables:*

There are four dependent variables used in the paper MB, ROE, ROA and GS which is elaborated below

Market value (MB): Market capitalization of the firm's shares

Book value (BV): Book value of the shareholders capital

MB is the ratio of market capitalization to book value of the total shareholders capital of the firm for the given year.

$$MB = \frac{M. Cap}{Book\ value\ of\ NA}$$

Return on Assets (ROA):

$$ROA = \frac{NI}{TA}$$

ROA is a measure of efficiency/productivity of an organization, as it indicates how efficiently the assets of the firms are being used.

Growth of sales (GS):

$$GS = [(Current\ year\ sales - Last\ year\ sales) / Last\ year\ sales] * 100$$

GS indicates the growth in sales revenues of the firms

Since service firms includes banking firms, these firms income from sale of financial services is taken as sales revenue

Therefore, most of the above indicate whether the firm has been performing profitably as compared to the previous year.

Productivity (ATO): It is measured using the indicator Asset Turnover Ratio, a ratio of total revenue to total book value of assets as reported in the annual report; and

$$ATO = \frac{TR}{TA}$$

3.3.5. Control variables:

The following control variables are used for the study as explained

Return on equity (ROE):

$$ROE = \frac{NI}{\text{Book value of SE}}$$

ROE is a measure of an organizations profitability as it indicates how much profits the firm generates from shareholders contribution. It is a ratio of the net income (less preference dividends) divided by book value of total shareholders' equity as reported in annual report;

Size of the Firm (MCAP): - natural log of total market capitalization of the firms;

Leverage (Lev): - total debt divided by book value of total assets as reported in each firm's annual report.

$$Lev = \text{Total Debt} / \text{BV of TA}$$

Industry type (SER): Dummy variable representing whether firm belongs to service sector or manufacturing sector, takes the value 1 and 0 respectively.

3.3.6. Multiple Linear Regression Model:

$$\text{Dependent Variable (ROA, ATO, GS or MB)}_i = a + \beta_1 CEE_i + \beta_2 HCE_i + \beta_3 SCE_i + \beta_4 MCAPL_i + \beta_5 Lev_i + \beta_6 ROE_i + \beta_7 SER + \epsilon_i$$

Where, ROA_i is Return on assets; ATO_i is the measure of productivity; MB_i is Market to book value; CEE_i is Capital expended efficiency; HCE_i = Human capital efficiency; SCE_i = Structural Capital Efficiency; $MCAP_i$ is market capitalization; Lev_i is the leverage; ROE_i is the Return on Equity; SER_i : dummy variable with firm i coded one (1) if from the service sector; otherwise zero (0); β_{1-7} = coefficients of variables 1 through 7; and ϵ_i = residual term. Measurement of all the variables has been described in detail in the above section.

4. RESULTS:

4.1. Descriptive Statistics:

The descriptive statistics such as average, median and standard deviation of all the variables used in the model is presented in **Table 2**. It can be clearly seen from the table that human capital plays an important role among IC of firms. The average VAIC of the 50 firms is 8.75, of which 7.64 comes from human capital. The return on assets has the lowest mean which is only 8 percent. The market to book value of the firms is less than one (0.67) on an average; and the asset turnover ratio which indicates the productivity is also 0.79. The mean YOY sales growth of all the firms is around 14 percent. The average leverage is 0.20 and ROE is 0.18. The variability is seen to be most in growth of sales and M/B value.

“Take in Table 2 here”

4.2. Correlation:

The correlation results between the independent, control and dependent variables indicates that ROA has negative and significant (0.01) correlation with leverage and positive significant relation with Market capitalization and return on equity (ROE). The market-to-book value shows

positive significant relation only with ROE and CEE. The asset turnover ratio (ATO) which indicates productivity of the firms shows significant positive relation with ROE and VAIC. The dependent variable growth in sales (GS) shows no significant relation with any of the independent and control variables. Thus, it is observed that HCE and SCE have no significant correlation with any of the dependent variables specified, whereas CEE is seen to move along with MB and VAIC with ATO.

4.3. Multiple Linear Regression

The result of all the models of linear regression is presented in **Table 3**. It can be observed that of the four models fitted, three shows statistical significance at 1 percent. The fourth model is not statistically significant, indicating that the independent variables do not have any influence or impact on the dependent variable. The adjusted R^2 , is very high in case of market valuation (0.802) and very low in case of growth of sales (.126). In the first model (ROA), five independent variables (HCE, SCE, Lev, ROE, SER) are statistically significant at $p < 0.01$, of which SCE and Lev shows a negative sign and the other variables are with positive sign. The second model (ATO), shows statistical significance only for two variables i.e. ROE at $p < 0.10$ and SER at $p < 0.01$. Both these variables have positive sign. We tried to remove the statistically insignificant independent variables one by one to see if the fit of the model improves. It was found that HCE and SCE become statistically significant at $p < 0.05$ when taken along with ROE. However, the residual also increases in the process making the results inconclusive. In the third model (MB), there are two variables which are statistically significant, CEE and ROE, both at $p < 0.01$ with positive and negative sign respectively. The same process of removing the Independent variables, to find whether some variables become statistically significant, it was seen that the model overall fit as well as individual components significance does not change. In the fourth model (GS), none of the independent variables are statistically significant.

“Take in Table 3 here”

5. DISCUSSION OF RESULTS:

It was found in the regression results that profitability of the firms is strongly affected by its efficiency of intellectual capital. Further, human capital and structural capital of the firm are seen to be major influencing factors on profitability. Structural capital influences negatively on profitability. Besides, Leverage and ROE also influence the firm's profitability. It is observed that firms having lower leverage have higher profitability. Whereas, ROE and ROA move in the same direction, firms with higher return on its equity is seen to be more profitable than others. Size of firm does not influence the profitability. Interestingly, firms owner always look at profitability only from financial and monetary terms, the results of this study prove otherwise. Intangibles do create value and efficiency of intangibles does influence the levels of profitability of the firms. Thus, shareholders do get positive benefits from concerted efforts to manage IC.

The Productivity of the firm is also influenced by its overall IC efficiency. However, it is observed that individual components of IC do not have any significant impact on the productivity of the firms when taken together and along with control variables. Though when insignificant variables and control variables were removed and regression run, it was found s that human capital and structural capital does influence the productivity of the firms in India at some stage and to a moderate extent, the results could not be generalized and taken up for further analysis due to increase in residuals. Thus, it can concluded that empirical findings suggest that firms in India rely more on its physical and tangible assets for increase in productivity rather than

intangible assets. It is clearly observed that the productivity is strongly influenced by control variable ROE. Leverage and size is seen not to have any impact on the productivity of the firms in India.

The empirical findings are highly robust regarding the impact of efficiency in IC on Market valuation. Capital expended efficiency is the only variable, among the components influencing market valuation. Human capital and structural capital did not show any major impact on MB for Indian firms. There was no improvement in the goodness of fit, when the insignificant variables were deleted indicating that the specification and results of the original model holds good. Leverage and size did not show any impact on market valuation of firms; however, firms with higher ROE are seen to be better valued by market than others. It is generally believed that markets react and respond to physical capital and not to intangibles. Contrastingly, it was observed that markets are increasingly recognizing the significance of efficiency of IC of firms.

It was observed that growth of sales/revenue is not at all influenced by the efficiency of IC in Indian context. The Impact of IC components also seems to be insignificant. Some of the earlier studies (Piri *et al.* 2014; Abbasali, 2013), had found a relation between sales and IC efficiency for the firms in their country, however, it was found to have an insignificant role for Indian firms.

It was observed that Industry type influenced the profitability and productivity of firms in India, but it did not have any significant impact on market valuation and growth in sales. The size of the firm does not have any significant impact on any aspect of financial performance and market valuation. Leverage has influence on profitability of firms in India, but did not show any major influence on other variables of financial performance and market valuation. The return on equity does influence the profitability and market valuation significantly, but it does not influence the productivity and growth in sales.

6. CONCLUSIONS:

The Major objective of this paper was to investigate the relationship between efficiency of IC and its components on various aspects of financial performance viz. profitability, productivity and growth of sales/Income and market valuation. The study focussed on 50 firms traded on National Stock Exchange (NSE) which for a part of the nifty index. The study was done for the FY 2017-18, VAIC was used to measure the efficiency of IC and its components namely human capital, structural capital and capital expended. Contrast to the general belief that the role of physical assets has a higher and stronger impact on the financial performance of the firms in emerging economies, the empirical finding revealed that the efficiency of IC and its components did have an impact on the firm's profitability, market valuation and productivity in India.

A study done in Indian context (Kamath, 2008), in pharmaceutical industries had revealed that IC is not a major influencing factor in financial performance and market valuation. Several other studies (Firer and Williams, 2003; Puntillo, 2009; Chan, 2009) in varied environments also had arrived at the similar results in the past, however there were a few (Chen *et al.* (2005), Tan *et al.* (2007), Pal and Soriya (2012)) which had derived a significant impact of IC on financial performance and market valuation and most of them had mixed results as discussed in earlier section.

For long the firms in India had been unaware about the significance of intangibles in its influence on the performance and market valuation. The awareness about the importance of this factor was

seen to increase in the recent past, when some of the major firms started managing, measuring and disclosing their intangible assets. However, no specific policy guidelines exist to that extent, and therefore, the effort has been completely voluntary on the part of these firms. The results and findings of this study would go a long way in reinforcing the fact that intangibles have to efficiently utilise by the firms as it plays a significant role in its financial and market performance. There is a need for greater spreading of the information till a point where the acceptance of the fact becomes a reality and measurement and disclosure of IC becomes widespread.

The policy maker's apathy and delay towards making disclosure of IC mandatory also should end with the evidence provided herein. Finally, this study provides a very useful insight on the relation between IC efficiency, financial performance of firms and its market valuation to various sections, such as managers, owners of firm, employees, other stakeholders, researchers and policy makers. This research focussed only on select firms for a particular year. Some of the aspects that further enhance the value of the research could be to Increase in sample size may make a difference in the results derived especially in case of influence of human capital on the productivity of the firm in India. Future studies could focus on time-series data and look at the influence over a period of time. The results of this study can be validated further by analysing the impact for several industry segments especially the knowledge based industries. However, this study has been quite useful in finding the significance of IC efficiency on financial performance and market valuation for the first time in Indian context.

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TABLE 1: RELATIONSHIP BETWEEN INTELLECTUAL CAPITAL AND CORPORATE FINANCIAL PERFORMANCE- SUMMARY OF RESEARCH FINDINGS

| Research Study | Country Focus | Financial Indicators | Relationship with IC |
|------------------------------------|---------------------------------------|---|---|
| Chang, 2007 | Taiwan | Profitability with external capital and Human capital: | Positive Correlation |
| Vergauwen, 2005 | Sweden, Great Britain and Denmark | Value of the Firm and IC Components: | Positive Correlation |
| Williams, 2001 | Great Britain | All components of VAIC | No correlation |
| Yi & <i>etal.</i> 2011 | China | Overall Performance and IC: | Positive Correlation |
| Clarke, 2011 | Australia | Capital Employed Efficiency and Value added Intellectual Capital: | Positive relationship |
| Ren & Ren, 2009 | | Relational capital and overall Performance : | Positive relationship |
| Chan, 2009 | Hong Kong | No correlation bet IC and Overall Financial Performance; | Moderate association between profitability and IC |
| Mangena & <i>et al.</i> , 2010 | UK | Cost of equity capital and IC | Inverse relationship |
| Mari'aDí'ez & <i>et al.</i> , 2010 | Spain | Sales Growth and Human capital: | Positive relationship |
| Pasaribu, 2012 | Indonesia | VAIC and corporate Performance: | Positive relationship |
| Maditinos, 2009 | Greece | Structural capital and business performance: | positive relationship |
| Pal and Soriya, 2011 | India: IT industry | Profitability and IC; | Positive relationship |
| Pal and Soriya, 2012 | Pharmaceutical and Textile industries | market capitalization and Productivity | No relationship |
| Kamath, 2008 | India: Pharmaceutical industries | Human Capital, Productivity and Profitability | positively related |
| | | | |

(Adapted from Kamath, 2013)

TABLE 2: DESCRIPTIVE STATISTICS OF ALL VARIABLES

| Variables* | Mean | Median | Standard Deviation |
|------------|---------|---------|--------------------|
| HCE | 7.6402 | 5.7525 | 7.5834 |
| CEE | 0.3790 | 0.5782 | 2.5294 |
| SCE | 0.7429 | 0.8260 | 0.1980 |
| VAIC | 8.7545 | 6.6104 | 7.2813 |
| GS | 14.8338 | 16.1362 | 16.1934 |
| LEV | 0.2078 | 0.1363 | 0.1968 |
| Mcap | 13.2240 | 13.1244 | 0.8184 |
| ROA | 0.0816 | 0.0653 | 0.0787 |
| ROE | 0.1844 | 0.1477 | 0.1932 |
| ATO | 0.7940 | 0.7240 | 0.6682 |
| MB | 0.6738 | 3.1148 | 23.5021 |

Source: Estimated

*Definition of all the variables is provided in the main text of the paper

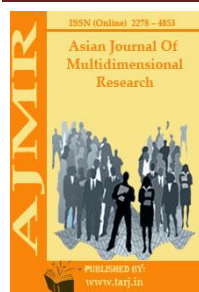
TABLE 3: RESULTS OF MULTIPLE LINEAR REGRESSION MODELS

| Dependent Variables → | Profitability (ROA) | | Productivity (ATO) | | Market Valuation (MB) | | Growth in Sales revenue/Income (GS) | |
|------------------------------|---------------------|-----------------------|--------------------|-----------------------|-----------------------|-----------------------|-------------------------------------|-----------------------|
| N | 50 | | 50 | | 50 | | 50 | |
| Adjusted R ² | .740 | | .322 | | .802 | | .126 | |
| F | 20.483 | | 4.251 | | 28.789 | | .843 | |
| Sig. | .000 | | .001 | | .000 | | .559 | |
| | | <i>t</i> -stat. | | <i>t</i> -stat. | | <i>t</i> -stat. | | <i>t</i> -stat. |
| Intercept | .004 | .034 | .609 | .425 | -8.911 | -.307 | 3.970 | .088 |
| Independent Variables | Std. Beta | <i>t</i>-stat. | Std. Beta | <i>t</i>-stat. | Std. Beta | <i>t</i>-stat. | Std. Beta | <i>t</i>-stat. |
| CEE | .020 | .166 | -.085 | -.434 | .527*** | 4.993 | .194 | .807 |
| HCE | .315*** | 2.881 | -.195 | -1.103 | .069 | .728 | .121 | .559 |
| SCE | -.338*** | -3.418 | -.180 | -1.124 | -.005 | -.052 | .088 | .447 |
| Control Variables | | | | | | | | |
| MCAP | .121 | 1.374 | .066 | .466 | .060 | .776 | -.024 | -.135 |
| Lev | -.401*** | -3.538 | -.008 | -.045 | -.145 | -1.466 | .121 | .540 |
| ROE | .565*** | 4.541 | .323* | 1.609 | -.574*** | -5.299 | .337 | 1.365 |
| SER (Dummy Variable) | .229*** | 2.885 | .380*** | 2.965 | .019 | .277 | .223 | 1.419 |

Source: Estimated

Appendix 1:**Classification of the firms in NSE Nifty Index**

| Sector/Industry | Name of Company |
|---|---|
| Banking and Financial Services (11) | Axis Bank Ltd., Bajaj Finance Ltd., Bajaj Finserv Ltd., HDFC Bank Ltd., Housing Development Finance Corporation Ltd., ICICI Bank Ltd., Indiabulls Housing Finance Ltd., IndusInd Bank Ltd., Kotak Mahindra Bank Ltd., State Bank of India., Yes Bank Ltd. |
| Automobiles (6) | Bajaj Auto Ltd., Eicher Motors Ltd., Hero MotoCorp Ltd., Mahindra & Mahindra Ltd., Maruti Suzuki India Ltd., Tata Motors Ltd. |
| Telecommunications (2) | Bharti Airtel Ltd., Bharti Infratel Ltd. |
| Pharmaceutical (3) | Cipla Ltd., Dr. Reddy's Laboratories Ltd., Sun Pharmaceutical Industries Ltd. |
| Petroleum, Oil and Energy (8) | Bharat Petroleum Corporation Ltd., GAIL (India) Ltd., Hindustan Petroleum Corporation Ltd., Indian Oil Corporation Ltd., NTPC Ltd., Oil & Natural Gas Corporation Ltd., Power Grid Corporation of India Ltd., Reliance Industries Ltd. |
| Consumer Goods (4) | Asian Paints Ltd., Hindustan Unilever Ltd., I T C Ltd., Titan Company Ltd. |
| IT (5) | HCL Technologies Ltd., Infosys Ltd., Tata Consultancy Services Ltd., Tech Mahindra Ltd., Wipro Ltd. |
| Cement (2) | Grasim Industries Ltd., UltraTech Cement Ltd. |
| Construction (1) | Larsen & Toubro Ltd. |
| Services (1) | Adani Ports and Special Economic Zone Ltd. |
| Media and Entertainment (1) | Zee Entertainment Enterprises Ltd. |
| Fertilizers and Pesticides (1) | UPL Ltd. |
| Metals/Minerals (5) | Coal India Ltd., Hindalco Industries Ltd., JSW Steel Ltd., Tata Steel Ltd., Vedanta Ltd. |
| *Figure in Brackets indicate No. of firms in each | |



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GLASS CEILING AND WOMEN LEADERSHIP: STUDY BETWEEN DEVELOPING AND DEVELOPED NATION

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ABSTRACT

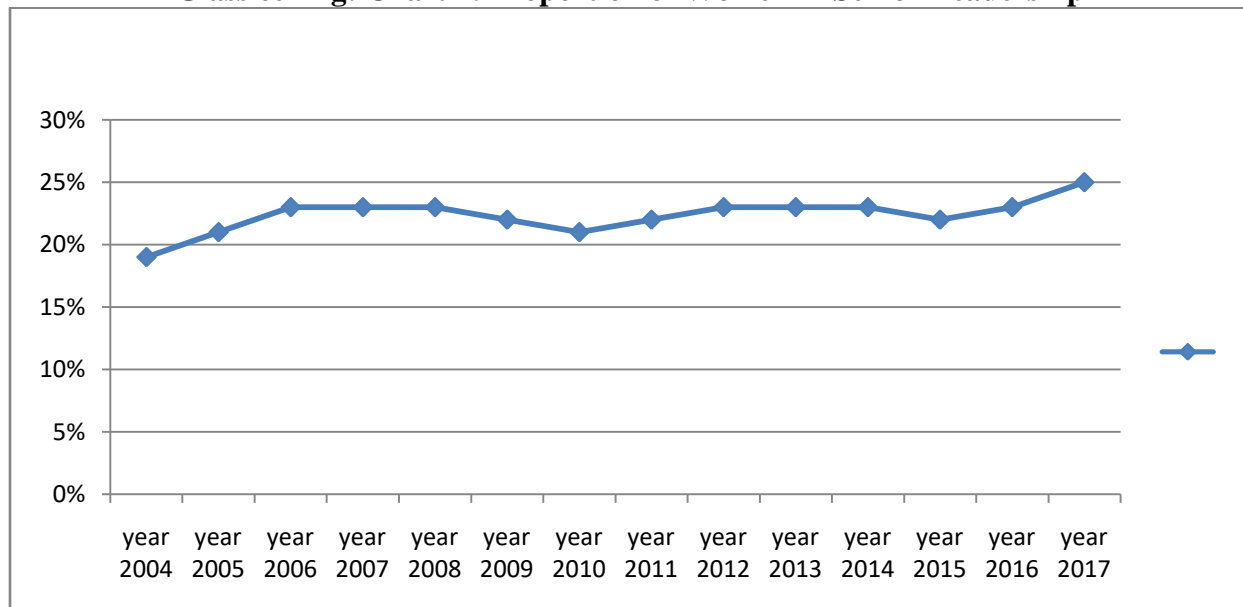
Women have always been in a vital role to play either in the family or at the workplace. Epic holds most of the stories in history woven around women. Their determination, dedication and intelligence cannot be neglected and ignored. Their contribution has let to do miracles in the past. Women role in past were only confined to family life which has now changed drastically. Women have started contributing to the corporate world in the market but still, there is a gap between the real role and the deserved profiles. The Corporate Market is the most dynamic place in today's scenario with unexpected change, disruption and complexity. The organizations are taking Diversity and in the conclusion as a strategy for competing in the market. They are having plans for gender diversity to be managed well but they have confined themselves just for the numbers and the ratio of female employees is very less at leadership positions. At this crucial moment, the one of the reasons emerges out as so called "Glass ceiling". This paper reviews the factors impacting the glass ceiling effect at workplace between developed and developing countries among women leaders. This paper will lighten up those areas where more work can be done to mitigating the impact of glass ceiling effect. This paper tries to unfold the layers of the women leadership glass ceiling effect with special reference to the difference between developed and developing countries. This paper will explore and critically analyze the methodology they are using for promoting women leadership in their respective countries.

KEYWORDS: *Glass Ceiling, Gender Diversity, Barriers, Stereotyping, Career, Lecareer, Leadership*

INTRODUCTION

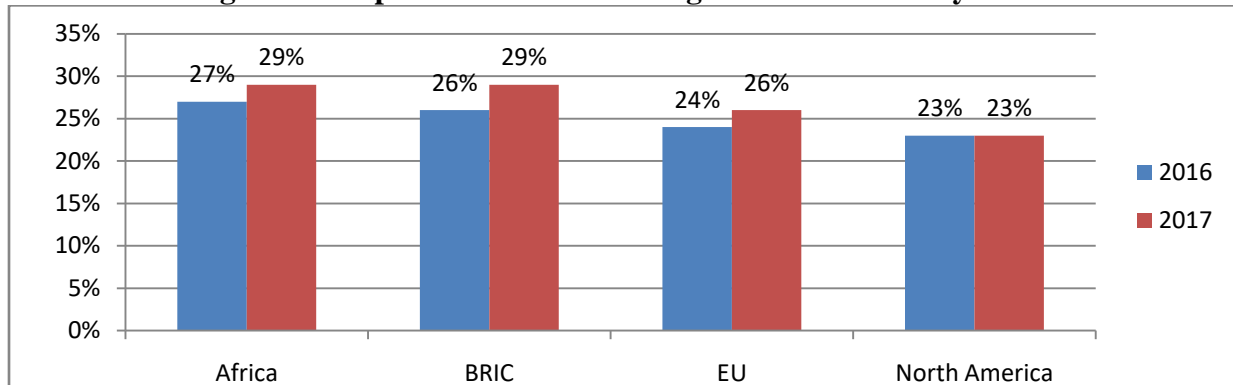
Organization's performance and progression are determined by the right leadership. A leader drives an organization and his/her skills make an impression on other employees along with creating a landmark in the company's success. Country's competitiveness depends on efficient use of world's available talent pool and ensuring their healthy development. Women constitute about one half of the world's population and also deserve equal access to health, economic participation education, and earning potential and political decision-making power. Though Women constitute almost half of the population if we go on data, we will find that the number of women leaders is very less as compared to male leaders in various fields and industry. There are various explanations for this. One factor that might help enlighten this dearth of women in top leadership is the unique challenges experienced by women in the workplace compared to males. Out of those challenges, one of them is "Glass Ceiling". It is in the 20th century that the word "Glass Ceiling" has evolved as one of the most familiar and evocative metaphors in the business world. The Wall Street Journal made this a popular phrase in the 1980s. Glass ceiling is a transparent ceiling that hinders minorities and women to reach upper level management levels in the workforce. The glass ceiling denoted to artificial barriers that avert women from advancing beyond a certain level in the corporate hierarchy. It is a metaphor which is used to describe the struggle women face when trying to move to higher roles. This may include attitudinal and organizational biasness. The barriers are most often unwritten that a company's personnel are more likely to be preventing women from advancing through accepted norms rather than defined corporate policies. There are various studies done on women in leadership roles and one of the latest reports by Grant Thornton report explains the percentage increase in women leadership in the 2017 year from the year 2004.

Glass ceiling: Chart 1: Proportion of Women in Senior Leadership



Source: Grant Thornton IBR 2016

This Graph covers the time range from 2004 to 2017. And shows, that how there is a shift from 2004 is 19% to the present scenario of 2017 is 25% of women leadership in senior management.

Figure 1: Proportion of senior management roles held by women

Source: Grant Thornton IBR 2016

This Bar- Graph indicated and gives a ground to establish our thoughts about women leadership between developing and developed nations. Here, two nations from developing countries group Africa & BRIC and two from developed countries European. This bar graph clearly shows that Developing nations Africa and BRIC are having more hold of women in senior management rather than developed countries EU and North America. Respectively it is 29%, 29%, 26% and 23% in 2017.

OBJECTIVES:

- To find out the barriers faced by women leaders in developing and developed the country.
- To discuss the Methodology adopted by various Nations in breaking the glass ceiling and helping society moving towards modernity and right gender mix.

LITERATURE REVIEW:

a) The scenario of Women Leadership:

The society is male dominant society and maximum decisions depend upon them still females hold is very loose. “Patriarchal system is still very strong in a significant number of countries. The pressures of tradition often do not allow women to develop in their profession, and sometimes even limit their access.” (Elena Proskurnya, FBK Grant Thornton Russia)

The research on women leaders by Grant Thornton 2017 indicated that the percentage of women in senior management is in an upward direction by just one percent from 24% to 25% in 2017. This also shifts in 6% since last 13 years. But at the same time, the participation of women in senior management is also risen up by 33% to 34% in 2017. The report also answered in this report that lack of gender mix in senior management leadership is one reason can be cultural issue and nature of organizational barrier at its own personal views.

b) Issues faced by women leaders in the workplace:

In Developed economies:

Women face various barriers despite tremendous efforts recorded by various corporates globally; the percentage of women acquiring top positions in management and CEO positions is less than five percent as per the survey conducted by ILO in 2015. A developed country like the USA has women who are merely occupying 22 percent of senior roles as per the report of Business News Daily (2014). There are various reasons for the glass ceiling in developing countries. One of the

major reasons is the stereotype issue with females as other employees especially males have different thought for females. There is an assumption that females are gentler in their approach to leadership and hence they were not given appropriate opportunity to work as a leader. But according to Duehr and Bono (2006) and their research revealed that there has been a change in male managers view of women over the last few decades. Males now consider women to have traits of successful leaders as managers. The US as developing country also faces the problem of the glass ceiling as according to the research by Ipos(2015) reveled that less than forty four percent of women are encouraged to be good leaders during their upbringing. More than 56% of Women are more guarded about taking steps in leadership roles. The business network is a socio-economic activity that requires people to be connected with each other. Females get less time to relate to other people due to family responsibilities (Eagly &Carli, 2007). The research done by KPMG (2015) reveled that networking help in building self-confidence and encouraged leadership roles among females which working females find it difficult to sustain.

In Developing Economy:

Developing economy has its own domain of emerging through fewer resources and high aspirations. The reasons for facing challenges in raising the ladder are different in developing nations as compared to developed one. The few prominent reasons for glass ceiling emerge from personal reasons and other from cultural issues.

Kaila H.L. (2007) has discussed the Indian Scenario of women on Night shifts and indicated that women leaders are uncomfortable in night shift due to their family responsibilities, safety issues as well as health issues. Another report by Associated Chambers of Commerce & Industry of India (ASSOCHAM) (n.d.) also justified the problem of women working in call centers at night.

A bombuwela et. al. (2013) studied on women at the workplace in Sri lanka and has come up with findings of many constraints for the growth of women employees and indicated in their study that glass ceiling shows its effect on career development. Family factors also have a role in contributing to the glass ceiling in their career development. Further, Time management is the biggest issue for the working women as he needs to hold the responsibilities of home as well as of the office. Gender stereotyping is one of the most common and widespread issues which can equally be seen in developed and developing countries.

Natarajan (2001) restated words of Indian Writer Manu from 200 BC, “Be a young Girl, be young women, or even be an aged one, nothing must be done independently, even in her house.” So, it’s quite clear with this philosophy that personal and professional life are interrelated with each other and can’t be treated as a separate entity.

In a male dominant society like India, this is expected from a girl to play the role of a homemaker in her adult age. This mindset also plays a role in keeping women away from leadership positions.

Heilman (1983) discussed the type of job that is considered suitable for man and women both. Some jobs are suitable for man only and restrict to them same like some jobs are meant to be for women. Eagly (1987) discussed Males and females are commonly considered with their different attributes such as males are considered as aggressive, risk takers and autonomous and decisive. And women are considered kind, caring and humble.

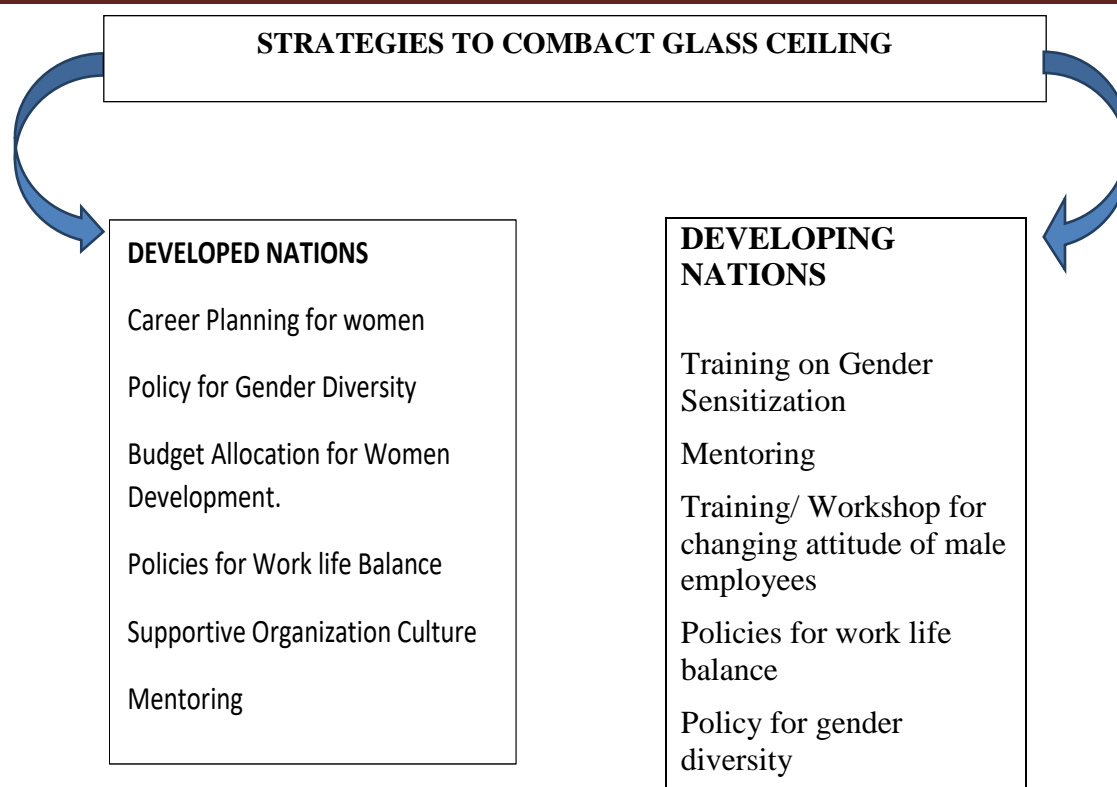
c) Attempts towards breaking the glass ceiling in different economies:

There should be programs to pull down various stereotypes. There are various educational programmes which aim at promoting various choices which are not falling in gender norms. Countries such as Germany, Sweden and Netherlands are part of this. This is an attempt to target youth for bringing them in male dominated fields (Bettio and Verashchagina, 2009). In developed countries (Europe) adopted initiatives that to make choices that are non-stereotypical. Offering Training to women and men for promoting into non-stereotypical roles is a special advantage. This is an attempt to improve more men in the male dominated sector and vice versa. This is very valid for that field which is dominated by one gender such as childcare (Pirard et al., 2015).

Promoting other policies related to women entrepreneurship further helps in promoting women to come up as a leader. This will help to reduce the gender gap. There are laws in South Africa, Namibia and In Lesotho which abolish the law of recognizing husbands as the heads of household. This helped women to enter into contracts and have joint register property (Hallward-Driemeier, 2011, cited in World Bank, 2011a). Another support for promoting women is by the availability of micro finance which is regulated by not for profit organizations (UN Women, 2015). There are associations that provide banking services and loan facility to women like Self Employed Women's Association (SEWA) in India. Along with getting financial support, there is a requirement for proper training related to skill development and others. The ILO's women Entrepreneurship Development (WED) Program has helped a lot of women for entrepreneurship.

There can be another way of promoting women is by supporting their participation and decision making in leadership. There can be quotas for women participation, especially in leadership positions. In a country like Latin America, there is a law that states to maintain particular quota for a certain percentage of women in political institutions. This quota was about 30% in the year 2000 in Latin America and then some country has increased this 50% in Costa Rica and Ecuador in the next decade. The best impact came on Ecuador with more than 40% women in parliament including women speaker. Even the government has started to give quotas for women like in Norway there is 40% quota for women in state owned enterprises (McKinsey Global Institute, 2015).

Further, there should be policies for work family balance. As per 2015 poll in G20 Countries; work family issue was at the top for 44% of the respondents. Many women would have considered the option of working if they have got the option for work from home or flexible hours (Cain Miller and Alderman, 2014). So providing work from home, flexible working can add as an advantage for women workers and will ultimately help them to rise to the ladder of leadership.



Source: Author's Compilation based on Literature Review

CONCLUSION:

With the above discussion on Women leadership and effect of the glass ceiling, almost all the countries are facing the various barriers, but the proportion of cultural barrier is more in developing nation as compared to developed nations. The developed nations have more organizational Barriers in terms of stereotype issues prevalent there. On contrary in developing nations women are still facing societal obstacles in terms of late working hours, night shift, connecting with people and many more. Hence, with these problems, women are still fighting to excel in their respective fields. But, these challenges can be put down with the collective efforts of individual, organizations, Society and Nation.

RECOMMENDATIONS:

This has been found through an intensive literature review that Women are still facing challenges due to organizational and cultural barriers and these barriers can be overcome by inculcating some of the major changes in policies for more women participation in a leadership role.

Foundation of education should be slightly shifted towards gender diversity. So, this could help women or men both to combat the stereotype associated with a specific gender. On the other side, Men will also get an opportunity to see challenges associated with Female dominated jobs and vice-versa. Along with education, Organization should play a key role in organizing and conducting a training program for entering into non-stereotype fields. The organization can also organize lectures and sessions on "Gender Sensitization" for breaking the glass ceiling at the workplace.

Countries can also focus on sponsoring women in entrepreneurship along with providing mentoring support to them. This will help in growing women leaders as well as creating new job opportunities in the countries.

Even the organizations need to work hard on policies. They can provide 'family – Friendly' work arrangements and time settings. This can be done by having policies like work from home and flexi working hours which are still missing in most of the companies in developing countries. In developed nations these policies are not wide spread so, the major task of the organizations is to have this at their workplace. 'Menstrual-leave' is a new concept of leave which has been initiated recently in some of the places. But for many countries talking about menstruation is a taboo. This also needs to be cut so these policies can work betterment for women. The organization should also have policies to have more diversity in organizations by having set a quota for different genders.

Along with the role of organization nation also has an equal responsibility towards breaking the glass ceiling and encouraging women to come up. There should be some policies regarding fixing quota for women in leadership positions at government aided organizations.

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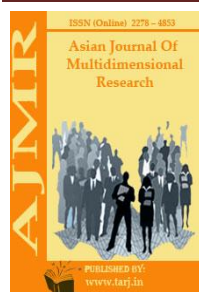
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AVAILING OF WI-FI FACILITY BY STUDENTS COMMUNITY: A CASE STUDY OF ALIGARH MUSLIM UNIVERSITY ON CAMPUS STUDENTS

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ABSTRACT

The promising emergence of Wi-Fi has enabled the learner to reach out to any part of the world at any moment. This wireless technology has also made it feasible for the students to obtain and share information. The purpose of the present study is to present a general survey of the consciousness and use of Wi-Fi facility by students of Aligarh Muslim University. As a methodology the researcher has used well organized questionnaires distributed among Under Graduates, Post Graduates and Research scholars of Aligarh Muslim University for data collection. Out of 200 questionnaires, 188 filled up questionnaires were filled out by the respondents. The study shows that majority of the male (nearly 61.72%) are satisfied with the usage of Wi-Fi. It is also further stated that a small minority of students (about 7.98% Under Graduate) face less internet speed. Finally the study suggests that the speed of Wi-Fi should be increased for the easier access to the websites which will save the time of the students.

KEYWORDS: Wi-Fi, Use, Under Graduates, Post Graduates and Research Scholars, Aligarh Muslim University.

INTRODUCTION

In the 21st century, ICT has an impact of on all spheres life, such as education, business, industry etc. In fact, the communication system has been changed drastically. The online platforms such as various social networking tools independently create a separate account through which one can contact their family, friends, classmates and teachers etc. from one corner to the other corner of the world.

Wi-Fi (Wireless Fidelity) has become one of the indispensable parts of the educational institutions. Wi-Fi can connect the compatible devices to the Internet via a WLAN. Wi-Fi is the name of a popular wireless network technology which provides wireless high speed internet and network connection. It is a simply trademarked phrase that means IEEE 802.11x. Wi-Fi network have no physical wired connection between sender and receiver. The cornerstone of any of wireless network is an access point. Wi-Fi was used in place of only the 2.4GHz 802.11b standard; however the Wi-Fi Alliance has expanded the generic use of the Wi-Fi term to incorporate any type of network.

Products that pass this certification are required to carry an identifying seal on their packaging that states Wi-Fi certified and indicates the radio frequency (2.5GHz for 802.11b, 802.11g). Devices that can use Wi-Fi technology are personal computers, video-game, smartphones and tablets, smart TVs, digital audio players and modern printers.

Aligarh Muslim University was established by Sir Syed Ahmad Khan in 1920. It is adjacent to New Delhi, the capital of India around 150 KM. AMU offers more than 300 courses and it has three off-campus centers at Murshidabad (West Bengal), Malappuram (Kerala), and Kishanganj (Bihar). Aligarh Muslim University is a fully residential university having 13 faculties. The University main motto is 'He taught man what he knew out'.

About Aligarh Muslim University Library (Maulana Azad Library)

The library was laid in 1877 at the time of established of the Mohammedan Anglo Oriental College by Lord Robert Bulwer-Lyton. The library was named popularly known as Abul Kalam Azad in 1960. It is a world favelas repository of rare manuscripts and also available books in Urdu, Persian and Arabic languages. The oldest manuscripts a copy of Quran available in MAL is over 1400 years old. The library collection has 1800000 documents including books, periodicals, thesis, dissertation, e-books etc. available in University Central Library. The library provides services to the users including book circulation, information retrieval, current awareness Service, digital library, bibliographic services, press clipping, newspapers, and print facility etc. The Social Science Cyber Library was inaugurated by the former President of India, Pranab Mukherjee in 2013.

Wi-Fi Infrastructure in Aligarh Muslim University Campus

Aligarh Muslim University provides the modern as well as quality education to the student. Wi-Fi infrastructure is one of the parts of modern technology for the student of Aligarh Muslim University. The Wi-Fi facility is available all over the university. Those some departments and hostels are detached from the main stream areas of the university make use of Wi-Fi. The Wi-Fi facility is available in Maulana Azad Library (MAL), 13 Faculties, 19 Halls, Administrative Block and Reading Room.

OBJECTIVE OF WI-FI STUDY

The availability of Wi-Fi on the campus is a boon to the students as it has obliged them with an opportunities to make avail of e-resources for educational purpose.

- To find out students familiarity with Wi-Fi facility available in Aligarh Muslim University.
- To know the glitch face by students while using Wi-Fi.
- To know the suitable place preferred by students for using Wi-Fi.
- To know the purpose of using Wi-Fi.
- To know the quantity of time spend on using Wi-Fi by student users.
- To find out the satisfaction of use of Wi-Fi service by users.

SCOPE AND LIMITATION OF THE STUDY

The present study is confined to the availing of Wi-Fi facility by the student community of Aligarh Muslim University on campus. Further, this study does not focus on Under Graduates, Post Graduates and Research Scholars of the Aligarh Muslim University.

METHODOLOGY

To act on the above mention objectives of the study a service method was conducted by means of well-organized questionnaire. Total 200 questionnaires were from distinguished students of different faculty, out of which 188 questionnaires were broad back filled up. The collected data were categorized, analyzed and tabulated by using statics. The study is confined to the familiarity and availing of Wi-Fi service among students of Aligarh Muslim University campus. Furthermore study has focused on under graduate, post graduate, and research students of Aligarh Muslim University.

REVIEW OF LITERATURE

Veena (2015) conducted a study to find out the Perception and Usage of Wi-Fi Infrastructure among Students Community for the purpose of collecting data from the Post Graduate students community of the Mangalore University. About 180 questionnaires were distributed to the Post Graduate students from various departments and 152 filled-up questionnaires were received from the respondents. The result of the study showed that a large section of the student avail of Wi-Fi facility. It transpired that the students would make use of Wi-Fi whenever they needed information related to the subject through smartphone. The methodology had classified, analyzed and tabulated data by using statistical methods.

Mendhe and Nahle (2015) carried out a study for the purpose of the use and awareness of wireless network (Wi-Fi) by students of NMIMS. About 220 questionnaires were distributed to the students and got back from 168 respondent's. The methodology were mixed methods interview and questionnaires. The result was identified in terms of Wi-Fi hotspot and coverage.

The researcher study were Wi-Fi awareness, connectivity difficulty, place of access, and speed usage in the NMIMS Shirpur campus.

Singson and Rajesh (2012) made a study awareness and use of Wi-Fi infrastructure in student's community: a case study Pondicherry University on campus students. The Survey was carried out through 100 questionnaires out of 3500 students among the various students including MA, MPhil and Ph.D. The high percentage (79%) of the population aware of Wi-Fi and 85% of the total populations used Wi-Fi facility. 66% feel the hostel to be the best location for using Wi-Fi. The majority of students used laptop. The result of the study reflects that 77% of the students

were not happy with the speed of the Wi-Fi connectivity. Sometimes student experiences error and internet buffering.

Baidwan (2011) carried out the study of sage of Wi-Fi Service among Users of the Postgraduate Institute of Medical Education and Research Library, Chandigarh. The result of the study shows that 64% of respondents visited the library daily and 9% once in a week. Significantly, 70% respondents preferred to access the Internet through Wi-Fi facility, 75% of respondents used Wi-Fi facility for the purpose of searching articles/research papers. The study found the users opinions regarding benefit and problems encountered by them through Wi-Fi.

A study conducted by Angaswamy and Jayakumara (2014) throws light that 79.82% of the respondents used the Wi-Fi service and they searched frequently related to their research field. 59.65% of the researcher searched E-theses and Dissertations. The researcher also found that about 73 % respondents feel bad while using internet through Wi-Fi inside the campus. The research study suggested that University should augment the speed of Internet and create awareness about use, terms and conditions of Wi-Fi service.

DATA ANALYSIS AND RESULTS

Demographic Information

Gender Wise

Survey participants are different in terms of population age, level of education and the subject, but pair was also found there. Total 200 questionnaires were distributed among the students, and got back 188 respondents from the students. The Table 1 shows the gender of respondents; it is seen from the table that, majority 115 (61.17%) of the respondents are male and remaining 73 (38.83%) respondents are female.

Faculty Wise Distribution

Sample population across the faculty was spread randomly. Faculty of Arts 63 (33.51%) used Wi-Fi, followed by Faculty of Science 58 (30.85%) and 67 (35.64%) of Faculty of Social Science in Aligarh Muslim University campus.

Courses Wise Distribution

It has been found among the respondents that 88 (46.81%) Under Graduate responded, 51 (27.13%) Post Graduate responded followed by 49 (26.06%).

TABLE 1: DEMOGRAPHIC INFORMATION

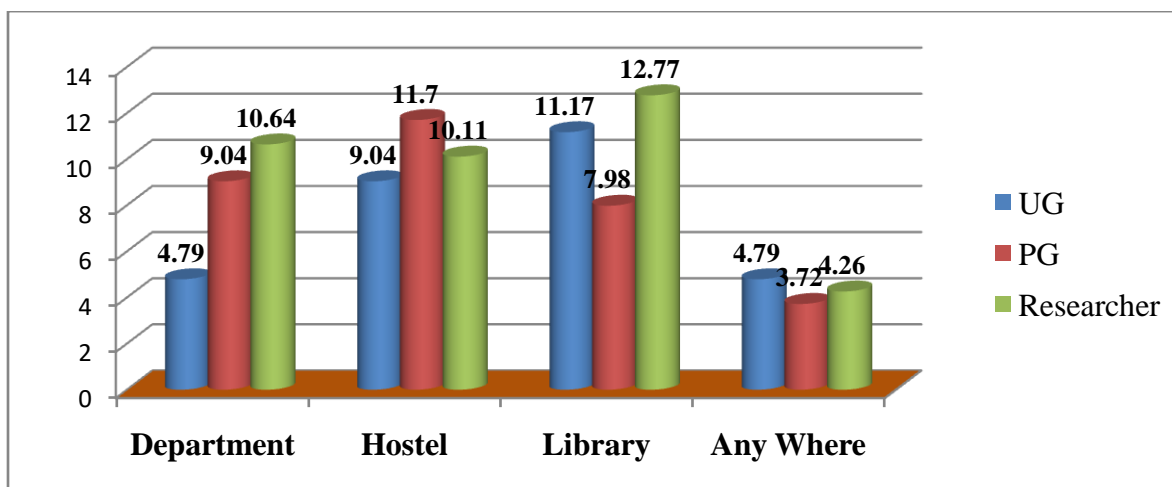
| Category | Item | Frequency | % |
|----------------------------------|---------------------------|-----------|-------|
| Gender Wise Distribution | Male | 115 | 61.17 |
| | Female | 73 | 38.83 |
| Faculty Wise Distribution | Faculty of Arts | 63 | 33.51 |
| | Faculty of Science | 58 | 30.85 |
| | Faculty of Social Science | 67 | 35.64 |
| Course Wise Distribution | Under Graduate | 88 | 46.81 |
| | Post Graduate | 51 | 27.13 |
| | Researchers | 49 | 26.06 |

Location Wise Using Wi-Fi

Here, the investigators put questions about the location where participants access social networking sites. Table 5 explains that 10.64, 9.04% and 4.79% (Researchers, Post Graduates and Under Graduates) of the respondents use Wi-Fi connection in their hostel. Most of the respondents state that hostels are the best places, because they can access internet resources as well as it allows to increase its time frame. More than 12.77% and 11.17% of the respondents used at library for disseminating information. But Under Graduates, Post Graduates and researchers (4.79%, 3.72% and 4.26%) use Social Networking Site at anywhere.

TABLE 2: LOCATION WISE USING WI-FI

| Location | UG | % | PG | % | Researchers | % |
|------------|----|-------|----|-------|-------------|-------|
| Department | 9 | 4.79 | 17 | 9.04 | 20 | 10.64 |
| Hostel | 17 | 9.04 | 22 | 11.70 | 19 | 10.11 |
| Library | 21 | 11.17 | 15 | 7.98 | 24 | 12.77 |
| Any Where | 9 | 4.79 | 7 | 3.72 | 8 | 4.26 |



Note: UG= Under Graduates, PG= Post Graduates

Figure 1: Location Wise Using Wi-Fi

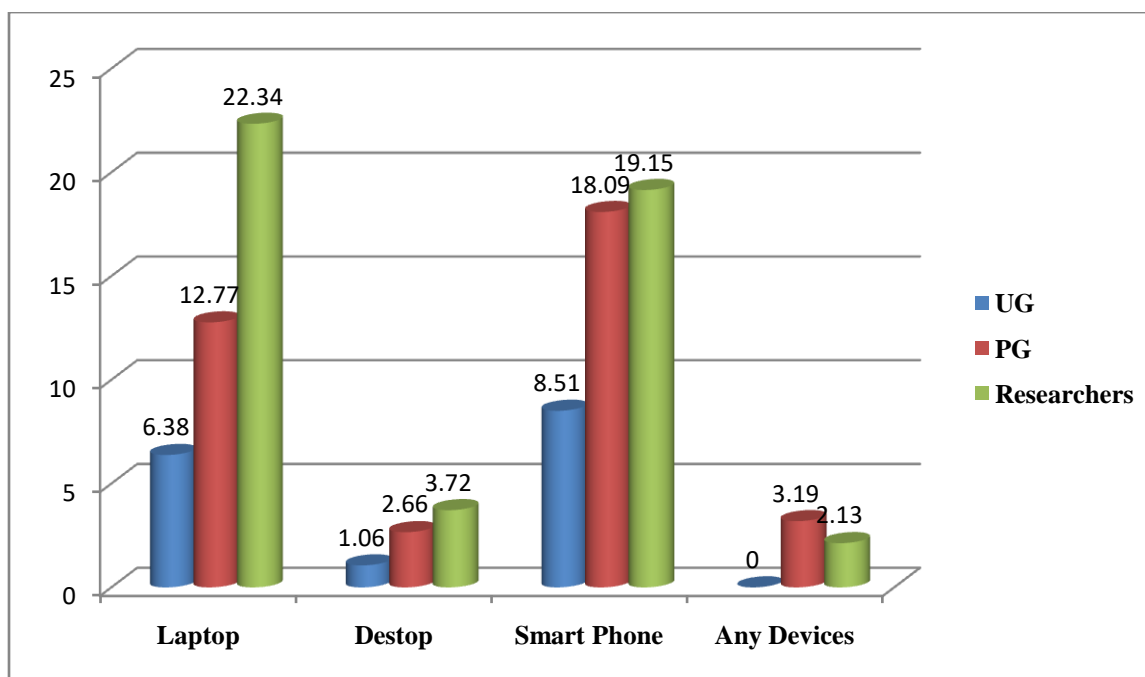
Devices used by the respondents to run Wi-Fi

In the current study, the question papers were provided to the respondents. There was an overall response to 22.34% of laptop as the favorite medium of accessing Wi-Fi for the researchers, followed by 12.77% (Post Graduates) and 6.38% (Under Graduates). Under Graduate students do not use any devices through Wi-Fi. The researchers have used laptop and smart phone for their research related works. The Under Graduate and Post Graduate have used their subject related information.

TABLE 3: DEVICES USED BY THE RESPONDENTS TO RUN WI-FI

| Devices | UG | % | PG | % | Researchers | % |
|-------------|----|------|----|-------|-------------|-------|
| Laptop | 12 | 6.38 | 24 | 12.77 | 42 | 22.34 |
| Desktop | 2 | 1.06 | 5 | 2.66 | 7 | 3.72 |
| Smart Phone | 16 | 8.51 | 34 | 18.09 | 36 | 19.15 |
| Any Devices | 0 | 0.00 | 6 | 3.19 | 4 | 2.13 |

Note: UG= Under Graduates, PG= Post Graduates

**Figure 2: Devices used by the respondents to run Wi-Fi**

Purpose of using Wi-Fi by the Respondents

Table 7 shows that Out of 5 purposes listed above, the purposes like searching e-resources, information related to Jobs, information related to subjects, for entertainment and all purposes concerned , 22.34% Researchers , 11.70% Post Graduate and 3.72% Under Graduate (Researchers, PG and UG) respondents use Wi-Fi service for the purpose to disseminate information. The Under Graduate students 6.91% have searched information relating to subjects through Wi-Fi services.

TABLE 4: PURPOSE OF USING WI-FI BY THE RESPONDENTS

| Purpose | UG | % | PG | % | Researchers | % |
|--|----|------|----|-------|-------------|-------|
| To search e-resources | 7 | 3.72 | 22 | 11.70 | 42 | 22.34 |
| To search information relating jobs | 2 | 1.06 | 16 | 8.51 | 25 | 13.30 |
| To search information relating to subjects | 13 | 6.91 | 12 | 6.38 | 17 | 9.04 |
| For entertainment | 6 | 3.19 | 15 | 7.98 | 11 | 5.85 |

Note: UG= Under Graduates, PG= Post Graduates

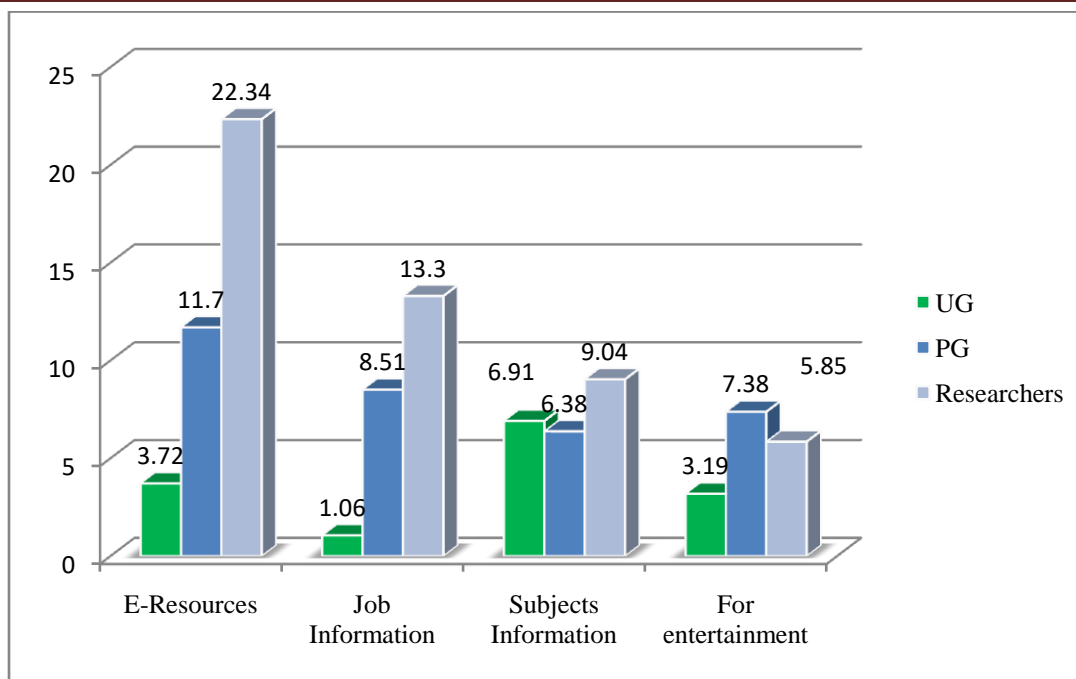


Figure 3: Purpose of using Wi-Fi by the Respondents

Social Network used by the Users

In this study, an effort is attempted to identify how Social Networking Site is usually by Under Graduates, Post Graduates and Researchers, Aligarh Muslim University. Table 8 clearly indicates that 13.30% (25) Research students have used Facebook, 9.57% Under Graduate students and 8.51% Post Graduate students. Various Social Networking Sites have been used by Under Graduate participants such as 6.91%, 8.51% and 4.79% (WhatsApp, YouTube and any others).

TABLE 5: SOCIAL NETWORK USED BY THE USERS

| SNS | UG | % | PG | % | Researchers | % |
|------------|----|------|----|------|-------------|-------|
| Facebook | 16 | 8.51 | 18 | 9.57 | 25 | 13.30 |
| WhatsApp | 9 | 4.79 | 13 | 6.91 | 23 | 12.23 |
| YouTube | 12 | 6.38 | 16 | 8.51 | 29 | 15.43 |
| Any Others | 4 | 2.13 | 9 | 4.79 | 14 | 7.45 |

Note: UG= Under Graduates, PG= Post Graduates

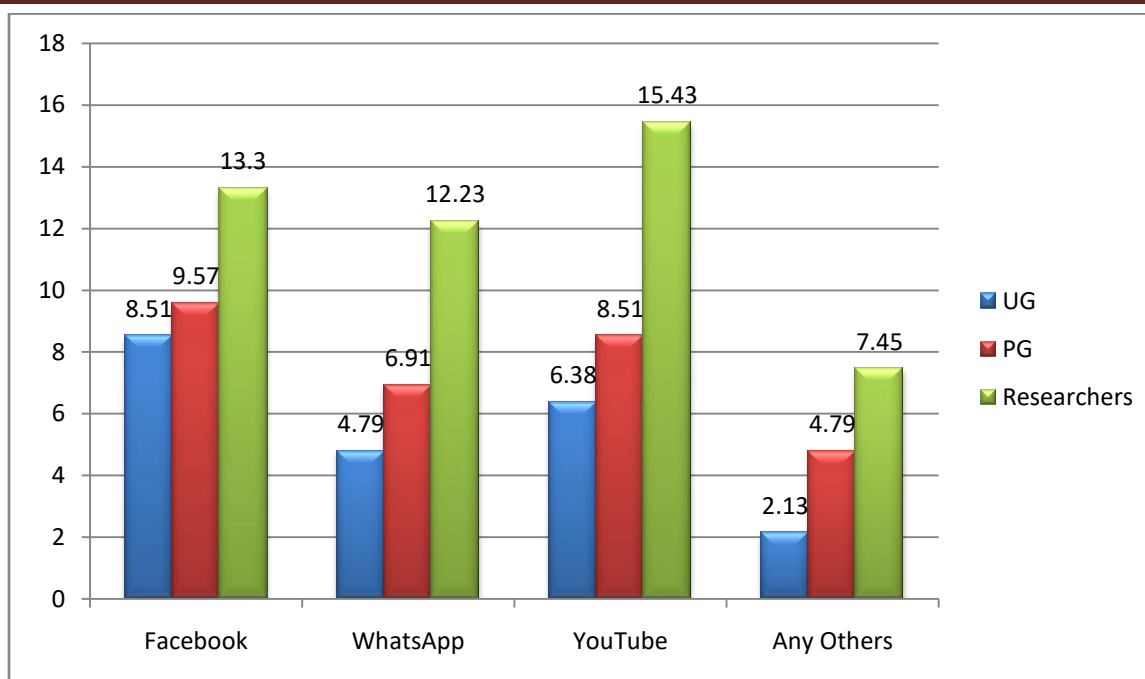


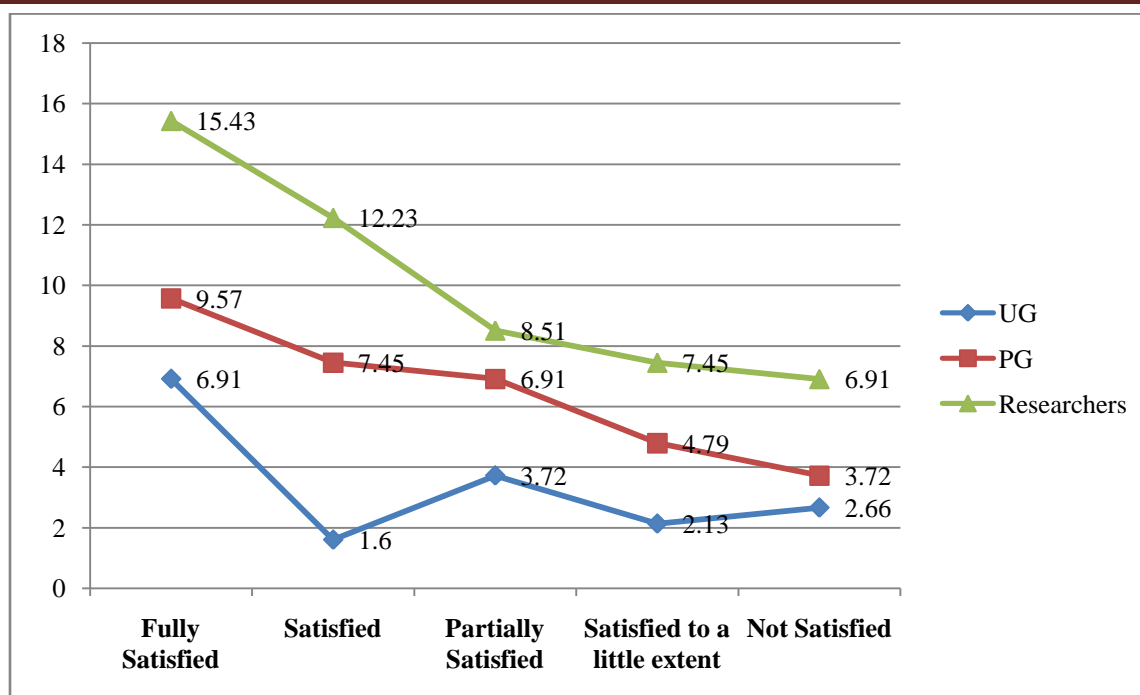
Figure: 4 Social Network used by the Users

Satisfied with Wi-Fi Services

Table 9 shows that majorities of the respondents 15.43%, 9.57% and 6.91% stated that they are fully satisfied with Wi-Fi facility followed by nearly 1.60%, 7.45% and 12.23% of the respondents satisfied, another 2.13% and 4.79% and 7.45% of the respondents 'satisfied to a little extent. Residuals 6.91% of the Researchers responded that they are not satisfied with present Wi-Fi facility.

TABLE 6: SATISFIED WITH WI-FI SERVICES

| Satisfaction | UG | % | PG | % | Researchers | % |
|------------------------------|----|------|----|------|-------------|-------|
| Fully Satisfied | 13 | 6.91 | 18 | 9.57 | 29 | 15.43 |
| Satisfied | 3 | 1.60 | 14 | 7.45 | 23 | 12.23 |
| Partially satisfied | 7 | 3.72 | 13 | 6.91 | 16 | 8.51 |
| Satisfied to a little extent | 4 | 2.13 | 9 | 4.79 | 14 | 7.45 |
| Not satisfied | 5 | 2.66 | 7 | 3.72 | 13 | 6.91 |



Note: UG= Under Graduates, PG= Post Graduates

Figure 5: Satisfied with Wi-Fi Services

Problem Faced by Respondents while used Wi-Fi

Responding to the technical issues during a Wi-Fi surfing shows an interesting view of the scenario. 24.47% of the researchers felt that they really face problems regarding internet access speed while using Wi-Fi. It has found that research scholars, Post Graduates, and Under Graduates (9.57%, 3.19% and 3.72%) students having problems with limit connectivity while using Wi-Fi.

TABLE 7: PROBLEM FACED BY RESPONDENTS WHILE USED WI-FI

| Problem Faced by Users | UG | % | PG | % | Researchers | % |
|-------------------------------|----|------|----|-------|-------------|-------|
| Lack of internet access speed | 15 | 7.98 | 23 | 12.23 | 46 | 24.47 |
| Frequent disconnection | 9 | 4.79 | 13 | 6.91 | 21 | 11.17 |
| Limit connectivity | 7 | 3.72 | 6 | 3.19 | 18 | 9.57 |
| Less renewal period | 4 | 2.13 | 8 | 4.26 | 6 | 3.19 |
| Any others | 1 | 0.53 | 3 | 1.60 | 8 | 4.26 |

Note: UG= Under Graduates, PG= Post Graduates

FINDINGS OF THE STUDY

- 61.17% of male students have used Wi-Fi.
- Research scholars are as the top of the list in using e-resources related to their research subject. The percentage of research scholars stands at 22.34%.
- The use of Wi-Fi by student in hostels comes first with 11.70% (Post Graduates) followed by 12.77% (Researchers) at library.
- 22.34% of the students has preferred laptop to the other devices as founded by the researcher.

- The study has found that 13.30% of students have utilized Wi-Fi facility for the purpose of information relating to job.
- The result shows that 12.23% (Researchers) of the students are satisfied followed by 2.66% (Under Graduates) of students are not satisfied with the Wi-Fi facility.
- It has also been observed to the study that nearly 24.47% face the lack of internet access speed problem.

CONCLUSION AND RECOMMENDATION

The result of the present study recommends that a large majority of students are satisfied with the Wi-Fi facility in Aligarh Muslim University. Hostel is regarded as the most suitable place for using Wi-Fi followed by library. Most of the students use Wi-Fi on daily basis. It is observed that the search for information relating to subject is the prime purpose of a large segment of student. YouTube is most used by the users among social network site. It is recommended that the speed of internet should be scaled up to save the time of the users. Most of the students are secured about the privacy while using the Wi-Fi.

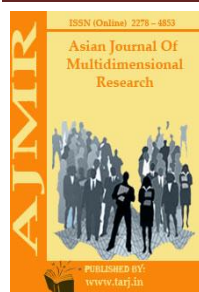
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Selvaraja et al 157

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PERCEPTION ON TEACHERS AMONG PARENTS OF SCHOOL STUDENTS IN COIMBATORE DISTRICT

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ABSTRACT

*This study tried to find out the perception on teachers among parents of school students in Coimbatore district. **Objectives of the study:** 1. To examine the perception on teachers among parents of school students in Coimbatore district. **Methodology:** The investigator adopted survey method for the study. **Sample:** Four hundred and forty six (446) parents of school students were selected as sample for the study. **Tool:** Researcher's self-made other's perception of teacher scale was used for the study. **Findings:** The results showed that the parents' perception on teacher significantly differs with respect to locality, reading newspaper, Educational qualification and occupation. It was found that two out of five background variables were contributed to the parents of school students towards perception on teachers significantly. They were reading newspaper and locality.*

KEYWORDS: Perception, Occupation, Investigator, Contributed

INTRODUCTION

Teachers are considered as the supreme one. The teacher plays not only the role of teaching, but also as a friend, philosopher, guide and helper of the student. The child is responsible for the parents when they are in home, but in school, the full responsibility is taken by the teachers. They expect from the teachers for their child's safety and the going on at school. As a parent, they hope more creativity and knowledge from their child, which can be developed in schools. So it is the responsibility of the teacher to bring the child in such a manner.

A positive parent child relationship helps the child feel good about school and be successful in school. The parents trust more upon the teacher for the upliftment and betterment of their child. Identifying and defining teacher competence is crucial in education; however, parental opinion in the evaluation of teacher is highly crucial. Parents expect teachers to develop children academically. If parents have to know the progress of their student, there must be a good communication between the parent and the teacher. The parent wishes them to assure that the teacher inform them immediately about any concerns that might have regard to their child. Parents expect teachers to instruct their students and to guide their learning so they can have success. Teachers expect parents to support the instruction and learning that happens in school. In both sides there are expectations. Now days extracurricular and cultural activities are given priority than studies. So parents have expectations beyond academic level. They want their children to shine and excel outside the normal curriculum of an educational establishment. So parents' perception towards teachers is to make their children develop and progress in every field. Good teachers know how to bring out the best in students. So parents expect the best from their children. Hence the researcher made an attempt to the study of perception on teachers among parents of school students in Coimbatore district.

OPERATIONAL DEFINITION OF TERMS USED

Perception: refers to how the teachers are perceived by other members of society, whether positive and favorable or neutral or negative and unfavorable.

Teacher: The 'Teacher' was considered to be a 'friend, philosopher and guide' to all the other members of society.

Parents of School Students: refers to whose child's are studying in school education.

OBJECTIVES OF THE STUDY

The specific objectives of the study are

1. To find out the level of others perception on teachers among parents of school students.
2. To find out whether there is any significant difference of the others perception on teachers and its dimensions of parents of school students between
 - A. Male & Female (Gender)
 - B. Rural & Urban (Locality)
 - C. Daily & Occasionally (Reading Newspaper)
3. To find out whether there is any significant difference of the others perception on teachers and its dimensions of parents of school students between
 - A. Government/ Self-Employment/Private (Occupation)
 - B. Illiterate/School/Degree (Educational Qualification)

4. To identify the background variables which are contributing to the parents of school students towards others perception of teachers.

HYPOTHESES OF THE STUDY

The hypotheses formulated in this study are as follows

1. The level of others perception on teacher among parents of school students.
2. There is no significant difference of the others perception on teachers and its dimensions of parents of school students between
 - A. Male & Female (Gender)
 - B. Rural & Urban (Locality)
 - C. Daily & Occasionally (Reading Newspaper)
3. There is no significant difference of the others perception on teachers and its dimensions of parents of school students between
 - A. Government/ Self-Employment/Private (Occupation)
 - C. Illiterate/School/Degree (Educational Qualification)
4. The background variables do not contribute to the parents of school students towards others perception on teachers.

DELIMITATIONS OF THE STUDY

- The study is confined to the parents of school students only.
- This study confined Coimbatore district only.

METHOD

Survey method was adopted in the study.

SAMPLE

The investigator has used simple random sampling technique for selecting a sample of 446 parents of school students from Coimbatore district.

TOOL UED

The investigator has employed the others' perception on teacher's scale which was developed and standardized by the investigator.

RELIABILITY AND VALIDITY OF THE MODIFIED RESEARCH TOOL

| Method of Reliability analysis (<i>Cronbach's Alpha</i>) | Reliability Co-Efficients |
|---|----------------------------------|
| Others' perception on teachers | 0.83 |

VALIDITY: Face and Content validity was determined for the Research Tools

STATISTICAL TECHNIQUES

- This study utilizes descriptive and differential analysis.

ANALYSIS AND INTERPRETATION**TABLE.1. MEAN DIFFERENCE IN THE OTHERS PERCEPTION ON TEACHER AND ITS DIMENSIONS AMONG PARENTS OF SCHOOL STUDENTS WITH RESPECT TO GENDER**

| S.NO | Dimensions | Sub-Variables | N | Mean | Std. Deviation | t | P Value |
|--------|--------------------------------|---------------|-----|-------|----------------|------|---------|
| 1(i) | Builder of Academic Life | Male | 272 | 15.01 | 9.877 | 1.40 | 0.16 |
| | | Female | 174 | 16.24 | 8.488 | | |
| 1(ii) | Role Model | Male | 272 | 14.16 | 10.383 | 0.16 | 0.86 |
| | | Female | 174 | 14.00 | 9.738 | | |
| 1(iii) | Social Leader | Male | 272 | 15.96 | 9.121 | 2.97 | 0.00* |
| | | Female | 174 | 18.59 | 9.053 | | |
| 1(iv) | Students | Male | 272 | 18.39 | 10.925 | 0.86 | 0.38 |
| | | Female | 174 | 19.31 | 10.974 | | |
| 1(v) | Counselor | Male | 272 | 63.52 | 32.612 | 1.52 | 0.12 |
| | | Female | 174 | 68.14 | 30.334 | | |
| | Overall Perception on Teachers | | | | | | |

* Significant at the 0.05 level

Table-1 shows the calculated 't' value of 1(iii) is 2.97 is higher than the table value **1.96** at **0.05** level. Hence the null hypothesis 1(iii) is **rejected**. The calculated 't' value for 1(i), 1(ii), 1(iv), and 1(v) are 1.40, 0.16, 0.86, and 1.52 are less than the table value **1.96** at **0.05** level. Hence the null hypotheses 1(i), 1(ii), 1(iv), and 1(v) are **accepted**.

TABLE.2. MEAN DIFFERENCE IN THE OTHERS PERCEPTION ON TEACHER AND ITS DIMENSIONS AMONG PARENTS OF SCHOOL STUDENTS WITH RESPECT TO LOCALITY

| S.NO | Dimensions | Sub-Variables | N | Mean | Std. Deviation | t | P Value |
|--------|--------------------------------|---------------|-----|-------|----------------|------|---------|
| 2(i) | Builder of Academic Life | Rural | 224 | 14.21 | 9.447 | 2.93 | 0.00* |
| | | Urban | 222 | 16.78 | 9.130 | | |
| 2(ii) | Role Model | Rural | 224 | 15.46 | 9.509 | 2.86 | 0.00* |
| | | Urban | 222 | 12.73 | 10.557 | | |
| 2(iii) | Social Leader | Rural | 224 | 18.96 | 9.293 | 4.65 | 0.00* |
| | | Urban | 222 | 15.00 | 8.628 | | |
| 2(iv) | Students | Rural | 224 | 20.88 | 11.228 | 4.21 | 0.00* |
| | | Urban | 222 | 16.59 | 10.225 | | |
| 2(v) | Counselor | Rural | 224 | 69.50 | 32.605 | 2.81 | 0.00* |
| | | Urban | 222 | 61.11 | 30.437 | | |
| | Overall Perception on Teachers | | | | | | |

* Significant at the 0.05 level

Table-2 shows the calculated 't' value of 2(i), 2(ii), 2(iii), 2(iv), and 2(v) are 2.93, 2.86, 4.65, 4.21, and 2.81 are higher than the table value **1.96** at **0.05** level. Hence the null hypotheses 2(i), 2(ii), 2(iii), 2(iv), and 2(v) are **rejected**.

TABLE.3. MEAN DIFFERENCE IN THE OTHERS PERCEPTION ON TEACHER AND ITS DIMENSIONS AMONG PARENTS OF SCHOOL STUDENTS WITH RESPECT TO READING THE NEWSPAPER

| S.NO | Dimensions | Sub-Variables | N | Mean | Std. Deviation | t | P Value |
|--------|--------------------------------|---------------|-----|-------|----------------|------|---------|
| 3(i) | Builder of Academic Life | Daily | 162 | 15.48 | 10.472 | 0.01 | 0.99 |
| | | Occasionally | 284 | 15.49 | 8.697 | | |
| 3(ii) | Role Model | Daily | 162 | 11.70 | 9.330 | 3.93 | 0.00* |
| | | Occasionally | 284 | 15.46 | 10.322 | | |
| 3(iii) | Social Leader | Daily | 162 | 14.81 | 10.464 | 3.58 | 0.00* |
| | | Occasionally | 284 | 18.23 | 8.113 | | |
| 3(iv) | Students Counselor | Daily | 162 | 16.85 | 13.647 | 2.49 | 0.01* |
| | | Occasionally | 284 | 19.83 | 8.890 | | |
| 3(v) | Overall Perception on Teachers | Others Daily | 162 | 58.85 | 35.665 | 3.09 | 0.00* |
| | | Occasionally | 284 | 69.01 | 28.769 | | |

* Significant at the 0.05 level

Table-3 shows the calculated 't' value of 3(ii), 3(iii), 3(iv) and 3(v) are 3.93, 3.58, 2.49, and 3.09 are higher than the table value **1.96** at **0.05** level. Hence the null hypotheses 3(ii), 3(iii), 3(iv) and 3(v) are **rejected**. The calculated 't' value for 3(i) is 0.01 is less than the table value **1.96** at **0.05** level. Hence the null hypothesis 3(i) is **accepted**.

TABLE.4. MEAN DIFFERENCE IN THE OTHERS PERCEPTION ON TEACHER AND ITS DIMENSIONS AMONG PARENTS OF SCHOOL STUDENTS WITH RESPECT TO OCCUPATION

| S.NO | Dimensions | Sub-Variables | N | Mean | Std. Deviation |
|--------|--------------------------------|-------------------|-----|-------|----------------|
| 4(i) | Builder of Academic Life | Government | 36 | 10.33 | 6.538 |
| | | Private | 148 | 17.54 | 9.434 |
| | | Self-employment | 262 | 15.04 | 9.357 |
| 4(ii) | Role Model | Government | 36 | 10.00 | 10.384 |
| | | Private | 148 | 14.95 | 10.454 |
| | | Self-employment | 262 | 14.18 | 9.801 |
| 4(iii) | Social Leader | Government | 36 | 11.08 | 9.094 |
| | | Private | 148 | 16.68 | 8.939 |
| | | Self-employment | 262 | 17.97 | 9.032 |
| 4(iv) | Students Counselor | Government | 36 | 16.92 | 13.647 |
| | | Private | 148 | 20.11 | 11.583 |
| | | Self-employment | 262 | 18.23 | 10.088 |
| 4(v) | Overall Perception on Teachers | Others Government | 36 | 48.33 | 36.556 |
| | | Private | 148 | 69.28 | 30.578 |
| | | Self-employment | 262 | 65.42 | 31.117 |

TABLE.5.ANOVA FOR OTHERS PERCEPTION ON TEACHER AND ITS DIMENSIONS AMONG PARENTS OF SCHOOL STUDENTS WITH RESPECT TO OCCUPATION

| S.NO | Dimensions | | Sum Squares | of df | Mean Square | F | Sig. |
|--------|-----------------------------|------------------|-------------|-------|-------------|-------|-------|
| 5(i) | Builder of Academic Life | Between Groups | 1633.069 | 2 | 816.534 | 9.664 | .000* |
| | | Within Groups | 37430.375 | 443 | 84.493 | | |
| | | Total | 39063.444 | 445 | | | |
| 5(ii) | Role Model | Between Groups | 712.886 | 2 | 356.443 | 3.516 | .031* |
| | | Within Groups | 44910.774 | 443 | 101.379 | | |
| | | Total | 45623.659 | 445 | | | |
| 5(iii) | Social Leader | Between Groups | 1521.339 | 2 | 760.670 | 9.378 | .000* |
| | | Within Groups | 35932.580 | 443 | 81.112 | | |
| | | Total | 37453.919 | 445 | | | |
| 5(iv) | Students Counselor | Between Groups | 467.818 | 2 | 233.909 | 1.963 | .142 |
| | | Within Groups | 52800.057 | 443 | 119.187 | | |
| | | Total | 53267.874 | 445 | | | |
| 5(v) | Overall Perception Teachers | Others | | | | | |
| | | onBetween Groups | 12715.609 | 2 | 6357.804 | 6.446 | |
| | | Within Groups | 436945.898 | 443 | 986.334 | | |
| | | Total | 449661.507 | 445 | | | |

* Significant at the 0.05 level

Table.4 shows that the mean scores of the private occupation of the parents of school students are better than the Government and the self-employment occupation of the parents of school students on their perception on teacher and its dimensions except Social leader.

Table.5 shows that the calculated F value of 5(i), 5(ii), 5(iii), and 5(v) are 9.66, 3.51, 9.37, and 6.44 are higher than the table value **3.00** at **0.05** level. Hence the null hypotheses 5(i), 5(ii), 5(iii), and 5(v) are **rejected**. The calculated 't' value for 5(iv) is 1.96, is less than the table value **3.00** at **0.05** level. Hence the null hypothesis 5(iv) is **accepted**.

TABLE.6. MEAN DIFFERENCE IN THE OTHERS PERCEPTION ON TEACHER AND ITS DIMENSIONS AMONG PARENTS OF SCHOOL STUDENTS WITH RESPECT TO EDUCATIONAL QUALIFICATION

| S.NO | Dimensions | Sub-Variab | N | Mean | Std. Deviation |
|--------|--------------------------|------------|-----|-------|----------------|
| 6(i) | Builder of Academic Life | Illiterate | 36 | 15.22 | 9.100 |
| | | School | 386 | 15.26 | 9.398 |
| | | College | 24 | 19.58 | 8.692 |
| 6(ii) | Role Model | Illiterate | 36 | 14.00 | 9.562 |
| | | School | 386 | 13.92 | 10.297 |
| | | College | 24 | 17.17 | 7.699 |
| 6(iii) | Social Leader | Illiterate | 36 | 17.33 | 9.532 |
| | | School | 386 | 16.68 | 9.223 |
| | | College | 24 | 21.42 | 6.639 |

| | | | | | |
|-------|--------------------|------------|-----|-------|--------|
| | | Illiterate | 36 | 22.11 | 10.512 |
| 6(iv) | Students Counselor | School | 386 | 18.11 | 10.950 |
| | | College | 24 | 23.92 | 9.413 |
| | <i>Overall</i> | Others | 36 | 68.67 | 27.941 |
| 6(v) | Perception | on School | 386 | 63.97 | 32.437 |
| | Teachers | College | 24 | 82.08 | 20.214 |

TABLE.7. ANOVA FOR OTHERS PERCEPTION ON TEACHER AND ITS DIMENSIONS AMONG PARENTS OF SCHOOL STUDENTS WITH RESPECT TO EDUCATIONAL QUALIFICATION

| S.NO | Dimensions | | Sum of Squares | df | Mean Square | F | Sig. |
|--------|--------------------------|----------------|----------------|-----|-------------|-------|-------|
| 7(i) | Builder of Academic Life | Between Groups | 425.295 | 2 | 212.648 | 2.438 | .088 |
| | | Within Groups | 38638.149 | 443 | 87.219 | | |
| | | Total | 39063.444 | 445 | | | |
| 7(ii) | Role Model | Between Groups | 238.979 | 2 | 119.489 | 1.166 | .312 |
| | | Within Groups | 45384.680 | 443 | 102.448 | | |
| | | Total | 45623.659 | 445 | | | |
| 7(iii) | Social Leader | Between Groups | 511.920 | 2 | 255.960 | 3.069 | .047* |
| | | Within Groups | 36941.999 | 443 | 83.391 | | |
| | | Total | 37453.919 | 445 | | | |
| 7(iv) | Students Counselor | Between Groups | 1203.501 | 2 | 601.751 | 5.120 | .006* |
| | | Within Groups | 52064.373 | 443 | 117.527 | | |
| | | Total | 53267.874 | 445 | | | |
| 7(v) | <i>Overall</i> Others | Between Groups | 7852.046 | 2 | 3926.023 | 3.937 | .020* |
| | Perception on | Within Groups | 441809.460 | 443 | 997.313 | | |
| | Teachers | Total | 449661.507 | 445 | | | |

* Significant at the 0.05 level

Table.6 shows that the mean scores of the college qualification of the parents of school students are better than the School and illiterate qualification of the parents of school students on their perception on teacher and its dimensions.

Table.7 shows that the calculated F value of 7(iii), 7(iv) and 7(v) are 3.09, 7.12 and 3.93 are higher than the table value **3.00** at **0.07** levels. Hence the null hypotheses 7(iii), 7(iv) and 7(v) are **rejected**. The calculated 't' value for 7(i) and 7(ii) are 2.43, and 1.16 are less than the table value **3.00** at **0.07** level. Hence the null hypotheses 7(i) and 7(ii) is **accepted**.

TABLE.8.REGRESSION CO-EFFICIENT OF CONTRIBUTING VARIABLES FOR OTHERS PERCEPTION ON TEACHER

| Variable | B | Std. Error | Beta | t | Sig. |
|-------------------|--------|------------|-------|--------|------|
| (Constant) | 61.232 | 6.436 | | 9.514 | .000 |
| Reading Newspaper | 11.568 | 3.090 | .175 | 3.744 | .000 |
| locality | -9.911 | 2.972 | -.156 | -3.334 | .001 |

* Significant at the 0.05 level

Table.8 shows that the Step-wise regression is performed on the background variables to find out the degree of contribution of background variables on parents of school students of perception on teacher. In the process of treatment of step-wise regression analysis it was found that only two out of five background variables were contributed significantly to the parents of school students towards perception on teacher such as reading newspaper and locality (Table: 8).

TABLE.9. DESCRIPTIVE INDICES OF THE OTHERS PERCEPTION ON TEACHER

| | |
|----------------|--------|
| N | 446 |
| Mean | 65.32 |
| Std. Deviation | 31.788 |
| Percentiles | |
| 25 | 43.00 |
| 50 | 69.00 |
| 75 | 89.00 |

From the above table, the low, high and moderate groups were categorized in Utilization of Cloud Computing Applications and Research Attitude. The value of Q1 and below was considered as low group, the value Q3 and above was considered as high group and the value in between Q1 and Q3 was considered as average group.

The mean scores of others perception on teacher 65.32. The mean score fall between **Q1** and **Q2**. Hence, the parents of school students have an average level of perception towards teacher.

FINDINGS

- It was found that the level of others perception on teachers among parents of school students is average.
- There is a significant difference between male and female parents of school students with respect to the social leader except Builder of Social life, Role model, Students counselor and overall others perception on teacher.
- There is a significant difference between rural and urban parents of school students with respect to the Builder of Social life, Role model, social leader, Students counselor and overall others perception on teacher.
- There is a significant difference between Reading newspaper daily and reading newspaper occasionally by the parents of school students with respect to the Role model, social leader, Students counselor and overall others perception on teacher except Builder of Social life.

- There is a significant difference among three selected occupations of the parents of school Students with respect to the Builder of Social life, Role model, social leader, Students counselor and overall others perception on teacher except Students counselor
- There is a significant difference among three selected qualifications of the parents of Students with respect to the social leader, Students counselor and overall others perception on teacher except Builder of Social life and Role model
- Two out of five background variables were contributed to the parents of school students towards perception on teacher significantly. They were reading newspaper and locality.

CONCLUSION AND RECOMMENDATIONS

In the present study, an effort was made by the investigator to find out the parents perception on teachers. The parents of school students in Coimbatore district had a good perception on teachers and parents perception on teacher is not significantly differ with respect to gender and parents perception on teacher is significantly differ with respect to locality, reading news paper, Educational qualification and occupation.

The researcher can find that parents expect teachers to be partners in teamwork for their children's development both academic and personal. They can share both responsibilities with teachers.

Government should take the training and re-training of teachers more seriously. To this end, government should sponsor more serving teachers on in-service training/higher professional and educational development. In the alternative, government should provide the enabling environment for teachers to go on self development by granting them study leave with pay and ensuring that their newly acquired knowledges are used to the students.

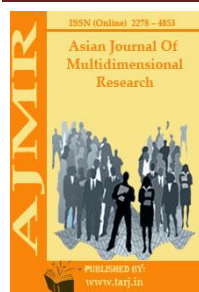
The present study was conducted in only one district of the Tamilandu (Coimbatore). Therefore, more empirical evidence will be required from more districts in the Tamilnadu state before ample generalization can be made. In the light of this, it is suggested that a similar and more elaborated study be conducted using a larger sample and covering more cities and districts in the Tamilnadu.

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SPIRITUALITY BASED LEADERSHIP IN BUSINESS ORGANIZATIONS: AN EXPLORATION OF UNDERLYING RELATIONSHIP

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ABSTRACT

Leaders whose roots can be traced in spirituality might be relatively less in number but they are the ones who represent aspirations of billions of people. They are the change agents who can converge needs of the society and objectives of the business organizations and do away with a taken for granted norm which assume that both don't go hand in hand. In this paper an attempt has been made to review from a 360 degree perspective how the spirituality practiced by business leaders is related to outcomes which are concerned with employees, suppliers, retailers, customers, investors and society. Further workplace spirituality has been studied by drawing evidence from literature. Additionally an attempt has been made to understand the necessity of ethics in current times when unethical practices are becoming legitimate actions and accepted norms across business organizations.

KEYWORDS: spirituality, leadership, workplace spirituality, unethical practices, job commitment.

INTRODUCTION

Spirituality, according to classical Indian philosophy, is related to liberation from bondages of Karma and spiritually enlightened person is indifferent to worldly pleasures, success and failure, free from selfishness and lead life based on one's own spiritual experiences and knowledge of the ethical values (Rauta, 2010). Among many ways or yoga techniques provided by ancient wisdom for the realization of spirituality in us, four yoga techniques have been considered prominent. Gyan yoga is the one that emphasizes on knowledge about truth which is different from knowledge as an object of intellect and removes ignorance about life and reality through ethical conduct, meditation etc. whereas Raja yoga is another path that is about entering into super consciousness by unveiling layers of mind through concentration and psychological exercises. Remaining two are Karma yoga or path of action which talks about selfless action in the spirit of offering to God which is even propagated by Bhagavad Gita and Bhakti yoga that suggests worship and devotion to and love for God by attributing human qualities to God (Tripathi, 2013).

An attempt has been made in this paper to understand how one can put spirituality in practice and what the outcome of that practice would be in business organizations. In a book leading with wisdom, Pruzan, Mikkelsen, Miller & Miller (2009) interviewed 31 leaders of different organizations from different countries whose leadership is considered to be spiritual and found that they practice specific spiritually oriented activities. For example, one such leader who himself follows meditation technique inspires employees to practice meditation before taking any important decision. Another leader gets his employees start a day with worship at workplace. These kinds of practices are part of workplace spirituality and cultivate unity, harmony and a sense of peace. Some aspects of workplace spirituality found by Marques, Dhiman and King (2007) are trust, openness, kindness, honesty, morals and ethics, a sense of peace and harmony, aesthetically pleasing work environment, team orientation, understanding, respect and striving for truth and faith in God. A theme like faith in God may not be there every time and in every case. It may be due to the reason that a spiritual person may or may not believe in God. In many cases religion as a system of beliefs or values can contribute to self-realization. For example, in Hinduism, search for truth, selflessness, compassion, treating the whole universe as one and welfare of others are emphasized in different scriptures like Vedas, Upanishads, Gita and Dharmasastras (Silva, 2007). The same case with Buddhism as well which talks about kindness, compassion, sympathetic joy and equanimity which are preached widely (Bilimoria, 2007).

While Buddhism denies God, through meditation it may make a human being away from suffering to extent possible and live in harmony with oneself and whole existence. Jainism preaches ahimsa (non-violence), satya (truthfulness), asteya (not appropriating what is not one's own), apigraha (non-possessiveness) and other virtues (Silva, 2007) which cultivate egoless human being. Islamic philosophy teaches unity and trusteeship which makes man recognize interconnectedness and transcending self (Rice, 1999). Christian values are love, kindness, humility and forgiveness (Neibuhr, 1935). Any leader who interprets these principles for the larger good can make workplace spirituality possible.

Along with above mentioned themes, another exploratory study done by Vasconcelos (2013) added a few more themes to the work place spirituality such as social responsibility, tolerance, meaning of work, higher values, willingness to offer guidance and be an example, positive energies and thoughts, concern about others' well-being etc. In a study which aimed at providing value framework to measure impact of workplace spirituality on organization performance

provided a set of values that characterize workplace spirituality and those values are benevolence, humanism, integrity, justice, mutuality, respect, responsibility and trust (Jurkiewicz and Giacalone, 2004).

After considering values identified in these studies which are part of workplace spirituality, it is appropriate to consider the definition of workplace spirituality by Giacalone and Jurkiewicz (2004) wherein they describe workplace spirituality as “a framework of organizational values evidenced in the culture that promote employees’ experience of transcendence through the work process, facilitating their sense of being connected to others in a way that provides feelings of completeness and joy”. It refers to recognition that employees have an inner life that nourishes and is nourished by meaningful work that takes place in the context of community.

Since leaders’ values orientation may get transformed into vision and mission statement of organization, it is of great significance to have leaders whose perspective goes beyond mere profit maximization and whose values can be traced in spirituality. Such leaders can create spirituality at workplace through examples and have understanding of how spirituality is significant in one’s own life as well as in the development of humanity. Hence, those values can be cultivated by spirituality based leadership among the workforce and making them part of organizational culture.

Understanding and exploring effective relationship between spirituality based leadership and certain significant outcomes:

The vitality of workplace spirituality or spirituality at workplace and necessity to have it in any organization are depicted in its relationship with highly regarded outcome job satisfaction which neither an employee nor an employer can do away with (Chawla and Guda, 2010; Lenka, Suar and Mhoapatra, 2010; Marschke, Preziosi and Harrington, 2011; Altaf and Awan 2011; Garg, 2017). It extended its positive and direct relationship with job commitment (Chawla and Guda, 2010; Garg, 2017) or affective commitment (Lenka et.al 2010) and work life balance satisfaction (Garg, 2017) and indirect relationship with service quality and the most valued outcome which is the main prerequisite of bottom line of any organization that is customer satisfaction (Lenka et.al ,2010). Moreover, it is negatively related to propensity to leave the organization (Chawla and Guda, 2010).

In a qualitative study done by Pruzen (2009), the leaders’ spirituality whose identification was with their spiritual teacher Sathya Sai Baba was not only to embrace and make employees and customers happy but also to have concern for their suppliers and retailers in hard times and help talented craftspersons by selling their products. Another significant outcome of their spirituality, they firmly express, was doing duty without expecting return which has made them afford losing business from clients whose intentions were not in consonance with larger good. It has been observed that spirituality at workplace which is the consequence of spirituality based leadership leads to customer satisfaction through employee related outcomes.

Moreover, spirituality at work place was associated not only with employee and customer related variables but interestingly also leader’s critical decision making in ‘right way’ that leads to leader’s increased happiness, contentment and higher sense of inner wellbeing (Fernando and Jackson, 2006). It was found that spirituality based leadership would lead to have respect and trust of customers, regional partners and investors for the organization and change unconvinced workers’ perception and establish their faith in management. It was also found to enhance productivity or organizational performance (Claude and Zamar, 2003), organizational

trustworthiness and goodwill of organization. On larger scale, it was recognized to benefit society not only by products and services of the organization but also through social responsibility related activities in times of mishaps in particular (Pruzen et.al, 2009). The relationship between spirituality based leadership and these significant outcomes is shown in figure A.

Spiritual values as remedy for unethical practices in business organizations:

Spirituality has impact beyond creating workplace spirituality as it can very well counter the problem of unethical practices by business organizations. Among ever increasing corrupt activities of some business organizations the commonly known crime is about false information regarding accounting. Since prime directive of corporations have been demonstrated shareholder's returns, if returns are not there substantively, the need to make them appear in the accounting book of corporations became practice which makes one cheat, lie, hide information, and behave unethically in favor of organization and individual gain at the cost of many. Moreover, business executives take their day to day decisions based on the ideas of defunct economists or political philosophers. These outdated theories legitimate managers' (criminal) actions and behavior and delegitimize (ethical) actions of others which lead to intellectual and normative order within which all day to day decisions are made (Ghoshal, 2005). What is unfortunate is that the theories which teach negative aspects of human nature and cultivate the greed explicitly or implicitly have been taken for granted and practiced widely whereas theories which talk about flawless nature of human being are perceived handicapped. While talking about corporate crimes Ghoshal (2005) expressed no surprise in learning about Enron, Global crossing, Tyco and scores of other companies when they granted themselves excessive stock options, treated employees very badly, taken ride on customers whenever they could. Similarly, Khurana also added by stating that market fundamentalism or shareholder primacy absolved any kind of responsibility of business for anything other than financial results (Holland, 2009) and Rajan (2005) emphasized on great power in the context of corporation which brings great responsibility. But this power is widely abused and responsibility is forgotten

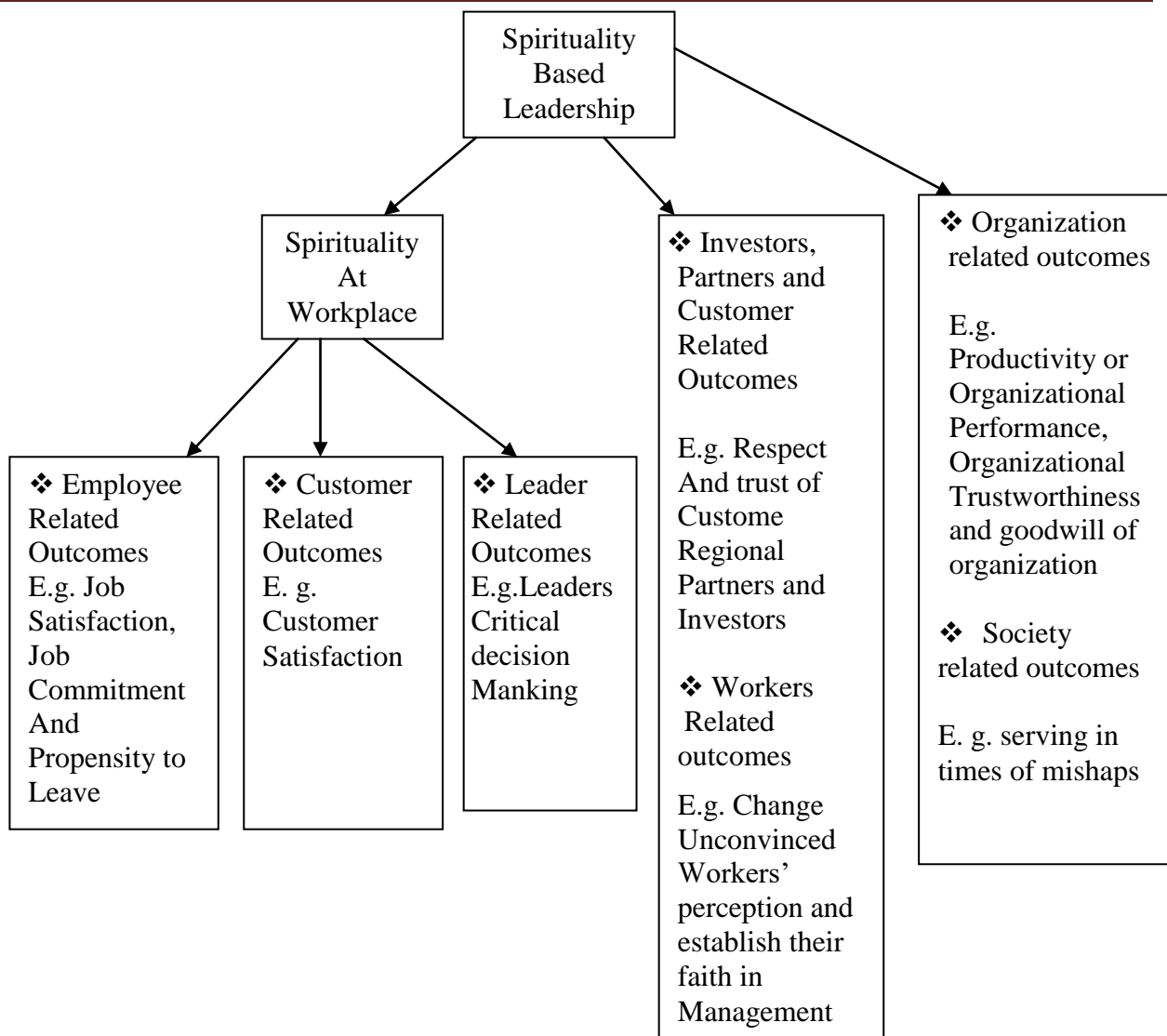


Figure A: Semantic presentation of spirituality based leadership and its relationship with other significant concepts.

What is ultimate is the result that comes to us in near future. Our today activities by business organizations that are in constant search for cost effective processes, ignores the recycling process of waste and toxic material and subsequently release in the rivers and canals. Consequently, there is environmental degradation. Concern for economic growth is making governments of some countries blind to environmental degradation. Amendments for economic growth e.g. land amendments which are needed and should be done but while keeping the sustainable growth and development in mind. But unfortunately as a consequence of unwarranted nexus between some corrupt leaders of both corporate and governments, laws are made that are detrimental to the environment. It became inevitable that influence of corporation on society also increases as former grows larger (Khurana, 2007). Hence if it isn't in the hands of ethical person, it leads to destruction of not only humanity but also the whole earth. Global

warming and Climate change which are the two major concerns of the day that whole World is hurriedly concerned about are the byproducts of these unsolicited practices. The destruction can be done at two levels. A government which thinks of creating immediate growth but doesn't think of long run sustainability may lift these checks and bans. At individual level, companies can violate the laws as then the chief Justice of India said that corruption grows as economy and industries grow (Anand, 2014). Corruption persuades individuals despite their responsible positions which are meant to look after public property, to amend or bypass existing laws that require companies to cope up with certain standards in the economy for the public good. In this kind of crisis, the need of the hour is not only being critical observers of the events unfolding around us but also be active change agents in helping to fix them (Gioia, 2002). Here leaders who go beyond pre conceived ideas and conventional wisdom, talk about and practice selflessness and bring dignity to humanity are very much needed. Spirituality based leadership can break the walls and establish a new pattern. To a leader whose base is in spirituality, it is the welfare of other which is of utmost concern, not of self at all since one is beyond self. Chaudhary (2011) in his book provided the need for having profits with conscience, growth with equity and compatibility with Nature in doing business and the leadership which is strengthened by the virtues of wholeness, compassion and transparency which brings joy, peace and contentment not only to leaders' lives but also to stakeholders.

The values, as per the Upanishdic view, that characterize spiritually enlightened human beings which could be taken as base to describe how spirituality based leadership can counter the problem of these unethical practices are self-fulfillment, egolessness, freedom and unconditional love (Tripathi, 2013). Self-fulfillment implies the nature of enlightened persons who are beyond any personal or worldly desires (Rauta, 2010; Tripathi, 2013) which is about, in other words going beyond material universe (McGhee and Grant, 2008). Egolessness emphasizes on understanding of oneness in which one sees oneself in all and all in oneself. Complete freedom denotes freedom from bondages and attachments (Rauta, 2010; Tripathi, 2013; Mohan, 2013) that talks about self-transcendence (McGhee and Grant, 2008) whereas unconditional love for all that propagates concern for all (Tripathi, 2013) which is about understanding the significance of one's actions on others and universe and acceptance of interconnectedness (McGhee and Grant, 2008; Mohan, 2013).

Acceptance of interconnectedness could result in self-transcendence and vice versa. It is looking at not only our immediate neighbor but also the one who is hundreds of thousands of kilometers away. Through this acceptance of interconnectedness, one can see the welfare of other being as welfare of one's own. As Evan Illich (1971) says something is not good for all, never be good for one. Because of this very awareness that one is not different from other makes one responsible for the whole humankind. Hence his or her every action become so important and result of care.

Ponge says "man is the future of man". It is reiterated by non-atheist existentialist Jean Paul Satre. He says in order to fashion himself, man fashions others (Archie and Archie, 2004). It is also stated by Dostoyevky by saying everyone is responsible for everyone and everything and all mankind (Tripathi, 2013). Perhaps it is because of the reason that the source of humanity may be the same. Hence though physical appearance seems to be different, psyche has to be the same (Krishnamurti, 1973). When this phenomenon expands to whole universe, the life energy that

drive every living organism has to be traced in one source. The source can be called God by theists or a randomly happened event by scientists. The conclusion could be that we, sooner or later affected by our actions even though those actions are towards other beings. This is what we may call a cosmic record according to Jainism and law of causality or law of Karma according to Hinduism and Buddhism (Hartman and Chattarjee, 2007). It is true irrespective of the fact that either one accepts the concept of God or does not.

Hence, a leader who is beyond material universe, transcended self, free from attachments, recognized interconnectedness, understood the concept of oneness and concern for all is here considered to be spirituality based leader. Corporate crimes, often highlighted environmental law violations, and unspoken but taken for granted theories of using mankind as a means to achieve profit maximization can be countered efficiently and effectively by this spirituality based leadership. Spirituality based leadership is concerned with not only end results at the end of the day but also the means employed by any employee to achieve those results through functions in organizations e.g. performance appraisal. Its concern for whole humanity and environment can bring not alone profit maximization but long run sustainability in the industry and regain its lost credibility in the eyes of some part of public which is the consequence of unethical practices of some leaders who put their employees on their toes to perform or vanish either through coercive power or incentives. This situation in turn makes employees abandon ethics and employ any means to achieve higher profits in short term. One who transcended his or her ego thinks beyond these short term goals and creates a sense of responsibility in his or her employees towards other beings. Keeping in mind the fact that profit is inevitable to any business, he or she can foresee sustainability of business in the long run though it's not his or her primary motive.

CONCLUSION

Leaders whose roots can be traced in spirituality might be relatively less in number but they are the ones who represent aspirations of billions of people. They are the change agents who converge needs of the society and objectives of business organizations and do away with a taken for granted norm which assume that both don't go hand in hand. It is not to say that one who is spiritual will definitely succeed in popularly accepted terms. As the definition of success is subjective, one who transcends ego will go beyond the commonly accepted definition of success and realizes self. That could be his or her ultimate purpose of life. It is this kind of leadership which is needed in current times when unethical practices have been becoming legitimate actions and accepted norms among people. It is needed to empower people and make them realize their self, eliminate social evils like poverty, save not only humanity but also the earth and make not mere survival but life possible on the earth.

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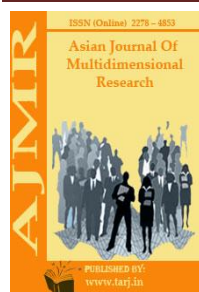
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AGGRESSION AND EMOTIONAL INTELLIGENCE AMONG ADOLESCENTS BOYS OF KASHMIR

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ABSTRACT

The main aim of human aggression is to cause injury to other person and the aggressor must believe that his/her behaviour will cause injury to other and the victim is encouraged to avoid the behaviour (Bushman & Anderson 2001, Baron & Richardson 1994, Berkowitz 1993, Green 2001). Emotional intelligence on the other hand is the ability of a person to perceive accurately, appraise, and express emotion; the ability to access and/or generate feelings when they facilitate thought; the ability to understand emotion and emotional knowledge; and the ability to regulate emotions to promote emotional and intellectual growth" (Mayer & Salovey, 1997, p. 10). The present paper examines the relationship between aggression and emotional intelligence among the adolescent boys of Kashmir. The sample consists of 100 adolescent boys (n= 100). Aggression questionnaire by Buss, A.H & Perry (Buss & Perry, 1992) and The Trait Meta-Mood Scale (Fernández-Berrocal et al., 2004) was used for data collection. The results revealed significant negative correlation between dimensions of aggression and emotional intelligence. Physical aggression was found significantly negatively correlated with Emotional clarity ($r = -.381p < 0.05$). Verbal aggression was found significantly negatively correlated with emotional clarity ($r = -.302p < 0.05$). Anger was found significantly negatively correlated with emotional attention ($r = -.254p < 0.05$). The overall results revealed significant negative correlation between aggression and emotional intelligence.

KEYWORDS: Aggression, Emotional Intelligence, Adolescents, Emotional Attention, Emotional Clarity, Emotional Repair

INTRODUCTION

Aggression

The notion of aggression has been used in various contexts. The implication of aggression has been on both human and animal behaviour. It is used to characterize the behaviour, personality and attitude in both adults and children. Researchers like Sigmund Freud (1927) & Konrad Lorenz (1936) has argued as an innate but other researcher has argued that it is a learned behaviour.

The main aim of human aggression is to cause injury to other person and the aggressor must believe that his/her behaviour will cause injury to other and the victim is encouraged to avoid the behaviour (Bushman & Anderson 2001, Baron & Richardson 1994, Berkowitz 1993, Green 2001). Aggressive behaviour can be both appropriate (e.g., self-protective) or, alternatively, it can also be used as destruction to self and others, occasionally it may lead to self damaging act like suicide (Ferris, C.F. & Grisso, T 1996).

Aggression is considered as normal development process during initial childhood (Greydanus, 1992). Aggression is predominantly physical if the child lacks verbal skills, and once child develops such skills, such skills can be used for communication purpose as well as to express aggression (Ferris & Grisso, 1996). There are various ways through which most of the children expresses their aggression, which mostly consists of shouting, throwing tantrums, pinching, object breaking and throwing (Achenbach, 1994). Same ways adolescents express their aggressive behavior in different ways, it often occurs in groups, including gang activities such as stealing or absenteeism (Lopez & Emmer, 2002). In expressing the aggression among adolescents peer relationships plays a vital role. It's also one of the ways of gaining popularity by demonstrating power or control during adolescence.

The state of Jammu and Kashmir has been witnessing armed conflict since last two decades. Armed conflict is mostly centered in Kashmir valley, while Jammu is relatively less affected. One of the authors has personally experienced and observed the impact of conflict and this observation itself has been the driving force for this study. Armed conflict has negative impact on psychological well being and behaviour outcomes of children and adolescents. Exposure to such armed conflict has lead to increase in defiance, hostility and violent behavior, risk taking behaviour and other externalizing behaviour problems (Baker, 1990).

During the armed struggle, stone pelting by the adolescents and youths has become a way to express the frustration anger_(Karanavar, 2017) the armed conflict has also increased the number of orphans. The research conducted by (Shabnum Ara, 2015) on aggression in adolescent orphans of Kashmir reported that 79.55% Of the sample have moderate level of aggression. A study on aggression of Kashmir adolescents acquire significantly in the context of high level of aggression found among adolescent in general.

Karriker (2009) found that during the age group of 11 to 18 years the aggression curve grows but after 18 years it declines. Both adolescent boys and girls are involved in social aggression at all ages. Kumar et al (2016) found aggression to be high in adolescents in general in his review of the literature of the last 10 years. The study also showed that physical aggression was more predominant in an adolescent who ranges from 17.7% to 66.5%; Kumar et al (2016) also found that boys are physically more aggressive than girls who are more verbally aggressive.

Aggressive behaviour can be both suitable (e.g., self-protective) or, otherwise, it can also be used as destruction to self and others. Occasionally it may also lead to self damaging acts like suicide (Ferris, C.F. & Grisso, T 1996). Suicide is the act of a human being purposely causing his or her own death. One of the studies on suicide conducted by Shoib et al. 2012 on Kashmir, results showed an increase of over 250% suicide attempts between the years 1994 and 2012. (Khushresta, 2016) conducted a research on incidences of suicidal attempts and occurrence of suicide in Kashmir. The study showed that one person in the valley commits suicide every day. The study also found that in the last 17 years 24,000 men and women, mostly young, have attempted suicide in Kashmir. Out of 24,000 and considerable amount of young people (3,000) between the age group of 16 and 21 have been successful in committing suicide. It also showed that Kashmir has a higher suicide rate than other Indian states like Utter Pradesh and Bihar, Since (Shah, 2018) Conducted a research on prevalence of suicidal ideation and attempts among the youths in Srinagar of Jammu and Kashmir. The results showed that 28.3% have suicidal ideation and 7.7% of the respondents have attempted suicide.

Badrinarayana (1977) reported that young people between the age group of 10 to 30 were more vulnerable to commit suicide. Suicide is the third leading cause of death among the age range between 15 to 25 years old (Anderson & Smith, 2005) and it was found to be second major cause of death in college students (Schwartz, 2006).

Emotional Intelligence

Emotional Intelligence has been defined as “the ability to perceive accurately, appraise, and express emotion; the ability to access and/or generate feelings when they facilitate thought; the ability to understand emotion and emotional knowledge; and the ability to regulate emotions to promote emotional and intellectual growth” (Mayer & Salovey, 1997, p. 10). Emotional Intelligence has been conceptualized primarily from two theoretical approaches: as a trait or as a mental ability. Emotional intelligence as a trait is considered as personality trait refers to the tendency or inclination of a person to manage his or her emotions accurately. Trait Emotional intelligence is usually measured using self-report instruments, such as the Trait Emotional Intelligence Questionnaire (TEIQue; Petrides, 2009), which asks the subjects to estimate the degree to which he or she possesses certain emotional abilities (Petrides, Pita, & Kokkinaki, 2007). In the second theoretical approach, Emotional Intelligence is defined as a set of abilities that support the adaptive use of emotions as part of our cognitive processes. In other words, Emotional Intelligence is genuinely considered a form of intelligence. Ability Emotional Intelligence is usually assessed using performance test, such as the Mayer– Salovey–Caruso Emotional Intelligence Test (Mayer, Salovey, & Caruso, 2002). This instrument is a performance test because it requires individuals to solve tasks, and it is an objective test because there are better and worse answers on it, as determined by consensus or expert scoring (Brackett, Rivers, & Salovey, 2011; Mayer, Salovey, & Caruso, 2000). The Emotional Intelligence theory predicts that people who are better at perceiving, understanding, using, and managing their own emotions and others' emotions are more likely to be psychosocially adjusted (Mayer, Roberts, & Barsade, 2008). This prediction is well supported by empirical studies that demonstrate a positive relationship of Emotional Intelligence with social function and quality of social relationships, and a negative relationship of Emotional Intelligence with a number of negative interactions and conflicts in social relationships (Brackett et al., 2011).

Researches have proved that emotional intelligence and social intelligence are more effective predictors of a person's success in life. Emotional intelligence describes the ability, capacity,

skill, or self-perceived ability to identify, assess, and manage the emotions of one's self, of others, and of groups. People who possess a high degree of emotional intelligence know themselves very well and are also able to sense the emotions of others. They are affable, resilient, and optimistic (Oliver S, 2009)

On the other hand, aggression can be damaging at personal and social level because aggressive individuals experience difficulty interpreting situations as a result of that they become violent or isolated (Calvete & Orue, 2010). Aggression is a disorganizing emotional response. A sufficiently good number of Psychologists, Bandura and Walters (1963), Dollard et al. (1939) have worked on different aspects of aggression. Research evidence shows that there exist a significant negative correlation between emotional intelligence and aggression. Liao et al. (2003) has demonstrated Emotional Intelligence to be negatively correlated with aggression and delinquency. Emotional intelligence skills are important resources for enhancing students' learning, success, attitudes, academic performance and psychological well-being (Wong & Wong, 2011). Another study conducted by Formica (1988) revealed a similar negative correlation between aggressive behaviour and the Mayor Emotional Intelligence Scale. College students' self-reported account of drug abuse and aggressive behavior correlated negatively with Mayor Salovey Caruso Emotional Intelligence Test, (2000). Brackett et al. (2004) in their study found that low level of emotional intelligence among adolescents leads to adolescent substance and illegal drug abuse, poor interpersonal relationship, high level of aggression, and physical fights. Low levels of Emotional Intelligence have been correlated with some forms of mental illness, including depression, aggression, borderline personality disorder and difficulties in processing emotional information (Das, 2015).

OBJECTIVES OF THE STUDY

- The main objective of the study is to examine the relationship between the Aggression and emotional intelligence among the adolescent boys of Kashmir.

Hypothesis

- There will be negative correlation between the dimensions of aggression and dimensions of emotional intelligence among the adolescent boys of Kashmir.

MATERIALS AND METHOD

• Participants

A sample of 100 (n = 100) adolescents boys were taken from different tuition centers of Kashmir. Using incidental sampling technique, the students were taken from 9th & 10th grades.

• Tools used

Aggression Questionnaire

The questionnaire of aggression by (Buss & Perry, 1992) was used to assess the four personality trait of aggression including: Physical aggression, Verbal aggression, Anger and Hostility. The test-retest reliability (9-weeks) for the sub scales and total score ranges from $\alpha=.72$ to $\alpha=.80$

Emotional intelligence scale

“Trait Meta-Mood Scale: - The Trait Meta-Mood Scale (TMMS; Salovey et al., 1995) was designed to measure three cognitive components of the emotional intelligence construct:

emotional attention (i.e., how much attention individuals pay to their inner feelings and emotional states); emotional clarity (i.e., the ability to understand and discriminate among feelings); and emotional repair (i.e., the ability to regulate moods and repair negative emotional experiences). It is answered using a 5-point Likert scale, with options ranging from 1 = strongly disagree to 5 = strongly agree. Salovey et al. (1995) reported adequate internal consistency, as well as convergent and discriminant validity for this scale. In this study the author used the well-validated Spanish shorter version of the TMMS (Fernández-Berrocal et al., 2004). The original 48 items were subjected to a principal components analysis with varimax rotation. Items with loadings $\leq .40$ were removed. The shortened Spanish version includes 24 items from the original version (eight for each subscale), and shows high internal consistency (Cronbach's alpha for Attention = .90, Clarity = .90, Repair = .86) and satisfactory test-retest reliability (r values from .60 to .83)".

RESULTS AND DISCUSSION

TABLE 1: TO EXAMINE THE RESEARCH OBJECTIVE PEARSON CORRELATION WAS USED TO ASSESS THE RELATIONSHIP BETWEEN THE AGGRESSION AND EMOTIONAL INTELLIGENCE AMONG THE ADOLESCENT BOYS OF KASHMIR.

| Variable | Phy Agg | Ver Agg | Anger | Hostility | Emo Att | Emo Cla | Emo Rep |
|-----------|---------|---------|--------|-----------|---------|---------|---------|
| Phy Agg | 1 | .525** | .687** | .559** | .143 | -.381* | -.002 |
| Ver Agg | .525** | 1 | .531** | .450** | .001 | -.302** | -.177 |
| Anger | .687** | .531** | 1 | .563** | -.254* | -.148 | -.088 |
| Hostility | .559** | .450** | .563** | 1 | .194 | -.149 | -.091 |
| Emo Att | .143 | .001 | -.254* | .194 | 1 | .135 | .260** |
| Emo Cla | -.381* | -.302** | -.148 | -.149 | .135 | 1 | .281** |
| Emo Rep | -.002 | -.177 | -.088 | -.091 | .260** | .281** | 1 |

****.** Correlation is Significant at 0.01 levels (2-tailed)

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

The above table shows that the correlation between the dimensions of aggression and dimensions of emotional intelligence. Dimensions of aggression were found significantly negatively correlated with the dimensions of emotional intelligence. Physical aggression was found significantly negatively correlated with Emotional clarity ($r = -.381p < 0.05$). Verbal aggression was found significantly negatively correlated with emotional clarity ($r = -.302p < 0.05$). Anger was found significantly negatively correlated with emotional attention ($r = -.254p < 0.05$). Hostility was also found negatively correlated with Emotional clarity and emotional repair, but was not found significant at both levels of significance.

DISCUSSION

The aim of the study was to examine the relationship between the aggression and emotional intelligence. The results revealed that there is a negative correlation between aggression and emotional intelligence. Dimensions of aggression like Physical aggression, verbal aggression, Anger and hostility was found negatively correlated with dimensions of emotional intelligence like Emotional attention, emotional clarity and emotional repair. The results were supported by the findings of Liau et al. [2003] who found significantly negative correlation with aggression. Das 2015 also found that low level of emotional intelligence is correlated with different forms of

psychological illness like depression, BPD (borderline personality disorder), aggression and difficulties in processing emotional information.

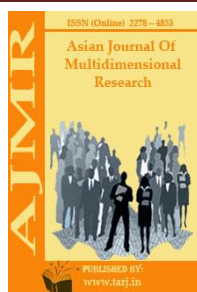
Emotional clarity (one of the dimensions of emotional intelligence) was found significantly negatively correlated with different dimensions of aggression. Emotional Clarity refers to the ability to understand, label, and identify one's specific emotions and may be crucial not only in the regulation and expression of emotions, but also in emotion-related judgments (Salovey, Mayer, Goldman, Turvey, & Palfai, 1995). Low Emotional Clarity has been found associated with depression, rumination, and negative affect. Individuals low in Emotional Clarity may also avoid their emotions and distrust using them to inform their judgments (Gohm, 2003). When the individual is not able to identify their emotions, or they are not able to label it correctly, it may lead to aggressive behaviour. The results also revealed in the present study that when an individual is not emotionally clear he/she may show aggressive behaviour. Results from above mentioned studies suggests that emotional intelligence should be a prime target for designing an intervention for reducing aggression in the population. The study has wide implications for intervention to enhance for emotional intelligence and reduces aggression among adolescents of Kashmir which is torn by armed conflict.

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EDUCATION AND SOCIALIZATION: A STUDY OF SOCIAL IMPORTANCE OF EDUCATION IN THE DEVELOPMENT OF SOCIETY

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ABSTRACT

Education as a social institution has a great social importance, especially in the modern, complex societies. Education everywhere has the function of the formation of the social personalities while society is the system of social organism, education is social process of development of all those capacities like physical, mental, social and moral etc in an individual which enable him to adjust in the society, control and improve the societal environment. The main focus of this study was analytical examination of (a) how education helps the society's to be worth living and helps to reduce social inequalities in a society (b) and shows the importance of education towards the development and progress of society. The main objective of this study is to describe the importance of education on the development of societies and their progress and to explain the relationships of education with society. The main objective of this study is to describe the importance of education on the development of societies and their progress and to explain the relationships of education with society. This work was carried out to study how education enhances personal development and self-fulfillment, how education encourages the individual to develop his spiritual, emotional, mental and physical talents. This study helps us to understand how education prepares the people to adjust with all the factors of society

KEYWORDS: Education, Society, Socialization, Institution, Learning, Functions of education,

INTRODUCTION

Education is a social process of development of all those capacities (physical, mental, social and moral) in an individual, which enable him to adjust in the society. In the words of P.C. Banerjee, "Education is a development of the power of adaptation to an ever-changing social environment." To make the society worth living, education and society should be close to each other. They should naturally depend on each other for their growth and development. If we neglect this contact, education would remain ineffective and artificial and cannot be used as an instrument of social progress. The first aim of education is to maintain individual and societal improvement (Bennett, al 2018). Educational programs and policies perform an essential role in these social and individual progresses. Social progress categorically shows a general development in the community in terms of economic, social, and cultural aspects. In sociological terminology, social development is used for a concept displaying all positive developments in social construct. Education, in its concept and function and social. Everyone, who has to be educated, has to be socialized in conformity with his social-cultural needs. Education is not at all isolated activity it is related life and community. Every individual has a right to trained but his training must be related bigger society outside the school. Therefore, the school should educate children for a changing and dynamic environment (Turkkahraman, 2012).

Socialization and Education

Man is born in the society and continues to live in the society till his death. In the society, he is exposed to different types of influences the society. Simply saying socialization is the processes of the human being become social being.

Social interaction is the two-way process whereby each individual or group stimulates the other and in varying degrees modifies the behavior of the participants. There an individual is socialized out of this interaction.

"Socialization is the process of developing a personality; it refers to the way that people learn the habits, attitudes, social roles of self-conceptions, group norms and universes of discourse that enable them to interact with the people in the society." How a newborn baby molded into a social a social being? Without this process of molding which we call socialization, society could not perpetuate itself beyond a single generation and culture could not exist, nor could the individual become a person (Webster 2014).

Socialization is essentially a matter of social learning and not of biological inheritance. According to Fischer, "socialization is a process of mutual influence between a person and his fellowmen, a process that results in an acceptance of an adaptation to, the pattern of social behavior."

Elements of Socialization:-

1. Physical and psychological heritage of the individual.
2. The environment in which he/she lives.
3. Culture of his/her group.

A child is born with some physical and mental capacities in the environment of his family. So socialization is processes whereby the individual develops from a babe, responding to the stimuli about it in ways determined by the tendencies it has inherited.

Education is a Social Process:-

Education stands for deliberate instruction or training. Man does not behave in society impulsively or instinctively. He behaves in a way according to which he is trained. It is also understood as a continuous effort on the part of individuals to acquire more and more knowledge.

Firstly, education, viewed as socialization, is continuous socializations is social learning. The social learning is not intermittent but continuous perfection in social learning is rarely achieved. The more we try to learn about our own society and fellow being to more remains to be learned. Social learning begins at birth and ends only at death. It is continuous throughout our life.

Secondly, education, viewed as an agent of cultural transmission, is also continuous. Culture is a growing whole. There can no break in the continuity of culture. If at all there is a break, it only indicates the end of a particular human group. The cultural elements are passed on from generation to generation. The family, school, and various other associations act as the agents of cultural transmission. Education in its formal or informal pattern has been performing this role since time immemorial.

Thirdly, education, implied as an attempt to acquire knowledge, is also continuous. Knowledge is like an ocean, boundless or limitless. No one has mastered it or exhausted it. No one can claim to do so. The human experience is limited to have a thorough knowledge of this universe. Hence, man since time immemorial has been engaged in this endless endeavor of acquiring more and more knowledge about the universe with all its complexity. Education, thus, is a continuous endeavor, a process.

Social Functions of Education

Education, as a social institution has a great social importance especially in the modern, complex industrialized societies. Philosophers of all periods, beginning with ancient stages, devoted to it a great deal of attention. Some are the significant functions of education.

- 1. To complete the socialization process:** the main social objective of education is to complete the socialization process. The family gets the child, but the modern family tends to leave much undone in the socialization process. The school and other institutions have come into being in place of family to complete the socialization process.
- 2. To transmit the central heritage:** all societies maintain themselves by the exploitation of culture. Culture here refers to set of beliefs and skills, art, literature, philosophy, religion, music, etc. that are not carried through the mechanism of heredity. They must be learned. This social heritage (culture) must be transmitted through social organization. Education has this function of cultural transmission in all societies.
- 3. For the formation of social personality:** Education, everywhere, has the function of the formation of social personalities. Education helps proper molding of social personalities. In this way, it contributes to the integration of society. It helps men to adapt themselves to their environment, to survive, and to reproduce themselves.
- 4. Reformation of attitudes:** The function of education to see that unfounded beliefs, illogical prejudices, and unreasoned loyalties are removed from the child's mind. Though the school has its own limitations in this regard, it is expected to continue its effort in reforming the attitudes of the child.

5. **Education for occupational placement:** Education is an instrument of livelihood. Education has a practical end also. It should help the adolescence for earning his livelihood. Education must prepare the student for future occupational positions. The youth should be unable to play a productive role in society. Accordingly, great emphasis has been placed on vocational training.

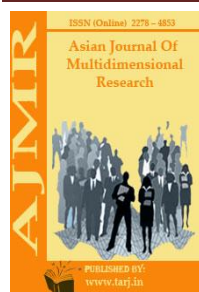
RESULT

Education includes all experiences that an individual gains inside and outside the institution. In this regard, education is an essential process reproducing the fundamental foundations of socio-economic development. It is insufficient to assess the value of education in terms of vocational knowledge and skill. The economic worth of education confide upon attitudes, values, social and communicative skills as compared to creative norms and scientific knowledge. No matter whether it is nationwide or local, any scheme concerning social development is to be measured within the framework of social relationships.

Education prepared the people to adjust in all factors of society in the promotion of social unity as well as social development. Education has brought about phenomenal changes in every aspects of man's life. Francis J. Brown remarks that education is a process which brings about changes in the behavior of society. It is a process which enables every individual to effectively participate in the activity of society and to make positive contribution to the progress of society. It is true that good education leads to better society. If there are more educated persons in the society then our society will be able to perform all its functions in a systematic manner which will lead to the all-round development of humanity.

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INDICATORS OF LIPID EXCHANGE AND WAYS OF CORRECTION OF HYPERLIPIDEMIA IN CHRONIC GLOMERULONEPHRITIS

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ABSTRACT

The article presents materials on the effect of dyslipidemia in various clinical forms of chronic glomerulonephritis. In order to study this work, 88 patients with a confirmed diagnosis of chronic GN were examined. The effect of duration, gender, disease activity on the clinical forms of chronic GN, the state of the lipid spectrum on various clinical forms of chronic glomerulonephritis is analyzed. Analysis of the blood lipid spectrum of patients with chronic GN showed that the blood lipid spectrum in the first 5 years of the disease was different from the control, but with the progression of the disease by more than 5 years, there was a significant increase in all atherogenic lipid spectrum parameters. Spectrum, and with an increase in the duration of the disease, an increase in these indicators is observed, HDL, on the contrary, tended to decrease.

KEYWORDS: Chronic Kidney Disease, Glomerulonephritis, Cholesterol, Triglycerides, Low-Density Lipoproteins, High-Density Lipoproteins, Impaired Renal Function.

INTRODUCTION

Chronic kidney disease (CKD), a major international health problem that surrounds approximately 10% of the population, has an increased annual incidence of approximately 5–8%. This increased level occurs mainly due to type 2 diabetes, hypertension, and increasing levels of elderly patients with CKD. Chronic kidney disease is an important medical and social problem of modern medicine. About 40% of adults have an increased risk of developing chronic kidney disease. [1,10]

In patients with a diagnosis of CKD, one of the risk factors of this disease is the development and progression of lipid abnormalities [2,6]. According to numerous clinical studies, hyperlipidemia ranks first among metabolic disorders in CKD [3].

The relevance of studying chronic glomerulonephritis (Chronic GN) is related to the fact that the course of this disease is characterized by steady progression: starting, the process gradually leads to hardening of the renal tissue and loss of its functions. The high rate of detection of chronic GN in young patients with progression to chronic renal failure (CRF), leading to the disability of patients, draws the attention of researchers to the study of the mechanisms of the development of the disease.

A definite opinion on what stage of nephropathy disorder of lipid metabolism occurs has not yet developed. It is believed that lipid metabolic disorders are characteristic of all patients with chronic glomerulonephritis (Chronic GN), and their severity depends on the clinical variant of the disease and the presence of chronic renal failure (CRF). They occur already in the early stages: they can be detected even with chronic GN with an isolated urinary syndrome, in the presence of hypertension they become more pronounced and reach a maximum with nephrotic syndrome and CRF. In Chronic GN, types II and IV of hyperlipidemia predominate. A decrease in HDL concentration is found in all patients with CRF, with nephrotic syndrome only in patients with hyperlipoproteinemia II b and IV types, and with the isolated urinary syndrome and Chronic GN with symptomatic hypertension, their content does not differ from the norm [4,5]. Considering the above, the study of lipid metabolism indicators in chronic GN makes it possible to identify early disorders of the cardiovascular system, and also the correction of these disorders improves the patient's quality of life.

PURPOSE OF THE STUDY:

The aim of the study is to study lipid metabolism in various clinical forms of chronic glomerulonephritis on the background of lipid-lowering therapy.

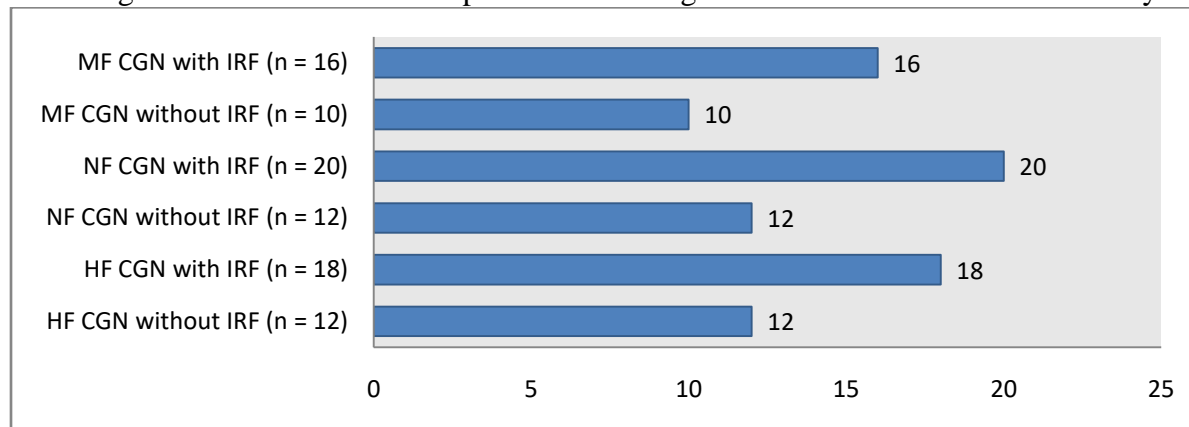
MATERIAL RESEARCH

The study was conducted in the clinical base of the Bukhara State Medical Institute in the Department of Nephrology of the Bukhara Regional Multidisciplinary Clinical Hospital (BRMCH).

The study included 88 patients with a confirmed diagnosis of chronic GN between the ages of 32 and 44 years. Of the 88 patients with chronic GN without dysfunction, 34 of the 12 patients with hypertensive form of chronic glomerulonephritis (HF chronic GN CKD 1 level), 12 are nephrotic form of chronic glomerulonephritis (NF chronic GN CKD 1 level), 10 - with a mixed form of chronic glomerulonephritis (MF chronic GN CKD 1 level). In 54 patients, renal function was impaired, in 24 patients, CKD stage 2 (10-HF chronic GN, 8-NF chronic GN, 6-MF chronic GN)

was diagnosed, in 30 - 3 stages of CKD (8-HG chronic GN, 12-NF chronic GN, 10 -MF chronic GN). The average age of patients was 35.5 ± 2.4 years. Among them, there were 56 men (64%), 30 women (36%) women. To obtain regulatory characteristics, 20 practically healthy individuals with no signs of kidney disease and who did not take any drugs at the time of the study were included in the control group.

Figure 1. The distribution of patients according to the functional state of the kidneys



MF – mixed form of chronic GN NF – nephrotic form HF – hypertensive form IRF – impaired renal function

In our studies, we divided the patients according to the clinical forms of chronic GN and also depending on the presence of the IRF and the duration of the disease in order to ascertain the changes in the dynamics of the blood lipid spectrum, depending on the above. Thus, in order to study the possibility of the influence of these features on lipid metabolism, we divided all 3 groups of chronic GN (hypertensive, nephrotic and mixed form chronic GN) into subgroups depending on the parameter studied: 1 - disease duration of 5 years, 2 - from 5- 10 years. Patients with a disease duration of more than 10 years were absent in our studies.

All patients at the time of inclusion in the study were on inpatient treatment in the nephrology department of BRMCH. Pathogenetic therapy, including anticoagulant, antiplatelet, cytostatic, glucocorticosteroid hormone, and symptomatic therapy, was prescribed to all patients. Antihypertensive drugs were ACE inhibitors.

All patients were divided into 2 groups, in the first group (32 patients) only traditional pathogenetic treatments were used, in the second group (56 patients), in addition to pathogenetic therapy, a fixed dose of simvastatin was administered 20 mg/day, once in the evening. In accordance with the goals and objectives of the present work, the survey had to divide these groups into 2 subgroups (without the IRF and with the IRF). Pathogenetic and combined treatment with simvastatin lasted for a long time, for 6 months. In the study process, no patient had clinically significant adverse effects requiring discontinuation of drugs, therefore, no patient was excluded from the study.

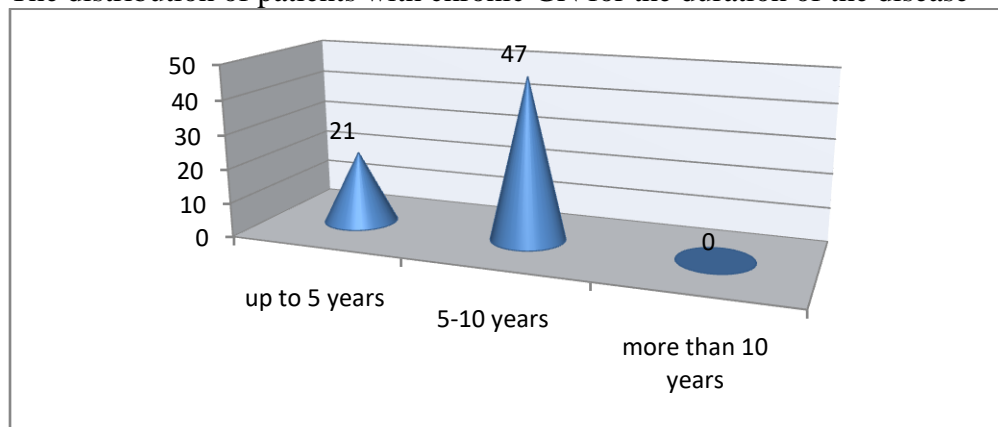
All patients underwent twice examinations: primary 1 day repeated after 6 months. The survey included: blood test, urinalysis, urine according to Nechiporenko, daily proteinuria, biochemical blood test (total protein, urea, creatinine, GFR, total cholesterol, and its fractions, triglycerides, atherogenic coefficient, blood pressure control and ultrasound of the kidneys.

To determine the reliable diagnosis of chronic glomerulonephritis and determine the further tactics of treatment, all patients underwent thorough unified methods in the clinical biochemistry laboratory of Bukhara.

An initial examination of all patients planned in the recruited groups and dynamic follow-up during the year was carried out. Dynamic observation included: a re-examination, the re-examination of generally accepted clinical laboratory parameters of blood and urine, lipid spectrum, conducting instrumental methods of research, consulting a neurologist, ophthalmologist, and other narrow specialists, if necessary.

The diagnosis of chronic GN is made on the basis of anamnestic and clinical and biochemical data: in patients with HF chronic GN, high blood pressure, changes in the fundus are characteristic of nephrogenic hypertension, poor urinary sediment, proteinuria not more than 1 g / day; in patients with NF chronic GN, hypoproteinemia, dysproteinemia, proteinuria more than 3 g / day; In patients with SF, chronic GN - high blood pressure, hypoproteinemia, characteristic urinary sediment (hematuria, cylindruria), proteinuria more than 3 g / day. The sample included patients with signs of CRF (CKD 2.3 level): The level of blood creatinine is more than 130 $\mu\text{mol} / \text{l}$, the glomerular filtration is less than 50 ml/min according to the data of the daily MDRD sample. Patients with diabetes and lung diseases were excluded from the study. All healthy individuals in the control group were tested for lipid values.

Figure 2. The distribution of patients with chronic GN for the duration of the disease



Notes: P-differences from control, p1-differences between groups

Analysis of the blood lipid spectrum of patients with chronic GN showed that the blood lipid spectrum in the first 5 years of the disease differed from the control, but with the progression of the disease by more than 5 years, there was a significant increase in all atherogenic lipid spectrum parameters (cholesterol, triglycerides, LDL) of blood, as well as a decrease HDL levels ($p < 0.05$). In patients with chronic GN with nephrotic syndrome (nephrotic form and mixed form of chronic GN), an increase in all atherogenic lipid profile was observed, and with an increase in the duration of the disease, these indicators increase ($p < 0.05$), HDL, on the contrary, tended to decrease ($p < 0.05$).

The atherogenic coefficient compared with the control group and between groups revealed:

- Atherogenic index higher in groups of patients with chronic GN compared with control;
- at nephrotic and mixed forms of CA are higher than with hypertensive form of chronic GN

- with the progression of chronic GN and the accession of the atherogenic coefficient impaired renal function spacecraft increases.

Thus, the study of the lipid spectrum in patients with chronic GN revealed a significant increase in the atherogenicity of the blood lipid spectrum and CA with somewhat more pronounced disorders in patients in whom the nephrotic syndrome is combined with the hypertonic form.

The Consumer Reports - Best Buy Drug: Statin Drugs to Treat High Cholesterol and Heart Diseases report for March 2012 provides the following information: simvastatin at a dose of 20 or 40 mg is taken if there is a need to reduce lipoprotein levels low density (LDL) is 30% or more and/or if there is heart disease or diabetes, and also if the patient has suffered a heart attack or acute coronary syndrome, although the level of LDL is not too high [7]. And, it would seem, it is difficult to add anything to this - the formulated recommendation summarizes the results of clinical and experimental studies of simvastatin in cardiovascular pathology, conducted over the past three decades. However, a number of new works indicate that the spectrum of the therapeutic use of simvastatin can be significantly expanded - the effectiveness of this drug in chronic and acute pathology of kidneys, Alzheimer's disease, periodontitis, and some other diseases was shown. Given the high prevalence of renal pathology, especially chronic kidney disease (CKD), as well as its close relationship with cardiovascular diseases, we decided in our studies to use simvastatin for the hypolipidemic therapy of chronic GN.

RESULTS AND DISCUSSION

After randomization of patients with chronic GN into 2 groups, patients of the first group (C-) 32 people, of which 1A is a subgroup of 14 patients without IRF and a 1B subgroup of 18 patients with IRF received traditional pathogenetic therapy. Patients of the second group (C+) 56 people, including 2A subgroup 20 patients, and 2B subgroup 36 patients with IRF, in addition to pathogenetic therapy, received simvastatin in a fixed dose of 20 mg-day, once in the evening for 6 months. In the dynamics of treatment with simvastatin, there was a significant decrease in atherogenic blood lipid spectrum in patients with chronic GN (by more than 30%, $p < 0.05$), an increase in HDL blood levels (by more than 20%, $p < 0.05$) (Table 1).

TABLE 1. INDICATORS OF LIPID METABOLISM IN PATIENTS WITH CHRONIC GN WITH PRESERVED RENAL FUNCTION IN THE DYNAMICS OF THERAPY WITH SIMVASTATIN (6 MONTHS) ($M \pm M$)

| Simvastatin therapy | Lipid spectrum of blood | | | |
|------------------------------|-------------------------|--------------------|--------------------|-------------------|
| | Cholesterol | Triglycerides | HDL | LDL |
| Thereferencevalue | 3.4-5.7 mmol / l | 1.7-2.3 mmol / l | 1.0-1.53 mmol / l | 1.3- 4.4 mmol / l |
| Beforetreatment 2A (n=20) | 6,8±0.3 | 3.53±0.2 | 0.89±0.4 | 4.6±0.3 |
| Aftertreatment 2A (n=20) | 3,8±0.3 P<0.05 | 1.53±0.2 P<0.05 | 1.32±0.3 P<0.05 | 2.6±0.3 P<0.05 |

The same tendency was observed in the dynamics of treatment with simvastatin in chronic GN with IRF: there was a significant decrease in atherogenic blood lipid profile in patients with CHRONIC GN (more than 30%, $p < 0.05$), an increase in HDL blood levels (more than 20%, $p < 0.05$) (Table 2).

TABLE 2. INDICATORS OF LIPID METABOLISM IN PATIENTS WITH CHRONIC GN WITH IMPAIRED RENAL FUNCTION IN THE DYNAMICS OF THERAPY WITH SIMVASTATIN (M ± M)

| Simvastatin therapy | Lipid spectrum of blood | | | |
|----------------------------|-------------------------|------------------|-------------------|-------------------|
| | Cholesterol | Triglycerides | HDL | LDL |
| The reference value of | 3.4-5.7 mmol / l | 1.7-2.3 mmol / l | 1.0-1.53 mmol / l | 1.3- 4.4 mmol / l |
| Before treatment 2B (n=36) | 7.7±0.5 | 3.3±0.3 | 0.4±0.01 | 5.6±0.3 |
| After treatment (n=36) | 4.7±0.5 P<0.05 | 3.5±0.2 P<0.05 | 0.2±0.01 P<0.05 | 3.8±0.2 P<0.05 |

The atherogenic coefficient during therapy with simvastatin also led to the stabilization of this indicator both in the group of patients with chronic GN and in the group - chronic GN without IRF (p <0.05) (Table 3 and 4).

TABLE 3. AF IN PATIENTS WITH HF CHRONIC GN, NF CHRONIC GN AND MF CHRONIC GN WITH IMPAIRED RENAL FUNCTION AFTER TREATMENT

| Simvastatin therapy | Atherogenic factor |
|--|--------------------|
| Reference values | From 2 to 3 |
| The control group (n=20) | 2.39± |
| Before treatment 2B (n=36) | 7.8 ±5 |
| After treatment 2B (n=36) | 3.7 ±0.5 |
| The significance of differences before and after treatment | (p<0.05) |

It should be noted that in the dynamics of pathogenetic therapy, four component therapy showed remission of the disease in all studied groups, but the level of daily proteinuria significantly decreased more in the group of patients receiving simvastatin (p <0.05) and led to an increase in GFR.

TABLE 4. INDICATORS OF DAILY PROTEINURIA AND GFR IN PATIENTS WITH CHRONIC GN WITH PRESERVED RENAL FUNCTION OVER TIME (M ± M)

| | Daily proteinuria | GFR |
|-----------------------------|--------------------------------|-------------------------------|
| Reference value | Not more than 0.033 g / l | 80-125 ml / min |
| Before treatment, C- (n=14) | 3,13±0,03 | 63±0,04 |
| After treatment C- (n=14) | 1.65±0,06 p<0.05 | 83,5±3.9 p<0.05 |
| Before treatment C+ (n=20) | 4,1±0,03 | 61±0.02 |
| After treatment C+ (n=20) | 1.33±0.03 p<0.05 p1<0.05 | 86.6±3,5 p<0.05 p1<0.05 |

Note: p-differences before and after treatment With-, p1- differences before and after treatment with +

TABLE 5. INDICATORS OF DAILY PROTEINURIA AND GFR IN PATIENTS WITH CHRONIC GN WITH IMPAIRED RENAL FUNCTION IN THE DYNAMICS OF THERAPY WITH SIMVASTATIN (1 MONTH) (M ± M)

| | Dailyproteinuria | GFR |
|---------------------------|--------------------------------|--------------------------------|
| Referencevalue | Not more than 0.033 g / l | 80-125 ml / min |
| BeforetreatmentC - (n=18) | 5,87±0.07 | 43,1±0.09 |
| AftertreatmentC- (n=18) | 3,89±0.07 p<0.05 | 49,9±0.08 p<0.05 |
| BeforetreatmentC+ (n=36) | 6,1±0.,03 | 40,2±0.06 |
| Aftertreatment C+ (n=36) | 2,37±0.04 p<0.05 p1<0.05 | 54,9±0.09 p<0.05 p1<0.05 |

Note: p-differences before and after treatment With-, p1- differences before and after treatment

Lipid-lowering therapy in CKD patients today is the most important element of the nephroprotective strategy, designed not only to prevent but also to slow down the progression of nephrosclerosis, preventing or canceling the development of renal failure. The principles of drug therapy are common to hyperlipidemias of any etiology, and the beginning of treatment is already at an early stage of CKD.

Currently, the important role of researchers assigns dyslipidemia, which is a pathogenetic link to accelerate the development of atherosclerosis of cardiovascular complications in patients with chronic glomerulonephritis [3,5,8]. With the progression of chronic glomerulonephritis (chronic GN), dyslipidemia contributes to the dysfunction of the glomerular endothelium, the deposition of lipid complexes in mesangium and the progression of glomerular sclerosis [9,10]. In addition, long-term circulation of low-density lipoproteins (LDL) in the blood leads to their increased oxidation, as a result, low-density lipoproteins acquire antigenic properties and stimulate the formation of lipid-containing immune complexes that damage renal tissue.

Simvastatin, as a hypolipidemic agent, reduces the level of atherogenic lipoproteins (LDL) in the blood plasma, reducing the likelihood of cardiovascular complications in kidney disease. In addition, simvastatin has a direct renoprotective effect, which does not depend on its lipid-lowering properties. This leads to a slower progression of CKD, which, in turn, for the second time reduces the risk of cardiovascular complications.

According to the clinical guidelines for the management of CKD in dyslipidemia, a special approach to the pharmacological correction of lipid metabolism disorders is recommended.

In our studies, we divided the patients according to the clinical forms of chronicGN and also depending on the presence of the IRF and the duration of the disease in order to ascertain the changes in the dynamics of the blood lipid spectrum, depending on the above. Thus, in order to study the possibility of the influence of these features on lipid metabolism, we divided all 3 groups of chronic GN (hypertensive, nephrotic and mixed form chronic GN) into subgroups depending on the parameter studied: 1 - disease duration of 5 years, 2 - from 5- 10 years.

Analysis of the blood lipid spectrum of patients with chronic GN showed that the blood lipid spectrum in the first 5 years of the disease did not differ from control, but with the progression of the disease by more than 5 years, there was an increase in all atherogenic lipid spectrum parameters (cholesterol, triglycerides, LDL) of blood, as well as a decrease in HDL ($p < 0.05$) (Table 4). In patients with chronic GN with nephrotic syndrome (nephrotic form and mixed form of chronic GN), an increase in all atherogenic lipid profile was observed, and with an increase in the duration of the disease, these indicators increase ($p < 0.05$), HDL, on the contrary, tended to decrease ($p < 0.05$).

The atherogenic coefficient compared with the control group and between groups revealed: CA is higher in groups of patients with chronic GN compared with control; with nephrotic and mixed forms of CA, higher than with hypertensive form of chronic GN; with the progression of chronic GN and the addition of atherogenicity IRF spacecraft increases.

The study of the lipid spectrum in patients with chronic GN revealed a significant increase in the atherogenicity of the blood lipid spectrum and CA with slightly more pronounced disorders in patients in whom the nephrotic syndrome is combined with the hypertensive form.

Thus, the present study revealed a baseline-reliable lipid spectrum disorder in patients with chronic GN with various clinical forms, especially in patients with nephrotic syndrome.

CONCLUSION

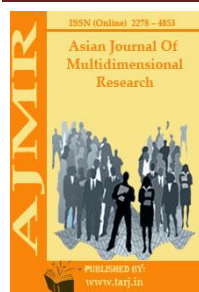
1. In patients with chronic GN without impaired renal function, there is an increase in the atherogenic fraction of blood lipids (total cholesterol, triglycerides, LDL), as well as a decrease in HDL levels, especially in nephrotic and ridiculous forms of chronic GN.
2. In patients with chronic GN with impaired renal function, there is more pronounced dyslipidemia in favor of an increase in the atherogenic fraction of the blood lipid spectrum in comparison with chronic GN without impaired renal function.
3. With the progression of chronic GN, the atherogenic coefficient of blood increases in patients with chronic GN, which increases the risk of developing acute cardiovascular events in this pathology.
4. The use of simvastatin at a dose of 20 mg per day leads to a significant stabilization of the level of blood lipid spectrum fractions.

PRACTICAL RECOMMENDATIONS

1. In the study of patients with chronic GN without and with impaired renal function, it is recommended to investigate the level of blood lipid spectrum fractions.
2. The inclusion of simvastatin at a dose of 20 mg per day in the complex treatment of chronic glomerulonephritis leads to a significant stabilization of the level of blood lipid spectrum fractions in chronic GN with and without impaired renal function.

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PRESERVATION OF SECULAR FABRIC AND PROMOTING THE PILGRIMAGE OF DIFFERENT RELIGIONS IN INDIA

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ABSTRACT

Secularism cannot only be practiced by adopting a completely neutral approach towards religion but also by a positive one by making one section of religious people to understand and respect religion and faith of another section of people. The research paper discusses the Constitutional spirit of Article 27 through the Constituent Assembly debate and the various judgment of the Supreme Court of India. This paper also evaluates the role of State in promoting the pilgrimage of different religion and especially hajj subsidy sustained by State on air travel of pilgrims. This research paper also suggests that those religious charitable trust that are recipient of huge donation and proceeds of which are being used in promotion of any particular religion must come in the purview of tax laws in India.

KEYWORDS: *Secularism, Pilgrimage, Article 27, Hajj Subsidy*

(1) INTRODUCTION

The relation between religion and human beings is regarded as holy, sacred, absolute, spiritual, divine and worthy of special reverence. It is also commonly regarded as the way people deal with the concerns about their fate after death. In many traditions, this relation and these concerns are expressed in terms of one's relationship with or attitude toward Gods and spirit; in more humanistic or naturalistic form of religion, they are expressed in terms of one's relationship with or attitudes toward the broader human community or the natural world. In many religions, text is deemed to have scriptural status, and the people are esteemed to be invested with spiritual or moral authority. Believers and worshipers participate in and are often enjoined to perform devotional or contemplative practices such as prayer, meditation, or particular rituals. Worship, moral conduct, right belief and participation in religious institutions are among the constituent elements of the religious life.¹ The word 'secular' has two meanings: (1) lasting or occurring for a long, indefinite period of time, and (2) non-spiritual, having no concern with religious or spiritual matters. This meaning would show that 'secularism' is distinct, opposed to or not connected with religion or ecclesiastical things, temporal, as opposed to spiritual or ecclesiastical. The word 'secular', like the word 'religious,' is amongst the richest of all words in its range of meaning. It is full of subtle shades which involve internal contradictions, and of these contradictions the conventional dictionary meaning can scarcely give a correct view.²

However there have been some scholars who denied the very existence of supernatural power. According to them man can be spiritually free by abolishing the supernatural and true spiritual freedom is freedom from the tyranny of all religious doctrines. According to Marx, "Man makes religion, religion does not make them. In other words, religion is self-consciousness and self feeling of man who has either not yet found himself or has already lost himself again.... Religious distress is at the same time the expression of real distress and the protest against real distress. Religion is the sign of oppressed creature, heart of a heartless world, just as it is the spirit of a spiritless situation. It is opium of the people...The abolition of religion as the illusory happiness of the people is required for their real happiness. The demand to give up the illusions about its condition is the demand to give up a condition which needs illusions."³ Much similar words are expressed by Freud, who said that that religion is comparable to the childhood neurosis. "...mankind will overcome this neurotic phase, just as many children grow out of their similar neurosis."⁴ M.N. Roy, the great social thinker stated the desire for freedom in social and political life, being an expression of basic human urge for spiritual freedom, can be satisfied only...a world view which does away with the necessity of assuming a supernatural power or metaphysical sanction.⁵

Secularism in India did not evolve from western lines. Indian secularism can be described as mixture of Indian heritage and western notion of secular State. This admixture has been reflected into several judgment of court and idea of secular fabric has been inculcated which distinguishes Indian secular philosophy from other nations. Indian secular movement through the judicial process ripens hitherto in right direction. Secularism in India does not mean India is opposed to the fabric of religion. It actually means equal respect for all religion. India does not recognize any particular religion for itself. In India religious freedom is provided to individuals but also to the groups. State supports in many ways to expedite the religious freedom and religious instinct because value based society cannot be inculcated until and unless it is flourished with religious philosophy enshrined in religious scriptures and religious places.

The objective of this research paper is to examine the scope of Article 27 of the Constitution of India and evaluating Hajj Subsidy by the Government of India circumscribed under this Article. Secularism cannot be only practiced by adopting a complete neutral approach towards religion but also by making one section of religious people to understand and respect religion and faith of another section of people. This paper also evaluates the role of State in promoting the pilgrimage of different religion and especially hajj subsidy sustained by State on air travel of pilgrims

(2) CONCEPT OF SECULARISM

The concept of secularism enshrined under Article 25- 28⁶, Article 29⁷, Article 30⁸, Article 14⁹, Article 15¹⁰, Article 44¹¹ and Article 51A(e)¹² as enumerated in the chapters of Fundamental Right(Part III), Directive Principle of State Policies (Part IV) and Fundamental Duties (Part IV-A) of the Constitution of India. The provisions related to the secularism in the Constitution conferred complete religious freedom on any individual and State is bound to protect and promote this right. While examining the scope of Article 27 view of authors is that concept of secularism and religion cannot be detached.

Secularism is the basic structure of Indian constitution. To maintain the secular fabric the Indian constitution framers incorporated the provision of Article 27 which states that no person shall be compelled to pay any taxes; the proceeds of which are specifically appropriated in payment of expenses for the promotion or maintenance of any religion or religious denomination¹³. It is susceptible to a positive meaning that is developing understanding and respect towards different religions.

Article 27 was article 21 in draft Constitution which stated that no person may be....The word 'may' in the draft constitution was replaced by the word 'shall' in revision stage of the draft Constitution. In constituent assembly debates on December 7, 1948 Shri Guptanath Singh (Bihar : General) stated that the innumerable atrocities that have been perpetrated in India in the name of religion. The property in India which stands in the name of some religion or some religious institution such as temple, mosque and churches, is extremely detrimental to the interests of the country. That property is of no use to the society. Therefore, the property held in the name of the religion and by religious institutions should certainly be taxed. If this Article is not deleted from the Constitution, the majority of capitalist and Zamindars will try to donate their property for the advancement of religion and posing as the champions of religion would continue to perpetrate high handedness in the name of religion. Our state will become bankrupt as a consequence of the drying up the source of taxation.¹⁴ Shri M. Ananthasayanam Ayyangar (Madras: General):...The Article says that unlike in the past where particular kings imposed a kind of tax to give importance to the religion which they professed, the article is intended to see that no such tax is imposed in any name or form, the proceeds of which will be ear marked for encouraging any particular denomination.¹⁵ Article 21 requires that no tax be imposed by the state the proceeds of which are to be appropriated for the maintenance of any particular religious denomination. This Article is very important and it safeguards the interests of all minorities and religious pursuits.¹⁶ Motion was adopted by the vice president and that article 21 stood part of the Constitution of India and in final stage became Article 27.

(3) Secularism and Article 27 of the Constitution of India

Article 25 to 28 deals to protect religion from State's interference. In U.S.A religious freedom is guaranteed by first amendment. In U.S neither Government can resolve any law to establish any religious institution nor can prevent or restrict the free exercise of religion. The concept of

secularism is neither merely a passive approach nor neutrality to religion but State can take positive steps to ensure equal treatment of all religion.¹⁷ The word 'secularism' is not expressly mentioned in Indian Constitution but it is deeply rooted in different provision of constitution. Article 27 of Indian constitution for nonpayment of tax is basically to strengthen the concept of secularism.

As far as word 'religion' is concerned, it is not defined in the Constitution of India and precise definition of religion is not possible. However Supreme Court through its judgment has given this term in expansive content. In *Commissioner HRE Madras Vs Sri Lakshmindra*¹⁸ the Hon'ble Supreme Court has held "Religion is certainly a matter of faith with individuals and communities and it is not necessarily theistic. There are well known religion in India like Buddhism and Jainism which do not believe in God or in any Intelligent First Cause." In *P.M.A Metropolitan Vs Moran Mar Marthoma*¹⁹ the Supreme Court has also observed that religion is the belief which binds spiritual nature of men to super natural being. It includes worship, belief, faith, devotion, etc and extends to rituals. Religious right is right of a person believing in a particular faith to practice it, preach it and profess it.²⁰

The interesting point to be noted is that the court preferred to lay down the essential practice test. In *Saifuddin Saheb case*²¹ the hon'ble Supreme court upheld the authority of the Dai-Ul-Mutalq, the spiritual and temporal head of the Dawoodi Bohra community to excommunicate on the ground that such power was an 'essential religious practice'. Similarly in *Rev Stainslaus Case*²² the court held that right to propagate one's religion protected by the Constitution of India does not include the right to proselytize.

The objective of secularism is distinguishing religion from State. Everybody has freedom of conscience and free profession, practice, and propagation of religion and to manage religious affairs but state does not have its own religion or gives some special privilege to any particular religion.²³ Public money shall not be utilized in promotion of any particular religion.²⁴ No religious instruction or religious worship shall be provided in any educational institution wholly maintained out of state fund.²⁵ The Indian constitution recognizes religion as a source of law and it does not have any provision that prescribes the making of any law respecting an establishment of religion. With a view to protect minority rights, it confers affirmative social and cultural rights on religious group.²⁶

In *M. Ismail Faruqui Vs Union of India*²⁷, Verma J observed that the constitutional scheme guarantees equality in matter of religion to all individuals and groups irrespective of their faith emphasizing that there is no religion of state itself. The preamble of the Constitution read in particular with article 25 to article 28 emphasizes that this aspect and indicates that it is in this manner the concept of secularism embodied in the constitutional scheme as a creed adopted by the Indian people has to be understood while examining the constitutional validity of any legislation on the touchstone of the Constitution. The concept of secularism is one facet of the right to equality woven as the central golden thread in the fabric depicting the pattern of the scheme in our Constitution. Concept of secularism is not static and it is being expanded through the interpretation of relevant provision of constitution. In *Aruna Roy Vs Union of India*²⁸ the Supreme Court has expanded its view on secularism and ruled that concept of secularism is not endangered if the basic tenets of all religions or religious philosophies of any religion are studied and learnt. Value based education will help the nation to fight against fanaticism; ill will, violence, dishonesty and corruption. In *Jagannath Ramanuj Das Vs State of Orissa*²⁹, the fact in brief was that Orissa Hindu Religion Endowments, Act 1935 was passed by the Orissa

Legislative Assembly for providing for better administration and governance of certain hindu religious endowments. For the purpose of meeting the expenses of the commissioner and his staff, every Math or temple, the annual income of which exceeds Rs 250, is required under section 49 of the Act to pay annual contribution of certain percentage of annual income which increases progressively with the increase of income. With this contribution the expenses of administering the religious endowment are to meet out of this fund. The Court held that an imposition like this cannot be said to be hit by Article 27 of the Constitution. What is forbidden by Article 27 is the specific appropriation of the proceeds of any tax in payment of the expenses for the promotion or maintenance of any particular religion or religious denomination. The object of contribution under section 49 is not the fostering or preservation of the Hindu religion or of any denomination within it; the purpose is to see that religious trusts and institutions wherever they exist are properly administered. It is the secular administration of the religious institutions that the legislature seeks to control and the object, as enunciated in the Act is to ensure that the endowments attached to the religious institutions are properly administered and their income is duly appropriated for the purpose for which they were founded or existed. As there is no question of favouring any particular religion or religious denominations, Article 27 could not possibly apply. In *Ram Chandra Vs State of West Bengal*³⁰, the Supreme Court held that article 27 deals with the freedom as to payment of taxes for promotion of any particular religion under the Constitution of India. A fee may be levied on pilgrims to a religious fair so as to meet the expenses incurred on the arrangement made for their welfare and safety. Where the places of worships are destroyed due to communal riots and state grants money to restore these places to the pre riot conditions, it may not be said that the state is making payment for the promotion of a particular religion or religious denomination, and consequently such grant by state will not violative of above mentioned article. In *B.K. Deb Vs State of Orissa*³¹ state had granted money for the renovation of a water tank belonging to lord Jagannath but used by general public for bathing and drinking purposes. The Court held that it was not violative of the Constitution of India under Article 27 because in such circumstances the State might not be taken to have promoted or maintained the Hindu religion as the tank was used for general public, and its renovation was necessary to maintain hygiene. In *Suresh Chandra Vs Union Of India*³² the court held that grant of money by the state for cultural programme on the occasion of 2500th Salvation Anniversary of Lord Mahavir does not violate the Article 27 of Constitution of India because it may not be said that the state has paid money for promoting the Jain religion. Grant of money by the State for secular activities is not prohibited by the Article 27 of constitution of India.³³ In *The commissioner H.R.E Vs L.T Swamiar*³⁴ Court held that there is no really difference between the tax and fees. The taxing power of the state may manifest itself in three different forms known respectively as special assessment, fees and taxes. In *Commissioner H.R.E Vs I.T Commissioner* SC 282 Court held the distinction between a tax and fee lies primarily in the fact that a tax is levied as a part of common burden, while a fee is a payment for a special benefit or privilege. In *Himmat Lal Vs State of M.P.*³⁵ Supreme Court held that a tax is undoubtedly in the nature of a compulsory exaction of money by a public which is enforced by law. Fees, on the other hand, are payments primarily in public interest but for some special service rendered or some special work done for the benefit of those from whom payments are demanded.

(4) Article 27 and Promoting the Pilgrimage of Different Religions

In *State of Gujarat vs I.R.C.G*³⁶ a Public Interest Litigation (PIL) was moved to high court seeking direction / order directing the state and its functionaries to make detailed survey of

mosque, dargahs, graveyards, Khankahs and other religious places and institution desecrated, damaged and destroyed during the period of communal riot in the State of Gujarat in year 2002 under the supervision and guidance of the Court and to immediately repair and restore the same within specified time limit and further command the state government to suitably and adequately compensate the trusts and institution owing the said religious places. The Hon'ble high court directed to State Government to give compensation in favour of the persons in charge of all the religious places including those of worship, which were damaged during the communal riot of the year 2002 for restoration to the original position, as those existed on the date of destruction. Question was before hon'ble Supreme Court is that, the state would be obligated to compensate the institutions or bodies that look after the religious places which were damaged by restoring to their original position or granting reimbursement of the amount to the people who have done the same. In between in pursuance of the order of *Raphael Cheenath S.V.D Vs State of Orissa*³⁷, the Government of Gujarat has been framed scheme vide letter RHL/102012/SLP/15730/12/54 for ex gratia assistance of sum of Rs 50,000 destroyed during communal riot. The Court held that this ex gratia amount has to be appreciated on the anvil of the direction issued in Prafful Goradia and Archbishop Raphael Cheenath S.V.P. The Court in *Prafful Goradia*³⁸ case held that the object of article 27 is to maintain secularism and the said article would be violated if a substantial part of entire income tax collected in India were to be utilized for promotion or maintenance of any particular religion or religious denomination. The C Archbishop Raphael Cheenath S.V.D case Court also emphasized on the creation of atmosphere where there shall be complete harmony between the group of people and the duty of the state to have discussions with the various groups to bring about peace and give possible help to victims and directed the government to formulate a scheme regarding the religious places. The Supreme Court held that above scheme is according to the guidelines of Prafull Gordia and Archbishop Raphael Cheenath case because Government has fixed the maximum amount under the caption of ex gratia assistance. The terms and conditions which are incorporated in the scheme are quite reasonable. Therefore Court approved the above scheme of government of Gujarat.

Spending little money from public money on religious concern is not new but it is given itself in the Constitution of India. Under Article 290 A, the State of Kerala provides Rs 46.5 lakh annually to Travancore Devaswom Fund and Tamil Nadu gives Rs 13.5 lakhs to the Devaswom fund for the maintenance of Hindu temple out of the consolidated fund. The Indian Government spent Rs 10 Crore in developing infrastructure on the Amarnath Yatra route. In the 2017-18 budget, the Government of Rajasthan allocated Rs 38.91Crore for the Devasthan Deptt of which Rs 16 crore is for the pilgrimage of senior citizen.³⁹ In M.P under the scheme chalked out by religious Trusts and endowments deptt, the state government will assist senior citizen above 60 years of age to undertake pilgrimage to one Ajmer Sharif, Vaisnodevi, Jagannath Puri etc.⁴⁰ The U.P Government too, has allocated Rs 394 crore for madarsas and Rs 8000 crore for the pilgrimage to Kashi, Ayodhya and Mathura under the Pilgrimage Rejuvenation and Spiritual Augmentation Drive. The U.P. Goernment will also now pay Rs 1 lakh to each pilgrim of the Kailash Mansarovar Yatra.⁴¹

(5) Article 27 and Hajj Subsidy

Hajj is often quoted as the fifth pillar of Islam and constitutes one of the five essential tenets of Islam along with Shahadah, Salat, Zalat & Sawin.⁴² Traditionally, Hajj Pilgrims used to travel only by ship and transport arrangements were coordinated by Shipping Corporation of India and subsidy was paid from the Budget of Ministry of Surface Transport. Since 1954, Air India has

been operating Hajj Charter flights on Bombay-Jadddah-Bombay sector. Commencing from 1984, Saudia, the national carrier of Saudi Arabia, also started sharing Hajj charter traffic on 50:50 basis with Air India. Ministry of external affairs is the administrative Ministry of Hajj affairs. The statutory responsibility of making arrangements for transporting Hajj pilgrims by any mode including by air is of the Central Hajj Committee.(CHC). Nodal agency for negotiation is Air India. The cabinet also decided the representatives of Central Hajj Committee, Ministry of External Affairs; Ministry of Civil Aviation should be associated with the air charter negotiation. As per Section 9(1)(iv) of Hajj Committee Act 2002 (No.35 of 2002), the duties of the Hajj Committee include the duty to finalize the annual plan with the approval of the Central Government, and execute the plan, including the arrangements for travel by air or any other means, and to advise in matters relating to accommodations. Section 9 (1) (vi) says the duty to co-ordinate with the central government, railways and travel agencies for the purpose of securing travelling facilities for pilgrims.⁴³

Union Minister for Minority Affairs Shri Mukhtar Abbas Naqvi disclosed that a record number of Muslim from India will go to Hajj in 2018 and that too without any subsidy. A total of 3,55,604 applications had been received for Hajj which included 1,89,217 male and 1,66,387 female applicants. In 2018, a total of 1,28,002 pilgrims will go through Hajj Committee of India which include 47 percent females. 47,023 hajj pilgrims will go through Private Tour Operators. Shri Naqvi said that in 2017, a total of Rs 1030 crore was paid to airlines for air fare for 1,24,852 Hajj pilgrims. Whereas in 2018, a total of Rs 973 crore will be paid to airlines for 1,28,002 Hajj pilgrims.⁴⁴

In fact Hajj subsidy is not new. The British enacted the Port Hajj Committee Act 1932 to appease the Muslims so that they may incline in favour of British Regime. In 1959, Nehru Government enacted Hajj Committee Act 1959.⁴⁵ Now it may question of constitutional validity of hajj subsidy being general revenue of state is used to concede the travel of hajj. There are some recent Supreme Court judgements which throws light on Article 27 and hajj subsidy. The Hajj committee Act of 2002 was challenged in *Prafull Goradia Vs Union of India*⁴⁶ case. The grievance of petitioner is that he is a Hindu but he has to pay direct and indirect taxes, part of whose proceeds go for the purpose of Hajj pilgrimage which is only done by muslims therefore violative of Article 14, 15 & 27. For the Hajj, Indian Government interalia grants a subsidy in the airfare of the pilgrims and particular emphasis was given by the petitioner to article 27 of the constitution. Hon'ble Supreme Court of India held that article 27 would be violated if a substantial part of the entire income tax collected in India, or a substantial part of the entire central excise or the custom duties or sales tax, or a substantial part of any other tax collected in India, were to be utilized for promotion or maintenance of any particular religion or religious denomination. In other words suppose 25 percent of the entire income tax collected in India was utilized for promoting or maintaining any particular religion or religious denomination that, in court's opinion would be violative of Article 27 of the Constitution of India. Thus it is no where mentioned in the writ petition as to what percentage of any particular tax has been utilized for the purpose of the Hajj pilgrimage. The allegation regarding a part of the taxes so collected have been utilized for various purposes including promotion and maintenance of a particular religion and religious institutions. Therefore in court's opinion, if only a relatively small part of any tax collected is utilized for providing some convenience or facilities or concessions to any religious denomination that would not be violative of Article 27 of the Constitution of India. It is only

when a substantial part of a tax is utilized for any particular religion that Article 27 would be violated.

Question of hajj subsidy was elaborately discussed in *Union of India Vs Rafique Shaikh Bhikan*⁴⁷. In this case according to the affidavit filed by union of India, the Hon'ble Court found that the amount of subsidy is increasing every year. This increment in subsidy was due to the increase both in number of pilgrims and travel cost. In the year the number of pilgrims going for Hajj from India was as low as 21035; in 2011 the number of pilgrims increased to 125000. In year 1994, the cost of travel per pilgrim was only Rs 17000. In the year 2011, it went up to Rs 54800. As a result the total Hajj subsidy that was Rs 10.51 crore in the year 1994 swelled upto Rs 685 crores in the year 2011. Court held though the grant of subsidy has been found to be constitutionally valid. Nevertheless, the hon'ble Supreme Court is of the view that Hajj subsidy is something that is best done away with. Court found that very large majority of Muslims applying to the Hajj committee for going to Hajj would not be aware of the economics of their pilgrimage and if all the facts are made known-a good many of pilgrims would not be very comfortable in the knowledge that their Hajj is funded to a substantial extent by the government.

In *Rafique Shaikh* case Hon,ble Supreme Court quoted the verse of 97 in Surah 3 of holy Quran " In it are manifest signs (for example), the Maqam (place) of Ibrahim (Abraham); whosoever enter it, he attains security and Hajj (pilgrimage to Makkah) to the House (ka'bah) is a duty that a mankind owes to Allah, those who can afford expenses (for one's conveyance , provision and residence); and whoever disbelieves [i.e denies Hajj (pilgrimage to Makkah) then he is a disbeliever of Allah], then Allaha stands not in need of any of the Alamin (mankind, jinn and all that exists). Therefore hon'ble supreme court directed to Central Government to progressively reduce the amount of subsidy so as to completely eliminate it within in period of 10 years from today and affirmed that the subsidy may more profitably used for the upliftment of the community in education and other indices of social development.

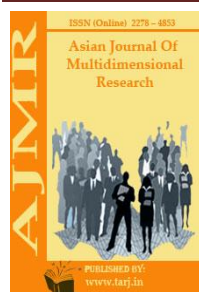
(6) CONCLUSION

Criteria of spending money from Government exchequer must be uniform as suggested in Prafulla Goradia case and Rafique Shaikh for religious purpose. It must not be changed according to political appeasement with the change of regime. Thus spending little amount of public money on religious activity to promote theistic element of devotees is constitutionally valid. As far as Hajj Subsidy is concerned there is no Constitutional barrier in spending money on hajj travel being very little amount burdened on public money. Although, the Supreme Court of India directed to do away Hajj subsidy, because the verse of Quran itself prohibits doing hajj on the expenditure by others. Simultaneously Court directed that subsidy money must be utilized on the development of Muslim deprived children. But no data yet has been published by minority ministry that how they are using the amount in lieu of hajj subsidy in development of deprived Muslim children. Apart from that as debated by Guptanath Singh in Constituent Assembly the huge donation received by charitable religious trusts which are involved in promotion of religion must be taxed and protection of Article 27 must not be given to those trust because welfare of State is supreme. For example fund received in Sai Temple in Sirdi and fund received in Dargah of Ajmer Sharif must be taxed and special provision must be brought in tax laws because welfare of the people can only be done of public money which is mainly collected through taxation. Even God wishes the welfare of people which is possible through the extraction of taxes from different possible sources.

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7. Protection of interests of minorities....
8. Right of minorities to establish and administer educational institutions.....
9. The state shall not deny to any person equality before the law or equal protection of the laws within the territory of India.
10. Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth.....
11. The state shall endeavour to secure for citizens a uniform civil code throughout the territory of India.
12. To promote harmony and the spirit of common brotherhood amongst all the people of India transcending religious, linguistic and regional or sectional diversities;...
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**WHICH VALUES DETERMINE CHOICE BETWEEN ONLINE COURSES
AND TRADITIONAL CLASSROOM COURSES? PERSPECTIVE OF
DIGITAL NATIVES IN GUJARAT**

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ABSTRACT

The purpose of the study is to find the various consumption values that determine Digital natives 'decision to choose between online courses and traditional classroom courses. An exploratory qualitative method was adopted with sample consisting of students pursuing higher education in Gujarat, India. Three focus group discussions (FGD) with a total of 27 participants were conducted to explore the various consumption values that influence the decision to adopt online courses. The FGDs revealed thirty-six consumption values pertaining to functional, emotional, conditional, epistemic and social value. The study is the first to be conducted in the state of Gujarat to determine the consumption values with respect to online learning especially from the perspective of digital natives.

KEYWORDS: *Consumption values, Digital natives, Online courses*

1. INTRODUCTION

Marketing has two main goals- attracting new customers through assuring superior value compared to the competitors as well as by retaining and growing the present customers by delivering satisfaction and value. (Kotler, 2018). Value creation has been an integral part of many organization's mission statements which includes academic institutions. Innovative disruptions like Massive Open Online Courses (eg. Udemy, Coursera, Udacity etc.) and low-cost online and blended programs provided by various universities have started challenging the value of traditional courses. (Weise & Christensen, 2014). In this context, this study tries to determine the values based on which students choose between online courses and traditional classroom-based courses.

The present study focusses on digital natives pursuing higher education in the state of Gujarat. The study is the first phase of a research to identify values that determine the adoption of online courses among digital natives in Gujarat.

2. LITERATURE REVIEW

An extensive literature review was conducted to determine the theoretical framework for the study, similar studies and determine the characteristics of Digital Natives from the published literature.

2.1. E-learning

E-learning can be defined as "web-based learning which utilizes web-based communication, collaboration, multimedia, knowledge transfer, and training to support learners' active learning without the time and space barriers." (Lee, Yoon & Lee, 2009). Web-based learning includes different forms such as blended learning, flipped learning, online courses etc. While blended learning and flipped learning are used in conjunction with traditional classroom courses, online courses can be used as a substitute to traditional classroom courses. For the study, we focus solely on online courses.

2.2. Consumption values

Research suggests that there is no direct impact of human values on behaviour, but rather attitude towards the product mediates the behaviour. It is stated that human values are abstract and are hence difficult to measure. Therefore, attitudes are extensively used as they can be contextualized and hence are better predictors of consumer behaviour. (Homer & Kahle, 1988; McCarty & Shrum, 1994). In order to overcome the limitation of using values as antecedent of user behaviour, the theory of consumption value has been developed. Unlike human values, the consumption values relate specifically to the product as well as its perceived utility. (Sheth et al., 1991). Sheth et al. (1991) have suggested that there are five consumption values which consumers consider while making their purchase decisions. The five consumption values have been termed as functional, emotional, conditional, epistemic and social value. Consumption value has been extensively researched in context of different product and service types such as food stamps, computer dating, cocaine etc. (Sheth et al., 1991) and have been successful in determining user behaviour.

TABLE 1
VALUE DIMENSIONS AND THEIR CONCEPTUALIZATION

| Value | Definition |
|-------------|---|
| Functional | “Perceived utility derived from functional, utilitarian, or physical performance. “ |
| Social | “Perceived utility acquired from association with one or more specific social groups.” |
| Emotional | “Perceived utility derived from feelings or affective states associated with learning.” |
| Epistemic | “Perceived utility acquired from a product/service’s capacity to arouse curiosity, provide novelty, and/or satisfy a desire for knowledge.” |
| Conditional | “Perceived utility acquired as the result of the specific situation or set of circumstances facing the choice maker. “ |

Studies have shown that there is a positive impact of consumption values on customer retention, customer repeat purchase, customer satisfaction and brand loyalty (Yang and Jolly, 2009; Vera and Trujillo, 2013; Wu, Chen, Chen and Cheng, 2014).

This study uses the theory of consumption values to determine which consumption values have the maximum effect on decision to choose between online courses and traditional classroom courses among digital natives in Gujarat.

2.3. Consumption values in online courses

An extensive survey of literature revealed that there are limited number of studies conducted to determine the consumption values of online courses. Toufaily et al. (2018) conducted a study to explore value of e-learning from students using semi-structured interview method. The study conducted in Dubai categorized values into functional value, conditional value, epistemic value, social value, belonging value and personal value. Watjatrakul (2016) studied the effect of perceived values on intention to adopt online learning. He found out that conditional and epistemic value positively affect quality value. Conditional value positively affects epistemic value. Conditional value, epistemic value, quality value and social value positively affect emotional value. Conditional value, epistemic value and monetary value positively affect social value. Epistemic value positively affects quality value. Quality value positively affects monetary value. Social value and emotional value positively affect the intention to adopt online learning. The study, however, did not support that monetary value positively affects the intention to adopt online learning.

2.4. Digital Natives

The Digital Natives are the individuals who are born into technology. (Prensky, 2001). Unlike the previous generation (Digital Immigrants), they are the native speakers of technology and heavily rely on technology in their day to day lives. Digital Natives have also been referred as Generation Y (Weingarten, 2009), Millennials (Howe and Strauss, 2003), Net generation (Shaw and Fairhurst, 2008), Generation next (Martin, 2005). Researchers generally classify children born after 1980 as Digital natives since they were introduced to technological devices and internet in their formative years.

The study is focused on how the digital natives make decision regarding use of online courses. Also, limiting the study to digital natives allows circumventing the moderating effects of perception towards technology on consumption values.

3. METHODOLOGY

Sheth et al. (1991) have suggested a standardized questionnaire format for determining the important consumption values for a product purchase decision. The Focus group discussion (FGD) method has been recommended for generating the items to be included in the questionnaire. FGD is an advantageous method to obtain understanding on complex behaviour and motivation of individuals. (Morgan and Kreuger, 1993). FGDs enables discussion around and limited to the topics of interest to the researcher and allows the researcher to capture the differing thoughts and perspectives of the various participants. (Malhotra and Dash, 2011).

3.1. Sampling and protocol

A total of three FGDs were conducted in the city of Ahmedabad in Gujarat, India. Ahmedabad is one of the major educational hubs in Gujarat. Students from various parts of the state as well as India come for education to Ahmedabad. The city hosts state universities, private universities, institutes of

Recruitment of participants for the three FGDs was done as suggested by Bellenger, Berhardt and Goldstucker (1976). Each FGD consisted of nine participants resulting a total sample size of 27 participants. Each group consisted of an approximately equal number of males and females, and had students pursuing different specializations viz. Management, Engineering, Science and Arts. The age group of participants was between 17 and 25 thus all the participants qualify as Digital Natives. The participants consisted students who had used online courses as well as those who had never used online courses. Normally a focus group has six to ten members along with a moderator who is responsible for eliciting responses from the participants in a conversational manner.

| TABLE 2 DEMOGRAPHIC INFORMATION OF FGD PARTICIPANTS | | |
|--|------------------|-----------------------|
| | Frequency | Percentage (%) |
| Gender | | |
| Male | 14 | 51.85 |
| Female | 13 | 48.14 |
| | | |
| Specialization | | |
| Management | 4 | 14.81 |
| Engineering | 7 | 25.92 |
| Science | 9 | 33.33 |
| Arts | 7 | 25.92 |
| | | |
| Used online courses? | | |
| Yes | 17 | 62.96 |
| No | 10 | 37.03 |

The FGD process started by asking the background details of the participants. Sweeny et al. (1996) have suggested that asking consumer why they valued a particular brand (eg. NPTEL) evoked more responses as compared to asking why they valued a particular product (eg. Online courses). For this purpose, we enquired the participants about the various online courses that they have used. Laddering method was used to determine how consumers ascribed various attributes to different values. (Reynolds & Gutman, 1988)

In the first step, the participants were asked to differentiate between attributes of online courses (eg. NPTEL) and traditional classroom courses. The goal of the question was to identify service attributes which are meaningful to the participants. In the next step, a series of probe questions were asked for each of the attributes expressed by the participants. This was done through asking the participants on why the particular attribute was important to them. The participants were also informed about the five consumption values and encouraged to respond in terms of the five values.

Sweeny et al. (1996) suggested that it is not required to ask the participants to rate the importance of the statements as the rating will be done using a survey instrument. The FGDs were hence terminated once responses were collected on the consumption values. The FGDs were recorded to conduct a detailed analysis later. All the FGDs were conducted by the researcher and lasted about 90 minutes.

4. RESULTS

The recordings of the three FGDs were transcribed and content analysis was conducted to find out the consumption values. A total of 110 consumption values were identified from the study. The consumption values were then reduced based on similarity between the statements. A total of Eleven functional values, eight social values, five emotional values, four epistemic values and eight conditional values were identified. We would like to state that the consumption values thus obtained may not be completely independent as suggested by Sheth et al. (1991). This would be further investigated in the subsequent pilot survey stage which is designed to confirm the suitability of items in the scale.

The various consumption values obtained from the study are listed in Table 3, Table 4 and Table 5.

| TABLE 3 | |
|---|--|
| FUNCTIONAL AND SOCIAL VALUES | |
| Functional values | Social values |
| Is reliable | Gives me social status among my friends. |
| Is industry oriented | It makes me look tech savvy. |
| Is value for money | Lacks social learning element. |
| Is not reliable | I would prefer it if my friends also use it. |
| Is a waste of money | Lack of bonding with peers. |
| Allows learning at my own pace. | Lack of bonding with alumni. |
| I can get additional certificates. | No face to face interaction with instructor. |
| Made by highly experienced professors. (mostly) | Allows networking with peers all around the world. |
| Don't hold professional value. | |
| They are free. (Some courses) | |

| | |
|----------------------|--|
| It has good content. | |
|----------------------|--|

TABLE 4
EMOTIONAL AND EPISTEMIC
VALUES

| Emotional values | Epistemic value |
|---|---|
| Is fun to learn. | Curious about how it works. |
| They are boring. | Allows me to learn in new ways. |
| Feel secure about career. | Allows me to learn different subjects/ topics. |
| Does not give me the same enjoyment as F2F classes. | Hands on learning in F2F classes arouse more curiosity. |
| Completing F2F classes is more satisfying. | |

TABLE 5
CONDITIONAL VALUES

| Conditional values |
|--|
| Use it for revision before exams. |
| Use it while commuting. |
| Useful for working people. |
| Use it in vacations. |
| Use it when I can't understand in classroom. |
| Use it for entrance exam preparation |
| Use it when I miss lectures. |
| Is useful while applying for jobs. |

5. DISCUSSION AND IMPLICATIONS

This is an exploratory study with a limited objective to explore the perception of students about consumption values related to online courses. Different value elements have a different significance depending upon the industry, demographics and even culture. (Almquist et al., 2016). For instance, social value is important for consumers while purchasing jewellery but is less relevant in the purchase decision of washing powder. Thus, understanding the values perceived by users and non-users of online courses can aid in product development as well as positioning of online course offerings.

The study has explored the various consumption values associated by the Digital Natives with Online courses. Since the purchasing power of Digital natives is only going to increase over the period of time (Juristic and Azevedo, 2011; Waters, 2006), it is imperative that marketers develop a greater understanding of decision making of this generation.

We acknowledge that the study has some limitations. Due to the constraints of time and resources, the study was conducted only in one major city in Gujarat. Further studies can be conducted across different cities and towns of Gujarat.

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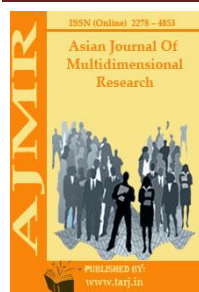
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MEASURING VALUE ADDED IN THE CEMENT INDUSTRY OF INDIA

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ABSTRACT

Money is the most common means of measuring wealth. The value of a product or material used as the basis for a monetary system depends on how much others are willing to trade or provide labour in exchange for it. Another factor is the degree of universal acceptance the material or commodity has. If no one outside a community is willing to accept the money in exchange for goods or services, it has no value outside of the society that uses it. The paper first analyses the trend of Value added in the 4 top cement companies including Shree Cement Limited, J.K. Cement Limited, J.K. Lakshmi Cement Limited, and Binani Cement Limited are included and later with hypothesis 6 years figures trend is analysed by ANOVA for growth in Value added. Further by taking sample of 73 managers as respondents differences in their opinion for use of Value added concept is measured with one sample t test. The study revealed that the value of net value added in the above study period is similar and very less changes were found that can be ignored and further VA is better measures then EPS for measuring financial performance

KEYWORDS: Value added, Economic value added (EVA), Market Value added (MVA), Cement Industry.

INTRODUCTION

The extent to which outside forces can manipulate the value of money can have a dramatic impact on measuring wealth. One of the major problems with paper currency is that it is subject to manipulation and devaluation by the acts of one or a few individuals through counterfeiting and unscrupulous trading. Another problem is that it is relatively easy for governments and banks to manipulate the value of money by printing more and making it easy to borrow, or by printing less and increasing credit restrictions. For these reasons, financial instruments and investments, land, resources and even livestock can be used to measure and evaluate wealth.

In business, the difference between the sale price and the production cost of a product is the unit profit. In economics, the sum of the unit profit, the unit depreciation cost, and the unit labour cost is the unit value added. Summing value added per unit over all units sold is total value added. Total value added is equivalent to revenue less intermediate consumption. Value added is a higher portion of revenue for integrated companies, e.g., manufacturing companies, and a lower portion of revenue for less integrated companies, e.g., retail companies. Total value added is very closely approximated by compensation of employees plus earnings before taxes. The first component is a return to labour and the second component is a return to capital. In national accounts used in macroeconomics, it refers to the contribution of the factors of production, i.e., capital (e.g., land and capital goods) and labour, to raising the value of a product and corresponds to the incomes received by the owners of these factors. The national value added is shared between capital and labour (as the factors of production), and this sharing gives rise to issues of distribution.

Outside of economics, value added refers to "extra" feature(s) of an item of interest (product, service, person etc.) that go beyond the standard expectations and provide something "more", even if the cost is higher to the client or purchaser. Value-added features give competitive edges to companies with otherwise more expensive products. Value-added methods and measurements are also being utilized in education as part of a national movement towards teacher evaluation and accountability in the United States. This type of measure is known as a value added modeling or measures.

REVIEW OF LITERATURE

The concept of value added was initially used in 1790 in the first North American Census of Production (Gillchrist, 1970). Trenche Cox, a treasury official, whose techniques have since been adopted by most industrial nations in the calculation of Gross National Product (GNP), is regarded as the man responsible for realising that value added would avoid double counting (Haber et.al, 2003). Value added has also been defined in the economic literature by Ruggles and Ruggles (1965). The VAS therefore, has a macro economic origin, in that the calculation of value added in the value added statement corresponds with the calculation of GNP, as well as economic significance.

Suojanen (1954) defined the firm as an enterprise or decision-making centre for the participants that are the enterprise theory. Accountancy's role in this regard is to report the results to the various interested parties in ways they can understand best. Suojanen suggested the value added concept for income measurement, as a way for management to fulfil their accounting duty to the various interest groups by providing more information than was possible from the income statement and balance sheet. This makes him one of the first writers to use the value added concept in terms of accounting for the results of an enterprise. Value added can be defined as the

value created by the activities of a firm and its employees, i.e. sales less the cost of bought in goods and services. The value added statement (VAS) reports on the calculation of value added and its application among the stakeholders in the company. As such it introduces very little new information to that already contained in the income statement (salaries and wages used to be the only additional information), but it presents the information in a different and supposedly more understandable format. M.F.Morley (1978) for the Employees or the workforce, the value added statement is very much useful since the draw backs of the conventional reporting of Profit and Loss accounting. The income statement, apart from being more complex than a value added statement, is not of particular relevance to the employees. The optimize value added is more meaningful than optimize profit because added value determiners reward for employees as well as providers of organizational capital C. J. Van Staden & Q. Vorster (1998) R. Gray et.al (1996) Value Added Statement, is much more useful in improving the morale and the attitudes of the employees towards their services to the organization, who gave them employment. Human behavioural patterns are very complex and changes according to the situation and moreover, influenced by several factors. Simply presenting the Value Added Statement as a supplementary statement, does not guide human attitude and behaviour.

Value Added Statement provides a better system of describing the performance of business undertakings in terms of capital productivity and labour productivity. Labour productivity can be used to measure in terms of value added per employee in order to help in wage settlement and the capital productivity can be measured in terms of value added per rupee of capital employed to find out the effective utilization of capital employed in the business (Evraert & Riahi-Belkaoui, 1998)

From a Nation's point of view, the preparation of Value Added Statement is most important, the contribution made by respective organization, towards the overall value added or wealth created of that particular nation (Gray & Maunder, 1980). As explained in the above uses of value added concept, an organization can survive without earning profits, but cannot survive without adding value. The optimized profit is less important than the optimized added value of an organization. This value added is reward for employees and as well as the creditors (providers of capital) of an organization. Therefore, Value Added Statement is very much useful for the company to introduce productivity incentive schemes based on value added (Morley, 1978). With introduction of value added, it can be observed in terms of team spirit in the organizational environment (Nandi, 2005). At present, tax authorities are also using value added statements of respective organizations in making decisions (Rao, 2001).

RESEARCH METHODOLOGY

Type of data: In present research, the respondents were selected using convenience sampling (using a cross-sectional design) from select organisations. The sample of the present study, represented the population with respect to demographic dimensions i.e. gender, age, designation, and education. Care was taken to make the sample representative of the actual population. The study concerns itself with the period of seven years i.e. from 2008-2009 to 2015-2016.

Sampling: The technique or the procedure adopted for the current study is to gather primary data from the sample of professionals working in the cement industry. 4 sample units from cement industry were selected to draw inferences about the population.

Population: A population is the aggregate of all the elements that share some common set of characteristics and that comprise the universe for the purpose of the research problem. All the

items under consideration in any field of inquiry constitute a 'universe' or 'population'. The universe of present study consists of all cement companies operated in India and all the professionals who are decision makers in their cement companies.

Sample unit: 4 cement companies including Shree Cement Limited, J.K. Cement Limited, J.K. Lakshmi Cement Limited, and Binani Cement Limited are included in the sample units with 73 respondents.

Sample size: This study includes 73 professionals in the aforementioned sampling unit.

Sources of data: For the purpose study of the present study various primary and secondary data are used for analysis. Most of **primary data** required for the study, were collected through questionnaire by personal visit interviews and discussions with senior officials of the concern cement companies. On the other hand, **secondary data** were acquired through Annual report of the companies, Periodicals, Government Publications and reports, published and unpublished, financial and other reports of the selected units of selected Cement companies.

Methods of data analysis: To support the conclusions and findings an intra firm comparison will be made and statistical techniques used includes such as range, co-efficient of range, standard deviation with ANOVA and one sample t test. To improve the efficiency and effectiveness of value added analysis, suggestions are given at the end on the basis of the conclusions drawn.

Data analysis

To analyse the data first the trends in the value added is measured by taking data of 4 selected cement companies for 7 years. The data gathered is presented as under:

TABLE-1: MEASURING TREND IN THE COMPONENTS OF GENERATION OF VALUE ADDED

| Trend | 2017-18 | 2016-17 | 2015-16 | 2014-15 | 2013-14 | 2012-13 |
|----------------------|---------|---------|---------|---------|---------|---------|
| Shree Cement Limited | 88.03 | 207.88 | 90.51 | 83.54 | 94.13 | 114.09 |
| J.K. Cement Limited | 115.18 | 137.73 | 59.32 | 126.60 | 80.69 | 119.35 |
| J.K. Lakshmi Cement | 77.61 | 122.24 | 99.75 | 117.92 | 82.31 | 109.87 |
| Binani Cement | 6.48 | 434.00 | 62.95 | 113.77 | 61.81 | 131.14 |

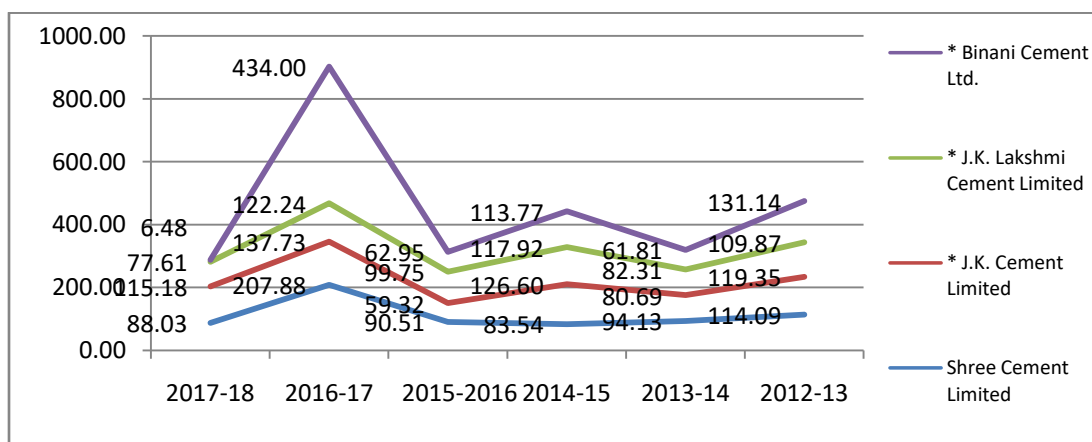


Figure-1: Measuring trend in the components of generation of value added

From the above table and figure it is clear that the in comparison with the previous year's Net Value added values the maximum change has been seen in the Binani cement while in Shree, JK and JK Lakshmi cements it is moreover less varied.

After analysing the level and changes in the value added in various companies, it is essential that the change in the value added according to time period is to be measured in cement industry. The same is analysed with the following hypothesis:

H₁= Significant difference exists in the year wise growth of Net value added of cement industry

Since 2011-12 to 2017-18 periods the value added computed is analysed to measure the above hypothesis with the SPSS software by using ANOVA test. The result of the test is presented as under:

TABLE-2: ANOVA ANALYSIS OF YEAR WISE GROWTH IN VALUE ADDED IN CEMENT INDUSTRY

| A-Descriptives | | | | | | | | |
|-----------------------|----------------|---------|----------------|--------------|----------------------------------|-------------|---------|----------|
| | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
| | | | | | Lower Bound | Upper Bound | | |
| 2017-18 | 4 | 24485.1 | 43440.1 | 21720.0 | -44637.7 | 93607.9 | 631.4 | 89561.5 |
| 2016-17 | 4 | 29354.6 | 51778.8 | 25889.4 | -53037.0 | 111746.2 | 693.8 | 106894.4 |
| 2015-16 | 4 | 23403.3 | 41934.9 | 20967.4 | -43324.4 | 90131.1 | 571.0 | 86253.3 |
| 2014-15 | 4 | 29242.6 | 53343.3 | 26671.6 | -55638.5 | 114123.6 | 673.3 | 109200.9 |
| 2013-14 | 4 | 17597.6 | 31470.9 | 15735.4 | -32479.6 | 67674.8 | 671.6 | 64773.8 |
| 2012-13 | 4 | 26985.6 | 41918.7 | 20959.4 | -39716.4 | 93687.7 | 821.0 | 89211.0 |
| 2011-12 | 4 | 26802.6 | 50641.2 | 25320.6 | -53778.9 | 107384.0 | 637.2 | 102749.9 |
| Total | 28 | 25410.2 | 40302.1 | 7616.4 | 9782.7 | 41037.7 | 571.0 | 109200.9 |
| B-ANOVA | | | | | | | | |
| | Sum of Squares | | df | Mean Square | | F | Sig. | |
| Between Groups | 4.023E8 | | 6 | 67057054.772 | | .032 | 1.000 | |
| Within Groups | 4.345E10 | | 21 | 2.069E9 | | | | |
| Total | 4.386E10 | | 27 | | | | | |

ANOVA on year wise value of Net value added e revealed an insignificant main effect of fit level $F(6,21)=0.032$, $p>0.05$, which revealed that the gap in the year wise values are insignificant and we can conclude that the value of net value added in the above study period is similar and very less changes were found that can be ignored.

MEASURING EFFECTIVENESS OF VALUE ADDED

Data is cross tabulated and one sample 't' test is applied to test the statistical significance of mean scores. For the present analysis, we test the data with hypothesized mean with middle value of likert scale i.e. '3' = No Idea. For this research, keep the default 95% confidence

intervals. This equates to declaring statistical significance at the $p < .05$ level. The following hypothesis was developed:

H1= Significant differences exists in the opinion of the professionals for use of Value added concept.

To check out the above hypothesis, Result of one sample 't' test is presented below:

TABLE-3: ONE SAMPLE 'T' TEST

| A- One-Sample Statistics | | | | | |
|---|-----------|----|--------|----------------|-----------------|
| Express your opinion as a Finance manager | SPSS Name | N | Mean | Std. Deviation | Std. Error Mean |
| Value added is better in financial performance measurement than Profitability? | Proft1 | 73 | 1.8904 | .77391 | .09058 |
| As a Finance manager do you believe that EVA is better in financial performance measurement than Profitability? | Proft2 | 73 | 2.9041 | 1.0693 | .12515 |
| As a Finance manager do you believe that MVA is better in financial performance measurement than Profitability? | Proft3 | 73 | 2.0959 | .71033 | .08314 |
| VA is better for measuring financial performance than ROCE? | ROCE 1 | 73 | 3.2877 | 1.3174 | .15419 |
| EVA is better for measuring financial performance than ROCE? | ROCE 2 | 73 | 3.6575 | 1.1927 | .13961 |
| MVA is better for measuring financial performance than ROCE? | ROCE 3 | 73 | 2.6712 | 1.2139 | .14209 |
| VA is better than EPS for measuring financial performance? | EPS1 | 73 | 3.3151 | .70468 | .08248 |
| EVA is better than EPS for measuring financial performance? | EPS2 | 73 | 3.4247 | .76227 | .08922 |
| MVA is better measures then EPS for measuring financial performance? | EPS3 | 73 | 3.2603 | .95782 | .11210 |

| B- One-Sample Test | | | | | | |
|---------------------------|----------------|----|-----------------|-----------------|---|--------|
| | Test Value = 3 | | | | | |
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| Proft1 | -12.25 | 72 | .000 | -1.10959 | -1.2902 | -.9290 |
| Proft2 | -.766 | 72 | .446 | -.09589 | -.3454 | .1536 |
| Proft3 | -10.87 | 72 | .000 | -.90411 | -1.0698 | -.7384 |
| ROCE1 | 1.866 | 72 | .066 | .28767 | -.0197 | .5950 |
| ROCE2 | 4.710 | 72 | .000 | .65753 | .3792 | .9358 |
| ROCE3 | -2.314 | 72 | .024 | -.32877 | -.6120 | -.0455 |
| EPS1 | 3.820 | 72 | .000 | .31507 | .1507 | .4795 |
| EPS2 | 4.760 | 72 | .000 | .42466 | .2468 | .6025 |
| EPS3 | 2.322 | 72 | .023 | .26027 | .0368 | .4838 |

DISCUSSIONS AND CONCLUSIONS

Table presented with the observed *t*-value ("t" column), the degrees of freedom ("df"), and the statistical significance (p-value) ("Sig. (2-tailed)") of the one-sample t-test. The *p* value for majority of dimensions are < .05, therefore, it can be concluded that the population means and sample means are significantly different. From the mean value analysis reveals that as Finance manager they do not believe that Value added is better in financial performance measurement than Profitability, does not believe that EVA is better in financial performance measurement than Profitability and also MVA is also not better in financial performance measurement than Profitability.

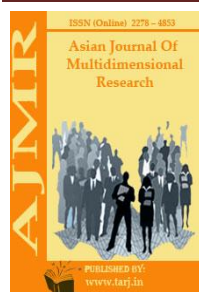
For ROCE the *p* value for majority of dimensions are <0.05, therefore, it can be concluded that the population means and sample means are significantly different. From the mean value analysis reveals that as VA is better for measuring financial performance than ROCE, EVA is better for measuring financial performance than ROCE and MVA is better for measuring financial performance than ROCE.

For EPS the *p* value for majority of dimensions are <0.05, therefore, it can be concluded that the population means and sample means are significantly different. From the mean value analysis reveals that as VA is better measures then EPS for measuring financial performance, EVA is better measures then EPS for measuring financial performance and MVA is better measures then EPS for measuring financial performance.

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TRADING IN GROUND ZERO: AN INSIGHT INTO KAMALASAGAR-TARAPUR BORDER HAAT

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ABSTRACT

The cross border trade between Tripura and Bangladesh is constituted of both the formal and informal channels. Where the formal cross border trade is carried on through the land customs stations, informal trade flows through many other routes addressing the long porous border with Bangladesh, and as a result of this, many valuable resources that could add to the economic profile of the state by way of formal exports gets easily transported out of the state. To combat such illegal movements of natural resources of high economic value and to upgrade the livelihood, economic condition and communication of those residing in the far-off vicinity of both the sides of the border, the border haats are proving to be a boon and success to both the countries which became possible by signing of the MoU to resurrect the border haats, that once existed during the princely era (Haldar, 2012) between India and Bangladesh. In the present day scenario, two border haats are functioning in Tripura. In this study, an attempt has been made to throw a light on the working scenario of the Kamalasagar-Tarapur border haat along with the existing problems and benefits it received, and as observed since its inception.

KEYWORDS: Bangladesh, Border Haat, Ground zero, Kamalasagar, Tarapur, Trade, Tripura.

I. INTRODUCTION

The North East Region (NER) of India shares a long international boundary with Bangladesh which comprises of Assam (263 Km), Meghalaya (443 Km), Mizoram (318 Km) and Tripura (856 Km). As evident, Tripura shares the highest international boundary with Bangladesh. But the long border sharing hasn't added much to the development of the state. With a very marginal and limited quantity of export, Tripura has always been keen on the imports made from Bangladesh for its survival and also to meet the rising demand of the economy. Tripura being landlocked and isolated from its very mainland has always been a major market from the view point of Bangladesh, and through Tripura, it has always targeted to gain more grip on the trade with the other states of NER India. Bangladesh has always seen Tripura in particular, and the entire NER India in general as a favourite hunting ground for trade which thus enabled it to significantly marginalize the overall trade deficit it has with India as a whole. Tripura is rich and bestowed with full of natural resources but is a failure in terms of adding value to the same due to lack of industrialisation resulting from poor governance which is further coupled by pitiable transport and communication system. The sustainability of the livelihood mechanism of those residing in the remote border villages has always been challenging in both the sides of the border, and as a result, the Government of both the countries agreed upon to the formation of border haats¹ for uplifting the economic profile of the peoples through sale of local produce. The notion of border haat is not a new one. In fact, India and Bangladesh were involved in such pattern of trade from the primeval times which was suddenly snapped² with the formation of Bangladesh as a separate country after its separation from the then East Pakistan. Since partition, it took a long time for both the countries to restore such pattern of trade. The first border haat to come in action after such partition was the Balamari-Kalaichar haat in 2011 followed by the second, Dolara-Balat haat in 2012, both of which are located along the Meghalaya (India) - Bangladesh border. The third to join the channel was the Srinagar-Chhagalnaiya haat in South District of Tripura, successively followed by the Kamalasagar-Tarapur haat located in the Sepahijala District of Tripura, both of which are located along the Tripura-Bangladesh border, and are in operation since 2015. The Kamalasagar-Tarapur haat started its operation from 15th June, 2015 and since then it has proven to uplift the livelihood of the peoples residing in both the sides of the border and proven to be a win-win situation for both India and Bangladesh.

II. OBJECTIVE

The objective of this paper has been to reflect the operational scenario of the Kamalasagar – Tarapur border haat, the problems associated with it, and the future benefits that may be derived by the haat.

III. RESEARCH METHODOLOGY

The methodology adopted for this paper is explorative in nature. The study is largely based on primary data where data has been collected visiting the haat and interacting with the buyers and sellers of both the countries. Besides, various secondary sources like books, websites, journals, government reports, etc. have been systematically utilized and referred for the construction of conceptual base of the present study and it has been done keeping the objective of the study in mind.

IV. THE KAMALASAGAR-TARAPUR HAAT

The Kamalasagar-Tarapur haat (refer Image 1) is in the Bishalgarh Subdivision of Sepahijala district of Tripura located at a meager distance of 27 Km (approx) from the Nagerjla stand in Agartala from where buses, auto rickshaws and commercial cars can be availed to reach the destination. The route takes a split towards the right from the NH-44 entering Gokulnagar, which is a half way distance from the haat. Presently, this route to the haat is a beautiful stretch which was once in a disastrous shape prior to the formation of the border haat in 2015. Tea gardens, plenty of rubber trees and lush green cultivable fields can be seen in the route with least development in the life style of the peoples living along this 12 Km stretch. Few local markets, a bio-fertilizer production unit, a rice mill, a setup of ONGC Tripura Asset, Two H.S. Schools at Debipur and Madhupur, a rubber processing center and a primary health care center set up under the scheme of Border Area Development Programme (BADP) are amongst the notable observations.

Earlier in 2015, there was a small shed just opposite to the entry gate of the haat from where passes were sold for ` 10/- per person for entering the haat after examining a valid identity card issued by the Government, which at present costs ` 20/- per person. Subject to the rise in the number of visitors, the work of issuing of passes has been shifted to a new building built at a cost of ` 10,15,898/- under the scheme of Border Area Development Programme (BADP)³. While entering the haat, the BSF guards examine the pass and the ID card, and only allowed to enter the gate after proper frisking is done. After entering, the passes are again rechecked by the higher officials of BSF. From there, one needs to walk another 50 m to reach the main entrance gate to the haat where checking of pass and ID card is again done by the BSF guards. To sum up, the security is of top notch and there are hardly any chances to escape if entered through informal means, and this mechanism has not changed since inception of the haat.

The Kamalasagar-Tarapur haat is located within 150 yards of zero line of the India-Bangladesh international border, half of which is in the Indian side and the other half in the Bangladesh side. Initially, the trade in this haat was opened and conducted on a weekly basis on Thursday, which after a certain period was changed to Friday and later shifted to Sunday with the motive to attract more people to the haat as Sunday is the weekly holiday of India. The decision to shift the haat day to Sunday went in favour for both the sides, and with this happening, the number of visitors increased considerably. The timing of the haat in operation is from 9.30 am to 3.30 pm. The outlook of the haat, if viewed from top, is square and enclosed by barbed wire fencing from all the four sides, where four sheds are on the Indian side and four sheds on the Bangladeshi side. There is a building bisecting these sheds from the middle which is the Office cum meeting hall of the security personnel's of both the sides and other members of the Border Haat Management Committee (BHMC), if needed. Under the same roof exists a currency exchange counter from where the sellers in the haats exchange their currencies at the end of the day. Both Indian rupees and Bangladeshi taka are used for transactions in the haat. Behind the office is a common toilet divided in half for male and female, and is being used both by the sellers and visitors of the haat.

As per the Memorandum of Understanding (MoU) signed between India and Bangladesh, peoples residing within 5 km radius of the haat are eligible to be the vendors and are allowed to trade in locally produced goods and commodities of their respective country origin. The products as sold by the Indian sellers and Bangladeshi sellers in details are provided in the table 1 below.

TABLE 1: PRODUCTS SOLD IN THE KAMALASAGAR-TARAPUR BORDER HAAT

| Tarapur (Bangladesh) Sellers | Tripura (India) Sellers |
|---|---|
| Iron & Steel Products [Shovel (Shabol), Dao, Flower Basket, Oil Lamps, Chheni, Axe, Spade (Kudal), Mortar & Pestle, Betel Nut Cutter (Sarota), Hammer, Chimta, Ghutni, Dhoop Dani, Incense Stick Stand, Diyas, Utensils] | Cosmetics and Grooming Items [Mascara, Lipsticks, Eyeliner, Kajal, Shampoo, Conditioner, Body Lotion, Perfumes, Deodorants, Hair Oil, Soaps, Hair Colour, Beauty Soaps, Face Wash] |
| Melamine Products | Baby Products [Oil, Shampoo, Soap, Towels, Comb, Pads] Johnson and Johnson, Himalaya |
| Leather Products [Ladies Purse, Wallet, Footwear] | Fruits [Jackfruit, Wood Apple (Bel)] |
| Dry Fish [Salted Hilsha and of other varieties] | Spices [Cumin, Coriander] |
| Rolling Board & Rolling Pin (Roti Belni) | Cardamom |
| Garments [Zamdani Sarees, Cotton Sarees, Lungi, Cotton Vests, Shirts, T-Shirts], Gamcha | Raisins, Mango Bars |
| Plastic Goods [Household Items, Toys] | Pickles |
| Door Mats [Made of Jute] | Plastic Toys |
| Food Items [Biscuits, Condensed Milk, Vermicelli (Sewai), Noodles, Papad, Potato Chips, Pickles, Candies] | Food Items [Biscuits, Chanachur, Bhujia, Fruit Squash, Chocolates] |
| Soaps [Beauty Soaps and Washing Soap (Bangla Soap)] | Steel Utensils |
| Talcum Powder | Hurricane Lantern |
| Fruits [Banana, Water Melon, Orange, Date Palm, Apple (both red and green), Dates, Pear, Pineapple] | |
| Medical Products [Syrups, Tablets, Glucose, Roohafza] | |
| Items for Quick Consumption [Lemonade, Biscuits, Water Melon, Sweets- Curd, Kheer] | |

Source: Field Study

It can be seen that a variety of products are been brought and sold in the haat. It can also be observed from table 1 that the Bangladeshi sellers offer a wide range of products for purchase in comparison to the Indian sellers. Despite the fact that Indian sellers offer a lesser variety of products, the sales are more in figures (refer table 2) in comparison to the Bangladeshi sellers. There has been craziness in the buyers coming from Bangladesh towards the cosmetics and grooming items offered by India. Indian buyers are also equally crazy purchasing dry fish, melamine products and other packeted food stuffs. The whole scenario of the haat changes in hours as more and more people comes in turning out the zero line look similar to that of a fair ground rather than a weekly haat. In other way, it can be said that haat turns out to be a meeting site for the families residing on both the sides of the border⁴.

TABLE 2: SALES FIGURE OF KAMALASAGAR-TARAPUR BORDER HAAT (IN CRORE)

| Year | Sales in Indian Side | Sales in Bangladesh Side | Total Sales |
|---------|----------------------|--------------------------|-------------|
| 2015-16 | 2.96 | 0.56 | 3.52 |
| 2016-17 | 5.88 | 0.59 | 6.47 |

Source: Directorate of Economics & Statistics, Tripura

V. PROBLEMS ASSOCIATED WITH THE HAAT

There are a notable number of problems as seen and observed in the Indian side of the haat that definitely needs to be marginalized for a much better experience to the haat. The first and foremost difficulty is the procurement of the gate pass that one needs to obtain to enter the haat. The queues in front of the pass issuing building are so long that it takes more than hours for a person to obtain the passes and this thing really tests one's patience. Secondly, there is no entry restriction of persons entering the haat at a time which makes the haat over crowded making it cumbersome for the security personnels of both the sides (BSF- India and BGB- Bangladesh) to keep a keen watch over the peoples. To some extent, it definitely poses a threat to the security as the haat is situated at the zero line and people might cross the barbwires to the other side of the border. Thirdly, there are no warehouse and storage facilities for the sellers in the haat. The unsold items are to be laden back to home by each of the seller every haat day. Fourthly, poor, or can say, no network (internet and mobile) connectivity exists once you are near or in the haat which may cause problems during adverse situations or in emergencies. Fifthly, it is been observed that there exists only a common toilet in the haat meant to be used both by the sellers and visitors which leaves the toilet in a total mess and deplorable state as the same is used by massive number of peoples. Finally, it has been seen and the sellers have also expressed their difficulty of carrying their goods in bulk from the main gate to their respective sheds where they place their items for sale. This indeed is a cumbersome task for them as they have to carry back the same after the haat closes. To sum up, all these issues need to be given due importance with possible remedies for a hassle free visit and also to get a wonderful experience visiting the haat both for the buyers and sellers.

VI. THE ADVANTAGEOUS SIDE OF THE HAAT

The Kamalasagar-Tarapur haat is situated at a very close proximity to the age old Kasba Kali Temple on the Indian side which is one of the prominent tourist spot in Tripura where people come in huge number to worship the goddess. Peoples from different states visit here, and with the presence of a market located at the zero line of the border, the haat has become a must visit place for every tourist coming to the state. It is not only the tourist, but also the other peoples of the state from far flung areas who come with a dual motive to visit the temple as well as the haat. The opening of the border haat has seen a spurt in the number of peoples present to this particular place on the haat day. With this increase in the number of peoples outside the haat, the poor local residents of the border area who don't find a place to trade inside the haat got a scope to sell their local produces to the visitors by setting up petty shops near the fencing of the haat. This has definitely spread smiles and hope to the poor section of the society to earn a sufficient and respectful living. On the contrary, it can be said that the haat has gained much more pace with the huge number of visitor coming to the temple. The people coming to the temple definitely steps inside the haat to gain an experience and enjoy some shopping standing at the zero line. To sum up, it can be opined that the presence of the haat has invariably increased the

inflow of people to this remote border area thereby generating handsome revenue for the state towards its contribution to the tourism sector.

VII. FUTURE ADVANTAGE

Prior to the formation of the Kamalasagar-Tarapur Border Haat, the road condition from the curve of the national highway to the haat was in a very deplorable condition. People hardly visited the place thinking about the bad condition of the road. But with the passage of time, the Tripura government took serious initiatives revamping the road as it connected both the haat and the Kasba Kali Temple. Situated at a meager distance from the capital city, this place has turned out to be a must visit place for the tourists and also for the locals as the road conditions are of top notch now and requires a very less time to reach there in comparison to the earlier times. The presence of the border haat has in real terms set a juncture for the poor people's residing near the border. The MoU for border haat signed between India and Bangladesh says that only residents residing within the radius of five kilometer from the location of the border haat are qualified to sell their produces in the haat. But the noticeable thing is that a fine market has evolved up outside the haat confronting to the huge number of people visiting the haat as well the temple. The good side of this market growing up is that there is no restriction for one to be a seller outside the haat. There is a sizeable production of fruits and vegetables in this specific region of the district carried on by the villagers which may turn out to be good supply to the outer market beside the haat. Considering this, the state government must take initiatives to make an organized market utilizing the large free land near the border haat. Doing this, the government can create ample scope for earning a living of the residents of this remote corner that will undoubtedly prove to be beneficial for the government as well. Kamalasagar being a tourist place in the state's map and existence of the border haat ensures that the spot will never fall short of visitors which make the setting up of an organized market by the government more important. Thus, there is a lot of scope for the bordering people to gain and take advantage from the presence of the Kamalasagar-Tarapur border haat.

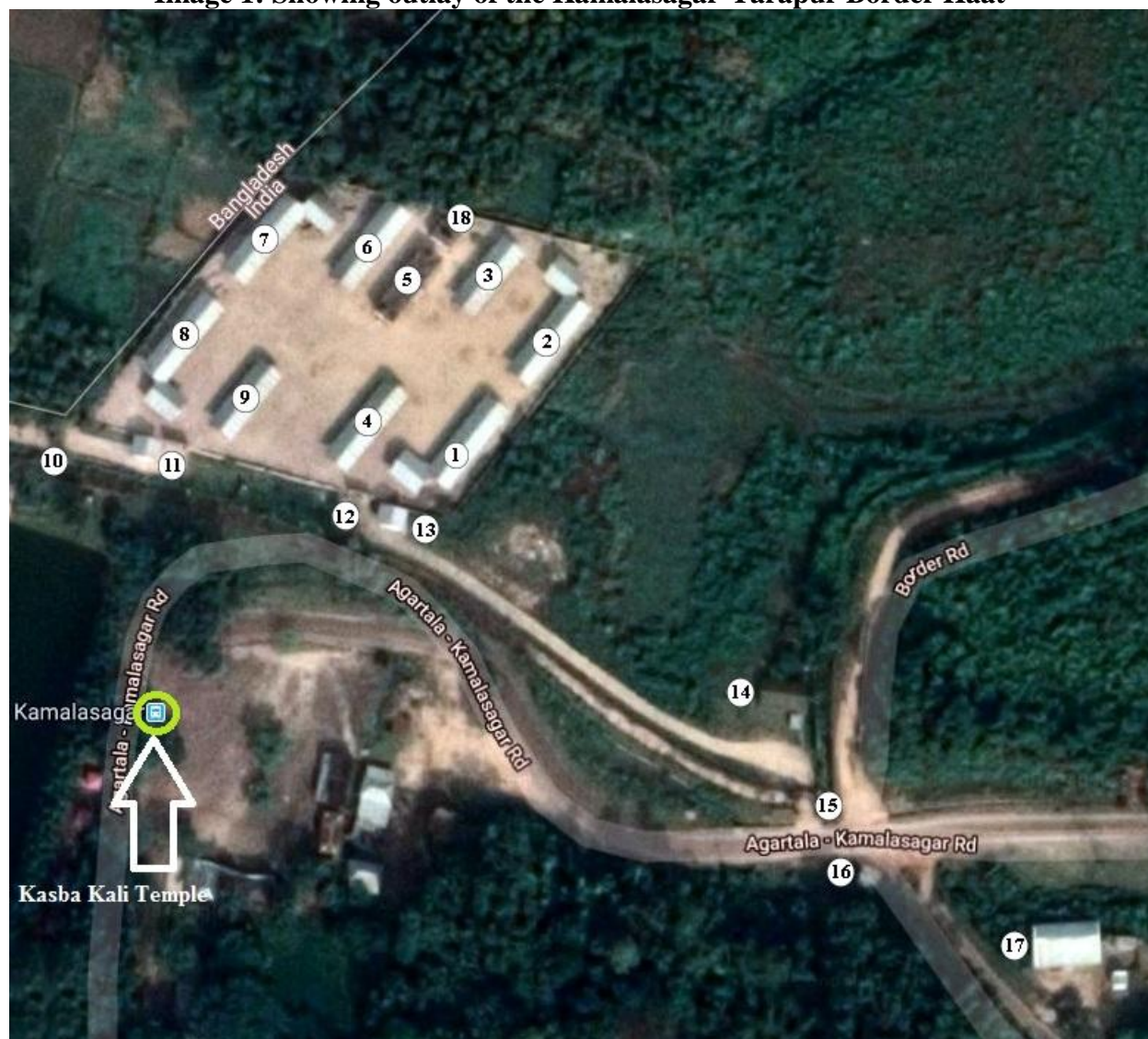
VIII. CONCLUSION

Tripura shares a majority of its area with Bangladesh and the concept of opening border haat has really proven to be a positive outcome for Bangladesh in general and Tripura in particular. The opening of the border haat has not only resurrected the age old lost trade links, but also has evolved up generating income for those residing in the remote border areas of both the countries. The haat at the zero line is strengthening the bonds and ties among the people of both the nations. In addition to this, the revenue or sales generated in the haat genuinely reflects the true potential of the remote border areas. The presence of haat has put a check on the informal routes where commodities of huge economic value crossed the border, the loss of which was being borne by the respective economies. There has been a regular discussion among the government officials of both India and Bangladesh to form up more border haats to combat the illegal movement of the resources and to generate income source for the remote border residents. With two border haats operating in the present day between Tripura and Bangladesh, there are two more in the pipeline to come up, one at Kamalpur in Dhalai district and the other one at Pal Basti (Ragna) in North Tripura district⁵, for which sites are already been finalized. Thus, it can be concluded that the border haats are working and mutually benefitting the peoples of both the sides of the border.

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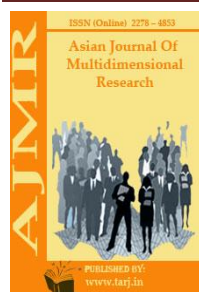
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Image 1: Showing outlay of the Kamalasagar-Tarapur Border Haat



Source: Google Maps

| LABEL | DESCRIPTION | LABEL | DESCRIPTION |
|--------|--------------------------------|-------|-----------------------------|
| 1 to 4 | Sheds for Indian Sellers | 13 | Storage room |
| 5 | Office cum Meeting Hall | 14 | Frisking point (BSF, India) |
| 6 to 9 | Sheds for Bangladeshi Sellers | 15 | First entry gate (India) |
| 10 | First entry gate (Bangladesh) | 16 | Vehicle Parking point |
| 11 | Second entry gate (Bangladesh) | 17 | Pass Issuing Office |
| 12 | Second entry gate (India) | 18 | Common Toilet |



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SECTOR-WISE ANALYSIS OF SELECTED MUTUAL FUNDS OF INDIA: WITH SPECIAL REFERENCE TO LARGE & MID CAP FUNDS

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ABSTRACT

Mutual fund manager of equity funds invests the money in different stocks of varied sectors for providing diversification. Fund managers give more importance to some sectors and less importance to other sectors. Sectors towards which fund managers are more focused are considered as most dominating sectors of the equity fund portfolio, on the other hand sectors which are less focused by fund managers are considered as least dominating sectors. This study examines the most & the least dominating sectors of selected AMC's of large cap & mid cap equity funds for the period spanning from 1st April'2017 to 31st March 2018. The results of this study conclude the most & least dominating sectors considered by the equity fund manager, which helps the investors to understand that in which sectors and of which stocks his savings are going to be invested by the fund manager. This study also analysis the cap wise allocation made by the fund manager for the selected mutual funds.

KEYWORDS: Fund Manager, Large Cap Fund, Mid Cap Fund.

1. INTRODUCTION:

Mutual Fund is a trust that pools together the savings of a number of investors who share a common financial goal, and make investments in the capital market in different securities like shares, debts, bonds, etc. Income earned through these investments is shared by its units-holders in proportion to the number of units owned by them. The fund is managed by a qualified, professional & experienced investment manager on behalf of the investors, also known as 'Fund Manager'. Fund manager plays an important role in the performance of mutual funds. Fund manager invests the money collected from different investors in various stocks, bonds, debts or other securities, according to the specific investment objectives as established by the fund. Fund manager keeps a sharp eye on each & every stock market fluctuation, growth/ decline in different sectors/ industries, changes in government policies, changes in interest rates, and new corporate news, dividend declaration etc. and then applies different portfolio strategies.

Fund manager invests in stocks of different sectors/ industries to provide diversification to fund and sometimes to fulfill the objective of certain funds. Fund manager invests a portion of the equity funds in the stocks (in case of equity, balanced & thematic funds) of different industries/ sectors which are selected by fund managers, according to his/her choice or according to current economic & market conditions and current & future scenario of specific industry and invest the balance portion of fund in bond, debts, warrants, derivatives, etc. accordingly. Fund manager also retains a little portion of funds in liquid form to provide liquidity to the investors whenever they need.

Every fund manager has a different investment philosophy, choices and strategies for building the portfolio for the fund and for selecting the industries and respective stocks of that industry in different time period. To know the portfolio of the fund and the fund manager's behavior towards different sectors/ industries, an attempt is made for industry & cap wise analysis through this study by taking selected equity mutual fund of selected AMC's for a specific time period. Industry wise analysis can help in understanding the proportion (%) of equity funds invested in different sectors/ industries by fund managers while building their fund's portfolio. This analysis gives an idea about the level of importance given by the fund manager to each and every industry, which is selected by them for the portfolio of the funds. In short, it gives a descriptive idea about the diversification process followed by the equity fund managers.

2. REVIEW OF LITERATURE:

In recent times a significant academic literature has examined the sector wise analysis with respect to the risk-return relationship for Indian stock market. **Akhila & Neerja (2018)** measures the risk-return performance of 5 different sectors, i.e. Automobile, FMCG, Banking, Pharmaceuticals and Media and compare their performance with the benchmark index, i.e. NSE's- Nifty 50. Automobile, Banking & Media are performing well as they have higher return than market returns, also these sectors are closely related to market as all these sectors are having correlation value greater than 0.5. All sectors having risk higher than market risk as SD of all sectors is higher than market SD. Pharma & FMCG sector are less volatile as their beta is less than 1. **Tondon & Walia (2015)**, measures the performance on the basis of slope, i.e. Beta and intercept, i.e., which is the difference between stocks return and return as per CAPM of 5 different sectors, i.e. IT, Metal, Finance, Media & Pharmacy taking 5 companies from each sector. All the sectors perform well in comparison to market and are in a balanced position. Pharma sector is best performing sector in all on the parameters of risk & return represented by

intercept & slope. **Taneja & Bansal (2013)**, attempts to examine the movement of the sectoral indices of India before, after and during the era of global financial crisis 2007-09. They analyze the daily return data, by taking daily closing prices, of ten sectoral indices, i.e. Banking, Energy, Finance, FMCG, IT, Media, Metal, MNC, Pharmaceuticals & Infrastructures and S&P CNX Nifty for the period 2005-2011. The results of the study concludes that Infrastructure & IT sectors were the most affected sectors and the Pharma sector was the least affected sector throughout the financial crisis.

Infrastructure sector is most affected among all the sectors as its return are negative even after the crisis period. Same impact on IT & Infrastructure sector was observed by **Garg & Pandey (2008)**, **Khan (2009)**, **Vidyakala, Madhuvanthi & Poornima (2009)**, **Kaur (2010)**, and **Rao & Naikwadi (2010)**. The results of study also documented that financial recession entered in Indian economy due to globalization and affects every sector more or less. **Guha, Dutta & Bandhopadhyay (2016)**, measures the risk in terms of beta of selected sectoral indices, i.e. Auto, Bank, Energy, Finance, FMCG, IT, Media, Metal, Pharma, PSU Bank, Reality, of NSE with respect to Nifty. Beta values of all sectors are positive, which means changes in all sectors are in the same direction of Nifty. Reality, Metal & IT sectors are most sensitive sector and FMCG, Pharma & Auto are most defensive sectors in terms of the Beta. FMCG, Pharma & Auto are top performers in terms of return per Beta and return per unit of risk (S.D.) & thus best for investment for investors.

Chandran (2016) measures the risk & returns behavior of selected sectoral indices of NSE, i.e. Bank, Auto, Energy, Financial Services, FMCG, IT, Media, Metal, Pharma & Realty. Metal, Realty, Financial Services & Bank are more volatile sectors having a beta value greater than 1 but also have high returns. Least return comes from FMCG, Pharma, IT, Media & Auto sector with less volatility having a beta value less than 1. **Aman S. (2012)**, examined the changing risk profile and stability of beta for different sectors of the Indian economy for the period 2003-2012. 11 sectoral indices of BSE are considered for the study, i.e. Auto, Banking, Capital Goods, Consumer Durables, FMCG, Healthcare, IT, Metal, Oil & Gas, Power, Reality. Result of beta shows that FMCG, Healthcare and IT are most defensive sectors, whereas Reality & Metal are most volatile sectors. The outcome of standard deviation shows that FMCG sector is least risky whereas realty sector is most risky with highest Standard Deviation during the study period. The study further shows that beta for different sectors have not been stable over time. Beta of banking sector increased from 0.57 to 1.04 which shows that volatility has been increased for this sector during the period of study. IT sector has maximum decline in terms of volatility as its beta decreased from 2.12 in 2003 to 0.73. Beta of the capital goods sector remains stable, i.e. 0.94 in 2003 to 0.97 in 2012.

Chaturvedi & Juhari (2012), also investigated the beta stability in BSE from 2007 to 2011 and also concluded the same results that beta was instable over the different market phases. **Radhika.R (2013)**, makes an attempt to study the performance of the sectoral indices in comparison with SENSEX by measuring the correlation coefficients to establish the relationship between the selected sectoral indices and BSE. 6 leading sectors were taken for the study, which are IT, FMCG, Oil & Gas, Bankex, Metal and Reality. Study period is of 1 year, i.e. from April'08 to Mar'09. The analysis shows that of leading 6 sectors having a high range of positive correlation with the Sensex. Oil & Gas and Reality having the highest correlation with Sensex, which is 0.98. It confirms that movement in the leading index of the country influences the leading indices.

Gajera.A., Vyas.P. & Patoliya.P., (2015), analyzed the risk & return associated with large cap, mid cap & small cap stocks. Monthly closing prices of BSE large cap, mid cap & small cap indices for a period of 4 years, i.e. from 2011 to 2014. It was explored that large cap index provides more return in comparison to midcap & small cap index in terms of CAGR. Mid cap index provides more return as compare to small cap index in terms of CAGR. No significant difference in the variance of large cap & mid cap, large cap & small cap and mid cap & small cap index as F-test calculated value for all three combinations is less than the critical value of F.

The literature review provides, some issues like to explore the most & least dominating industries for equity funds, which are considered by fund managers of AMC's while building their portfolio for equity mutual funds. Also cap wise allocation of the fund's portfolio should also be explored to find out the proportion of funds to be invested in large, mid and small cap stocks in different types of equity funds. The present study helps to know the level of importance in terms of percentage (%) given by fund managers to different industries while making their portfolio for the mutual fund by analyzing their fact sheets.

3. OBJECTIVES:

- To identify the most and least dominating industries of selected mutual funds of selected AMC's for a specific time period, i.e. from April'17 to March'18, by making an Industry wise and Rank wise analysis.
- To explore the cap wise allocation of selected mutual funds of selected AMC's.

4. RESEARCH METHODOLOGY

The analysis is descriptive in nature. Monthly fact-sheets of selected AMCs have been taken from the authentic websites. Monthly portfolio given in fact-sheets of all selected AMC's for both large cap & mid cap equity funds are analyzed for the period from April'17 to March'18. While analyzing monthly portfolios of all the 12 months, each & every industry/ sector and their related stock is considered with their proportion (%) given by fund managers. This gives the total proportion (%) of each industry, on the basis of which ranks are given to each industry in each month. Cap wise analysis is also made by differentiating all the stocks into large, mid and small capitalization. It gives the proportion (%) of each fund of selected fund invested in large, mid and small cap.

Time Period: Period of analysis is taken for 1 year, i.e. from April'17 to March'18.

5. Database

Data is collected from the monthly fact-sheets taken from the websites of the AMC's. Two funds are considered for the analysis, i.e. Large Cap Fund & Mid Cap Funds. Four different AMC's are considered for analysis work:

- Bank of Baroda Mutual Fund
- ICICI Prudential Mutual Fund
- HDFC Mutual Fund
- SBI Mutual Fund.

These AMC's are of the banks. Two from private sector banks and another two from public sector banks are taken under the purview of the study. Cap wise classification made by SEBI for 6 month period from July'17 to Dec'17 which is taken from AMFI website for classifying the stocks in large and mid-caps.

The fund managers have taken a specific industry/ sector during all the 12 months, an industry wise analysis is made to find out that how many times a specific industry/ sector is considered by fund managers for the portfolio of the fund. Industry wise analysis is also helpful to find out that in each specific month how many total numbers of industries/ sectors are taken from the portfolio of fund by fund managers. A rank wise analysis is also made on the basis of ranks of industries, according to their total proportion (%) in each month. By counting the number of times of each industry and also by analyzing the ranking given to each industry in each month the most and least dominating industry in portfolio of fund is observed. The cap wise allocation for each month for four AMCs is also made.

6. DATA ANALYSIS & FINDINGS:

6.1: LARGE CAP FUNDS

6.1.1: INDUSTRY & RANK WISE ANALYSIS

TABLE NO. 1-BANK OF BARODA MUTUAL FUND:

| INDUSTRIES □ | BANKS | SOFTWARE | FINANCE | AUTO | CONSUMER NON DURABLES | PETROLEUM PRODUCTS | CONSTRUCTION PROJECT | GAS | CEMENT | TRANSPORTATION | PHARMACEUTICALS | AUTO ANCILLARIES | MEDIA & ENTERTAINMENT | FERROUS METALS | TELECOM SERVICE | INDUSTRIAL CAPITAL GOODS | NON FERROUS METALS | MINERALS MINING | POWER | INDUSTRIAL PRODUCTS | TOTAL |
|-----------------|-------|----------|---------|------|-----------------------|--------------------|----------------------|-----|--------|----------------|-----------------|------------------|-----------------------|----------------|-----------------|--------------------------|--------------------|-----------------|-------|---------------------|-------|
| MONTHS □ | | | | | | | | | | | | | | | | | | | | | |
| APRIL '17 | 1 | 4 | — | 2 | 3 | 9 | 5 | 7 | — | 1 | 1 | — | 12 | — | — | 11 | 6 | — | 8 | 14 | 1 |
| MAY'17 | 1 | 4 | 9 | 2 | 3 | 7 | 5 | 8 | — | 1 | 1 | — | 12 | — | — | 11 | 6 | — | 9 | 13 | 1 |
| JUNE'17 | 1 | 14 | 7 | 2 | 3 | 15 | 5 | 8 | 6 | 9 | 1 | — | 12 | 1 | — | 11 | 4 | — | 1 | 13 | 1 |
| JULY'17 | 1 | 14 | 7 | 2 | 3 | 15 | 5 | 8 | 6 | 9 | 1 | — | 12 | 1 | — | 11 | 4 | — | 1 | 13 | 1 |
| AUG'17 | 1 | 15 | 7 | 3 | 2 | 9 | 6 | 8 | 5 | 0 | 1 | — | 13 | 1 | 1 | 12 | 4 | — | 1 | 14 | 1 |
| SEP'17 | 1 | 18 | 5 | 3 | 2 | 7 | 8 | 9 | 6 | 2 | 3 | 14 | 15 | 1 | 1 | 10 | 4 | — | 1 | 17 | 1 |
| OCT'17 | 1 | 16 | 7 | 3 | 2 | 6 | 8 | 0 | 4 | 8 | 3 | 14 | 15 | 2 | 1 | 11 | 5 | — | — | — | 1 |
| NOV'17 | 1 | 16 | 1 | 2 | 3 | 4 | 8 | 9 | 6 | 7 | 1 | 14 | 15 | 1 | 1 | 11 | 5 | 1 | — | — | 1 |
| DEC'17 | 1 | 16 | 0 | 2 | 3 | 4 | 8 | 9 | 6 | 7 | 1 | 14 | 15 | 2 | 3 | 11 | 5 | 8 | — | — | 1 |
| JAN'18 | 1 | 16 | 9 | 6 | 2 | 4 | 7 | 8 | 3 | 2 | 8 | 13 | 14 | 0 | 1 | 15 | 5 | 7 | — | — | 1 |
| FEB'18 | 1 | 4 | 7 | 2 | 3 | 6 | 8 | 11 | 9 | 12 | — | 14 | 15 | 10 | 13 | 16 | 5 | — | — | — | 1 |
| | 1 | 2 | 4 | 3 | 5 | 6 | 8 | 9 | 4 | 0 | 1 | 12 | 15 | 3 | 1 | 17 | 7 | — | — | — | 1 |

| | | | | | | | | | | | | | | | | | | | | | |
|-------|---|----|---|---|----|----|---|---|---|----|----|----|----|----|----|----|----|---|---|---|----|
| MARC | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | — | — | — | 17 |
| H'18 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | — | — | — | 17 |
| TOTAL | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | — | — | — | 17 |
| L | 2 | 12 | 1 | 2 | 12 | 12 | 2 | 2 | 0 | 2 | 0 | 7 | 12 | 0 | 8 | 12 | 12 | 2 | 6 | 6 | |

TABLE NO. 2 –HDFC MUTUAL FUND:

| INDUSTRIES → | BANKS | PETROLEUM PRODUCTS | SOFTWARE | CONSTRUCTI ON PROJECT | AUTO | POWER | GAS | CEMENT | NON FERROUS METALS | OIL | CONSUMER NON DURABLES | TRANSPORTA TION | TOTAL |
|-----------------|-------|-----------------------|----------|--------------------------|------|-------|--------|--------|-----------------------|-----|-----------------------------|--------------------|-------|
| MONTHS x□ | | | | | | | | | | | | | |
| APRIL'17 | 1 | 2 | 5 | 4 | 3 | 8 | 1 1 | 7 | — | 9 | 6 | 10 | 11 |
| MAY'17 | 1 | 2 | 5 | 4 | 3 | 8 | 1 1 | 7 | — | 9 | 6 | 10 | 11 |
| JUNE'17 | 1 | 2 | 6 | 4 | 3 | 8 | 1 1 | 7 | — | 9 | 5 | 10 | 11 |
| JULY'17 | 1 | 2 | 5 | 4 | 3 | 8 | 0 1 | 7 | — | — | 6 | 9 | 10 |
| AUG'17 | 1 | 2 | 5 | 4 | 3 | 6 | 0 1 | 8 | — | — | 7 | 9 | 10 |
| SEP'17 | 1 | 2 | 5 | 4 | 3 | 6 | 0 1 | 8 | — | — | 7 | 9 | 10 |
| OCT'17 | 1 | 2 | 5 | 4 | 3 | 6 | 9 | 8 | — | — | 7 | — | 9 |
| NOV'17 | 1 | 2 | 5 | 4 | 3 | 6 | 9 | 8 | — | 10 | 7 | — | 10 |
| DEC'17 | 1 | 2 | 5 | 4 | 3 | 6 | 7 | 8 | 9 | 10 | — | — | 10 |
| JAN'18 | 1 | 2 | 5 | 4 | 3 | 6 | 7 | 8 | 9 | 10 | — | — | 10 |
| FEB'18 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | — | — | — | 9 |
| MARCH'18 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | — | — | — | 9 |
| TOTAL | 12 | 12 | 12 | 12 | 12 | 12 | 1 2 | 12 | 4 | 6 | 8 | 6 | |

TABLE NO. 3 – ICICI PRUDENTIAL MUTUAL FUND:

| INDUSTRIES→ | AUTO | BANKS | CONSTRUCTION PROJECT | CONSUMER NON DURABLES | GAS | PETROLEUM PRODUCTS | PHARMACEUTICALS | POWER | SOFTWARE | TELECOM SERVICES | NON FERROUS METALS | TOTAL |
|-------------|------|-------|----------------------|-----------------------|-----|--------------------|-----------------|-------|----------|------------------|--------------------|-------|
| MONTHS □ | | | | | | | | | | | | |
| APRIL'17 | 4 | 2 | 5 | 9 | — | 6 | 3 | 8 | 1 | — | 7 | 9 |
| MAY'17 | 4 | 2 | 5 | — | — | 6 | 3 | 8 | 1 | — | 7 | 8 |
| JUNE'17 | 4 | 1 | 5 | — | — | 6 | 3 | 7 | 2 | — | 8 | 8 |
| JULY'17 | 3 | 5 | 6 | — | — | 8 | 2 | 4 | 1 | — | 7 | 8 |
| AUG'17 | 2 | 5 | 6 | — | — | 7 | 1 | 4 | 3 | — | 8 | 8 |
| SEP'17 | 4 | 6 | 5 | 9 | — | 7 | 1 | 2 | 3 | — | 8 | 9 |
| OCT'17 | 4 | 5 | 6 | 9 | 8 | 7 | 3 | 1 | 2 | — | — | 9 |
| NOV'17 | 4 | 10 | 5 | 6 | 7 | 8 | 3 | 2 | 1 | 9 | — | 10 |
| DEC'17 | 4 | 10 | 5 | 6 | 7 | 8 | 2 | 1 | 3 | 9 | — | 10 |
| JAN'18 | 4 | 10 | 9 | 5 | 7 | 6 | 1 | 3 | 2 | 8 | — | 10 |
| FEB'18 | 4 | 10 | 9 | 5 | 6 | 7 | 3 | 2 | 1 | 8 | — | 10 |
| MARCH'18 | 4 | 9 | 10 | 5 | 6 | 7 | 3 | 1 | 2 | 8 | — | 10 |
| TOTAL | 12 | 12 | 12 | 8 | 6 | 12 | 12 | 12 | 12 | 5 | 6 | |

TABLE NO. 4—STATE BANK OF INDIA MUTUAL FUND:

| INDUSTRIES→ | FINANCIAL SERVICES | IT | ENERGY | CONSUMER GOODS | TELECOM | AUTOMOBILE | CONSTRUCTION | METAL | SERVICES | PHARMA | MEDIA & ENTERTAINMENT | PESTICIDES | TOTAL |
|-------------|--------------------|----|--------|----------------|---------|------------|--------------|-------|----------|--------|-----------------------|------------|-------|
| MONTHS □ | | | | | | | | | | | | | |
| APRIL'17 | 1 | 2 | 3 | 4 | 8 | 7 | 9 | 10 | 6 | 5 | — | — | 10 |
| MAY'17 | 1 | 2 | 3 | 4 | 9 | 6 | 8 | — | 7 | 5 | 10 | — | 10 |

| | | | | | | | | | | | | | |
|----------|----|----|----|----|----|----|----|----|----|----|----|----|----|
| JUNE'17 | 1 | 2 | 3 | 4 | 8 | 7 | 9 | — | 6 | 5 | 10 | — | 10 |
| JULY'17 | 1 | 2 | 4 | 3 | 9 | 8 | 7 | — | 6 | 5 | 10 | — | 10 |
| AUG'17 | 1 | 2 | 3 | 4 | 8 | 5 | 7 | 11 | 6 | 9 | 12 | 10 | 12 |
| SEP'17 | 1 | 3 | 2 | 4 | 6 | 7 | 8 | 10 | 5 | 9 | 12 | 11 | 12 |
| OCT'17 | 1 | 3 | 2 | 4 | 6 | 7 | 8 | 10 | 5 | 9 | 11 | — | 11 |
| NOV'17 | 1 | 3 | 2 | 4 | 7 | 5 | 9 | 8 | 6 | 10 | 11 | — | 11 |
| DEC'17 | 1 | 2 | 3 | 5 | 4 | 7 | 8 | 6 | 9 | 10 | — | — | 10 |
| JAN'18 | 1 | 2 | 3 | 5 | 4 | 6 | 7 | 8 | 9 | 10 | — | — | 10 |
| FEB'18 | 1 | 2 | 3 | 5 | 4 | 6 | 7 | 8 | 9 | 10 | — | — | 10 |
| MARCH'18 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 7 | 8 | — | — | — | 9 |
| TOTAL | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 9 | 12 | 11 | 7 | 2 | |

6.1.2: CAP WISE ANALYSIS:**TABLE –5: BANK OF BARODA**

| CAP→ | LARGE CAP | MID CAP | SMALL CAP |
|----------|-----------|---------|-----------|
| MONTHS□ | (%) | (%) | (%) |
| APRIL'17 | 90.65 | 5.98 | — |
| MAY'17 | 87.44 | 9.21 | — |
| JUNE'17 | 86.1 | 9.35 | — |
| JULY'17 | 85.96 | 9.58 | — |
| AUG'17 | 84.25 | 9.84 | — |
| SEP'17 | 87.34 | 11.58 | — |
| OCT'17 | 83.61 | 10.2 | — |
| NOV'17 | 92.5 | 8.6 | — |
| DEC'17 | 88.92 | 8.69 | — |
| JAN'18 | 86.72 | 10.27 | — |
| FEB'18 | 86.46 | 10.41 | — |
| MARCH'18 | 89.01 | 10.02 | — |

TABLE – 6: HDFC BANK MUTUAL FUND

| CAP□ | LARGE CAP | MID CAP | SMALL CAP |
|----------|-----------|---------|-----------|
| MONTHS□ | (%) | (%) | (%) |
| APRIL'17 | 97.12 | — | — |
| MAY'17 | 96.08 | — | — |
| JUNE'17 | 95.75 | — | — |
| JULY'17 | 93.88 | — | — |
| AUG'17 | 96.05 | — | — |
| SEP'17 | 93.98 | — | — |
| OCT'17 | 91.86 | — | — |
| NOV'17 | 95.67 | — | — |
| DEC'17 | 94.04 | — | — |
| JAN'18 | 96.28 | — | — |
| FEB'18 | 87.31 | — | — |
| MARCH'18 | 90.95 | — | — |

TABLE –7: ICICI MUTUAL FUND

| CAP→ MONTHS □ | LARGE CAP (%) | MID CAP (%) | SMALL CAP (%) |
|---------------------|---------------------|-------------------|---------------------|
| APRIL'17 | 95.58 | — | — |
| MAY'17 | 94.53 | — | — |
| JUNE'17 | 90.55 | — | — |
| JULY'17 | 90.97 | — | — |
| AUG'17 | 91.45 | — | — |
| SEP'17 | 89.21 | — | — |
| OCT'17 | 91.76 | — | — |
| NOV'17 | 92.33 | — | — |
| DEC'17 | 91.86 | — | — |
| JAN'18 | 92.36 | — | — |
| FEB'18 | 90.36 | — | — |
| MARCH' 18 | 93.61 | — | — |

TABLE – 8: SBI MUTUAL FUND

| CAP→ MONTHS □ | LARGE CAP (%) | MID CAP (%) | SMALL CAP (%) |
|---------------------|---------------------|-------------------|---------------------|
| APRIL'17 | 95.35 | 2.09 | — |
| MAY'17 | 90.94 | 4.3 | — |
| JUNE'17 | 93.54 | 1.96 | — |
| JULY'17 | 94.43 | 3.78 | — |
| AUG'17 | 92.74 | 3.55 | — |
| SEP'17 | 93.63 | 3.67 | — |
| OCT'17 | 92.77 | 3.65 | — |
| NOV'17 | 93.37 | 3.43 | — |
| DEC'17 | 90.79 | 3.42 | — |
| JAN'18 | 92.13 | 3.57 | — |
| FEB'18 | 93.3 | 3.54 | — |
| MARCH'18 | 91.04 | 3.42 | — |

6.2: MID CAP FUNDS:**6.2.1: INDUSTRY & RANK WISE ANALYSIS****TABLE NO. 9–BANK OF BRODA:**

| IN D. → M O N T H S □ | CONSUMER DURABLES | FINANCE | CONSUMER NON DURABLES | AUTO ANCILLARIES | INDUSTRIAL PRODUCTS | TRANSPORTATION | SOFTWARE | POWER | CONSTRUCTION PROJECT | CEMENT | CHEMICALS | CONSTRUCTION | GAS | TEXTILE PRODUCTS | BANKS | PESTICIDES | COMMERCIAL SERVICES | FERROUS METALS | PETROLEUM PRODUCTS | NON FERROUS METALS | MEDIA & ENTERTAINMENT | HOTELS | FERTILISERS | MINERALS/ MINING | INDUSTRIAL CAPITAL GOODS | AUTO | PHARMACEUTICALS | TOTAL |
|--|-------------------|---------|--------------------------|------------------|---------------------|----------------|----------|-------|-------------------------|--------|-----------|--------------|-----|------------------|-------|------------|---------------------|----------------|--------------------|--------------------|--------------------------|--------|-------------|------------------|-----------------------------|------|-----------------|-------|
| AP R' 17 | 1 | 2 | 9 | 5 | 4 | — | 1 | 5 | 8 | 1 | 1 | — | 6 | 1 | 1 | 1 | — | — | 1 | — | — | — | — | — | 7 | 1 | 1 | 1 |
| M A Y' 17 | 1 | 4 | 5 | 6 | 2 | — | — | 8 | — | 12 | — | 10 | 1 | 15 | 3 | 13 | — | — | 7 | — | — | — | — | 9 | 1 | 4 | — | 15 |
| JU N E' | 4 | 3 | 6 | 5 | 2 | — | — | 7 | — | 1 | — | 9 | 1 | 1 | 1 | 1 | — | — | 8 | — | — | — | — | 10 | 1 | 4 | — | 1 |

[illegible]

TABLE NO. 10 – HDFC MUTUAL FUND:

| IND. → | MON THS ☐ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-----------------|------------------|---------|--------|---------------------|-------------------|----------|-----------------|----------------------|-----------|--------|--------------|-----------------------|-----------|-----------------------|------------------|----------------|--------------------------|----------------|------------|--------|---------------------|--------------------|-----|---------|-------|---|---|---|---|
| | | AUTO ANCILLARIES | FINANCE | BANKS | INDUSTRIAL PRODUCTS | CONSUMER DURABLES | SOFTWARE | PHARMACEUTICALS | CONSTRUCTION PROJECT | CHEMICALS | HOTELS | CONSTRUCTION | MEDIA & ENTERTAINMENT | RETAILING | CONSUMER NON DURABLES | TEXTILE PRODUCTS | TRANSPORTATION | INDUSTRIAL CAPITAL GOODS | TEXTILE COTTON | PESTICIDES | OIL | HEALTHCARE SERVICES | PETROLEUM PRODUCTS | GAS | TRADING | TOTAL | | | | |
| APRI L'17 MAY '17 JUN E'17 JUL Y'17 AUG '17 SEP' 17 OCT' 17 NOV '17 DEC' 17 JAN' 18 FEB' 18 MAR '18 | | 2 | 6 | 1 | 3 | 5 | 7 | 4 | 9 | 8 | 1 | 1 | 8 | 1 | 5 | 14 | — | 1 | 3 | 10 | 2 | 1 | 1 | 2 | — | 19 | 1 | 6 | 7 | 2 |
| | | 2 | 5 | 1 | 3 | 6 | 7 | 4 | 10 | 9 | 1 | 1 | 8 | 1 | 7 | 15 | — | 1 | 4 | 11 | 2 | 1 | 2 | — | 18 | 2 | 1 | 9 | 2 | |
| | | 2 | 5 | 1 | 3 | 6 | 7 | 4 | 8 | 9 | 1 | 1 | 8 | 1 | 4 | 13 | — | 1 | 0 | 11 | 1 | 1 | 1 | 20 | 15 | 1 | 6 | — | 2 | |
| | | 2 | 5 | 1 | 3 | 6 | 7 | 4 | 8 | 0 | 1 | 1 | 1 | 1 | 6 | 15 | — | 1 | 1 | 12 | 0 | 3 | 1 | 22 | 17 | 9 | — | — | 2 | |
| | | 2 | 5 | 1 | 3 | 6 | 7 | 4 | 8 | 0 | 1 | 1 | 1 | 1 | 6 | 17 | — | 1 | 1 | 12 | 0 | 3 | 1 | 22 | 15 | 1 | 7 | — | 2 | |
| | | 2 | 4 | 1 | 3 | 6 | 7 | 5 | 8 | 0 | 1 | 1 | 1 | 1 | 5 | 16 | — | 1 | 1 | 12 | 0 | 3 | 1 | 22 | 17 | 8 | — | — | 2 | |
| | | 2 | 4 | 1 | 3 | 6 | 7 | 5 | 8 | 0 | 3 | 9 | 9 | 6 | 15 | — | 1 | 1 | 12 | 0 | 4 | 1 | 22 | 17 | 8 | — | — | — | 2 | |
| | | 3 | 2 | 1 | 4 | 6 | 8 | 5 | 7 | 9 | 1 | 1 | 10 | 5 | 16 | — | 1 | 4 | 11 | 0 | 3 | 1 | 22 | 18 | 9 | — | — | — | 2 | |
| | | 3 | 2 | 1 | 4 | 6 | 8 | 5 | 7 | 9 | 1 | 1 | 10 | 4 | 16 | — | 1 | 7 | 11 | 0 | 3 | 1 | 22 | 18 | 9 | — | — | — | 2 | |
| | | 3 | 2 | 1 | 4 | 6 | 7 | 5 | 8 | 9 | 0 | 7 | 11 | 6 | 15 | 2 | 1 | 4 | 12 | 0 | 3 | 2 | 23 | 19 | 8 | — | — | — | 2 | |
| | | 1 | 2 | 3 | 4 | 5 | 7 | 6 | 8 | 9 | 0 | 2 | 11 | 4 | 13 | 1 | 1 | 5 | 19 | 9 | 6 | 0 | 21 | 17 | — | — | — | — | — | 2 |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 | 1 | 12 | 3 | 14 | 5 | 6 | 17 | 8 | 9 | 0 | — | — | — | — | — | — | — | — | 0 |
| TOT AL | | 1 2 | 1 2 | 1 2 | 1 2 | 1 2 | 1 2 | 1 2 | 1 2 | 1 2 | 1 2 | 1 2 | 1 2 | 1 2 | 1 2 | 3 | 1 2 | 1 2 | 1 2 | 1 2 | 1 2 | 1 2 | 9 | 11 | 1 0 | 2 | | | | |

TABLE NO. 11- ICICI PRUDENTIAL MUTUAL FUND:[illegible]

TABLE NO. 12 – SBI MUTUAL FUND:

| IND.→ | FINANCIAL SERVICES | PHARMA | CONSUMER GOODS | INDUSTRIAL MANUFACTURING | FERTILISERS & PESTICIDES | CONSTRUCTION | CEMENT & CEMENT PRODUCTS | SERVICES | HEALTHCARE SERVICES | ENERGY | CHEMICALS | TEXTILES | IT | MEDIA & ENTERTAINMENT | AUTOMOBILE | TOTAL |
|-------------|--------------------|--------|----------------|-----------------------------|-----------------------------|--------------|-----------------------------|----------|---------------------|--------|-----------|----------|--------|--------------------------|------------|-------|
| MONTHS □ | | | | | | | | | | | | | | | | |
| APRIL'17 | 1 | 4 | 2 | 3 | 5 | 6 | 8 | 9 | 7 | 10 | 12 | 15 | 1 3 | 14 | 11 | 15 |
| MAY'17 | 1 | 4 | 2 | 3 | 5 | 6 | 8 | 9 | 7 | 10 | 12 | 14 | 1 1 | 13 | — | 14 |
| JUNE'17 | 1 | 4 | 2 | 3 | 5 | 6 | 9 | 7 | 8 | 10 | 12 | 14 | 1 1 | 13 | — | 14 |
| JULY'17 | 1 | 4 | 2 | 3 | 5 | 6 | 9 | 7 | 8 | 11 | 12 | 14 | 1 0 | 13 | — | 14 |
| AUG'17 | 1 | 4 | 2 | 3 | 5 | 6 | 9 | 7 | 8 | 10 | 12 | 14 | 1 1 | 13 | — | 14 |
| SEP'17 | 1 | 4 | 2 | 3 | 5 | 6 | 8 | 7 | 9 | 11 | 12 | 14 | 1 0 | 13 | — | 14 |
| OCT'17 | 1 | 4 | 2 | 3 | 5 | 6 | 8 | 7 | 9 | 11 | 13 | 14 | 1 0 | 12 | — | 14 |
| NOV'17 | 1 | 4 | 2 | 3 | 5 | 6 | 8 | 7 | 9 | 10 | 12 | 14 | 1 1 | 13 | — | 14 |
| DEC'17 | 1 | 4 | 2 | 3 | 5 | 6 | 9 | 7 | 8 | 11 | 12 | 13 | 1 0 | 14 | — | 14 |
| JAN'18 | 1 | 4 | 2 | 3 | 6 | 5 | 7 | 8 | 9 | 11 | 12 | 13 | 1 0 | — | — | 13 |
| FEB'18 | 1 | 4 | 2 | 3 | 5 | 6 | 7 | 9 | 8 | 10 | 12 | 13 | 1 1 | — | — | 13 |
| MARCH'18 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 2 | — | — | 13 |
| TOTAL | 1 2 | 1 2 | 1 2 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 1 2 | 9 | 1 | |

6.2.2: CAP WISE ANALYSIS:**TABLE NO. 13–BANK OF BARODA:****FUND:**

| CAP□ | LARGE CAP (%) | MID CAP (%) | SMALL CAP (%) |
|----------|---------------------|-------------------|---------------------|
| MONTHS□ | | | |
| APRIL'17 | — | 49.85 | 45.6 |
| MAY'17 | — | 48.31 | 44.35 |
| JUNE'17 | — | 48.5 | 48.15 |
| JULY'17 | — | 48.82 | 49.30 |
| AUG'17 | — | 47.46 | 48.74 |
| SEP'17 | — | 47.61 | 50.82 |
| OCT'17 | — | 48.91 | 48.44 |
| NOV'17 | — | 51.23 | 47.06 |
| DEC'17 | — | 57.31 | 40.03 |
| JAN'18 | — | 63.49 | 34.64 |
| FEB'18 | — | 63.65 | 31.45 |
| MARCH'18 | — | 63.53 | 35.45 |

TABLE NO. 14–HDFC MUTUAL

| CAP□ | LARGE CAP (%) | MID CAP (%) | SMALL CAP (%) |
|----------|---------------------|-------------------|---------------------|
| MONTHS□ | | | |
| APRIL'17 | 25.93 | 34.94 | 33.91 |
| MAY'17 | 26.17 | 34.5 | 35.12 |
| JUNE'17 | 24.16 | 33.7 | 37.74 |
| JULY'17 | 24.9 | 33.6 | 36.83 |
| AUG'17 | 25.12 | 33.35 | 36.17 |
| SEP'17 | 24.46 | 32.69 | 37.11 |
| OCT'17 | 24.63 | 35.11 | 36.90 |
| NOV'17 | 20.19 | 39.96 | 37.68 |
| DEC'17 | 14.94 | 44.38 | 38.15 |
| JAN'18 | 12.63 | 46.67 | 39.11 |
| FEB'18 | 4.71 | 54.64 | 35.91 |
| MARCH'18 | 0.97 | 59.93 | 34.38 |

TABLE NO. 15–ICICI MUTUAL FUND:

| CAP MONTHS □ | LARG E CAP (%) | MID CAP (%) | SMALL CAP (%) |
|--------------------|----------------------|-------------------|---------------------|
| APRIL'17 | 25.97 | 25.51 | 42.34 |
| MAY'17 | 25.64 | 25.63 | 42.18 |
| JUNE'17 | 25.62 | 24.64 | 44.11 |
| JULY'17 | 24.39 | 23.09 | 45.31 |
| AUG'17 | 20.33 | 23.97 | 47.38 |
| SEP'17 | 23.01 | 22.59 | 46.72 |
| OCT'17 | 20.49 | 23.22 | 46.26 |
| NOV'17 | 20.45 | 30.59 | 44.46 |
| DEC'17 | 19.85 | 35.23 | 36.97 |
| JAN'18 | 19.47 | 35.81 | 34.59 |
| FEB'18 | 19 | 37.19 | 33.74 |
| MARCH'18 | 18.72 | 38.32 | 31.69 |

TABLE NO. 16 –SBI MUTUAL FUND:

| CAP MONTHS □ | LARGE CAP (%) | MID CAP (%) | SMALL CAP (%) |
|--------------------|---------------------|-------------------|---------------------|
| APRIL'17 | 5.18 | 76.3 | 10.4 |
| MAY'17 | 5.69 | 70 | 14.9 |
| JUNE'17 | 6.28 | 71.7 | 14.5 |
| JULY'17 | 6.28 | 76.6 | 12.3 |
| AUG'17 | 5.21 | 74.9 | 15.3 |
| SEP'17 | 3.73 | 72.3 | 18.2 |
| OCT'17 | 2.15 | 72.6 | 20.8 |
| NOV'17 | 2.06 | 72 | 22.9 |
| DEC'17 | 2.53 | 70.6 | 22.8 |
| JAN'18 | 2.57 | 78.6 | 15.2 |
| FEB'18 | 2.67 | 73.3 | 22.1 |
| MARCH'18 | 2.61 | 75.1 | 15.3 |

7. MAJOR FINDINGS:

7.1 LARGE CAP FUNDS:

| NAME OF AMC→ PARTICULARS ↓ | Bank Of Baroda Mutual Fund | HDFC Mutual Fund | ICICI Prudential Mutual Fund | SBI Mutual Fund |
|---------------------------------------|-------------------------------|--|--|---------------------------------------|
| Most Dominating Industry | BANKS | BANKS | SOFTWARE | FINANCIAL SERVICES |
| Second Most Dominating Industry | AUTO | PETROLEUM PRODUCTS | SOFTWARE | IT |
| Third Most Dominating Industry | CONSUMER NON DURABLES | AUTO | PHARMA | ENERGY |
| Least Dominating Industry | MINERALS & MINING | NON FERROUS METALS | TELECOM SERVICES | PESTICIDES |
| Most Diversification Month | SEP'17 (19 Industries) | April'17, May'17, June'17 (11 Industries) | Nov, Dec, Jan, Feb, Mar'17 (10 Industries) | Aug'17 & Sep'17 (12 Industries) |

| | | | | |
|---|--------------------------|-----------------------------|-----------------------------|-----------------------------|
| Major Diversification Through Large Cap Stocks | <i>NOV'17</i> (92.5%) | <i>APRIL'17</i> (97.12%) | <i>APRIL'17</i> (95.58%) | <i>April'17</i> (95.35%) |
|---|--------------------------|-----------------------------|-----------------------------|-----------------------------|

7.2 MID CAP FUNDS:

| NAME OF AMC→ PARTICULARS ↓ | Bank Of Baroda Mutual Fund | HDFC Mutual Fund | ICICI Prudential Mutual Fund | SBI Mutual Fund |
|---|--|----------------------------------|---|------------------------------------|
| Most Dominating Industry | <i>CONSUMER DURABLES</i> | <i>BANKS</i> | <i>CONSTRUCTION PROJECT</i> | <i>FINANCIAL SERVICES</i> |
| Second Most Dominating Industry | <i>FINANCE</i> | <i>AUTO ANCILLARIES</i> | <i>BANKS</i> | <i>CONSUMER GOODS</i> |
| Third Most Dominating Industry | <i>INDUSTRIAL PRODUCT</i> | <i>INDUSTRIAL PRODUCT</i> | <i>FINANCE</i> | <i>INDUSTRIAL MANUFACTURING</i> |
| Most Least Dominating Industry | <i>HOTELS</i> | <i>TRADING</i> | <i>FERROUS METALS</i> | <i>AUTOMOBILE</i> |
| Most Diversification Month | <i>Jan'18, Mar'18</i> (22 Industries) | <i>Jan'18</i> (23 Industries) | <i>May'17, Oct'17, Nov'17, Dec'17, Jan'18, Feb'18, Mar'18,</i> (24 Industries) | <i>April'17</i> (15 Industries) |
| Major Diversification Through Mid Cap Stocks | <i>Feb'18</i> (63.65%) | <i>Mar'18</i> (59.93%) | <i>Mar'18</i> (38.32%) | <i>Jan'18</i> (78.60%) |

8. CONCLUSION:

Banking & Financial Services industries are the most dominating industries for the selected large cap funds, as finding shows that, out of the mutual funds of 4 AMC's, 3 AMC's, i.e. Bank of Baroda, HDFC, SBI are considering these industries as most dominating industries. Similarly, Banking & Financial Services are the most dominating industries for the selected mid cap funds, as finding shows that, out of the mutual funds of 4 AMC's, 2 AMC's, i.e. HDFC & SBI are considering these industries as most dominating industries.

India's banking system was the most vulnerable in south Asia Banking. Financial Services Industry has major portion in the index (BSE-Sensex), nearly 30%, which compelled fund managers to buy banking & financial services stocks for their mutual fund portfolios in order to remain close to index performance (Moneycontrol, 2017). Stock of HDFC Bank is among the top picks of most equity fund managers (Mahesh & Sabapathy ET, 2016). Banks have to work under the rules & regulations of Government & Reserve Bank of India & Central Bank take many

steps to make the country's banking sector financially strong and thus this sector have less risk and able to provide a good & stable return over a long time period.

The results of this study also show that Minerals & Mining, Non-Ferrous Metals, Telecom Services & Pesticides are least dominating industries for selected large cap funds. Hotels, Trading, Ferrous Metals & Automobile are least dominating industries for selected mid cap funds.

9. Limitations & Further Scope of Study:

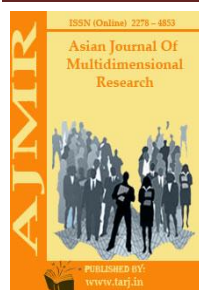
This study has been done on equity mutual funds of selected banking AMC's for 1 year time period, i.e. from 1st April'17 to 31st March'18 on large & mid cap funds. However, if different selected AMC's are taken for different time period, the results may be different. The same type of study can also be done on small cap equity funds, balanced funds, debt funds & monthly income plans of different selected AMC's for any other specific time periods.

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A STUDY ON ACHIEVEMENT MOTIVATION AND SOCIO-ECONOMIC STATUS OF SENIOR SECONDARY STUDENTS IN ALIGARH DISTRICT

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ABSTRACT

The present study explores the relationship between achievement motivation and SES among senior secondary students of Aligarh. Investigators also tried to estimate the effect of SES on achievement motivation, and mean difference of both in respect to their gender. A sample of 200 (100 male and 100 female) senior secondary students was selected. Achievement Motivation Scale and Socio-economic Status Scale were used for the collection of required data. Mean, SD, Correlation, Simple Regression Analysis and 't' test were used to analyze data. After all the investigators found that there is a significant relationship among achievement motivation and SES and that SES shows significant positive effect on Achievement Motivation. But no significant difference was found between male and female students on both variables (SES, Achievement Motivation).

KEYWORDS: *Achievement Motivation, Socio-economic Status, Senior Secondary Students.*

INTRODUCTION

Achievement motivation is intimately associated with the term “Academic Motivation”. Motivation is viewed as an intervening variable believed to cause Behaviour, neither seen nor touched; but is simply inferred on the basis of observable Behaviour. Thus, it is considered as a process by which the individual is inspired or encouraged to do something. Motivation covers various aspects of behaviour, i.e. individual and collective. It might be designated that the tendency for the direction and selectivity of behaviour is to be controlled by the conditions to the consequences, and the tendency of this behaviour to persist until the goal is achieved. According to Vidler (1977) “Achievement Motivation refers to a pattern of actions and feelings connected to striving to achieve some internalized standard of excellence in performance”. Revelle and Michaels (1976) opine that achievement motivation can be seen as a special case of the inertial tendency postulate. Atkinson and Feather (1966) and Atkinson and Raynor (1974) provide a clear presentation of the expanded theory of achievement motivation. Achievement-oriented behaviour is seen to be a function of a number of factors including the motive to succeed, the motive to avoid failure, the perceived probability of success and the incentive value of success of key interest to educators are the practical attempts to increase achievement orientation in students. The root of achievement motivation is achievement motive i.e. motive to achieve. A person who is engaged in a task on account of an achievement motive, is said to work under the spirit of achievement motivation. Therefore, it is required to do better, to achieve unique accomplishment, to compete with standard of excellence, and to involve oneself with long-term achievement goals. It is very important for everyone to advance his/her performance. So, achievement motivation is an attempt for the accomplished success or a capacity for taking pride in achievement. A person having greater degree of achievement motivation will have higher level of aspiration which will lead to bigger achievement.

In Behavioural science, Socio-economic Status is a chief aspect which is studied widely. The term “*status*” refers to recognition given to an individual by his group relation. Socio-economic status is the entire measurement of a person’s work experience, family’s economic and social position in relation to others, based on income, education and occupation respectively. According to American Psychological Association (APA), socioeconomic status is commonly conceptualized as the social standing or class of an individual or group, and it is often measured as a combination of education, income and occupation. In this study, students’ socio-economic status is identified by the information provided by a questionnaire about the participants’ parents job, educational degree, income average and also about the number of family members.

Socio economic status refers to educational qualification, designation, income, wealth, education and status of an individual in the society. It is a key factor of an individual in the society and in one’s life. It often determines the life goals of students. So, individual with high socio-economic status dream about achieving high paid profession. Socio economic individuals of middle class, think of profession with average increase and low socio-economic status individuals may look for profession of low-income categories.

REVIEW OF RELATED LITERATURE

Kavita, S. H. and Malipatil, R. P. (2016) conducted a study to estimate the influence of socio-economic status on achievement motivation of sports women. A sample of 40 sportswomen belonging to high and low socioeconomic status ranging from 19-25 has been selected randomly. The tools included Personal data schedule which was used to collect the information related to

personal and socio-demographic status. The socio-economic status scale developed by Bharadwaj and Chavan (1989) and the Achievement Motivation Test developed by Dr. Beena Shah. Mean, SD and t- test were applied for analyzing data. It was found by the investigator that the low SES sportswomen have high achievement motivation than the high SES sportswomen and there is a significant difference in their achievement motivation level.

Kala, P. C. and Shirlin P. (2017) studied achievement motivation and socio-economic status of college students in Tirunelveli district. The investigator adopted normative survey method of research to study the problem. A sample of 320 college students were selected from various colleges located in Tirunelveli district. For the present study the investigator employed Achievement motivation scale developed by the investigators, and Socio-economic status scale developed by Vinobharani (2010). The collected data were analyzed by using statistical techniques like correlation, percentage analysis, mean, standard deviation, t-test and ANOVA. There is no significant difference was found in the socio-economic status of college students with respect to the gender, locality of the college and locality of students' residence. There is a significant difference in the socio-economic status of college students with respect to the type of college.

Ghaemi, F. and Yazdanpanah, M. (2014) led a study to know the relationship between socio-economic status and academic achievement in the EFL classroom among Iranian in university students. This study was conducted on 120 students studying English Translation in the Department of Foreign Languages and Linguistics of the national university of Rafsanjan. The participants were chosen conveniently as going through probable sampling was not possible. The tools which were used to measure the socio-economic characteristics of the participants was the demographic questionnaire. Using Pearson formula, correlational analysis was conducted on the data to analyze the problem of the study. This study found that there are negative relationships between socio-economic status and academic achievement among university junior students.

Pathania, R. S. and Tiwari D. (2012) studied the relationship of achievement motivation and socio-economic status of the engineering student athletes. A sample of 300 athletes was selected randomly from different engineering colleges affiliated to Punjab Technical University. Bhargava's achievement motivation scale and Rajbir Singh, Radhey Shyam and Satish kumar's Socio-economic Status Scale Questionnaire was used. On the basis of Chi-square, Karl Pearson's correlation coefficient and regression analysis, it was found that the sportsperson's achievement motivation is not affected by the socio-economic status of their family.

SIGNIFICANCE OF THE STUDY

Achievement related to motivation is called as achievement motivation. It plays tremendous role for shaping and moulding the behaviour of children. It is one type of drive where a person engages himself or herself to achieve the goal. In motivation, extrinsic and intrinsic motivations are there. Both motivations are important in the field of education. Extrinsic motivation is an external form of motivation. Some children are satisfied with external reward and don't desire to develop personal goals. While, intrinsic motivation is an internal form of motivation. For example, some children strive towards a goal for personal satisfaction or accomplishment. There must be balance between extrinsic and intrinsic motivation. Without a desire, learner cannot reach its goal which is the part of intrinsic motivation. Ignoring the reward or money or gift is ignoring the existing phenomenon of society which is against human ethics. Research showed the significance of motivation towards the success or failure of the student. Highly motivated

students get success more than low motivated students. Achievement motivation has great effect on socio-economic condition of the students where these conditions have also influential effect on achievement motivation simultaneously on children. It is education that brings a person from darkness to light and teacher plays a pivotal role to motivate the students. Policy makers must frame the policies of fulfilling the students' target. Basically, family's Socio-economic condition of students affects their motivation level that leads towards achievement. Therefore, the investigator needs to be acquainted with the effect of socio-economic status on achievement motivation of senior secondary students of Aligarh district in Uttar Pradesh (India) and the relation between two variables (achievement motivation and socio-economic status), were the main aspects of investigation.

OBJECTIVES

1. To study the relationship between Achievement Motivation and Socio-economic Status among Senior Secondary Students.
2. To study the significant effect of Socio-economic Status on Achievement Motivation of Senior Secondary Students.
3. To study the difference in Achievement Motivation between Male and Female Senior Secondary Students.
4. To study the difference in Socio-economic Status between Male and Female Senior Secondary Students.

Hypothesis

1. There is no relationship between Achievement Motivation and Socio-economic Status among Senior Secondary Students.
2. There is no significant effect of Socio-economic Status on Achievement Motivation of Senior Secondary Students.
3. There is no significance difference in Achievement Motivation between Male and Female Senior Secondary Students.
4. There is no significance difference in Socio-economic Status between Male and Female Senior Secondary Students.

METHODOLOGY

Design of the Study

Descriptive Research Design used for the present study.

Sample

A sample of 200 senior secondary students of Aligarh District was randomly selected. Half of these were Achievement Motivation (N=100) and half were Socio-economic status (N=100). Out of 200 senior secondary students, 100 were male and 100 were female respectively.

Statistical techniques used

Coefficient of Correlation, Simple Regression Analysis and t-test were used for data analysis.

Tool Used

In the present study **Upadhyay-Saxena Socio-economic Scale (USSESS)** developed by Sunil Kumar Upadhyay and Alka Saxena, **Achievement Motivation Scale (n-Ach)** developed and

standardized by Prof. Pratibha Deo and Dr. Asha Mohan were used for the purpose of required data collection.

RESULT AND DISCUSSION

Objective 1- To study the relationship between Achievement Motivation and Socio-economic Status among Senior Secondary Students.

This objective is to estimate the relationship among Achievement Motivation and Socio-economic Status among Senior Secondary Students. So, as to achieve this objective the investigator formulated the following null hypothesis for empirical verification.

Hypothesis 1- There is no relationship between Achievement Motivation and Socio-economic Status among Senior Secondary Students.

In order to estimate intercorrelation among Achievement Motivation and Socio-economic Status among Senior Secondary Students Pearson's Coefficient of correlation was applied. Therefore, the mean scores and SD's find out and 'r'-values were calculated. Table 1 shows the calculated values of 'r'

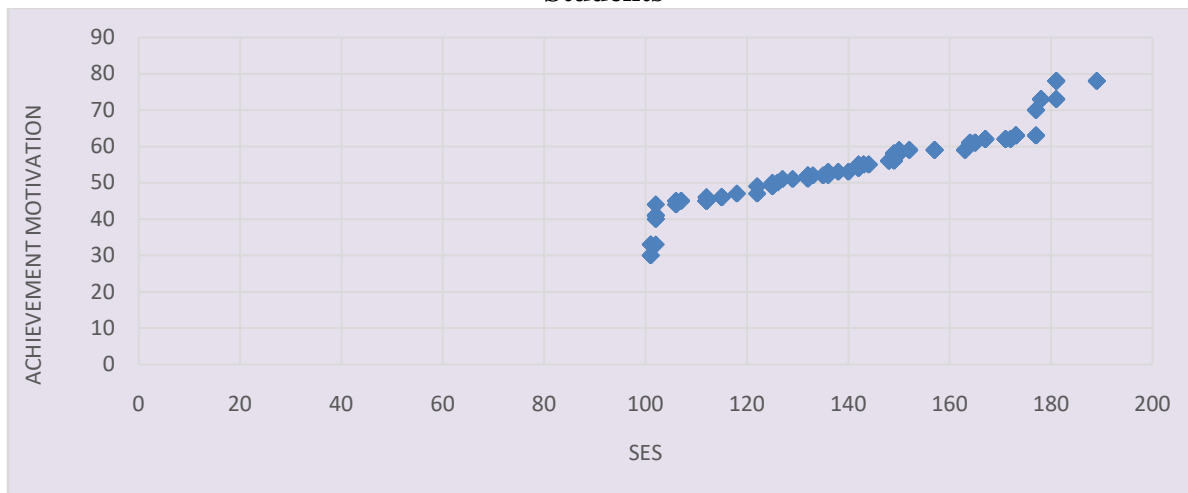
TABLE -1
SHOWING INTERCORRELATION AMONG ACHIEVEMENT MOTIVATION AND
SES OF SENIOR SECONDARY STUDENTS

| Variables | N | Mean | SD | r | Sig. (P) |
|------------------------|-----|--------|-------|--------|----------|
| Achievement Motivation | 200 | 146.87 | 26.16 | .950** | .000 |
| Socio-economic Status | 200 | 56.53 | 10.21 | | |

**Significant at 0.01 level of confidence (2- Tailed)

Table -1 shows that the calculated 'r' value is .950 (P = .000) which is significant at 0.01 level. Thus, there is a significant positive correlation among Achievement Motivation and Socio-economic Status (SES) of senior secondary students. This finding of present study supported by the study of **Ghaemi and Yazdanpanah, (2014)** found a significant relationship between socio-economic status and academic achievement where the correlational values are negative. Thus, from the above discussion, it is clear that there is a significant positive correlation among Achievement Motivation and Socio-economic Status of Senior Secondary Students. So, the null hypothesis "There is no relationship between Achievement Motivation and Socio-economic Status among Senior Secondary Students" is rejected at both levels (0.01 and 0.05) of confidence.

Figure- 1
Showing intercorrelation among Achievement Motivation and SES of Senior Secondary Students



Objective 2- To study the significant effect of Socio-economic Status on Achievement Motivation of Senior Secondary Students.

This objective is to estimate the effect of Socio-economic Status on Achievement Motivation among Senior Secondary Students. So, as to achieve this objective the investigator formulated the following null hypothesis for empirical verification.

Hypothesis 2- There is no significant effect of Socio-economic Status on Achievement Motivation of Senior Secondary Students.

In order to identify the effect of Achievement Motivation on Socio-economic Status among Senior Secondary Students, Simple Regression Analysis was applied. Therefore, the mean scores and SD's find out and simple regression analysis were calculated. Table 2 shows the calculated simple regression values:

TABLE-2
SIMPLE REGRESSION ANALYSIS BETWEEN ACHIEVEMENT MOTIVATION AND SES OF SENIOR SECONDARY STUDENTS

| Model | Unstandardized Coefficient | | Standardized Coefficient | t | Sig |
|-----------------|----------------------------|-----------------------------|--------------------------|--------|------|
| | B | Std. Error | Beta | | |
| 1. Constant | 9.325 | 3.267 | | 2.854 | .005 |
| SES | 2.433 | .057 | .950** | 42.778 | .000 |
| R = .950 | | R² = .902 | | | |

** Significant at 0.01 level of confidence (2- Tailed).

* Significant at 0.05 level of confidence (2- Tailed).

From the above table 2, it has been found that the R^2 is 0.902 which indicates that the SES has contributed 9.02 % of the variance on Achievement Motivation of Senior Secondary Students. In addition, the positive Beta value .950 which is significant at 0.01 level of confidence and shows that SES has a significant positive effect on Achievement Motivation of senior secondary students. This finding of the present study was supported by the study of **Kavita and Malipatil(2016)** who revealed that the low SES sportswomen have high achievement motivation

than the high SES sportswomen and there is a significant difference in their achievement motivation level. A dissimilar result also exposed from the finding of the present study conducted by Pathania and Tiwari (2012) who found no significant effect of SES on Achievement Motivation. Thus, from the above discussion, it is clear that there is a significant effect of SES on Achievement Motivation of Senior Secondary Students. So, the null hypothesis **“There is no significant effect of Socio-economic Status on Achievement Motivation of Senior Secondary Students”** is rejected at both levels (0.01 and 0.05) of confidence.

Objective 3- To study the difference in Achievement Motivation between Male and Female Senior Secondary Students.

This objective is to estimate the mean difference in Achievement Motivation among Senior Secondary Students. So, as to achieve this objective the investigators formulated the following null hypothesis for empirical verification.

Hypothesis 3- There is no significance in Achievement Motivation between Male and Female Senior Secondary Students.

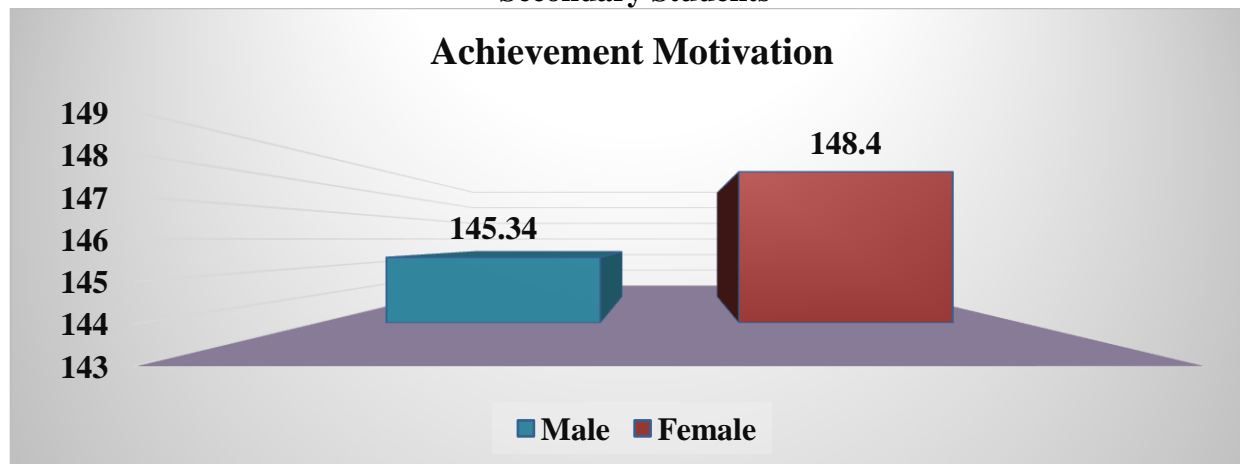
In order to compare the Achievement Motivation between male and female senior secondary students, 't' test applied. Therefore, the mean scores and SD's find out and t-values were calculated. Table 3 shows the calculated values of 't'

TABLE -3 SHOWING MEAN DIFFERENCE IN ACHIEVEMENT MOTIVATION BETWEEN MALE AND FEMALE SENIOR SECONDARY STUDENTS

| Gender | N | Mean | SD | t | Sig. (P) |
|--------|-----|--------|-------|-------|----------|
| Male | 100 | 145.34 | 25.42 | -.826 | .410 |
| Female | 100 | 148.40 | 26.92 | | |

Table -3 shows that the calculated 't' value is -.826 (P = .410) which is not significant at any level of confidence. Thus, there is no significant difference in Achievement Motivation between Male and Female Senior Secondary students. The mean for Male students (145.34) is lower than the mean for Female students (148.40) which means that Female students have higher Achievement Motivation level than Male students. Thus, from the above discussion, it is clear that there is a significant difference between Male and Female students on Achievement Motivation of senior secondary students. Female students show slightly higher achievement motivation than male students, but this difference could not reach 0.05 level of confidence. So, the null hypothesis **“There is no significant in Achievement Motivation between Male and Female Senior Secondary Students”** is accepted.

Figure- 2
Showing mean difference between Male and Female on Achievement Motivation of Senior Secondary Students



Objective 4- To study the difference in Socio-economic status between Male and Female Senior Secondary Students.

This objective is to estimate the mean difference in Socio-economic status among Senior Secondary Students. So, as to achieve this objective the investigator formulated the following null hypothesis for empirical verification.

Hypothesis 4- There is no significant difference in Socio-economic status between Male and Female Senior Secondary Students.

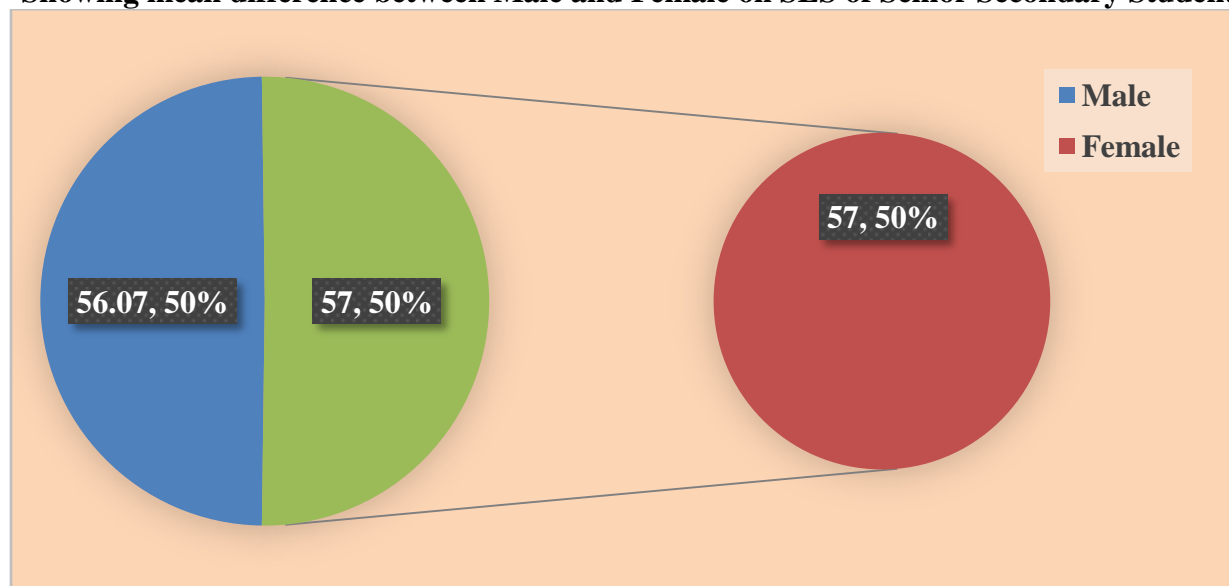
In order to compare the Achievement Motivation between male and female senior secondary students' 't' test was applied. Therefore, the mean scores and SD's find out and t-values were calculated. Table 3 shows the calculated values of 't'

TABLE -4 SHOWING MEAN DIFFERENCE IN SES BETWEEN MALE AND FEMALE SENIOR SECONDARY STUDENTS

| Gender | N | Mean | SD | t | Sig. (P) |
|--------|-----|-------|-------|-------|----------|
| Male | 100 | 56.07 | 9.90 | -.643 | .521 |
| Female | 100 | 57.00 | 10.54 | | |

Table -4 shows that the calculated 't' value is -.643 (P = .521) which is not significant at any level of confidence. Thus, there is no significant difference in SES between Male and Female Senior Secondary students. The mean for Male students (56.07) is lower than the mean for Female students (57.00) which means that Female students have higher SES level than Male students. Thus, from the above discussion, it is clear that there is a significant difference between Male and Female students on SES of senior secondary level. Female students show slightly higher SES than male students, but this difference could not reach 0.05 level of confidence. So, the null hypothesis "There is no significant difference in Socio-economic Status between Male and Female Senior Secondary Students" is accepted.

Figure- 3
Showing mean difference between Male and Female on SES of Senior Secondary Students



FINDINGS

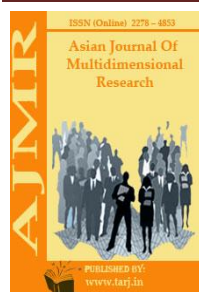
1. The Socio-economic status of senior secondary students was significantly correlated with Achievement Motivation. This shows that change in SES level significantly affects Achievement Motivation at senior secondary level.
2. Socio-economic status of senior secondary students significantly affects the level of achievement. It means Socio-economic status has significant effect on achievement motivation of senior secondary students.
3. When the achievement motivation scores of male and female senior secondary students were compared, no significant difference was found. It means male and female students have equal achievement motivation level.
4. In Socio-economic status of male and female senior secondary students no significant difference was found. It means male and female students show equal SES.

CONCLUSION

Present study deals with the relationship, effect and comparison of Achievement Motivation and Socio-economic status (SES). The investigators find out that there was a significant positive correlation between Achievement motivation and Socio-economic status and SES has a significant positive effect on Achievement Motivation. But when the researchers compared the mean difference between male and female senior secondary students, no significant difference was found. In the case of Achievement Motivation and SES, male and female students were equal.

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THE TAXONOMIC STRUCTURE OF SOIL WATERWEED IN ALTITUDINAL BELT OF THE NORTH FERGANA

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ABSTRACT

The article analyzes the taxonomic composition of soil algae in the upstream regions of northern Ferghana. In the soil algae, 247 species were identified for the first time and were found to be 4 species (Syanophyta, Xanthophyta, Bacillariophyta, Chlorophyta). During the research, laboratory analyzes were carried out, statistical methods and methods were used in general algorithm. The Coscinodiscophyceae class includes the Melosirales sequence, the Melosiraceae family, the Melosirus family. The composition of the types of collected algorithms was determined and analyzed in the Laboratory of Microbiology and Algaology of the Botanical Institute of the Academy of Sciences of the Republic of Uzbekistan.

KEYWORDS: *Algoflora, Taxon, Tour, Northern Ferghana Valley Soil.*

INTRODUCTION

The northern Fergana (Namangan Province) area is 7.4 thousand km², which occupies the first place in terms of size of the area between Fergana valley regions. Initially, it is important to identify and analyze the current composition of soil algae in the northeastern Ferghana suburbs, as well as in the establishment of a general list of soil algae of Uzbekistan, as well as the assessment of local biodiversity objects and monitoring studies. A.M. Muzafarov (1965), A.E. Ergashev (1974), M.A. Kuchkarova (), S.X. Halilov (1976), A.E. Elmuratov (1991), X.A. Alimjanova (2008) and others have been devoted to the study of water basins algae and research on soil algae has not been carried out so far.

RESEARCH AREA AND METHODS

During the research, laboratory analyzes were carried out, statistical methods and methods were used in general algorithm. The low plain of the upstream areas of northern Ferghana received soil samples from 10 monitoring points at altitudes ranging from 400 to 450 m above sea level at 1700-2800 m. A total of 20 soil samples were obtained for taxonomic and quantitative study of soil algae. Samples of soil samples were obtained from 0-3 cm of the surface and 3-30 cm deep. Algorithmic detectors, monographs, and Gollerbox M. M., Polyanskiy V.I. [1] (1951) was used. The composition of the types of collected algorithms was determined and analyzed in the Laboratory of Microbiology and Algaology of the Botanical Institute of the Academy of Sciences of the Republic of Uzbekistan.

Analysis of the results

As a result of the research, 247 species and species have been identified as part of the soil algae family of the western and eastern regions of the Namangan region with 78 species, 57 families, 24 modes, 9th class and 4 th category (Suanophyta, Xanthophyta, Bacillariophyta, Chlorophyta). According to taxonomic analysis, Suanophyta is a species rich in species. It includes 177 species and species varieties (139 species, 38 forms). The total acreage was 71.65% (1-table).

1-TABLE
TAXONOMIC COMPOSITION OF SOIL ALGAE IN UPRIGHT REGIONS OF
NAMANGAN REGION

| Section | Class | Ranking | Family | Category | Total | From that | | | % |
|-----------------|----------|-----------|-----------|-----------|------------|------------|----------|-----------|------------|
| | | | | | | Tour | var. | for. | |
| Cyanophyta | 1 | 6 | 23 | 35 | 177 | 139 | - | 38 | 71,65 |
| Xanthophyta | 1 | 2 | 6 | 11 | 15 | 15 | - | - | 6,09 |
| Bacillariophyta | 3 | 9 | 11 | 12 | 31 | 24 | 5 | 2 | 12,60 |
| Chlorophyta | 4 | 7 | 17 | 20 | 24 | 24 | - | - | 9,76 |
| Total: 4 | 9 | 24 | 57 | 78 | 247 | 202 | 5 | 40 | 100 |

Bacillariophyta section consists of 31 varieties and species varieties (24 species, 2 forms, 5 variations) and comprises 12.60%.

The Chlorophyta Division comprised 24 species and species, making up 9.76%.

The smallest number of algae is Xanthophyta, which is 15% and 6.09%.

The Suanophyta division, detected from the upstream areas of the Namangan region, contains algae Cyanophyceae class, 6 layers, 23 families and 35 families (Table 5.2).

Cyanophyceae is composed of 177 species (71.65%) of species and species, including Synechococcales, Chroococcales, Pleurocapsales, Nostocales, Oscillatoriales, Spirulinales.

Synechococcales are composed of families Merismopediaceae (Holopedia, Synechocystis, Coccopedia, Aphanocapsa), Synechococcaceae (Synechococcus), and Schizothrixaceae (Schizothrix).

Chroococcales are composed of Gomphosphaeriaceae (Gomphosphaeria), Microcystaceae (Microcystis, Gloeocapsa), Aphanothecaceae (Aphanothece), Chroococcaceae (Pseudonocobyrsa) and Entophysalidaceae (Chlorogloea, Entophysalis).

The Pleurocapsales order forms the families of Xenococcaceae (Xenococcus), Hyellaceae (Pleurocapsa), Hydrococcaceae (Hydrococcus).

The Nostocales order includes families of Hapalosiphonaceae (Fischerella), Nostocaceae (Nostoc, Nematostoc), Anabaenaceae (Cylindrospermum), Rivulaceae (Microchaete, Calothrix), Scytonemataceae (Scytonema), Microchaetaceae (Leptobasis).

The Oscillatoriales scheme is composed of Cyanothecaceae (Cyanothece), Oscillatoriaceae (Oscillatoria, Phormidium, Lyngbya, Plectonema), Microcoleaceae (Symploca, Microcoleus, Pseudophormidium), Ammatoideaceae (Ammatoidea), Homoeothrichaceae (Homoeothrix) families.

The Spirulinales Mode comprises the Spirulinaceae family and the Spirulina series, which is more commonly found in the type elevation region (5)

The number of species and species varieties (species, forms) was analyzed by Oscillatoriaceae (78), Microcystaceae (26), Cyanophyceae

Nostocaceae (17), Microcoleaceae (14), Schizothrixaceae (12), Merismopediaceae (9) are quite rich in families. In other families, the species was found to be small.

Among the categorical categories, Oscillatoria (30), Phormidium (27), Lyngbya (17), Gloeocapsa (17), Nostoc (16) and Schizothrix (12) were leaders. Synechocystis aquatilis Aphanocapsa muscicola, A. fuscolutea, Schizothrix arenaria, Sch. muelleri, Sch. lutea, Microcystis pulvere f. parasitica, Chlorogloea microcystoides, Nostoc punctiforme, N. punctiforme f. populum, N. punctiforme f. polymorphum, N. paludosum f. O. gracilis, O.lemmermannii, O. splendida, O. brevis, Phormidium foveolarum, Lyngbya molischii, Symploca cartilaginea, Microcoleus vaginatus f. such as polythrichoides have been found more frequently.

Other species (Holopedia-1, Coccopedia-1, Synechococcus-1, Gomphosphaeria-1, Aphanothece-1, Pseudonocobyrsa-1, Entophysalis-1, Xenococcus-1, Pleurocapsa-1, Hydrococcus-1, Fischerella-1, Nematostoc-1, Cylindrospermum-1, Microchaete-2, Calothrix-3, Scytonema-1, Leptobasis-1, Cyanothece-1, Plectonema-3, Pseudophormidium-1, Ammatoidea-1, Homoeothrix-1, Spirulina-1) (1-3).

Algothlorada has identified 31 species and species (24 species, 5 variations, 2 forms) of the Bacillariophyta department. They are of the 3rd class (Coscinodiscophyceae, Fragilariophyceae, Bacillariophyceae), 9 categories, 11 families, 12 species. The total number of algae in this section was 12.6% (Table 5.3).

Bacillariophyta branch contains 13.3% Coccinodiscophyceae class (4 species and species), 3.2% Fragilariophyceae (Fragilaria atomus) and 83.6% Bacillariophyceae class (26 species and species) made up.

The Coccinodiscophyceae class includes the Melosirales sequence, the Melosiraceae family, the Melosirus family.

Fragilariophyceae class Fragilariales mode, Fragilariaceae family, Fragilaria family.

Cymbellales, Mastogloiales, Naviculales, Thalassiosiphysales, Bacillariales, Rhopalodiales and Surirellales were found in the Bacillariophyceae class.

Cymbellales mode Cymbellaceae family, Cymbella family; Mastogloiales order Achnanthaceae family, Achnanthes; The Naviculales scheme includes the Amphipleuraceae family of the Frustulia family, the Diploneis family, the Diploneidaceae family, the Naviculaceae family of Navicula; The Thalassiosiphysales Order Catenulaceae family, Amphora; Bacillariales mode includes family Nitzschia and Denticula Bacillariaceae family; Rhopalodiales order Epithemia family of Rhopalodiaceae; Surirellales mode includes the Surirellaceae family of Surreylla.

The following groups are counted by Nitzschia (7), Achnanthes (6), Navicula (6), Melosira (4).

The remaining species are Fragilaria, Cymbella, Frustulia, Diploneis, Amphora, Denticula, Epithemia and Surirella.

The Chlorophyta division detected 24 (9.8%) species, consisting of 20 families, 17 families, 7 modalities (Chaetopeltidales, Chlamydomonadales, Sphaeropleales, Oedogoniales, Ulotrichales, Trebouxiales, Desmidiales) and Class 4 (Chlorophyceae, Ulvophyceae, Trebouxioophyceae, Conjugatophyceae) (Table 5.4).

Chlorophytae (20; 83.3%) was the leader in chlorophyta classification. Ulvophyceae (2; 8.3%), Trebouxioophyceae (1; 4.2%) and Conjugatophyceae (1; 4.2%).

Chlorophyceae class Chaetopeltidaceae family Chaetopeltidales is a Chaetopeltis family. This class includes 1 species.

Chlamydomonadales scheme Hypnomonas is a family of Hypnomonadaceae; Apiococcus family of Palmellopsidaceae family; Chlorococcum is a family of Chlorococcaceae families; Chlorosarcina family Chlorosarcinaceae family: Protococcus and Hydrianum family Chlamydomonadaceae family; Palmella is a family of Palmellaceae families; The Palmodactylon family includes the Hormotilaceae family.

The Sphaeropleales scheme consists of Dictyococcaceae (Dictyococcus), Bracteacoccaceae (Bracteacoccus), Scenedesmaceae (Scenedesmus and Monoraphidium), Selenastraceae (Chlorolobion) families.

Oedogoniales order belongs to Bulbochaete and Oedogoniceae family of Oedogonium.

The Ulvophyceae class includes Ulotrichales Mode and its associated Planophilaceae (Chloroplanea) and Binucleariaceae (Binuclearia) families. This class consists of 2 types.

Trebouxioophyceae class Trebouxiales family Trebouxiaceae family consists of Trebouxia. This class includes 1 species.

Closterium family Closteriaceae family Desmidiales is a class of Conjugatophyceae.

Algoflorida detected 15 types of Xanthophyta (6.1%). They are Xanthophyceae class, Mischoococcales and Tribonematales, 6 families belonging to category 11 (Table 5.5).

Xanthophyceae Class Mischoococcale sequences include Pleurochloridaceae (4 species, 5 species), Botryochloridaceae (Botrydiopsis), Botryochloridaceae (Botryochloris, Ilsteria), Centritractaceae (Bumilleriopsis). Algofloras in these species were 66.7% (Table 5.5).

Tribonematales consisted of Tribonematales and Heterocloniales, and algoflorine was 33.3%. The Tribonematales mode was determined by the Tribonemataceae (Bumilleria, Tribonema), Heteropodiaceae (Heterococcus) families.

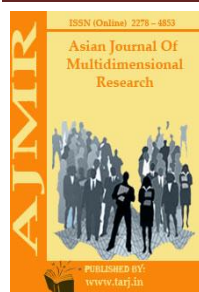
Summary

There were identified 247 varieties and species (202 species, 40 forms, 5 variations) in the soil algae of the northern Ferghana adjacent areas.

The Suanophyta division of the soil algae is a large part of the soil, which is explained by the high content of minerals, moisture, humus and temperature, which ensures the rapid development of green algae.

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FACTORS AFFECTING CHOICE OF BANKS FOR AGRICULTURAL LENDING IN RURAL AREAS

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ABSTRACT

India is following three tier structure as far as rural financing is concerned. First structure is commercial banks which is composed of nationalized banks, Old and new Private sector banks and SBI and its allies. Second structure is Regional Rural banks and third structure is co-operative structure. A farmer can go to any of these set ups to fund its requirements. So it becomes important for the lenders to understand the behavior of the farmers so that they can attract more number of borrowers. In this paper an attempt has been made to study the various factors which affects the decision of a borrower to opt for a particular bank for agricultural lending. A primary survey is conducted to analyze various factors that affects the choice of banks. Study revealed that quick disbursal of loans is the most important factor which agricultural borrowers takes into consideration. Apart from that another important factor is the amount of loan which borrowers get from the banks. Apart from these interest rates, motivation and behavior of the bank officials, suitability of the schemes etc. are other important factor which affect the decision of agricultural borrowers.

KEY WORDS: *Agricultural Lending, Bank Loans, Factors Affecting Bank Selection, Rural Financing.*

INTRODUCTION

Like any other developing economy in the world, India has been historically a rural economy. As per Census 2011, 69% of Indian population is still living in rural areas. This shows the importance of rural population for Indian economy. The GDP growth of India, if needed to grow at 8% or more, there has to be a significant contribution from rural India. Indian consumption story is primarily based on demand from these rural areas. Main profession in rural India is Agriculture. As per Census 2011, 57% of total workers are engaged in agricultural profession. If we talk about rural population 90% are engaged in agricultural profession. Source of funds has been an issue for the

India is predominantly an agricultural economy. After Independence a lot of efforts have been put in by the government to make sure that the farmers of the country gets easy access to the funds. If we see the current scenario, there are a lot of options which are available to the farmers in most of the parts of the country. There are nationalized banks which advance loans to farmers. Apart from that a special structure known as Regional Rural banks is also developed over a period of time. These banks are popularly known as 'Grameen banks'. In our country rural areas have special importance as most of our population lives there. These people have their own problems. They have primarily one profession i.e. agriculture. Since most of our states have limited resources so they depend a lot on nature for agriculture. Villagers do indulge in some other professions but again due to lack of financial resources there economic upliftment is very slow. India has shown GDP growth of 8% and above. In order to keep growing at faster pace, these areas also need to be developed. Higher growth rate can be achieved by making more investments in these areas. A lot of channels have been developed by the governments so that people belonging to rural areas can have access to funds. Regional rural Banks are one such initiative wherein for each state a regional rural bank has been set up under the aegis of NABARD. In Himachal Pradesh, Punjab National Bank has set up Himachal Pradesh Gramin Bank for this purpose.

Moreover there are co-operative societies and banks which help farmers to raise loans. Co-operative structure plays an important role in Indian financial system. In India three tier co-operative structures is followed. The basic principle of co-operation is followed in this structure. At the grass root level various Primary co-operative societies are formed. Members pool in their funds and needy members are given financial assistance from the pool. At district level District Central Co-operative banks are formed. These banks give financial assistance to the primary co-operative societies which fall under their area. These banks ultimately get financial assistance from State co-operative banks. A state co-operative bank is apex bank for rural credit in any state.

With farmers having option to go to any of these banks, it becomes important for banks to understand the needs of the farmers, as well as consumer behavior of the farmers. It is important for them to understand the factors which affect the decision of choosing the banks by the farmers.

REVIEW OF LITERATURE

Sabir, Ghafoor & Akhtar (2014) in their study tries to find out the factors which affect customer satisfaction and ultimately are instrumental in the selection of the bank. As per them service quality is the most important factor which affects customer satisfaction. As per them there is significant relationship between service quality attributes and customer satisfaction. They also

find that there is positive relation between customer satisfaction and customer loyalty. Satisfied customers recommend their banks to their relatives and friends.

Frangos, Fragkos & Sotiropoulos (2012) in their study tries to find out various factors affecting customers' decision for taking out bank loans. He did his study in Greece and found that personal marital status, customer service, shop design and interest rates are the most significant predictors of taking loans. Several managerial implications suggest bank managers should focus on giving loans to single individuals as well as change their interest rates policies by decreasing rates for all kinds of loans, especially housing loans.

Siddique, Md.. (2012) in his study reveals that the most important factors influencing customers for selecting a private commercial bank are effective and efficient customer services, speed and quality services; image of the bank, online banking, and well management. On the other hand, the most important factors for choosing a nationalized commercial bank are low interest rate on loan, convenient branch location, safe investment (accountability of the govt.), variety of services offered and low service charges.

Mariam (2011) in her study finds that Convenience/Security is the most important factor for bank selection. Other important factors are Service provision, Influence, Bank image, Promotion strategy, Reputation, Financial benefits and Technology.

Alina (2010) in his study finds out that the factors that impact a customers' choice of bank may vary from service to service. There may be factors which are important for the select in of a particular bank but those factors may not be important for selecting a particular service of the same bank and vice versa. Thus, banks aiming to promote certain service should pursue more precise targeting of particular groups.

Sharma and Rao (2010) in their study tries to find out the factors which are important for MBA students in Delhi for selection of banks. Findings show that reliability is a significant choice criterion, which includes employee's courtesy, parking facility, loyalty programs, brand name, security system and low charges with the bank. Other factors, which have also increased in importance are the responsiveness, value added services and convenience. Assurance factors, such as speedy services, good rate of interest and zero balance account facility are also significant in importance in motivating choice of a bank.

Anderson, Fox & Fulcher (1976) in their study concludes that Convenience is the main factor which affects the decision of selection of banks. Apart from this other significant factors are bank image, friend's recommendations, Interest charges on loans and other financial considerations.

OBJECTIVE OF THE STUDY

Objective of the study is to find out the main factors which affects the decision of the farmers to choose any specific bank for taking loans.

RESEARCH METHODOLOGY

A survey is conducted in the state of Himachal Pradesh. Judgmental sampling method issued. Respondents are picked from two major co-operative banks i.e. Himachal Pradesh State Co-operative Bank and Kangra Central co-operative bank, which are providing services in Himachal Pradesh. Total respondents are 400. Data is collected from two districts and 4 different branches of both the banks. Respondents are given 12 factors and they are supposed to tell whether these

factors affects their decision for choosing the specific bank on five point scale from strongly disagree to strongly agree. Principal Component Analysis is used to analyze the data.

RESULTS AND DISCUSSIONS

The internal consistency of the data is found to be 0.87 as measured by Cronbach's Alpha. Then sample adequacy and correlation of the data was checked using KMO and Bartlett's test. The Kaiser-Meyer-Olkin value is 0.786 which is well above 0.60 which is used as benchmark and Bartlett's test of sphericity is found to be less than 5 percent level of significance. Thus both the conditions are fulfilled and Principal Component analysis can be used.

After running Principal Component Analysis in SPSS, we get 3 components which are explaining 74% of the total variance.

TABLE1 TOTAL VARIANCE EXPLAINED

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 5.197 | 43.306 | 43.306 | 5.197 | 43.306 | 43.306 | 3.422 | 28.518 | 28.518 |
| 2 | 2.049 | 17.076 | 60.382 | 2.049 | 17.076 | 60.382 | 3.095 | 25.794 | 54.312 |
| 3 | 1.589 | 13.238 | 73.620 | 1.589 | 13.238 | 73.620 | 2.317 | 19.308 | 73.620 |
| 4 | .672 | 5.601 | 79.220 | | | | | | |
| 5 | .579 | 4.827 | 84.048 | | | | | | |
| 6 | .512 | 4.263 | 88.311 | | | | | | |
| 7 | .387 | 3.226 | 91.537 | | | | | | |
| 8 | .331 | 2.757 | 94.293 | | | | | | |
| 9 | .283 | 2.356 | 96.649 | | | | | | |
| 10 | .164 | 1.366 | 98.015 | | | | | | |
| 11 | .162 | 1.347 | 99.362 | | | | | | |
| 12 | .077 | .638 | 100.000 | | | | | | |

Extraction Method: Principal Component Analysis.

Figure 1

Scree Plot

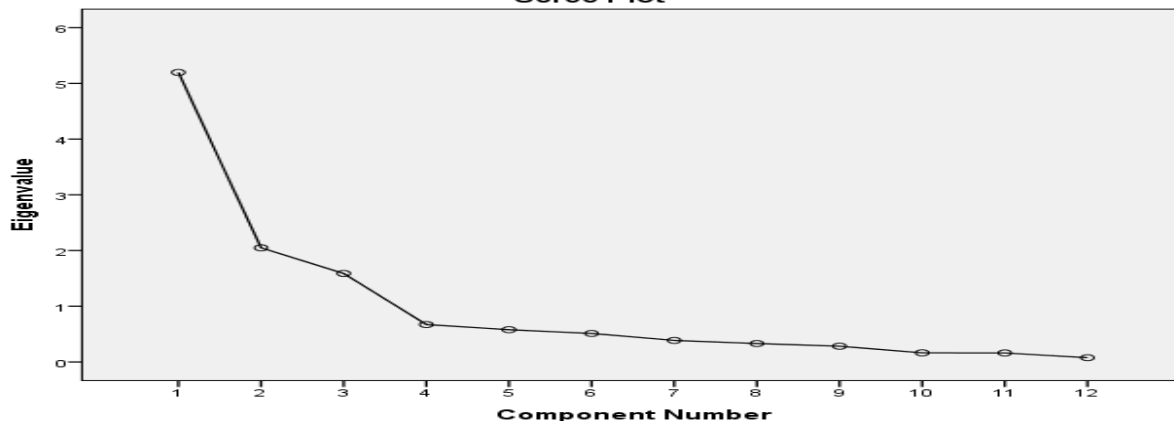
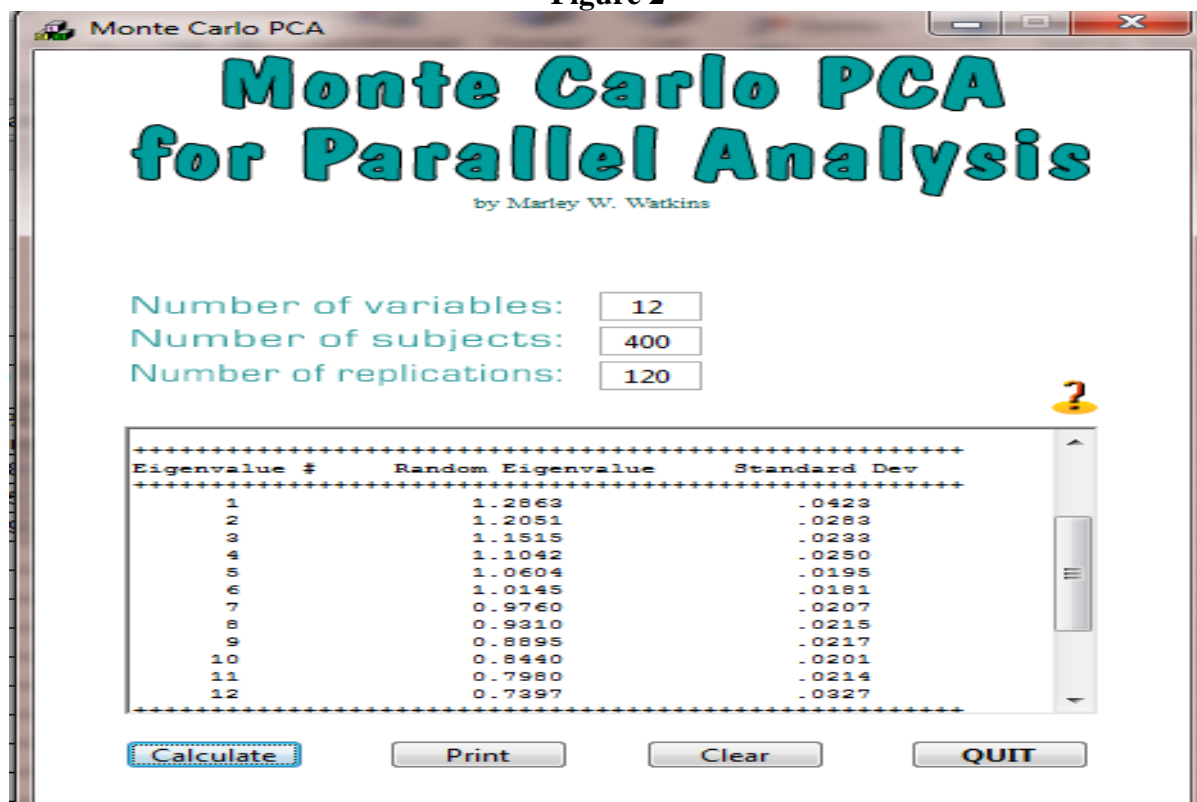


Figure 1 shows the scree plot for the data. We can see clearly that as per scree plot also first three components are on the steep curve and from fourth component onwards flat line trend starts.

Parallel Analysis method was also used to check the number of components. Software Monte Carlo PCA for Parallel Analysis is used for checking this.

Figure 2



Under this method we should retain components in those cases where actual Eigen values given by SPSS software are more than random Eigen values given by Monte Carlo PCA software. In our case till three components the actual Eigen values are higher than the Random Eigen values. In case of 4th component the random value is more than the actual value. So this method also tells us to go for three components.

Next step in the analysis is factor rotation. In the present study, the orthogonal rotation (Varimax) is used to rotate the factor axis in the process of doing Principal Component Analysis. The factor loading represents the correlation between the components and the variables. In the Rotated Component Matrix, the factor loadings of the selected variables with different components are shown. As per table 2 variables are categorized in three components.

TABLE 2 ROTATED COMPONENT MATRIX

| | Component | | |
|--------------------------------|-----------|---|---|
| | 1 | 2 | 3 |
| Suitability of schemes | .922 | | |
| Offers the highest loan amount | .879 | | |
| Low Margin Money requirements | .867 | | |
| Low interest rates | .650 | | |
| Quick disbursal of loan amount | .645 | | |

| | | | |
|---|--|------|------|
| Behavior of bank employees | | .878 | |
| Personal relation with the bank employees | | .869 | |
| Motivation from bank officials | | .797 | |
| Recommendation of friends/relatives | | .706 | |
| Overall atmosphere in the bank | | | .822 |
| Less paper work as compared to other banks | | | .807 |
| Proximity to Home | | | .801 |
| Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. | | | |
| a. Rotation converged in 5 iterations. | | | |

Thus finally the 12 statements can be clubbed in three components. These components are named as Financial Factors, Bank Behavior Factors and Convenience Factors.

FINANCIAL FACTORS

The various statements which are grouped in this component along with the mean and standard deviation are listed below. Internal consistency of the component was good at 0.889.

TABLE 3 RELIABILITY AND DESCRIPTIVE ANALYSIS OF FINANCIAL FACTORS

| Statements | Factor Loading | Mean | Std. Deviation | Cronbach's Alpha |
|--------------------------------|----------------|------|----------------|------------------|
| Suitability of schemes | .922 | 3.67 | 0.802 | 0.889 |
| Offers the highest loan amount | .879 | 3.79 | 0.766 | |
| Low Margin Money requirements | .867 | 3.55 | 0.727 | |
| Low interest rates | .650 | 3.69 | 0.846 | |
| Quick disbursal of loan amount | .645 | 3.97 | 0.671 | |

Table shows borrowers ranked 'Quick disbursal of loan amount' factor as the most important financial factor as the mean is highest for this factor at 3.97. Moreover the S.D. is also the least for this factor, which indicates that most of the borrowers are of the same opinion. Second important factor comes out to be 'Highest loan amount'. This mean of this factor is 3.79 with S.D. of 0.766. Thus after quick disbursal borrowers prefer highest loan amount. Third ranked factor is 'Low interest rate', the mean of this factor is 3.69 with S.D. of 0.846. Forth ranked factor is 'Suitability of schemes' with mean of 3.67 and S. D. of 0.802. Lastly ranked factor is 'Low margin money requirements' with mean of 3.55 and S.D. of 0.727

BANK BEHAVIOUR FACTORS

Cronbach's Alpha of the component is 0.876, which is good. Borrowers ranked 'Motivation from bank officials' factor as the most important factor as the mean is highest for this factor at 3.76 with S.D. of 0.962.

TABLE 4 RELIABILITY AND DESCRIPTIVE ANALYSIS OF BANK BEHAVIOR FACTORS

| Statements | Factor Loading | Mean | Std. Deviation | Cronbach's Alpha |
|---|----------------|------|----------------|------------------|
| Behavior of bank employees | .878 | 3.72 | 0.929 | 0.876 |
| Personal relation with the bank employees | .869 | 3.70 | 0.807 | |
| Motivation from bank officials | .797 | 3.76 | 0.962 | |
| Recommendation of friends/relatives | .706 | 3.33 | 0.763 | |

Second important factor comes out to be 'Behaviour of Bank employees'. The mean of this factor is 3.72 with S.D. of 0.929. Third ranked factor is 'Personal relation with the bank employees', the mean of this factor is 3.70 with S.D. of 0.807. Finally the fourth ranked factor is 'Recommendation of friends/relatives' with mean of 3.33 and S. D. of 0.763.

CONVENIENCE FACTORS

It is the nature of human beings that they prefer convenience. In banking also they prefer those banks who offer them convenience. Cronbach's Alpha of the component is 0.783, which is good. Borrowers ranked 'Less paper work as compared to other banks' factor as the most important factor as the mean is highest for this factor at 3.41 with S.D. of 0.851.

TABLE 5 RELIABILITY ANALYSIS OF CONVENIENCE FACTORS

| Statements | Factor Loading | Mean | Std. Deviation | Cronbach's Alpha |
|--|----------------|------|----------------|------------------|
| Overall atmosphere in the bank | .822 | 3.40 | 1.041 | 0.783 |
| Less paper work as compared to other banks | .807 | 3.41 | 0.851 | |
| Proximity to Home | .801 | 3.29 | 0.994 | |

Second important factor comes out to be 'Overall atmosphere in the bank'. The mean of this factor is 3.40 with S.D. of 1.041. And finally borrowers ranked 'Proximity to Home' factor as the least important factor. Mean of this factor is 3.29 with S.D. of 0.994.

RECOMMENDATIONS

- Study shows the most important factor which affects the choice of banks for agricultural lending is 'Quick disbursal of loan'. So it becomes imperative for the banks to make sure that loan processing period is less. They should frame policies in such a manner that the time taken to grant loan is kept at minimum.
- Another important factor which comes out in this study is the loan amount. Borrowers prefer those banks which offers high loan amount with similar set of collateral. Banks should try to give the maximum possible loan amount to the borrowers, keeping in mind that agricultural borrowings are not for big amounts.
- How bank employees behave and motivate the borrowers to go for loans is another key factor. Bank employees behavioural skills need to be improved. For that banks should conduct training sessions for their employees. They should be trained to understand the needs

of the borrowers. Their soft skills should be improved so that borrowers feel comfortable while talking to them.

- Banks should frame schemes in such a manner that the borrowers can fulfill their funding needs. Schemes based on local opportunities should be there so that more and more borrowers can take loans and utilise the local opportunities.
- Good ambience in the branch, less paper work are another important factors which have come up in this study.

LIMITATION

Since data collected is from only one state and that too from two districts only, results may not be same for other states or even in different districts of Himachal Pradesh.

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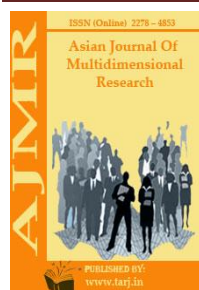
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ROLE OF IEC ACTIVITIES WITH REGARD TO GENERATION OF AWARENESS ON MG-NREGA IN RURAL PUNJAB OR (ROLE OF MEDIA TO GENERATE AWARENESS ON MGNREGA IN PUNJAB)

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ABSTRACT

The general objective of this research paper is determining the role of different modes of media in generating awareness about rural development schemes and specific objective is deciding the key role of different modes of media in generating awareness about MGNREGA. Different rural development programmes have been implemented by government to improve livelihood of rural people. To some extent such programmes have achieved success. But these development schemes could not fulfill their targets. This research paper is an attempt to find correlation between the awareness generating efforts and the awareness levels of the rural peoples regarding rural development scheme –MGNREGA.

KEYWORDS: MGNREGA, Implemented, Gathering

INTRODUCTION

Concept of Rural Development

Rural area is an area in which most of the people earn their livings from agriculture or allied activities and population of such area is not so dense. It is a group or gathering where the mutual relations of people are primary. Rural people do not have urban facilities like education, health, transportation etc. Such area has its own economy in which not just economic relations but social cultural relations have specific importance.

Different scholars have defined rural society from different perspectives:

Norman Lang

Rural society means an economy where many people work in agricultural and allied activities."¹

According to P.K.

Rural society is one group of mutually organized and unorganized people who just not live in a family but in a group of irregular and unorganized houses. They cultivate agricultural land and divided plain areas. They graze animals in pasture lands."²

After understanding rural society, the next concept is rural development. Development is related with progressive change.

Development is a dynamic process during which by quantitative and qualitative procedures, the living style of an area is improved. Development includes all aspects of human life e.g. economic, social, political, cultural, environmental and technological etc.

On the basis of the meaning of rural society and development we can say "Rural Development" is related with entire development of rural area and improving all aspects of rural people like economic, cultural, political and educational etc.

Uma Leli

Rural Development means improving the living standard of per capita income of rural people who have low income."³

Rural Development in reference to India is related with efforts by the government to improve living conditions of rural people. In India the systematic process of rural development has been started through five year plans. In this area many efforts had been made before independence. Some rural development programmes had been planned by British government also. After independence the establishment of planning commission made these programmes systematic.

This paper is based on a rural development scheme MGNREGA which have been started by Indian government for providing 100 days employment guarantee to rural poor. It is an important scheme for rural development. Through this scheme every rural household who is interested in doing unskilled work has been provided 100 days employment guarantee. To take the advantage of this scheme maximum number of rural people could know about the scheme. IEC Activities have been working in this area. In IEC activities different modes of media are used to generate awareness about the benefits of MGNREGA."Science has gifted human beings with variety of things with new technology and communication medium such as Radio, Television, Computer, Mobile etc. which are blessings of science"⁴Green revolution of 1960s has increased the agricultural production in Punjab. The living standard of farmers has also improved. Due to

technological development in Punjab agricultural activities are done by machines which have resulted lack of employment for landless and poor laborers. For providing employment and improving standard of living of such landless unskilled labourers, Government of India started MGNREGA in 2005. In Punjab this scheme was started in Hoshiarpur district first and then in whole Punjab in 2008-09. According to the MGNREGA website, this scheme have provided employment to 2,34,838 household during financial year 2017-18 in which female participation is 59.82%

RESEARCH METHODOLOGY:

Problem of Study: Determining the role of IEC activities in generating awareness about Rural Development scheme MGNREGA.

Area of Study: Three regions of Punjab Majha, Malwa and Doaba, out of one block of each region is selected from which 600 schedules are filled.

Data Collection: Primary data is collected through field work with the help of schedules and secondary data is based on available study material in the form of related books, magazines, generals and modules etc.

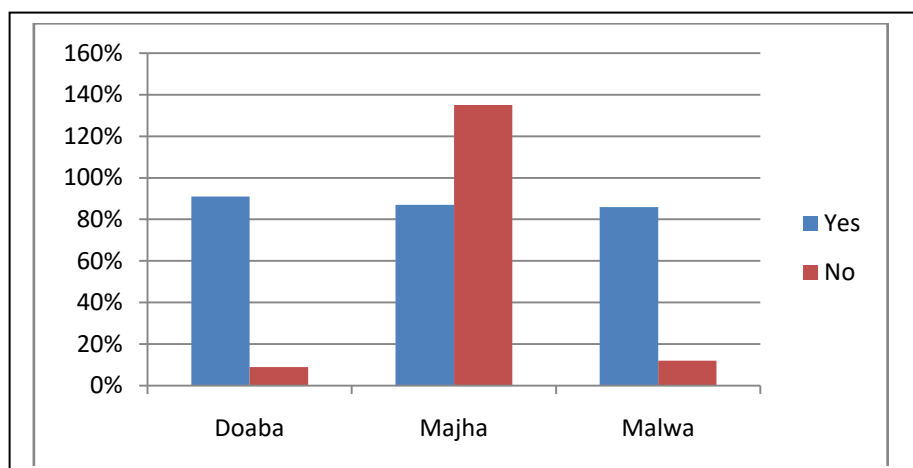
Analysis of Data: Percentage analysis method is used for analyzing the data.

Interpretation of Data: Data and findings are interpreted in the form of tables, bar-charts and pie charts.

Question 1. Do you know about MGNREGA?

| Area | Yes | No | Total |
|-------|-----------|----------|-------|
| Doaba | 182 (91%) | 18 (9%) | 200 |
| Majha | 174 (87%) | 26 (13%) | 200 |
| Malwa | 172 (86%) | 28 (14%) | 200 |
| Total | 528 (88%) | 72 (12%) | 600 |

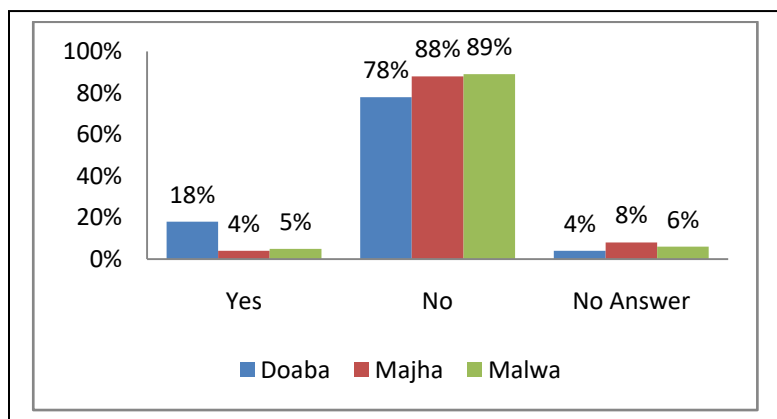
Out of 600 respondents 528 (88%) know about the scheme and 72 (12%) do not know about MGNREGA. Region wise classification shows that in Doaba 182 (91%), Majha 174 (86%) and in Malwa 172 (86%) people know about the scheme respectively. Following bar chart shows the results:



Question -2: Do you know about the features of MGNREGA?

| Area | Yes | No | No Answer | Total |
|-------|----------|-----------|-----------|-------|
| Doaba | 36 (18%) | 156 (78%) | 8 (4%) | 200 |
| Majha | 8 (4%) | 176 (88%) | 16 (8%) | 200 |
| Malwa | 10 (5%) | 178 (89%) | 12 (6%) | 200 |
| Total | 54 (9%) | 510 (85%) | 36 (6%) | 600 |

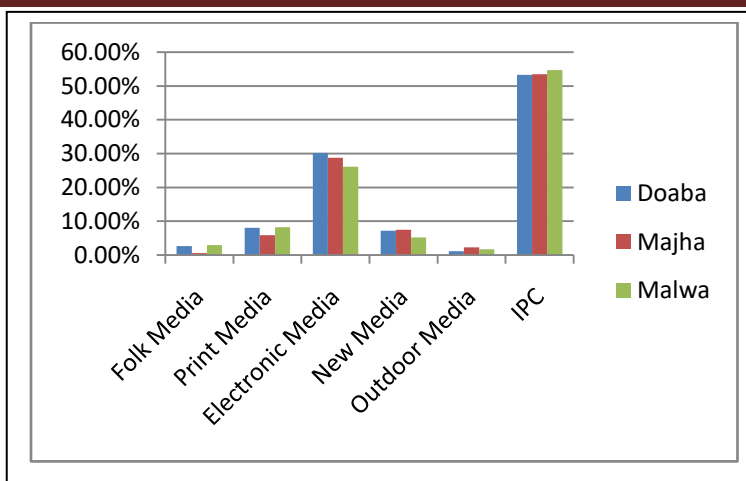
Out of 600 respondents only 54 (9%) know about the features of scheme MGNREGA while 510 (85%) just listen about the name and have no knowledge about the features and purposes of the scheme, 36 (6%) respondents are uncertain about the question. In different regions the awareness percentage about scheme's features is 18% (36), 4% (8), 5% (10) in Doaba, Majha and Malwa respectively. Following bar chart shows the results:



To know about the contribution of different modes of media in generating awareness about the scheme, we ask respondents that from which communication mode they know about the scheme?

| Region | Folk Media | Print Media | Electronic Media | New Media | Outdoor Media | IPC | Total |
|--------|------------|-------------|------------------|------------|---------------|--------------|-------|
| Doaba | 5 (2.67%) | 15 (8.02%) | 55 (30.22%) | 13 (7.15%) | 2 (1.09%) | 97 (53.29%) | 187 |
| Majha | 1 (0.58%) | 10 (5.85%) | 50 (28.75%) | 13 (7.48%) | 4 (2.29%) | 93 (53.44%) | 171 |
| Malwa | 5 (2.94%) | 14 (8.24%) | 45 (26.16%) | 9 (5.23%) | 3 (1.74%) | 94 (54.66%) | 170 |
| Total | 11 (2.08%) | 39 (7.39%) | 150 (28.41%) | 35 (6.63%) | 9 (1.70%) | 284 (53.79%) | 528 |

Results show that interpersonal communication is an efficient and effective mode in generating awareness about the scheme. 53.79% (284) respondents answers that they listen about the scheme through IPC. 28.41% (150) respondents know about MGNREGA from electronic media, only 7.39% (39) listen through print media, 6.63% (35) from new media, 2.08% (11) from folk media and 1.70% (9) from outdoor media. Following bar chart shows these results:

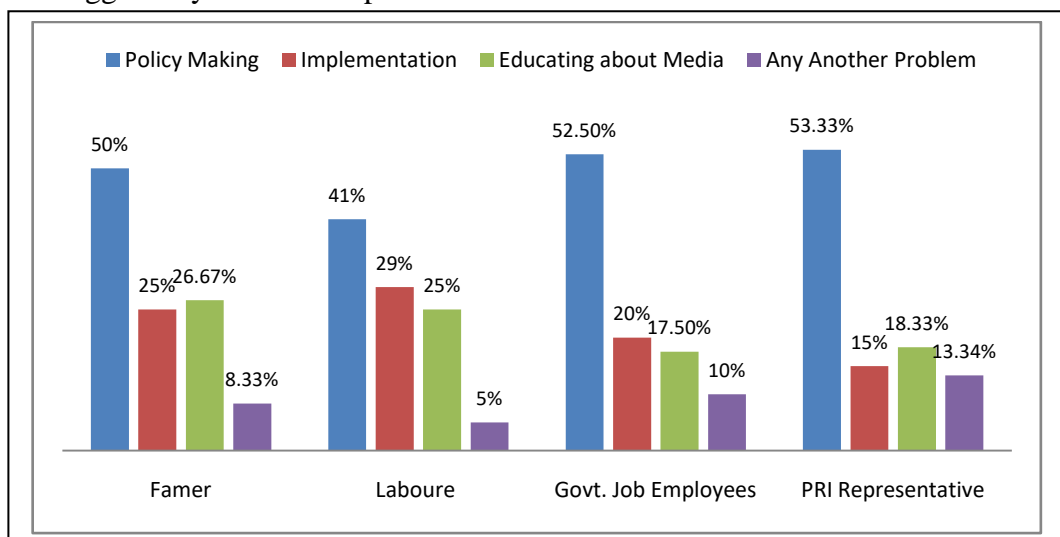


Results show that respondents do not know about the scheme properly. The role played by different models of media is not satisfactory. To determine the area of problem, following question is asked from the respondents:

Question No. 4: Where is the problem in generating awareness?

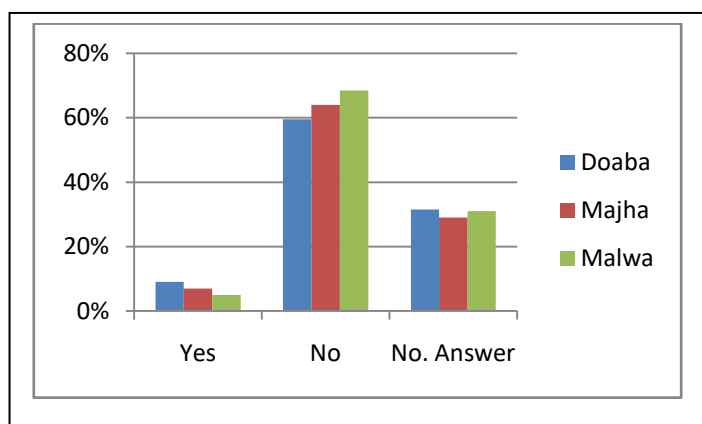
| Problem | Farmer | Labourer | Govt. Job Employees | PRI Representatives | Total |
|-----------------------|-------------|-----------|---------------------|---------------------|--------------|
| Policy Making | 60 (50%) | 123 (41%) | 62 (52.50%) | 32 (53.33%) | 277 (46.17%) |
| Implementation | 30 (25%) | 87 (29%) | 24 (20%) | 9 (15%) | 150 (25%) |
| Educating about Media | 20 (26.67%) | 75 (25%) | 21 (17.5%) | 11 (18.33%) | 127 (21.17%) |
| Any Another Problem | 10 (8.33%) | 15 (5%) | 12 (10%) | 8 (13.34%) | 46 (7.66%) |
| Total | 120 | 300 | 120 | 60 | 600 |

Out of total 600 respondents 277 (46.17%) think that the problem is in policy making process, 150 (25%) answer that the problem is in implementation of awareness policy, 127 (21.17%) think that the problem is in educating about the use of different modes of media, 7.66% (46) respondents suggest any some other problem.



Question No.5: Will you listen something about MGNREGA from newspaper or magazine, electronic , Print Media out of 600 respondents only 7%(42) answer that they know about MGNREGA through television or radios or any other form of print media.

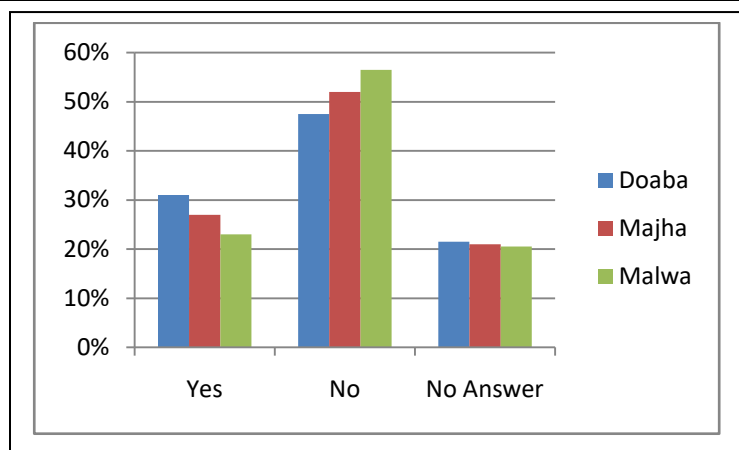
| Region | Yes | No | No. Answer | Total |
|--------|---------|-------------|------------|-------|
| Doaba | 18 (9%) | 119 (59.5%) | 63 (31.5%) | 200 |
| Majha | 14 (7%) | 128 (64%) | 58 (29%) | 200 |
| Malwa | 10 (5%) | 137 (68.5%) | 62 (31%) | 200 |
| Total | 42 (7%) | 384 (64%) | 174 (29%) | 600 |



Question No.6: Did you watch/listen any programme on/from television/radio about MGNREGA?

Out of 600 respondents 162 (27%) answered that they have listen about MGNREGA through electronic media, 312 (52%) respondents say no and 126 (21%) are uncertain about this question.

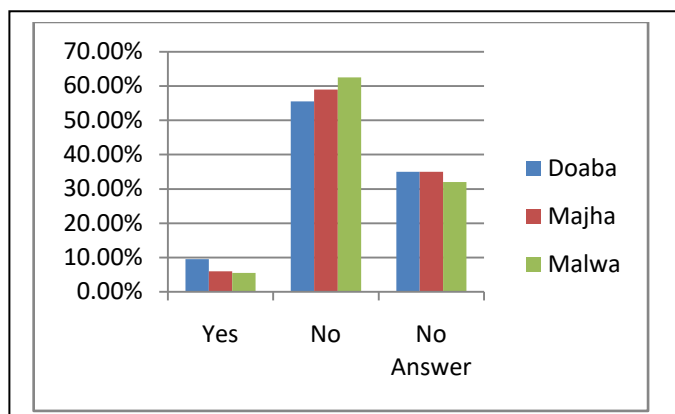
| Region | Yes | No | No Answer | Total |
|--------|-----------|-------------|------------|-------|
| Doaba | 62 (31%) | 95 (47.5%) | 43 (21.5%) | 200 |
| Majha | 54 (27%) | 104 (52%) | 42 (21%) | 200 |
| Malwa | 46 (23%) | 113 (56.5%) | 41 (20.5%) | 200 |
| Total | 162 (27%) | 312 (52%) | 126 (21%) | 600 |



Question No. 7: Do you have some knowledge of MGNREGA from any form of New Media (internet or Mobile messages)

Out of 600 respondents only 7% answered that they know about MGNREGA through internet or Mobile Message, 59% (354) are disagree and 34% (204) are uncertain about the question.

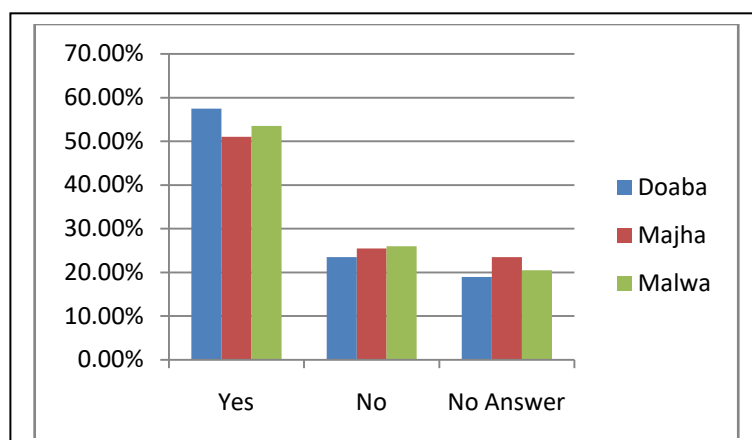
| Region | Yes | No | No Answer | Total |
|--------|-----------|-------------|-----------|-------|
| Doaba | 19 (9.5%) | 111 (55.5%) | 70 (35%) | 200 |
| Majha | 12 (6%) | 118 (59%) | 70 (35%) | 200 |
| Malwa | 19 (5.5%) | 25 (62.5%) | 64 (32%) | 200 |
| Total | 42 (7%) | 354 (59%) | 204 (34%) | 600 |



Question: Do you think about awareness camps are successful in generating awareness about MGNREGA?

324(54%) respondents satisfied from the role played by awareness camps, 150 (25%) are unsatisfied while 21% (126) are uncertain and give no answer.

| Region | Yes | No | No Answer | Total |
|--------|-------------|------------|------------|-------|
| Doaba | 115 (57.5%) | 47 (23.5%) | 38 (19%) | 200 |
| Majha | 102 (51%) | 51 (25.5%) | 47 (23.5%) | 200 |
| Malwa | 107 (53.5%) | 52 (26%) | 41 (20.5%) | 200 |
| Total | 324 (54%) | 150 (25%) | 126 (21%) | 600 |

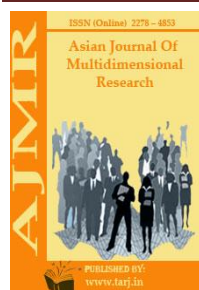


This can be concluded that interpersonal communication is an efficient and effective mode in generating awareness about the scheme. 53.79% (284) respondents answers that they listen about the scheme through IPC. So IPC has played a significant role in lifting awareness levels of rural

people. IEC activities to generate awareness regarding MGNREGA in rural Punjab can yield significant results when their efforts are more and more region and cultural specific.

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PERFORMANCE ASSESSMENT OF PRIMARY AGRICULTURAL CREDIT SOCIETIES IN WEST BENGAL: AN EFFICIENCY APPROACH

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ABSTRACT

The cooperative movement in India has started long time back. With regard to the support to the agricultural sector in the country, though NABARD has been playing a pioneering role, a key role is also played by the State Cooperative Banks, District Cooperative Banks and Primary Agricultural Credit Societies (PACS). The present paper looks into the performance of PACS which is the last tier in the cooperative framework of the country for the period 2012-13 to 2016-17. Since data is not available for individual PACS, the study is based on the overall performance of agricultural societies in thirteen districts of North and South Bengal. The focus of the study is efficiency analysis of the PACS of the sample districts. The findings are based on a single input, two output models under the assumption of variable returns to scale. The overall analysis shows the dominance of the performance of the PACS from the districts of South Bengal over those from North Bengal. The findings are interesting and also point to the scope of improvement for the different district level PACS.

KEYWORDS: PACS, Efficiency, DEA

1. INTRODUCTION

India is a country in which livelihood of almost 55% of the population is dependent on agriculture and allied activities. Though the contribution of the sector has been on a decline, still almost 17% contribution to the country's GDP comes from the agricultural sector. Hence, there is no doubt in saying that farming is still the bread and butter for majority of the Indian households. It is pertinent to note that despite such a high dependence on agriculture, even now a substantial portion of households rely on the informal sector for their financial needs. The demand for finance has been on the rise with technological advancement in agriculture, greater commercialization and use of modern amenities for improving productivity of land and labour. In this economy where agriculture plays such an important role, cooperative banking in the country holds a key feature. The structure of this banking in India is so framed that there are three tiers which include Apex Cooperative banks at the state level, District Cooperative Banks at the district level and Primary Agricultural Credit Societies at the village level. They are well connected to each other and the flow of funds is from the state level banks to the PACS.

In the context of the paper, the role of lowest tier is vital for the sustainability in agricultural operations at the ground level. The main purpose of PACS is to provide agricultural credit for the short term and medium term by accepting deposits from the rural masses. Since, in any credit disbursement system, it is not just credit flow which is important but also the mode of utilization, the present study assesses the performance of the lowest tier institutions of selected districts in West Bengal.

The research is undertaken in the background of several lacunae observed in the functioning of these institutions. Some of the common problems cited from time to time include inequity in distribution of credit, improper management of these credit societies, excessive interference of government, piling up of poor quality loans, non-timely audit of financial statements etc. With such problems, it is logical to look into the performance of PACS based in a state like West Bengal which is still substantially dependent on agriculture for the growth of the state.

2. REVIEW OF LITERATURE

Though there have been several studies on the co-operative banking sector of our country, the number of researches on PACS is minimal. Here is a summary of few articles on the performance of co-operative banking in the Indian context.

Asher (2007) argues a case for paradigm shift in the way urban cooperative banks (UCBs) are managed, governed and regulated in India to enable them to enhance their contributions to achieve greater degree of financial inclusion and more broad-based growth. The paper identifies the key areas of reforms, centering primarily on the current business model, governance and regulation practices and capital adequacy. **Basak (2009)** in the study for the period 1996 to 2007 examine the case of Contai Co-operative Bank Ltd. West Bengal to identify and analyze the trend, progress and problems of the bank and to throw light on the problems of swelling NPAs. **Chander and Chandel (2010)** did a study on the financial viability, efficiency and performance of four DCCBs operating in Gurgaon division in Haryana by considering data from 1997 to 2008. They find the importance of the District Central Co-operative Banks (DCCBs) in rural banking. With regard to the performance, they find that the banks did not perform well in all parameters. There is inconsistency in their performance. Financial mismanagement and underutilization of resources are the two major problems that the researchers point out from the study. **Cahalam and Prasad (2007)** in their study take the help of various ratios under liquidity,

operations, productivity and profitability to evaluate the financial performance of nine selected PACS in Andhra Pradesh. **Das (2013)** evaluates the performance of the West Bengal State Cooperative bank Ltd. for the period from 2001 to 2010. The focal point of the analysis is on the trend with regard to growth, operational profitability, stability and recovery performance of the bank. The performance proxies include deposits, loans and advances, and business. The study finds a significantly positive growth during the study period. Though the research finds that the “Burden Coverage Ratio” in all the years exceed one, the solvency is at a satisfactory level. **Dutta and Basak (2008)** in their evaluation of the overall performance of co-operative banks find that these banks need to focus on aspects relating to recovery, technological upgradation and fulfillment of prudential norms in order to survive in the competitive industry environment. **Jain (2001)** in the comparative study on District Central Cooperative Banks (DCCBs) of Maharashtra, Gujarat and Rajasthan finds that the performance of Rajasthan to be better than others in terms of profitability and liquidity. **Kulandaiswamy and Murugesan (2004)** make an attempt to evaluate the performance of PACS by studying 30 PACS for a ten-year period using thirteen performance parameters in the selected development blocks of western Tamil Nadu using field survey data. Their analysis finds working capital, total outstanding loans, business turnover, overdues, net worth and loans to weaker sections as important performance indicators. **Mukherjee (2011)** evaluate the performance and prospects of microfinance through cooperatives. The study is based on the report of National Federation of State Cooperative Banks Ltd. published on 31-03-2009. The report reveals the presence of 95,633 PACS in India with total membership of 13.235 crores covering 6,05,922 villages which stands out viz-a-viz others in respect of network and membership. The paper comments on the growth of important performance indicators during the period of study. **Rachana (2011)** makes a detailed study on financial inclusion and performance of Rural Co-operative in Gujarat. The researcher finds that though the performance is good in respect of financial inclusion, there is a serious lacunae with regard to financial performance as most of them run into losses. **Rakshit & Chakrabarti (2012)** conduct a study on NPA management of WBSCB and rural cooperative banks of West Bengal. The research for the period 1997 to 2008 for the West Bengal State Cooperative Bank shows that poor NPA management of any cooperative banking in the state may have an adverse impact on other cooperative banks. Thus, there is a need for providing adequate finance and timely disbursement together with timely recovery of loans for controlling the generation of poor quality loans. **Ratna and Nimbalkar (2011)** in their analysis on urban co-operative banks also find the problem of increasing NPAs which can become serious if not controlled. **Shah (2007)** attempts to look at the viability of PACS in the pre- and post-reforms period. The findings based on the study of Sangli and Buldana District Central Cooperative Banks point to the declining financial health and economic viability during the late 90s compared to the early 90s. **Selvaraj (2013)** in the study on PACS and UCBs of Tamil Nadu for the period 2006 to 2011 finds crop loan to be most important area for these financial institutions. The performance is commendable with the drive towards financial inclusion by increasing the disbursal of crop loan, covering new farmers and promoting the concept of group lending among farmers. Credit is also being provided for the purchase of farm equipments, micro irrigation, land development and dairy. **Singh and Sukhmani (2011)** study the productivity and profitability of six District Central Cooperative Banks of Punjab by considering data from 1991 to 2000. The researchers find the declining trend in profitability but an increasing trend in productivity for these institutions. **Thirupathi (2013)** studies the position of PACS of Mettur Taluka in Tamil Nadu. The findings based on primary data recommend the need for improvement in owned funds, deposit mobilization, deployment of

funds and diversification of lending, management information system and marketing arrangements.

Research gap

It is observed from the review of existing research papers and academic articles that there are a substantial number of studies on cooperating banking and role and performance of cooperative banks. Most of those researches looked into the area of growth, trend and non-performing assets. The number of studies on PACS is limited to a handful. This study is among the very few studies that apply DEA in the performance assessment of PACS.

3. OBJECTIVES OF THE STUDY

The study has dual objectives:

- (i) To assess the relative efficiency position of the selected PACS, and
- (ii) To assess whether there is significant difference in efficiency in the PACS of North and South Bengal.

4. RESEARCH DESIGN

This is a very important area of research as it lays the foundation for the proposed work. The correctness and robustness of the findings depends on the design that is laid. For the present study, the components of the design are as follows:

- Sample: The study is based on PACS of selected thirteen districts of West Bengal. The districts have been chosen on the basis of descending order of size and availability of data for all the ten years.
- Data period: The analysis is based on data for the period 2008 to 2017.
- Nature of the data and source: The investigation is based on secondary data which is compiled by the researchers from the Annual Report released by the State Cooperative Bank at the Annual Conference.
- Research methods: In this article, Data Envelopment Analysis, a non-parametric method is used for arriving at the efficiency scores. The efficiencies which are computed are technical efficiency, pure technical efficiency (also called managerial efficiency) and scale efficiency. The computation is based on a single input-two output model under the assumption of variable returns to scale. The input is deposit and the outputs are loans and investment. The following two basic conditions as mentioned by Cooper (2007) have been checked before applying DEA:
 - Condition 1: $n \geq p \times q$, where n is the number of DMUs, p is the number of inputs and q is the number of outputs.
 - Condition 2: $r > 3(p + q)$, where r is the total number of observations.

Furthermore, it is mentioned that the output – oriented technique is followed because in the present circumstance, PACS being at the lowest end of the 3-tier cooperative banking structure have to maximise outputs using the given inputs.

5. ANALYSIS AND FINDINGS

This section of the paper discusses the findings with regard to relative efficiency levels. The discussion is made under different sub-sections for easy understanding by readers.

5.1 Technical efficiency

The scores below give the relative overall efficiency score. A score of one implies 100% relative efficiency whereas any score less than one implies inefficiency in the system. In the latter case, there is scope for improvement depending upon the efficiency result. The table below gives the result for all the years of the study.

TABLE 1: TECHNICAL EFFICIENCY SCORE UNDER CRS

| District | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | Avg. |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Bankura | 0.941 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.994 |
| Burdwan | 0.941 | 0.929 | 0.099 | 0.955 | 0.956 | 0.886 | 0.918 | 0.943 | 0.944 | 0.906 | 0.848 |
| Dakshin Dinajpur | 0.888 | 0.962 | 0.969 | 0.956 | 0.987 | 1.000 | 0.967 | 0.995 | 0.966 | 0.935 | 0.963 |
| Howrah | 0.982 | 0.882 | 1.000 | 0.959 | 0.904 | 0.849 | 0.809 | 0.934 | 0.828 | 0.726 | 0.887 |
| Jalpaiguri | 0.955 | 1.000 | 1.000 | 1.000 | 1.000 | 0.985 | 1.000 | 0.790 | 0.888 | 0.874 | 0.949 |
| Malda | 1.000 | 0.566 | 0.907 | 0.970 | 0.952 | 0.893 | 0.967 | 0.947 | 0.991 | 0.946 | 0.914 |
| Mugberia | 0.948 | 0.874 | 0.985 | 1.000 | 0.897 | 0.920 | 0.916 | 0.915 | 1.000 | 1.000 | 0.946 |
| Murshidabad | 0.847 | 0.897 | 0.869 | 0.934 | 0.900 | 0.982 | 1.000 | 0.980 | 0.919 | 0.921 | 0.925 |
| Nadia | 0.835 | 0.871 | 0.931 | 0.950 | 0.919 | 1.000 | 0.844 | 0.831 | 0.788 | 0.768 | 0.874 |
| Purulia | 0.958 | 1.000 | 0.983 | 0.877 | 0.956 | 0.472 | 0.915 | 0.945 | 0.882 | 0.786 | 0.877 |
| Raiganj | 0.858 | 0.880 | 0.950 | 0.938 | 0.909 | 0.863 | 0.948 | 0.830 | 0.902 | 0.813 | 0.889 |
| Tamluk-Ghatal | 0.875 | 0.902 | 0.989 | 0.988 | 0.920 | 0.804 | 0.901 | 0.864 | 0.888 | 0.855 | 0.899 |
| VCCB | 1.000 | 1.000 | 0.973 | 0.971 | 1.000 | 0.984 | 0.935 | 1.000 | 0.969 | 0.972 | 0.980 |

Source: Computed by researchers

5.2 Pure technical efficiency

The next efficiency aspect that is judged is the pure technical efficiency (also called managerial efficiency). The results show that PACS of two district banks, namely Purulia and Raiganj show the minimum average score of 89.8%. In other words, the inefficiency level is 10.2%. The PACS of all the different district banks show a mean score of more than 90% which is highly commendable. The PACS of VCCB and Purulia District Cooperative banks are the most efficient with the mean score of close to one. in fact, these two banks attained 100% efficiency in all years excepting one (2008) and two (2013 and 2014) respectively.

TABLE 2: PURE TECHNICAL EFFICIENCY SCORE

| District | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | Avg. |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Bankura | 0.964 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.996 |
| Burdwan | 1.000 | 1.000 | 0.194 | 1.000 | 1.000 | 1.000 | 0.987 | 1.000 | 1.000 | 1.000 | 0.918 |
| Dakshin Dinajpur | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

| | | | | | | | | | | | |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Howrah | 1.000 | 0.913 | 1.000 | 0.973 | 0.918 | 0.891 | 0.847 | 0.934 | 0.845 | 0.769 | 0.909 |
| Jalpaiguri | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Malda | 1.000 | 0.603 | 1.000 | 0.972 | 0.963 | 0.899 | 0.972 | 0.950 | 0.992 | 0.947 | 0.930 |
| Mugberia | 0.958 | 0.883 | 0.986 | 1.000 | 0.899 | 0.947 | 0.918 | 0.915 | 1.000 | 1.000 | 0.951 |
| Murshidabad | 0.892 | 0.948 | 0.873 | 0.941 | 0.933 | 1.000 | 1.000 | 0.997 | 0.957 | 1.000 | 0.954 |
| Nadia | 0.880 | 0.912 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.979 |
| Purulia | 1.000 | 1.000 | 0.995 | 0.900 | 0.996 | 0.474 | 0.951 | 0.968 | 0.892 | 0.803 | 0.898 |
| Raiganj | 0.880 | 0.889 | 0.952 | 0.939 | 0.911 | 0.892 | 0.962 | 0.833 | 0.907 | 0.817 | 0.898 |
| Tamluk-Ghatal | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| VCCB | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.991 | 0.977 | 1.000 | 1.000 | 1.000 | 0.997 |

Source: Computed by researchers

5.3 Scale efficiency

This is the third component of efficiency that arises from the scale at which the operations take place. It is important to know this efficiency as it helps to assess whether the decision-making unit is operating at the optimum scale or at a less than or more than optimum scale. It helps to make necessary adjustments so that the transformation process in the system does not remain under-stressed or over-stressed. The former is about increasing returns to scale in contrast to the latter that shows decreasing returns to scale.

TABLE 3: SCALE EFFICIENCY SCORE

| District | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | Avg. |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Bankura | 0.976 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.998 |
| Burdwan | 0.941 | 0.929 | 0.510 | 0.955 | 0.956 | 0.886 | 0.930 | 0.943 | 0.944 | 0.906 | 0.890 |
| Dakshin Dinajpur | 0.888 | 0.962 | 0.969 | 0.956 | 0.987 | 1.000 | 0.967 | 0.995 | 0.966 | 0.935 | 0.963 |
| Howrah | 0.982 | 0.966 | 1.000 | 0.986 | 0.985 | 0.953 | 0.956 | 1.000 | 0.980 | 0.944 | 0.975 |
| Jalpaiguri | 0.955 | 1.000 | 1.000 | 1.000 | 1.000 | 0.985 | 1.000 | 0.790 | 0.888 | 0.874 | 0.949 |
| Malda | 1.000 | 0.940 | 0.907 | 0.998 | 0.988 | 0.993 | 0.995 | 0.997 | 0.999 | 0.999 | 0.982 |
| Mugberia | 0.990 | 0.990 | 0.999 | 1.000 | 0.998 | 0.972 | 0.997 | 1.000 | 1.000 | 1.000 | 0.995 |
| Murshidabad | 0.950 | 0.946 | 0.996 | 0.993 | 0.964 | 0.982 | 1.000 | 0.983 | 0.959 | 0.921 | 0.969 |
| Nadia | 0.949 | 0.956 | 0.931 | 0.950 | 0.919 | 1.000 | 0.844 | 0.831 | 0.788 | 0.768 | 0.894 |
| Purulia | 0.958 | 1.000 | 0.988 | 0.974 | 0.960 | 0.994 | 0.962 | 0.977 | 0.988 | 0.979 | 0.978 |
| Raiganj | 0.975 | 0.989 | 0.998 | 0.999 | 0.998 | 0.968 | 0.986 | 0.997 | 0.995 | 0.995 | 0.990 |
| Tamluk-Ghatal | 0.875 | 0.902 | 0.989 | 0.988 | 0.920 | 0.804 | 0.901 | 0.864 | 0.888 | 0.855 | 0.899 |
| VCCB | 1.000 | 1.000 | 0.973 | 0.971 | 1.000 | 0.993 | 0.957 | 1.000 | 0.969 | 0.972 | 0.984 |

Source: Computed by researchers

5.4 Returns to scale

The results points to the level of operation and helps to take decision about whether to decrease or increase the level of operation. The change is required to arrive at the most productive scale size in order to reduce the inefficiency arising from poor scale of operation. The results below show that in most of the district the PACS operate at an inappropriate scale. In recent years, the PACS under Bankura District Cooperative Bank and Mugberia District Cooperative Bank have been operating at the constant returns to scale. Hence, the other PACS should also aim at making adjustments to become 100% scale efficient.

TABLE 4: RETURNS TO SCALE

| District | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|------------------|------|------|------|------|------|------|------|------|------|------|
| Bankura | DRS | CRS | CRS | CRS | CRS | CRS | CRS | CRS | CRS | CRS |
| Burdwan | DRS | DRS | DRS | DRS | DRS | DRS | DRS | DRS | DRS | DRS |
| Dakshin Dinajpur | IRS | IRS | IRS | IRS | IRS | CRS | IRS | IRS | IRS | IRS |
| Howrah | DRS | DRS | CRS | DRS | DRS | DRS | DRS | IRS | DRS | DRS |
| Jalpaiguri | IRS | CRS | CRS | CRS | CRS | IRS | CRS | IRS | IRS | IRS |
| Malda | CRS | DRS | IRS | IRS | IRS | IRS | IRS | IRS | IRS | IRS |
| Mugberia | IRS | IRS | IRS | CRS | IRS | DRS | IRS | IRS | CRS | CRS |
| Murshidabad | DRS | DRS | DRS | DRS | DRS | DRS | CRS | DRS | DRS | DRS |
| Nadia | DRS | DRS | DRS | DRS | DRS | CRS | DRS | DRS | DRS | DRS |
| Purulia | IRS | CRS | IRS | IRS | IRS | IRS | IRS | IRS | IRS | IRS |
| Raiganj | IRS | IRS | IRS | IRS | IRS | DRS | IRS | IRS | IRS | IRS |
| Tamluk-Ghatal | DRS | DRS | DRS | DRS | DRS | DRS | DRS | DRS | DRS | DRS |
| VCCB | CRS | CRS | DRS | DRS | CRS | DRS | DRS | CRS | DRS | DRS |

Source: Computed by researchers

Note - DRS: Decreasing returns to scale, IRS: Increasing returns to scale, CRS: Constant returns to scale

5.5 Distribution of districts on the basis of mean efficiency score

This section summarises the above results to shows where the PACS of different districts stand in respect of their relative performance.

TABLE 5: DISTRIBUTION OF DISTRICTS BASED ON MEAN EFFICIENCY SCORE

| Avg. efficiency being less than 90% | Avg. efficiency above 90% |
|---|---|
| Mean Overall efficiency | |
| Burdwan, Howrah, Nadia, Purulia, Raiganj, Tamluk-Ghatal | Bankura, Dakshin Dinajpur, Jalpaiguri, Malda, Mugberia, Murshidabad, VCCB |
| Mean Pure Technical efficiency | |

| | |
|-------------------------------|--|
| Purulia, Raiganj | Burdwan, Howrah, Nadia, Tamluk-Ghatal, Bankura, Dakshin Dinajpur, Jalpaiguri, Malda, Mugberia, Murshidabad, VCCB |
| Mean Scale efficiency | |
| Burdwan, Nadia, Tamluk-Ghatal | Burdwan, Howrah, Nadia, Purulia, Raiganj, Tamluk-Ghatal, Bankura, Dakshin Dinajpur, Jalpaiguri, Malda, Mugberia, Murshidabad, VCCB |

Source: Prepared by the researchers

6. CONCLUSION

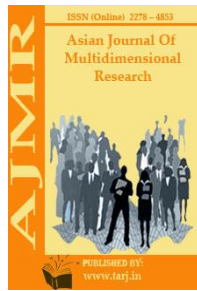
The study focuses on the lowest tier of the structure of cooperative banking in India. There are many studies on the cooperative banks and district level cooperative banks. But, there are a handful of researches on PACS which play a vital role on the sustainability of agricultural activities for farmers who are located in the villages and remote rural corners of the country. This empirical study is an interesting one and comes up with important findings on the basis of study made on PACS in thirteen districts of West Bengal, an agriculture-oriented state in the country. For the purpose of the investigation, districts are chosen from south and north Bengal on the basis of descending order of business. The research is interesting as it enquires into the efficiency level of the PACS based on the application of the Data Envelopment Analysis, a non-parametric method of analysis which makes it a unique study. The understanding is gathered on three efficiency measures namely technical (overall), managerial and scale efficiency. A look at the relative efficiency scores shows that in all the cases, the efficiency stands at more than 80%. It is observed that among the districts of South Bengal, the PACS of Burdwan, Howrah, Nadia, Purulia and Tamluk-Ghatal attain an efficiency of less than 90%. But, for North Bengal districts, the PACS perform relatively better since except Raiganj, all the other PACS show more than 90% relative efficiency. The story however changes when we look into the aspect of managerial efficiency. In all but two cases (Purulia district and Raiganj), the pure technical efficiency is under 90%, else the mean score is appreciable at more than 90%. The best performing PACS in the criterion of managerial efficiency are those of Dakshin Dinajpur, Jalpaiguri and Tamluk-Ghatal District Cooperative Banks. Thus, it is obvious that the main cause of overall inefficiency is the improper scale of operations. The story of PACS is interesting as it shows the performance level at the ground level. In the background of different Committee reports on primary agricultural credit societies, this study shows that it is for the policymakers to think ahead as the PACS do not look show a shabby picture with regard to efficiency. However, other than efficiency, there are there factors that need to be taken into account for justifying the viability or non-viability of these agricultural societies.

SCOPE FOR FURTHER STUDY

It is true that this is a unique as there are no such studies on PACS which have made an efficiency analysis to look into the financial performance. However, there is further scope for researchers where they can also look into the productivity assessment of the selected PACS. That would also be a unique approach towards assessing these rural-based agricultural focused institutions.

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A STUDY ON BRAND PREFERENCE OF TWO WHEELERS WITH SPECIAL REFERENCE TO HONDA BRANDS IN COIMBATORE CITY

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ABSTRACT

Brand preference is what influences a buyer to choose a brand and make them buy. Brand preference is a conscious decision that influences a consumer to opt a brand from varied options available. A successful marketing strategy must include the brand preference of the consumers.. The study, aims at understanding the brand preference of customers towards Honda bikes. The researcher used both primary and secondary data; statistical tools like percentage analysis, ANOVA, and Chi-square test were used. The results shows that the respondents have a good reputation on the brand of the company and the company may increase their branches further for business development based on the brand and if the company tries to regulate the business practices then there is a chance of creating a good image for the company that will result in increased sales of the company.

KEY WORDS: Brand Promotion, Customer, Marketing Strategies, Brand Preference.

INTRODUCTION

Automobile sector is one of the growing sectors in our nation. India is one of the leading producers of two-wheelers in the world. In terms of production and sales of Two-wheelers, India is one among the largest makers next to Japan and China. In early 50's Indian two wheeler industry had its beginning with scooters manufactured by Automobile Products of India (API). In recent years the Central Government is motivating investors thru 'Make in India' scheme, to attract and encourage investors.

Indian Two-Wheeler Market is witnessing a uninterrupted growth in production and sales. This owes a lot to the launching of new attractive models at affordable prices, design innovations made from youth's perspective and latest technology utilized in manufacturing of vehicles. The sale of two-wheeler products has increased substantially. This study aims at identifying the brand preference of customers towards two-wheelers.

REVIEW OF LITERATURE

Dr.N.Chandrasekaran investigated the wants of the customer by conducting surveys on consumer behavior. The study aimed at gaining knowledge on what influences a consumer to buy a specific brand and has also identified the disadvantages of preferring those brands.

Rachel Dardis & Horacio Soberon-Ferrer has pointed out that, the decision of a consumer is multi faceted, i.e. a consumer doesn't choose a product based on a single attribute but rather looks at a product as a package of attributes.

OBJECTIVE OF THE STUDY

- To study the customer brand preference of Honda Bikes in Coimbatore City
- To study the brand awareness of the customers about the related brand.
- To study the factors influencing the customers to prefer Honda Bikes.

SCOPE OF THE STUDY

The study helps the company to improve their standard of service and handle the competition in near future. It also helps in giving inputs about possible improvements, addition and new strategies and offers to the customers.

LIMITATION OF THE STUDY

The study is targeted towards a mixed population of students, officials, business man and professionals.

METHODOLOGY

Simple random sampling method was used and sample size was fixed to 95 respondents. Questionnaire was used to collect the data from the selected respondents. The tools used for analysis are Percentage analysis, ANOVA and Chi-Square Test.

ANALYSIS AND INTERPRETATION:**TABLE 1: AGE OF THE RESPONDENT:**

| Age | No. of Respondents | Percentage |
|--------------------|--------------------|------------|
| Less than 20 years | 26 | 27 |
| 20 to 30 years | 19 | 20 |
| 31 to 40 years | 18 | 19 |
| 41 to 50 years | 20 | 21 |
| Above 50 years | 12 | 13 |
| Total | 95 | 100 |

Primary data:**Interpretation:**

The above table illustrates the age of the respondents. Out of 95 respondents 27 percent are from the age group of less than 20 years, 21 percent are from the age group of 41-50 years, 20 percent are from the age group of 20-30 years, 19 percent are from the age group of 31-40 years, and 13 percent are from the age group of above 50 years. Majority of the respondents are from the age group of less than 20 years.

TABLE 2: GENDER OF THE RESPONDENTS

| Gender | No. of Respondents | Percentage |
|--------------|--------------------|------------|
| Male | 73 | 77 |
| Female | 22 | 23 |
| Total | 95 | 100 |

Interpretation

The above table illustrates the gender of the respondents. Out of 95 respondents 77 percent are male and 23 percent are female. Majority of the respondents are Male.

TABLE 3: FACTORS FOR BUYING TWO WHEELER

| Opinion | No. of Respondents | Percentage |
|-------------------|--------------------|------------|
| Design/look/style | 4 | 4 |
| Price | 11 | 12 |

| | | |
|--------------------|-----------|------------|
| Power and pick- up | 10 | 11 |
| Low maintenance | 26 | 27 |
| Mileage | 44 | 46 |
| Others | 0 | 0 |
| Total | 95 | 100 |

Interpretation

The above table shows the factors for choosing two wheeler. Out of 95 respondents 4 percent of respondent choose design/look/style factor, 12 percent of respondent choose price factor, 11 percent of respondent choose power & pick-up factor, 27 percent of respondent choose low maintenance factor and 46 percent of respondent choose mileage factor. Majority of the respondents chooses Mileage factor.

TABLE 4: ANOVA BETWEEN ANNUAL INCOME AND OWNERSHIP OF TWO WHEELER

| Source of Variation | SS | Df | MS | F | P-value | F α |
|---------------------|-------|--------|-------|-------|---------|------------|
| Rows | 34.92 | 94.00 | 0.37 | 0.87 | 0.75 | 1.41 |
| Columns | 18.95 | 1.00 | 18.95 | 44.47 | 0.00 | 3.94 |
| Error | 40.05 | 94.00 | 0.43 | | | |
| Total | 93.92 | 189.00 | | | | |

Interpretation

- It was found that Fr value is less than the value of F α . Hence there is no significant relationship between annual income and ownership of two wheeler bike.

TABLE 5: CHI-SQUARE ANALYSIS BETWEEN USER OF A BIKE AND NUMBER OF MEMBERS IN FAMILY

| Chi square calculated value $\Sigma(O-E)^2/E$ | Chi square table value at 5% significance level at four degrees of freedom |
|--|---|
| 10.80 | 9.49 |

Level of significance=0.05(5%)

Degree of freedom = (r-1)*(c-1) = (2-1)*(5-1) =4

Where r = No. of rows & C= No. of columns

Interpretation

It was found that the calculated value of χ^2 is greater than the table value of χ^2 . Hence the alternative hypothesis is accepted i.e., there is a significant relationship between usage of bike and number of members in family.

FINDINGS:

- ✓ 27 percent of the respondents are from the age group of less than 20 years. 81 percent of the respondents are married. 74 percent of the respondents are using bike. 51 percent of the respondents don't have two wheeler. 21 percent of the respondents are aware of Honda brand.
- ✓ 27 percent of the respondents choose Mileage factor. 51 percent of the respondents prefer low initial payment of financial support. 36 percent of the respondents buy Honda for the purpose of quality. 76 percent of the respondents were highly satisfied with the price. 25 percent of the respondents are highly satisfied with the style.
- ✓ 41 percent of the respondents are highly satisfied with the performance. 32 percent of the respondents are satisfied with the fuel efficiency. 35 percent of the respondents are highly satisfied with the quality. 39 percent of the respondents are highly satisfied with the height & weight. 29 percent of the respondents are highly satisfied with the auto start button. 29 percent of the respondents are satisfied with the brand image. 31 percent of the respondents are satisfied with the look & features.
- ✓ 27 percent of the respondents are highly satisfied with the resale value. There is a significant relationship between usage of bike and number of members in family. There is no significant relationship between brand and factors for buying the bike.

SUGGESTIONS

- ✓ The respondents have a good reputation on the brand image of the company and the company may increase their branches further for business development based on the brand. The spare parts should be made available in all the service stations. High priority should be given to the mileage because middle class people are using the bikes and better to concentrate on the low price bikes. Show room should go for more advertising campaigns to create brand image.
- ✓ Regular changes in the features of the bikes based on customer survey or market research should be carried out. Showroom should create new ideas to attract customers in order to increase the sales. The relationship with customers should be enhanced by programs like free checkpoints, regular customer feedback, comprehensive customer support, etc.

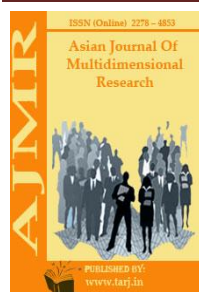
CONCLUSION

This study helped to identify the preference of customers and focused on the understanding of the consumer's satisfaction & dissatisfaction. The responses from different age group of respondents were helpful to produce a better vehicle than others in the industry. This can build up the image of the company and attain more profits.

The respondents have a good reputation on the brand of the company and the company may increase their branches further for business development based on the brand and if the company tries to regulate the business practices then there is a chance of creating a good image for the company that will get impact increased sales of the company.

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BASIS OF THE FORMATION OF THE ARCHITECTURE OF THE IN THE CENTRAL ASIAN HISTORICAL PALACES

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ABSTRACT

The article examines the evolution of the development and evolution of the historical palaces of Central Asia, the architectural and architectural decorative constructions of the palace architecture, the etymology of the palace word and the palace typography. Apart from the aforementioned architecture, the architecture of the palaces is characterized by stagnation, local natural climatic conditions, religious, social and ethical values, traditions. The walls of the palaces are usually wall-pockets, and inner chambers are made of large bricks, wooden pillars, and natural stone. The pillars and ceilings of the awnings are decorated with embossed images and various entrances. The Blue Room and the Oriental hotels of the palace are full of excavations. Formation of palaces on the territory of Uzbekistan BC Starting from the IV century. The walls of the palaces of antiquity are decorated with magnificent colors. Thus, in the history of architecture of palaces there are various palaces of palaces, complexes of palace complexes that have been formed during long history, some of them survived and reached us.

KEYWORDS: *Historical palaces of Central Asia, periods of formation and development of palaces, palaces architecture, etymology of palace word, architectural typology of palaces, architectural - planning and artistic - decorative solutions of palaces.*

INTRODUCTION

Historical cities of Uzbekistan and their architecture originated from the earliest Middle and Middle Ages (Karakhanids, Timurids), Khanates and the Calonnium of Chor Rossia in Central Asia, from the earliest times (IV centuries BC) to the period of the former Soviet Union. The spatial and architectural features of each era are the architectural dimensions of the palace buildings and complexes.

The palace is said to be a magnificent, magnificent building or tower that was originally the seat of rulers. Later in the courtyard, the courtyard was renamed as a palace. [1]

There is a symbiosis in the etymology of the palace, which includes accommodation (private) and command collective functions [2]. That is why palace buildings have not lost their typological architectural traditions for many centuries of development and development, but rather improved.

Based on the study of the evolution and architecture of historical palaces, it has been established that the architecture of the palace buildings and complexes occupy a leading place in the human civilization, as well as the dominance of the general public in the space and time as the highest peaks of art, architecture, construction and folk applied art it can reflect. Therefore, palaces architecture is a mirror of the power and folk culture of the time they were created. That is why in the palace architecture there are symbols of originality, luxury, power, riches and justice.

Apart from the aforementioned architecture, the architecture of the palaces is characterized by stagnation, local natural climatic conditions, religious, social and ethical values, traditions. For example, in the palaces of Central Asian palaces, the architecture of hot and dry climates is characterized by the phenomenon of the gardener's pagan landscapes, shrubs, mountaineers, pools, fountains, gardens, parks, campers, gullets, chamans [3].

RESEARCH BACKGROUND

The oldest known palaces known to us in Uzbekistan are Varakhsha in Bukhara, Afrosiab in Samarkand, Holchaikon in Surkhon River, Tuprak khazar in Khorezm and palaces of Kala'i-Kyr [3]. These palaces are the archeological monuments, and their ruins have been preserved for us. Formation of palaces on the territory of Uzbekistan BC Starting from the IV century. The walls of the palaces of antiquity are decorated with magnificent colors. Art paintings, sculptures, carved patterns, and various wall paintings are made in palaces of Varahsha, Afrosiab, and Holcheon [4].

The Holchaan palace complex is built on several hills and is composed of buildings of a magnificent architectural and town-building complex. In the halls of the old palaces there are platforms on the floor with walls. The walls of the palaces are usually wall-pockets, and inner chambers are made of large bricks, wooden pillars, and natural stone. The walls of the old palace are decorated with magnificent temples, sculptures, floral ornaments, shelves [5].

The palace of the king of Varakhsha consisted of East and West Hotels and Red Room (Hall). The palace is surrounded by a magnificent porch with three colonnaded columns on the west. The pillars and ceilings of the awnings are decorated with embossed images and various entrances. The Blue Room and the Oriental hotels of the palace are full of excavations. The room walls are decorated with red, yellow, gray, black, blue, pink and brown dyes, plastered with fine straw puddles on small sludge plasters [6].

- The first medieval palace was characterized by the fact that the main rooms were in the right rectangular structure. There is a sidewalk on the walls of the room. Part of the ceiling was

closed in the form of an antique building [4]. On the walls of the main rooms there are colorful images on different themes. Closing the division between the central line of the ceiling in a "constricted" manner allowed the light to lighten the room. The source of the light was located in the center of the large hall, making the palace a solid one.

- The architectural structure of many palace gardens of Oksaroy in Shahrisabz, built in the XIV century during the reign of Amir Temur (XIV century), and many brightly decorated palaces in the gardens of Bostansharoy, Kukaroy and Amir Temur in Samarkand were distinguished by their unique elegance.
- Bukhara arki, Kohna Ark, Kokand Dynasty and other Khanate palaces are architectural forms of architectural schools in Samarkand and Ferghana [7]. They had traditions of national craftsmanship, ornamental patterns, national architectural styles. Sitorai Mohi Hosa, Nurillaboy Palace, Romanov Palace combine European and national traditions of architecture. In the late 19th and early 20th centuries, the ancient palace buildings were used as museums, libraries, and holiday homes.
- Garden halls of Bukhara khanate differ from the gardens of Fergana and Khorezm khanates in the vast area outside the cities, as a separate garden-ensemble. Architecture of Bukhara's 100-year-old garden houses reflects European culture of construction. The Shirbudu, Kogonda and Sitorai Mohi-Hosah Gardens have a unique mix of gardens and parks for different periods and countries [7]. In particular, it is possible to observe Central Asia, Russian and Mauritania, Gothic and local artifacts.
- The feudal farmers, who have a simple rich house, governor and possessor of great land, are like palaces in terms of structure. They differed from the palaces only with their size, simple or rich decor.
- The architectural typology of the palaces is formed according to their location and functional organization in the city system: 1) amirs and khans, palaces of kings - family living and rest, government headquarters (arch fortresses and squares); 2) summer garden halls and halls of rulers; 3) palaces of ministers and rich people; 4) courtyards of merchants and livestock owners; 5) kings' royal chambers and tents.
- The following laws and styles, architectural-compositional solutions were used in the architectural forming of palaces of historical cities of Uzbekistan on the basis of complex architectural-typological, ideological, functional, volume-space, decorative and archetytonic study:

Main part

The palaces are made of flat rectangular and multi-lofty, in some cases square-shaped compositions;

- Surroundings are usually surrounded by fortified walls of the fortification walls;
- The architecture of the palace gateway is exaggerated with a huge roof;
- Palace buildings are often built on high or artificial hills, and palaces are one or several yards, and palace chambers and halls are located around these yards.
- The central part of the main hall of the palaces of the ancient and medieval palaces was closed in "lofty" style;
- If the palaces are decorated with architectural elegance, inclination and composite integrity, their interior is full of majesty, luxury and plenty of wall paintings;

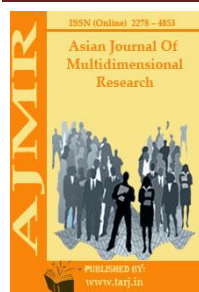
- Decoration of interiors walls is divided into several series (usually 2-3 half);
- The landscapes and courtyards are beautifully landscaped and landscaped in the style of a beautiful garden;
- Water and shade legislation, microclimate landscapes, architectural forms, artificial landscape and magnitude are ensured in palace buildings and their courtyards.

CONCLUSION

Thus, in the history of architecture of palaces there are various palaces of palaces, complexes of palace complexes that have been formed during long history, some of them survived and reached us. At the present stage of rapid development of our Homeland, the preservation of such buildings, their modern use, their adaptation to social and tourist needs, and their role and place in the current architecture of architecture are crucial in terms of the development of tourism and historical values.

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**APPRAISAL MECHANISM OF B.ED. COLLEGES OF PANJAB
UNIVERSITY: AN ANALYSIS**

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ABSTRACT

Education is the most significant parameter to judge the development of a Society. Education thrives on so many components beginning from education policy, education institutions, education curriculum and the methods adopted to impart education. Teacher education assumes greater significance for the reason that teachers are the Nation Builders as they shape the destiny of the Nation by building its human resources. It is all the more important to examine the methods adopted to appraise the quality and standards of the institutions related with delivery of education in B.Ed. Colleges. Considering the above mentioned fact, the present study has been undertaken by the researcher to probe the mechanism of appraisal of B.Ed. colleges affiliated to Panjab University.

KEYWORDS: *Mechanism, Curriculum, Education Institutions, Individuals*

INTRODUCTION

Teachers Education

Education is an important aspect that plays huge role in the modern world. Modern society demands high quality teaching and learning from teachers. The importance of education in the life of individuals and the society as a whole has been universally accepted and recognized fact. Education helps in developing our knowledge and skills to dispel the myths and to bring us near the realities of life. In the present world of science and technology, education is most important factor which determines the quality of life comprising of level of prosperity, welfare, growth and security of the people.¹ However, the process of education itself is a complex phenomenon which is primarily involves two key components; the educator and the educate. Both these components overweigh each other in their importance, it really is difficult to place one over the other, yet breaking the controversy and following the natural rule the educator (teacher) assumes importance over the other because of the assumed status. Here lies the catch, making the teacher (the educator) the greatest ever asset of the society as lot depends on him and his virtues, skills and knowledge which are likely to play role in disseminating the knowledge to the educate. Thus, teacher education assumes much greater significance than provision of education to any other section of the society. It is often referred to that students always follow what he is being taught; signifying the importance of quality teacher. The role of quality teacher in the society as Nation Builder can hardly be under estimated. Undoubtedly, educator or teacher facilitates improvement of school education by preparing competent, highly committed and professionally well qualified products.

Teachers' education in India can be traced in the past as early as Vedic period when Gurukul centred tradition was adopted as the process of capacity building. Later on Budhistic Vihar system did the job as it was the modified version of the Gurukul. During the Mughal period the concept of Maktab got introduced and both these systems worked simultaneously during the British rule with some modifications.

B. Ed Colleges in India

The formal education system in India was introduced by Britishers and it is also a fact that the efforts to train the teachers were also started by them by starting teacher training centres better known as Normal schools. It was only in the year 1802, the British Mission established formal training centre at Serampur (West Bengal) which could be recognized as first effort in India to have a formal institution to provide teacher's training. By 1854, the number of such institutions in India increased many fold and the fact was further ratified by Woods Dispatch of 1854 which recommended teacher training institutions in India on the British pattern. This focus of the rulers shifted to prepare secondary teachers and to act towards that direction, more classes were added to the government run Normal School, Madras and Central Training School, Lahore. However, after sometime these classes were taken out of the schools and were shifted to the purposely created colleges. The first training college was created at Madras (1886) to train out the secondary teachers in the country. Lord Curzon's policy to allow the trained teachers to teach in schools led to increase in the number of such colleges. The Bombay Training College was established in 1906 which later on was affiliated to Bombay University in 1922 and introduced the B.T. degree. Later, on the recommendation of Hartog Committee (1929) education system got revised to B. Ed which was started at Andhra Pradesh University (1932) to be followed by Bombay (1936) which even went one step ahead by introducing Master Degree in education.

With the coming of Independence (1947), the Government of India devoted efforts towards making teacher education better in India and towards that direction the first step was the creation of university education in India (1948) which recommended for pre-service and in-service teacher training. Then came the Secondary Education Commission (1953) which forwarded some specific suggestions regarding the education of the teachers such as two year training programme for under graduates, one year training for graduates and it also suggested for the affiliation of education colleges with universities. The other committees and commissions like Committee on Higher Education for Rural Areas (1954) and Women Education Commission (1959) also referred to some of the issues of teachers' education in their respective recommendations. However, the Review Committee on Education (1960) made major recommendation about Post Graduate education and research, education of administrators and qualifications of teachers' educators.

It was the Education Commission (1964-66) which submitted comprehensive report which suggested to introduce uniform national structure of education covering all stages and related aspects of teacher education. The efforts were mooted to bring qualitative changes in teachers' education and the working of the NCERT was also reviewed. The National Policy on education (1958) was formulated. In 1974, the non statutory National Council for Teacher Education (NCTE) was set up which was made statutory by the Parliament Act of 1993 and this council came out with Curriculum Framework (1998) which led to revision of courses of teachers education both at the Centre and in the State.

In between came the National Commission on teachers education which studied the teachers education at length and recommended to enhance the period of teachers training, making the pedagogy of teachers education meaningful leading to enrichment of theory courses and practical work. The National Policy on Education (1986) opened up new chapter in the teachers education programmes which was followed by Programme of Action (1986) which emphasized enriching both in-service and pre-service teachers' education.

NCTE, a statutory body, responsible for the maintenance of standards in teacher education and coordinating other related activities issued a curriculum framework for Quality Teachers Education (1998). The main feature of the curriculum was to optimize the use of potentialities of community, university and information and communication technology for preparing of teachers.

India, today, can claim to possess one of the largest system of teacher education in the world. There was spurt growth of teacher's education institutions in India in the last couple of decade. There was no comprehensive data available to indicate the total number of educational institutions.

Education Colleges in the state of Punjab and colleges Affiliated to Panjab University

The state of Punjab saw first partition (1947) when it was divided between two countries, then later on the language basis it was reorganized (1966) creating another state of Haryana and Himachal Pradesh out of it. In the pre-partition Punjab, the city of Lahore, which was the capital of Punjab, was the hub of education but after the partition things changed and finally Chandigarh, again the capital of the state emerged as the hub of education. Till the creation of Punjabi University, Patiala and later on Guru Nanak Dev University, Amritsar, the Panjab University was the one and only one university catering to the needs of the states of Punjab, Himachal Pradesh and Haryana.

If we get back to the history to search for the first ever education college to be created in Punjab, then obviously our search ends with the mention of Dev Samaj College of Education, Ferozpur City which was established in the year 1942, followed by Desh Bhagat Pandit Chetan Dev Government College of Education, Faridkot (1945) and Government College of Education, Jalandhar (1947).²

TABLE 1: DECADE WISE GROWTH OF B. ED COLLEGES IN PUNJAB

| Decade wise Establishment/creation | Number of Colleges (B. Ed) established |
|------------------------------------|--|
| 1940's | 03 |
| 1950's | 11 |
| 1960's | 03 |
| 1970's | 01 |
| 1970's to 2000 | 01 |
| 2001 to 2011 | 183 |
| 2011 to 2018 | 14 |

Source: http://shodhganga.inflibnet.ac.in/bitstream/10603/2068/12/12_chapter-iii.pdf

Trends of growth of B. Ed Colleges in Punjab

TABLE 2: NUMBER OF B. ED COLLEGES IN PUNJAB (NCTE APPROVED)

| Years | Number of Colleges (B. Ed) |
|---------------------------|----------------------------|
| 1947 – 2000 | 18 |
| 2001 – 2004 (Till August) | 37 |
| 2004 – 2005 | 118 |
| 2005 – 2006 | 124 |
| 2006 – 2007 | 149 |
| 2007 – 2008 | 105* |
| 2008 – 2009 | 187 |
| 2009 – 2010 | 189 |
| 2010 – 2011 | 202 |
| 2011-2018 | 216 |

Source: Annual Reports of Different Universities. *Panjabi University, Data Not Available.

At the time of partition, there were only three colleges in Punjab state. The number rose to 11 in the next decade (1950) and then for the next five decades only five B.Ed colleges were created in the state reflecting the slow growth of B. Ed. Institutions (See table 1 and 2). However, last two decades 2001-2011 and 2011-2018 saw the sudden uprising in the number of B.Ed. colleges and the reason was adoption of liberal policy to establish education colleges by the neighboring states. As a result Punjab also had to change its policy and outlook toward B. Ed. education and the outcome was that more than 100 times upsurge in the number of such institutions was witnessed in one decade alone. Presently, Panjab is having 216 B.Ed. colleges (2018).

TABLE 3: GRANT WISE DISTRIBUTION OF B. ED. COLLEGES AFFILIATED TO PANJAB UNIVERSITY, 2018

| Type of Colleges | Number of Colleges |
|------------------|--------------------|
| Government | 01 |
| Aided | 10 |
| Unaided | 51 |
| Total | 62 |

Source: Computed from reports.

TABLE 4: LOCALE WISE DISTRIBUTION OF COLLEGES OF PANJAB UNIVERSITY, B. ED COLLEGES

| Type | Government | Aided | Unaided | Total |
|--------------|------------|-----------|-----------|-----------|
| Urban | 01 | 5 | 13 | 19 |
| Rural | 00 | 05 | 38 | 43 |
| Total | 01 | 10 | 51 | 62 |

Source: Computed from reports.

On analyzing the Table 3, it was projected by the data that there were only 10 aided education colleges of Panjab University besides there was **one** government B.Ed. colleges situated at Chandigarh. Further, there were 51 unaided colleges. As per Table 4, there were 43 rural based B.Ed. colleges as against 19 urban located colleges.

OBJECTIVE OF THE STUDY

To study the mechanism of Appraisal of B.Ed. colleges affiliated to Panjab University.

METHODOLOGY USED

The present study is secondary data based, hence, the researcher has consulted the processes, procedures and practices followed by National Council for Teacher Education (NCTE) and Panjab University.

Affiliation and Monitoring of Education Colleges: Mechanism

These education colleges are asset to the Nation as they are responsible to produce the Nation Builders. There existed several bodies at the National and university level to exercise control over these affiliated colleges (whether aided or unaided). It has been a fact that all these apex bodies were indirectly controlled by the Ministry of Human Resource Development (MHRD). The Ministry controls all the higher education institutions either directly or through UGC. Some important agencies like All India Council for Technical Education (AICTE) monitored and accredited Engineering education and Business schools, whereas Medical Council of India (MCI) monitored and accredited the medical education. Likewise, agriculture education and research was monitored by the Indian Council for Agriculture Research (ICAR). Similarly, National Council for Teacher Education (NCTE) controlled all the teachers training institutions in the country.

From the point of creation of the education colleges up to their quality control through accreditation has been done mainly by two bodies;

1. National Council for Teacher Education (NCTE)
2. And Affiliating University

National Council for Teacher Education (NCTE)

NCTE (1973) in its previous status was an advisory body for the Union and State Governments in all matters pertaining to the teacher education. In the year 1995, NCTE became Statutory Body under the NCTE Act, 1993³ with a basic aim to achieve planned and coordinated development of the teacher education system by regulating and ensuring the maintenance of norms and standards in teacher education system.⁴

Functions of National Council for Teacher Education (NCTE)

1. Recognition of various teacher training courses on application submitted by the institutions concerned in the prescribed Performa along with requisite documents.
2. Undertake surveys and studies relating to various aspects of teacher education and publish the result thereof;
3. Make recommendations to the Central and State Governments, Universities, University Grants Commission and recognized institutions in the matter of preparation of suitable plans and programmes in the field of teacher education;
4. Co-ordinate and monitor teacher education and its development in the country;
5. Lay down guidelines in respect of minimum qualifications for a person to be employed as a teacher in schools or in recognized institutions;
6. Lay down norms for any specified category of courses or trainings in teacher education, including the minimum eligibility criteria for admission thereof, and the method of selection of candidates, duration of the course, course contents and mode of curriculum;
7. Lay down guidelines for compliance by recognized institutions, for starting new courses or training, and for providing physical and instructional facilities, staffing pattern and staff qualifications;
8. Lay down standards in respect of examinations leading to teacher education qualifications, criteria for admission to such examinations and schemes of courses or training;
9. Lay down guidelines regarding tuition fees and other fees chargeable by recognized institutions;
10. Promote and conduct innovation and research in various areas of teacher education and disseminate the results thereof;
11. Examine and review periodically the implementation of the norms, guidelines and standards laid down by the Council, and to suitably advise the recognized institutions;
12. Evolve suitable performance appraisal systems, norms and mechanisms for enforcing accountability on recognized institutions;
13. Formulate schemes for various levels of teacher education and identify recognized institutions and set up new institutions for teacher development programmes.
14. Take all necessary steps to prevent commercialization of teacher education; and
15. Perform such other functions as may be entrusted to it by the Central Government.⁵

The above listed functions of NCTE clearly spell out the role of NCTE to develop and monitor the teacher education in the country. The Council has been entrusted with the task to review periodically the implementation of the norms, guidelines and standards and also has been assigned the crucial task of designing suitable performance appraisal system, norms and mechanism for ensuring accountability of these institutions.

Affiliating University: Panjab University

Affiliating University stands for the university which grants affiliation to the colleges seeking the affiliation. Affiliation is a double edged tool which put certain conditions on the institution/college seeking affiliation and at the same time put some responsibilities on the university which has granted affiliation. For all the academic and examination purposes colleges would remain attached to the parent university known as Affiliating university. The present study has taken Panjab University, Chandigarh as the case and thus has examined the role of Panjab University as Affiliating University to assess the appraisal mechanism applied on the B.Ed Colleges. The Affiliating University and NCTE exercised their control over these education colleges through the following mechanism:

1. Granting Affiliation/Recognition
2. Periodical Inspection's
3. Extension of Affiliation
4. Enquiry Committees
5. Reports

Step 1: Process and Procedure of Establishing a College

B. Ed College falling in the jurisdiction of Panjab University seek affiliation from Panjab University as well as from NCTE. The management desirous of setting up new B. Ed college applied to the state government as well as NCTE before 30th September of the preceding year in which the management proposes to start the college. Each private college has to apply to state government, NCTE and the affiliating university (Panjab University) on or before 1st September of the preceding year⁶ (For example, if college is seeking affiliation the session 2014, then, it has to apply on or before 30th September of 2013).

Role of NCTE: The application is sent to the NCTE with a requisite fee as prescribed from time to time. Once the management accepts the LOI (Letter of Intent), then the team of NCTE inspects the college and after satisfying itself with laid down requirements, the NCTE issues conditional recognition under Section 7(11). Once the conditions are fulfilled by the college and required Affidavit is submitted to NCTE, the unconditional recognition is granted by NCTE (under Section 7(12) of NCTE Regulations).

Role of Panjab University⁷: On receiving the unconditional recognition letter from the NCTE, then upcoming college make request to Panjab University to conduct the initial survey of the college which is conducted by the Registrar and one nominee of the state government (DPI College, Punjab) who visit to the college site to verify land and documents and also the financial viability of the said college. After the verification, if the land requirements found to be in order then the college seeks the panel for making the appointment and thereafter the Inspection Committee⁸ comprising of the subject experts under the leadership of VC Nominee inspects the college to examine and assess that whether college fulfills the requirement like appointment of

the faculty, set up of a library, availability of sports facilities and on the basis of the recommendation of the committee, the university grants the college temporary affiliation for a session. Subsequently, Syndicate and Senate approve the affiliation of the said college. With the assurance of letter of affiliation, then, the university forward the name of that particular college to the state government for allowing admissions to be done on the basis of test/merit (as decided by the university from time to time).

Step 2: Extension of Affiliation⁹

Each year the education requested for the extension of the affiliation from the Affiliating University and on the basis of that request, university sends teams to inspect the infra-structure and the status of man power in the college to the satisfaction of the laid down norms. The Inspection Committee after the visit on the spot recommend for the extension of affiliation on yearly basis. At times, these extensions are granted to the fulfillment of certain conditions.

Step 3: Periodical Inspections¹⁰

As per the provisions of PU Calendar, the university inspects these colleges periodically after the gap of four years to ensure the maintenance of the standards in these colleges of education. These inspections are of comprehensive nature wherein the infrastructure, teaching staff strength, library facilities and the financial health of the college are assessed and evaluated. The compliance to the conditions laid down by the university teams are to be strictly adhered to by them. These inspections help to maintain minimum standards in these education colleges.

Step 4: Enquiry Committee¹¹

Another tool available with the university to appraise the College has been to constitute Enquiry Committee on receiving complaint against the college, the Principal or the staff in general or particular. The university constitutes such Enquiry Committee to examine the offences committed by the college, if any, and then take action accordingly, suggests necessary action accordingly to the university.

Step 5: Annual Returns/Reports of the Faculty¹²

The University annually seeks reports from the B. Ed colleges to acquire any such information which is deemed necessary by university and may help the university in seeking grants from Apex Regulatory or Granting Bodies. Besides, all the colleges send annually a report of the teaching staff of both regular and adhoc/contracted teachers.

NCTE: Appraisal Mechanism for Enforcing Accountability

In fulfillment of the provisions laid down in the NCTE Act 12(k) “to evolve suitable performance appraisal systems, norms and mechanisms for enforcing accountability on recognized institutions” for quality assurance of teacher education institutions, the NAAC and the NCTE have entered into an MoU for executing the process of assessment and accreditation of all teacher education institutions coming under the ambit of the NCTE.

NAAC in consultation with NCTE formulated a three stage process for assessment and accreditation which has been presented below:

- Preparation of the Self-appraisal Report by the teacher education institution for submission to NAAC
- Validation of the Self-appraisal Report by peers visiting the institution, and

- The final decision of NAAC based on the Self-appraisal Report and the recommendations of the team of peers.¹³

Self-appraisal Report by the Institution

The first and the most important step in the process of assessment and accreditation is the preparation of the self-appraisal report by the institution along as per the guidelines formulated in a format by NAAC. The institution prepares the self-appraisal report in two parts, where Part I is the organisation of data and Part II relates to the self-analysis by the institution based on Part I of the report. This is an internal exercise by the institution which is expected to be done with honest introspection. It aims at providing an opportunity to the institution to measure its effectiveness and efficiency, and also to identify areas of its strengths and weaknesses. The idea behind this self appraisal is that teacher education institutions must understand themselves – their strengths and weaknesses, potentials and limitations so that they achieve success in carrying out this educational mission than the ones without such self-awareness. Self-appraisal is thus envisaged as the backbone of the process of assessment and accreditation. The self-appraisal report is submitted to the NAAC about each department of the institution. In fact, the self appraisal report helps the peer team during the visit to the institution. It is an account of this reason that the institution is required to present the factual details of all the aspects of its functioning, viz., the inputs, processes and the product generated, in a meaningful way. The self appraisal report includes all these details about the institution which are of significance during the process of assessment and finally accreditation.

Inspection of the institution

On receiving the self- appraisal report from the teacher education institution, NAAC constitutes the panel of peers and informs the institution about the same. If the institution has any reservation against any of the members, it can record its objection, without suggesting alternatives. As a result, NAAC constitutes the peer team afresh. Before the commencement of the visit, the peer team organizes a formal meeting to share their observations made on the basis of self-appraisal report. Notes are compared and a list of strengths, weaknesses and areas for further probing are identified.

During the visit to the institution the peer team looks for evidences to validate the self-appraisal report. The peers interact with the various constituents of the institution and also check and cross check documentary evidences to understand the functioning of the institution.

At the end of the visit, based on the self-appraisal report and the evidences gathered, the peer team makes a collective judgment on the accreditation status of the institution and records it. A copy of the descriptive report is handed over to the head of the institution also. The grading of the institution by the peer team and the descriptive report are placed before the Executive Committee of NAAC for necessary approval.

Final decision of NAAC

The Executive Committee of NAAC after reviewing the report of the Committee accords the grade to the institution. Once graded, the grade remains valid for a period of five years.

To assess and grade teacher education institutions, the three step process mentioned above is followed to ensure the objectivity of the outcome. The customized self-appraisal proforma and guidelines for self-analysis of teacher education institutions has been developed and modified by

the NAAC and NCTE in a manner to elicit the various inputs and processes that characterized quality teacher education. The format has been amended in the past keeping in view the changing education scenario at the national/international level.

The units of accreditation included:

1. University departments of Education with UG and PG courses
2. Colleges of teacher education (affiliated and autonomous)
3. Colleges offering teacher education program other than provision (1) and (2) above.

Criteria for Assessment

The criterion for assessment has been well laid for assessment and accreditation with reference to a set of criteria so that the standing of an institution can be compared with that of other similar institutions. The following six criteria have been identified by the NAAC-NCTE to serve as the basis of its assessment procedures:

1. Curriculum Design and Planning
2. Curriculum Transaction and Evaluation
3. Research, Development and Extension
4. Infrastructure and Learning Resources
5. Student Support and Progression
6. Organisation and Management.¹⁴

Curricular Design and Planning

This aspect provides the enlightenment on how the curriculum design of the institution offered diversity and flexibility to trainees. It seeks information on the practices of the institution in initiating and redesigning teacher education courses which are relevant to the regional and national needs. The following details are looked into:

- i. Admission procedure
 - ii. Details of working and teaching days
 - iii. Student ability level
 - iv. Features of current syllabi and mechanisms for its monitoring and mid-course correction.
 - v. Developing new courses; gestation time and running new courses
 - vi. Curriculum design
- Institutions' mission and goals
 - Feedback mechanism
 - Institution-school-communication
 - Inter/multi-disciplinarily components

Curriculum Transaction and Evaluation

This criteria makes the institution cautions in providing appropriate teaching-learning experiences through curriculum transaction to trainees. It also looks at the adequacy and competency of the faculty who handled the various programmes of study as well as the efficiency of the evaluation methodology of the institution. Besides this, it also deals with educational innovation, attainment of specific mission and goals, plan for institution growth in future. The following details are sought:

- i. Curriculum transaction – aspects, components and details.
- ii. Faculty professional development and seminars, conferences, etc. for others.
- iii. Faculty appraisal – techniques
- iv. Focus on specific aspects: value education, civic responsibilities, personality Development, and community orientation.
- v. Evaluation scheme: Theory - assignments and project work, Practice teaching, curricular activities, work experience, SUPA, tutorial, seminar, etc.
- vi. Other teaching-learning innovations

Research, Development and Extension

Interestingly, this part of the format seeks information on the activities of the institution with reference to research, development and extension. It also deals with the facilitating aspects of the institution to promote research, development and extension related activity and their outcomes. The information required pertains to:

- i. Research related activities: research by faculty, research by scholars (M.Ed., M. Phil., Ph. D.), financial inputs for research and research projects (completed, in progress and outlay)
- ii. Extension: Types of extension activities, support to G.O.'s and N.G.O.'s, NSS and NCC
- iii. Development: various material development activities

Infrastructure and Learning Resources

This part of the format requires data on the adequacy and optimal use of the facilities available in the institution to maintain the quality of the academic and other aspects of the campus life. It also seeks detailed information as to how every constituent of the institution - students, teachers and staff, benefit from these facilities. The features looked into are:

- i. Infrastructure – existing and projected expansions
 - Financial inputs for future development especially academic growth
 - Maintenance
 - Utilization
 - Upkeep of campus
- ii. Learning resources
 - Library and its facilities

- Library annual budgets: books and periodicals
- Reprographic, audio visual material and internet related facilities
- Library stock
- Computers – availability and use
- Laboratories – availability, maintenance and utilization

Student Support and Progression

The highlights of this criterion are to obtain information on the efforts of the institution to provide the necessary assistance for good student experiences in the campus and to facilitate their progression. It also seeks information on the student and alumni profiles. The aspects looked into are:

- i. System efficiency: results, NET and SLET related, annual exams
- ii. Alumni association
- iii. Feedback mechanism (from trainees)
- iv. Financial help and types
- v. Guide and consultancy services and personal and academic counseling
- vi. Placement services and its use.
- vii. Admission – related facilities and their publicity
- viii. Recreational / leisure time facilities especially indoor
- ix. Activity clubs: cultural and literary

Organisation and Management

This criterion elicits data on the policies and practices of the institution in the matter of planning, human power requirement, recruitment, training, performance appraisal and financial management. The details sought are:

- i. Internal coordination and monitoring mechanism
- ii. Steps for improvement of organization and management
- iii. Academic calendar
- iv. Faculty recruitment
- v. Professional development of non-teaching staff
- vi. Fee structure
- vii. Heads of expenditure and excess/deficit budget
- viii. Internal audit
- ix. Welfare programs and grievance redressal system
- x. Endowment and Reserve Funds
- xi. Internal Quality check and TQM

- xii. Modern managerial concepts and practices
- xiii. Twinning programs, student exchange programs and collaboration with SCERT, NCERT and NIEPA

The self-appraisal report must conform to the criteria chosen for assessment. If the inputs from the institution under the six criteria are as mentioned above as collected, it is expected to include adequate details on all the features of the institution such as its policies, practices, programmes, resources and performance, facilitates the teacher education institution to appraise itself of its standing besides helping the assessors to assess and accredit it properly.¹⁵

Analysis of the Appraisal Mechanism

The accreditation criteria appear to be quite comprehensive but it has also been observed that information sought from the colleges was at times repetitive nature, hence, leading to repetition in reporting. Then, there were certain areas in which called for information had no meaning as it was beyond the institution to deviate from the set norms of the affiliating university. For example, the admission procedure in these institutions was the one laid down by the affiliating university; same was the case in while working out the working days of the session. Again asking the institution that how its curriculum design offered diversity and flexibility to suit their local needs was without any meaning as the curricula and flexibility could not be injected by the institution since it was not in their purview. Similarly, developing new courses, features of current syllabi and mid course corrections, institutions mission and goals were some of the statements which had no different answer from individual institution. Faculty appraisal and faculty development were two grey areas in these institutions in the state of Punjab and the institutions affiliating with Panjab University. Based on experience and observation, it can be emphatically stated that no such mechanism was existing in these colleges of education attached with the university (except the Government Colleges and as such there was no Government College of Education affiliated to Panjab University in the state except the one in UT). The other aspect of faculty development was lacking in most of these colleges as the faculty did not apply itself in this regard. Of late, colleges started organizing seminars to generate a kind of academic environment activity but this is still not an annual feature as the colleges indulged in such activities only when accreditation was likely to take place.

On the front of students, the Alumni Associations, Students Club, Placement Cells, Feed Back Mechanism were generally nonfunctional components. The colleges had the required infrastructure but to assess the optimum utilization of the same was not possible as there existed no such mechanism within the institution. No college was maintaining any record to check the utilization aspect of:

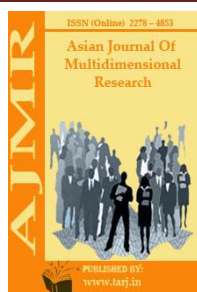
- i. Library
- ii. Laboratories
- iii. Computer Lab
- iv. Audio-Visual Material.

Likewise, organization and human resource management aspect suffered in these education colleges in the domains of recruitment, professional development of non-teaching staff, welfare programs and grievance redressal system, training programs, internal quality check and total quality management.

In the light of the discussion (based on observation and experience of the researchers) it could be summed up that results can be better achieved, the accreditation can work as quality control and monitoring mechanism provided operational aspects and the tools of the assessment process were also fully elaborated; just seeking the information may not yield the desired results. There is need to reach to the desired quality standards in education colleges by involving the three components; Institutions, Teachers and Students through the effective operational mechanism. Therefore, there is need on the part of Affiliating University and NCET to devise fool proof mechanism of Appraisal of the Education Colleges.

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ASSESSMENT OF CULTURAL CONSEQUENCES OF GLOBALIZATION ON KASHMIRI SOCIETY

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ABSTRACT

Kashmir witnessed the implementation of new economic reforms in the late 1990s for improving the economic structure. Globalization as a concept of the 1990s became a key attractor of books, journals, magazines, periodicals, mass media, and other sources just as post-modernism was in 1980s. The discourse of globalization remained dominant until now while post-modernism did not last long. It is a broader concept which has brought varied aspects under its purview like economic, political, social and cultural. Therefore, it is appropriate to say it is a multidimensional concept. However, the concern of the current paper is to highlight the cultural aspect of globalization; that is whether it leads to cultural homogeneity or heterogeneity a debate popularized by Roland Robertson. A debate which showed how the culture was commercialized and cultural exchange transgress. The debate of cultural threats that globalization imposes has been examined in the light of Kashmiri society which is now a day's facing crisis over their own belongings. The cultural threat has received full support from the present day government and existing educational institutions. The most recent case is of the Pheran ban that is really a sign of threat to identity and culture of the Kashmir. Pheran is worn by everyone, irrespective of their gender, and is usually tweed or wool, which is a winter dress coat. The men wore simple while women's pheran is usually covered through beautiful embroiders with different designs. The attire that Kashmiri's consider an integral part of their culture, dates back to the 15th century, but recently, its essentiality as a part of a culture seems threats in the wave of global culture. People especially eminent personalities started raising their voices to protect Pheran which is an integral part of Kashmiri society. In this regard, the paper is designed to study the impact of globalization on Kashmiri society and how much resistance Kashmiri's have shown to preserve this wonderful identity. To cover these objectives

both primary and secondary sources have been scanned. For primary sources, interviews have been conducted regarding the perception of Kashmiri's towards their pheran and gist of preserving it. In terms of secondary sources books, journals, magazines, periodicals, and archival reports have been reviewed in order to analyze the impact of globalization on the Kashmiri culture.

KEYWORDS: *Globalization; Culture, Kashmiri culture; Pheran, identity.*

INTRODUCTION:

PROLOGUE

Perception about Globalization: The worldwide process of interaction, especially in the last few decades, among people, companies, and governments is known as globalization. It is a phenomenon where countries become interconnected and interdependent for achieving the resources that they need. It is a broader concept which has brought varied aspects under its purview like economic, political, social and cultural. It is appropriate to say that Globalization is a multidimensional concept. It is the role of corporation or companies otherwise known as multinationals. The idea of the multinationals in globalization is that they're able to do business in different countries. The purpose of the multinational is to spread its products around the world and do business internationally in the global economy. Some companies or multinationals have been operating for a long time. For example, McDonald's is a company that is operating all over the world making people more or less similar. This process is promoted by consumerism in which each and everything gets commercialized. Globalization, as a composite and multifarious phenomenon, has influenced every aspect of our public and private life. It has come into forth due to advances in transportation and communication technology and has had a huge impact on thinking across the humanities, redefining the understandings of fields such as culture, politics, and literature. It introduces the culture and values of one nation to another but the same process can give impetus to an impotent scenario. We see in a particular society, where the people adopt new customs and culture such as lifestyle, food habits, dressing etc, in such a manner that they relinquish their own way and style of living. Some people complain that they are becoming very homogeneous as a lot of things are becoming ubiquitous. For example, Levi's jeans, Zara clothes, apple products, Samsung mobile phones etc are now used worldwide with zeal and zest.

Globalization favors affluent nations and citizens more than the downtrodden and hence a glaring inequality is quite implicit. Exponents of globalization think that it is a favorable phenomenon while for other, though, it has had often less beneficial, consequences (Kaufman & Rizzini, 2004). Whether we like it or not, but we are living in a more and more globalized world, where we have some problems and other things associated with this phenomenon. There is nothing in globalization which can be categorized as a positive or negative impact of globalization. To declare anything positive or negative always depends upon your stand with globalization that is either you are globalist or anti-globalist.

Outline of the impact of Globalization on Kashmiri Culture

Kashmir witnessed the implementation of new economic reforms in the late 1990s for improving the economic structure. Globalization as a concept of the 1990s became a key attractor of books, journals, magazines, periodicals, mass media, and other sources just as post-modernism was in 1980s. The discourse of globalization remained dominant until now while post-modernism did

not long last. The incursion of globalization to the Kashmiri society brought about great challenges of modern and global realities into the society.

It has been seen that the present economy and mass culture influences the customs, traditions, and language of the people. There is a cult especially among youngsters who follow the western culture with exaggerated zeal, however, to some extent in sensible families such kind of craze is found lesser. But overall the value of old things which was once a unique identity of our golden heritage has been precluded. There is devilry, ferocity, fury, impingements, and infringe everywhere. The influential people loot public assets without consideration for the nation and the people.

In Kashmir, the elders used to transmit their values and norms to their younger generation through oral traditions, such as songs, lullabies, storytelling, riddles and more. A generation that could sustain the value of communities, their perseverance, diligence, and the brotherly relationship was hence created. The elements of fantasy and imagination embedded in these genres would highly allure the children and comfortably instill moral and social values within them. The mother or grandmother used to sing lullabies while making their children to sleep. But at the same time, as long as they kept singing, they had a chance of passing mannerly spirit to the children. This affectionate process was surplus to entertainment and learning requirements especially language as well. Now there is a great role of multimedia in the day-to-day life of people. And the traditional things which once were a unique identity of the heritage of Kashmir have been influenced by the multimedia system.

The famous children's folk song is:

"Bishtebishtebiyareo

Khoutkho wan

Toorehkihowouluth

Babrepann"

It was once a very popular rhyme among the children of Kashmir. But the adaptation of western trend has reduced the interest of children towards their own literary culture. They rarely chant such kinds of songs. They are very much influenced by television, movies, YouTube, social networking sites etc. They think that their culture and language has no contemporary relevance. So, instead of listening any Kashmiri poem or story they turn towards TV, Laptop or any other source of entertainment. There are many programs and games which are influencing children's interest in such a way that instead of studies they devote more time towards the surfing internet and watching television. These activities ingrain the aggressive elements in children's behavior and produce desensitization in them. Recently, in Kashmir, the ban was imposed on a game PUBG (PlayerUnknown's Battlegrounds). PUBG is so wonderfully designed game which has attracted a huge number of children and youth towards it. According to Dr. Suhail Naik [president and senior pediatrician of doctors association Kashmir (DAK)], "the addiction to PUBG is dangerous than drug addiction and the children who are playing this game have developed behavioral and psychiatric disturbances" Source: (*The Times of India*, 17 Feb 2019).

The cult for English language and culture has influenced the socio-psychological attitudes of the Kashmiri people. They think the unfamiliarity with the English language is a sign of backwardness. While talking to others, they mix up their mother tongue with English using

alternative words like “*School, Uncle, Father, Mother, Sister, and Brother*” for “*Tchathaal, Petir, Moole, Mooij, and Booye*” respectively. The children of elite families are far away from their mother tongue. Now, in case, if they have any familiarity with it, they feel inferiority complex to use it in daily life.

We know that every society or ethnic group has its traditional way of life with values and beliefs to provide a substantial identity of such society or group of individuals. They humanize and socialize nature by giving a sense of identity and dignity through culture. It unites a community together. But the globalization has brought many changes into the Kashmiri society. The individual is now encouraged to see himself as a very powerful person capable of predicting and determining his future, desires, and life pattern. Consequently, he forgets the prevailing social and cultural realities of his society. The attire that Kashmiris consider an integral part of their culture, dates back to the 15th century, but recently, its essentiality as a part of a culture seems threats from the establishment. The most recent case is of the pheran ban that is really a sign of threat to Kashmiri identity and culture.

Globalization has an important role in modifying the dressing sense of Kashmiris. The traditional dresses like *Pheran, Kasaba, Dastaar, KoshurburqaToupe*, and many traditional ornaments like *Kanwaij, Nastwaij, Dektick, Goudkorr, and Halkeband* are in the verge of extinction, though, earlier these have paramount importance for Kashmiri people. Today Kashmiri people prefer to wear the western style of dressing and the dresses found in Asian countries.

OBJECTIVES OF THE PAPER:

This paper was planned to study the impact of globalization upon Kashmiri culture like *Pheran, Kanger, Samavor, architecture, wazwan*, and traditional ornaments, music, and games.

METHODOLOGY:

These objectives were covered through qualitative research techniques like content analysis.

FINDINGS AND DISCUSSION

Impact on Pheran as a historical Monument

Pheran is usually a loose gown which flows down falling to the knee or below the knees. It is a very practical way of keeping warm during the chilling temperatures in winter, aside from being part of our identity. It is worn by everyone, irrespective of their gender, and is usually tweed or wool. The men wore simple while women's *Pheran* is usually covered through beautiful embroiders with different designs. It is only the quality of the fabric which varies according to the season. A *pootcs* is used inside the *Pheran*, which shields it from damage by the severe heat of *kangri*. The *pootcs* is the same as the *Pheran* but made of lighter material and is worn beneath the *Pheran*. Thus provides double layered protection from the cold winter as well. Elderly people men and women in rural areas use to wear cotton or tweet *Pheran* in summer too. But the trend is diminishing gradually.

Now, this traditional attire has turned fashionable in the valley, serving a double purpose for the youth of looking trendy and braving the winter chill. Strapped shoulders, raglan sleeves, and contrasting buttons, the *Pheran* is now tight like an overcoat but covering like a traditional cloak.

Recently, the government tried to impose a ban on *Pheran* use in universities and government offices. But the eminent personalities like Omar Abdullah, Tina Dabi etc, raised their voice against it, thereby stand with the preserving *Pheran culture in the valley*. This was not the first

time that this traditional attire falls within the ambit of controversy. But during the last thirty-odd years of armed conflict in the region, the Pheran has often been looked on with suspicion. In Srinagar's Civil Secretariat, the visitors would have to relinquish the pheran at the main gate.

Besides, the people aren't in a mood to preserve their culture of wearing Pheran within and outside the state. The decline in the weaving of Pheran has directly impacted the lives of tailors who earn their means of livelihood from this occupation.

There is a close relationship between *Kangiri* and the *Pheran*. Kanged or Kanger is a small, portable fire pot made of earthenware which is skillfully covered by wicker. Natives of Kashmir still tend to use the Kangiri, due to the unavailability of electricity during the winter seasons.

However, with the advent of modern heating equipment, the kangris in urban areas have been affected whilst in rural areas the people still love its use. The possession of kangri by family members of each household in rural areas is a common trend, especially in winters. The climate of the valley is a mainstay in the usage of Pheran and Kangri.

Sama: va: r, or Kashmiri copper kettle, was once an everyday household item in Kashmir and no occasion was complete without it. The samovar is used to brew-up and serves traditional beverages like the *Shi:r' Cha:y* (salt tea), a salted tea which is pink in color and *kehwa*, a drink made by boiling green tea leaves with saffron strands, cinnamon bark, cardamom pods and occasionally Kashmiri roses. The samovar is hardly used in any household now, but I proudly say this kind of culture is still prevalent in my own home.

Wazwan is a multi-course meal in traditional Kashmiri cuisine, served at weddings and other small festive or functional gatherings. The preparation of this meal is considered to be an art. Guests are seated on a *Dastarkhwan* or sheet, usually white and share the meal in a *Traem*, which is a large copper platter with each platter serving a group of four people. A ritual cleansing of hands marks the beginning of serving the courses. The *Tasht-è-naer*, a jug, and basin used for washing hands are passed among the guests. Though the elites prefer to have been their marriage ceremonies in hotels, where the buffet system is being used. However, the majority of the people in the valley follow this culture with exaggerated zeal.

The daily basis cuisines like AleHachi, woupalHaak, RuwanganHatchi, Pambatch, HokhHaakh, WanganHachi, GougjiAareh, GougjiMasih, SisirGougji, Hundd, Krets, HochiPalak etc which were used earlier by the people have diminished. They have been accommodating new cuisines and recipes whose root lie outside the original dietary habits. In addition fast foods, junk foods and different position which share the global links consumed. Kashmiri people used to eat food with hands while sitting on the floor on a *Dasterkhawn* but due to the modernization, the fashion of dining tables entered into the families of the elite. They prefer to eat food on dining tables, however, the rest follow the traditional way.

Kashmir is culturally an idyllic region. It has a marvelous, multifaceted and varicolored culture. Its simplicity and tangible cultural heritage make it distinctive from the rest of the world. The traditional architecture of housing patterns in Kashmir like Projecting wooden bay (dab), intricate latticework (*panjrekari*), partition screens (*Orosi*), open square pavilion covered with a pyramidal roof (*Zoon dab*) etc was inherited from the past generations but no more it is the part of modern architecture in Kashmir. It is due to the globalization that the architect is mostly influenced by the western world culture. The traditional arts of Kashmir like *Papermachie*, *Woodcarving*, *Embroidery*, *Shal work*, and *Kaleen Bafi* (carpet weaving) are declining. The

reason being that handwork has been replaced by machines and customers are getting copies of same designs at a lesser price.

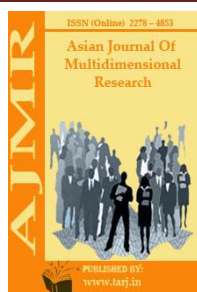
Due to the advent of online games and mostly, the children's busy schedule has precluded the children to play traditional games like Lethkij Loth, Sozz Longg, Das Biss, Tuly Lonngun etc. Similarly, the traditional music of Kashmir which comprises of *Sufiyana*, *Ruf*, *Bacha Nagma*, *chakri*, and *Wanwun*, has lost its listeners. There is only the less number of people who are desperate to listen to Kashmiri traditional music.

CONCLUSION:

The culture reflects the values, beliefs, and aspirations and thereby defines the people's identity. The modern culture which appeared with the advent of globalization has distorted the traditional cultures across the globe and the valley of Kashmir is no exception. The global cultural flows constitute the core of identity loss at the local scales. At the local scale, Kashmiri culture which was once considered a never-ending and an integral part of Kashmiri life, is now rendered as backward and awkward within the Kashmiri society. Till date, no resistance against cultural loss has happened in the Kashmiri society with some exceptions reported in the books by the young scholars of the times in which we live in. In a nutshell, globalization is a cultural bombardment of the western societies over the developing societies.

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FACTORS DETERMINING THE PERFORMANCE OF WOMEN MICRO ENTERPRISES UNDER KUDUMBASHREE IN KASARAGOD DISTRICT, KERALA

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ABSTRACT

In a developing country like India, there has been a tremendous increase in the number of women venturing into entrepreneurship. Kerala, the only state in India where the female population outnumbers male population, the scene is not different. Kudumbashree- the poverty eradication and women empowerment programme of Kerala state paved way for empowerment of rural women through creation of micro enterprises. Though the number of micro enterprises increase rapidly, when it comes to the performance side the women owned micro enterprises are not performed up to the mark due to many constraints. The present study was undertaken to analyse the determinants of business performance of micro enterprises owned and managed by women. As there are many factors that determine the micro enterprise's performance, the present study identified few firm specific factors, finance factors and training in determining the performance of women owned micro enterprises under Kudumbashree. The analysis of these selected factors with the help of Binary Logistic Regression concluded that type of micro enterprise, subsidy received and training are playing an important role in determining the performance of women micro enterprises. Other selected factors did not prove as a determinant of business performance in the present study.

KEYWORDS: Kudumbashree, Women Micro Enterprises, Firm Specific Factors, Finance Factors, Training, Performance.

INTRODUCTION

Any small business that employs less number of employees and which has less capital investment is generally considered as a micro enterprise. The concept of micro enterprises was initiated by Nobel Prize recipient Dr. Muhammad Yunus in 1976 in Bangladesh. It grew very rapidly to every part of the world. Though the contribution of an individual micro enterprise towards economy and its development are negligible, the micro enterprises as a group represent a considerable segment of the economy and employment. A report by OECD Council (2017) indicates that small enterprises are essential for delivering more inclusive growth, providing employment and reducing income inequality. The role played by small and micro enterprises in a developing country is so crucial even though they are not paid enough attention and they are not treated like their larger counterparts (Ndungu, D. N. 2017).

In developing countries the micro enterprises constitute the vast majority of small businesses. In India a good number of micro enterprises operated in unorganized sector until 1990s. In order to integrate those enterprises under one umbrella the concept of Self Help Groups was introduced at the initiative of NABARD in 1992. The economy witnessed a mushroom growth in the number of micro enterprises after the launch of SHG movement in almost all the states across the sectors. The noteworthy point is that this growth is reportedly higher for women entrepreneurs. The last century business ventures were dominated by men. But the present age is witnessing a change in the dominancy due to contemporary way of thinking, technological advancement and a change in the role played by women. In the recent years the passions of women have shifted from household activities to activities that generate income like taking up job, self employment entrepreneurship etc. Pitoska, E., & Charitoudi, G. (2011) argues that entrepreneurship is not a new field for women and in the recent years the world is witnessing the growth in women entrepreneurship as well as their contributions to economic development.

In the state of Kerala Kudumbashree Mission- the poverty eradication and women empowerment mission of the state has been instrumental in formation and development of micro enterprises by women. The mission played a decisive role in the spontaneous growth of women micro enterprises in the state. There are more than 31,000 women owned micro enterprises in the state as on 31st July 2017 (Kudumbashree Report 2017).

Although the number of micro enterprises seem attractive, the performances of many of them are not satisfactory as it is stated by many prior researchers. The question arises as to what determines the success or failure of these micro enterprises. As compared to men the challenges faced by women entrepreneurs especially of those belonging to micro sector are very high. Ucbasaran et. al. (2010) points out that performance is the outcome of entrepreneur's personal knowledge, his experience in different field, the qualities possessed by him and his overall competencies. Ramans C.V et.al. (2008) examined the determinants of small business success from the point of external environmental factors like government policies, competitor strategy, economic turbulence etc. Like this previous researchers have identified many predictors of business performance. The performance itself is subjective for many. Some of them do consider performance as a synonym for profit. Some of them do evaluate the performance based on increased number of customers and increase in overall output. As far as a common man is concerned, performance of his business is estimated through profit. Hence for the present study the performance of micro enterprises is considered as their ability to earn profit.

REVIEW OF LITERATURE

Initial size of the enterprise at the time of foundation increases the chances of survival and success. The size of the firm may be measured in terms of initial capital investment or number of employees at the beginning stage or on the basis of legal form of the business. It is argued that the adequacy of initial capital varies with the nature of business (Brüderl, Preisendörfer, & Ziegler, Apr., 1992). Similar result was found by Headd, B. (2003) that size of the enterprise and volume of initial capital is positively related with survival and success. People starting business with borrowed capital are as successful as those starts with their own funds, argued by Van Praag, C. M. (2003). Schäfer, D., & Talavera, O. (2009) point out that the survival chances of firms receiving inherited assets are higher than that of firms under financial restriction as these firms are unable to take optimal investment and survival of such enterprises increases with initial firm size.

Government payments especially the payments to farm business in U.S. have a role in determining the success and survival of firms. Key, N., & Roberts, M. J (2006) found that government payments have an inverse relation to farm business failure. This finding is true for large firms. The study conducted by Kang, J. W., & Heshmati, A (2008) revealed that credit guarantee helps the small and medium enterprises to acquire finance, promote sales and ensure productivity. But with regard to stability of employment credit guarantee could not ensure it. Larger firms and older firms tend to show higher survival rate and better performance as compared to smaller firms. This is due to the fact that larger firms supported by credit guarantee can invest a good amount in research and development as well as in innovative restructuring. Schäfer, D., & Talavera, O. (2009) argues that financial service through microfinance is a contributing factor that determines the survival and success of micro enterprises. But if the services are to be useful the micro entrepreneur's financial literacy should be high. Poor financial literacy and low profitability are positively related. The study conducted by Atmadja, A. S., et.al (2016) found that financial capital in the form of micro credit could not improve the performance of women micro enterprises in Indonesia. But the result supports the studies conducted by Schäfer, D., & Talavera, O. (2009) that a positive relation exists between the performance of women enterprises and their education level. It is also argued that a proper blend of financial, social and human capital is essential to ensure good performance. The study by Headd, B. (2003) also points out that education of the owner positively correlates with the success of the enterprise.

E. Armstrong, C. (2013) explains that for a small firm to survive and grow should adopt certain strategies. Some strategies are helpful in ensuring survival and some supports better growth. High quality products, customer services, minimal overhead strategies and ability to offer unavailable goods or services are some key strategies which ensure better growth. Unlike many previous studies Everett, J., & Watson, J. (1998) made an attempt to analyse the external factors that leads to the failure of small firms. The author has given different dimensions for the term "failure". Government policies directed towards individual firms and economy can reduce the failure rate. Government support may be training and education, counseling services etc. Storey, D. J., & Wyncarczyk, P. (1996) experimented on small firms in UK to determine whether talent or luck has a role in determining survival. But the study concluded that talent is the least significant factor in determining the survival especially for young business owners. Whereas the factors like age of the owner, size of the firm, sector in which business operates and locality where the business is established are few of the important determinants of success.

Fredland, J. E., & Morris, C. E. (1976) points out that when small business failures are associated with endogenous factors the government should focus its policies at firm level by providing education and training to owners as well as promoting support agencies. Donaldson L (2001) in the book contingency theory of organizations explains that the organizational performance is the outcome of a match between organizational characteristics and external environment. Korunka, C., et.al (2010) argues that start up size of the enterprise has a strong positive effect on long term business survival. The startup size is the financial capital at the start of business activity. That is larger the business, better is the survival rate. Fuentes, R., & Dresdner, J, (2013) observed that the survival time of the firms in Chile, especially the firms those receive subsidy are not affected by the sector to which it belongs. It was also argued that the economic activity undertaken by the entrepreneurs do not affect the survival duration.

STATEMENT OF THE PROBLEM

Many studies are being done on the topic micro enterprises and women in Kerala. But the number of prior studies held in and around the district of Kasaragod on micro enterprises is very few. There is an increasing trend in the number of women micro entrepreneurs in the district in the recent years. But investigations have shown that most of them do not perform up to the mark. Though every micro enterprise under Kudumbashree operates in similar environment, some of these enterprises are proved successful. From the prior literatures it is evident that there are many factors that determine performance of micro enterprises. Some of these factors may be entrepreneurial skills (Fournier & Grey, 1999) or socio economic conditions (ILO, 2010) or it may be even due to uncontrollable factors like external environment. Hence this study aims at finding the determinants of business performance of micro enterprises owned by women under Kudumbashree in Kasaragod district. As there are plenty of factors that predicts the micro enterprise's performance, the present study intends to analyze the role of few selected factors in determining the performance of micro enterprises which are owned and run by women.

OBJECTIVES OF THE STUDY

The key objective of the study is to investigate on the determinants of business performance of women owned micro enterprises under Kudumbashree. The specific objectives of the study are:

1. To find out the firm specific factors affecting the performance of women owned micro enterprises under Kudumbashree in Kasargod district.
2. To identify the finance related factors affecting the performance of women owned micro enterprises under Kudumbashree in Kasargod district.
3. To assess the impact of training on the performance of women owned micro enterprises under Kudumbashree in Kasargod district

RESEARCH METHODOLOGY

The data for the study is taken from secondary source viz., survey reports of Kudumbashree District Mission of Kasaragod district for the year ending December 2017. The data set consist of data pertaining to 800 women owned micro enterprises. From the data set 400 micro enterprises are selected randomly to frame the sample size to make 50 percent of the population. Out of the 400 women owned micro enterprises few more were excluded from the study as the information on few factors were missing and final sample size was restricted to 368 to make data complete in all aspects.

Measurement of Variables

From the Survey report the factors relevant for the study were selected and recoded with the help of Microsoft Excel. Variables in the study are categorized into response and predictor variables. Performance of women owned micro enterprises, which is the response variable, is measured in terms of profit or loss. It is taken as a categorical dichotomous variable as the performance was measured in terms of either profit or loss where profit is coded as “1” and loss is coded as “0”. All other factors are predictor variables which are either categorical or scale variables. Firm Specific factors include Age of the enterprise, Nature of work, Type of unit and Regularity of business. Initial Capital and Subsidy received are Finance related factors. Training is considered as another predictor variable.

Data Analysis

To analyze the data descriptive statistics and inferential statistics are used. Descriptive statistics were measured with the help of frequencies. Inferential statistics was analyzed with help of Binary Logistic Regression. Binary Logistic Regression is applicable in situations where the presence or absence of an event is predicted based on the values of a group of predictor or independent variables. Binary Logistic Regression analysis is used for estimating odds ratios when the response variable z is dichotomous and has only 2 categories. For the present study,

$z=1$ if business is profitable

and

$z=0$ if the business is not profitable or if the business is in loss

Binary Logistic Regression Model specification

Binary Logistic Regression model estimates the likelihood of an event happening. The model can be written as

$$Prob(event) = \frac{1}{1 + e^{-z}}$$

The standard Binary Logistic Regression model for more than one predictor variable is written in the following manner

$$z = b_0 + b_1x_1 + b_2x_2 + \dots b_nx_n$$

Where z is the response variable which is the probability of occurring an event b_0 and b_1, b_2, \dots are coefficients estimated from the data, x_1, x_2, \dots are the predictor variables, n is the number of predictor variables and e is the base of natural logarithms (2.781).

For the present study the model can be written as

$$Prob(z) = \frac{1}{1 + e^{-z}}$$

Here z refers to the probability of women owned micro enterprise being profitable.

The Binary Logistic Regression model for the present study is:

$$z = b_0 + b_1x_1(UT) + b_2x_2(WN) + b_3x_3(RS) + b_4x_4(AG) + b_5x_5(CA) + b_6x_6(TR) + b_7x_7(SU)$$

Where:

z = Profit or Loss

$b_1x_1(UT)$ = Type of Unit

$b_2x_2(WN)$ = Nature of Work

$b_3x_3(RS)$ = Business is Regular or Seasonal

$b_4x_4(AG)$ = Age of the Enterprise

$b_5x_5(CA)$ = Amount of Capital

$b_6x_6(TR)$ = whether the owner underwent training or not

$b_7x_7(SU)$ = Subsidy Received

Results of the Analysis

The results of the tests are obtained with the help of SPSS. Logistic Regression models do not consider many key assumptions of linear regression particularly the assumption of linearity, homoscedasticity and normality. However it requires fulfillment of some other assumptions. Binary Logistic Regression requires the response variable to be binary and observations should be independent. It also requires the absence of multicollinearity. The result of multicollinearity is shown in the table given in Annexures. Collinearity in the data set is analysed with the help of tolerance or VIF (Variance Inflation Factor) factors. VIF is the reciprocal of tolerance statistics. While analyzing the data a tolerance level below .20 or if VIF is greater than 5 is considered as the presence of multicollinearity. This means that some of the predictor variables are correlated with other predictor variables. For the present data set no variable is having a tolerance level less than .20 or VIF greater than 5. Hence the data is free from multicollinearity.

Model Fitness

Table I is the model coefficients table which compares the model without predictors to model with all predictors. The “p” value is .000 which is less than .001. Hence the model with all predictors is considered better than model without predictors.

TABLE I OMNIBUS TESTS OF MODEL COEFFICIENTS

| | | Chi-square | df | Sig. |
|--------|-------|------------|----|------|
| Step 1 | Step | 101.250 | 8 | .000 |
| | Block | 101.250 | 8 | .000 |
| | Model | 101.250 | 8 | .000 |

The Model Summary table i.e., Table II explains the goodness of fit of the model. Among Cox & Snell R Square and Nagelkerke R Square values, Nagelkerke R Square is generally used as the value of Cox & Snell R Square does not range up to 1. Nagelkerke R Square value is .363 which shows that 36.3% of the variation in performance of micro enterprises is due to variation in

predictor variables. In other words it can be explained that between 24% and 36% of variance in response variable is explained by our model.

TABLE II
MODEL SUMMARY

| Step | -2 Log likelihood | Cox & Snell R Square | Nagelkerke R Square |
|------|----------------------|----------------------|---------------------|
| 1 | 298.916 ^a | .241 | .363 |

- a. Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

The output of Hosmer and Lemeshow test is shown in Table III which tells if the model fits the data. It can be concluded that model fits the data as p values is 0.547 which is greater than 0.05

TABLE III
HOSMER AND LEMESHOW TEST

| Step | Chi-square | df | Sig. |
|------|------------|----|------|
| 1 | 6.903 | 8 | .547 |

Accuracy of Predication

Table IV is the classification table which provides the information on PAC (Percentage Accuracy in Classification). It helps to compare the predictions of the model to the real observation. The predicted column indicates the predicted values of response variable on the basis of full Binary Logistic Regression model. That is the accuracy in predicting the outcome based on the nature of predictor variables. Overall the model gives a satisfactory prediction of response variable as the overall percentage is 79.1%. It shows that the correctness in prediction of a response variable based on the nature of predictor variable will be accurate up to 79.1%.

TABLE IV
CLASSIFICATION TABLE^A

| Observed | | | Predicted | | |
|----------|--------------------|--------|----------------|--------|--------------------|
| | | | Profit or Loss | | Percentage Correct |
| | | | Loss | Profit | |
| Step 1 | Profit or Loss | Loss | 27 | 59 | 31.4 |
| | | Profit | 18 | 264 | 93.6 |
| | Overall Percentage | | | | 79.1 |

Estimated coefficients of Predictor variables

Table V shows the estimated coefficients for all the predictor variables and constant under the column head B. In order to give a meaningful interpretation of coefficients it is better to refer Odds Ratio (OR) which are shown in the column Exp(B) of the table V. The last two columns of

Table 2 show Exp (B) at 95% Confidence Interval. The odds or the probability of an event happening are explained as the ratio of the probability that the event will happen to the probability that the event will not happen. The same is expressed by the following equation.

$$odds = \frac{Prob(event)}{Prob(no\ event)}$$

TABLE V
VARIABLES IN THE EQUATION

| | | B | S.E. | Wald | df | Sig. | Exp(B) | 95% C.I.for | |
|------------------------|----------------|-------|------|--------|----|------|--------|-------------|--------|
| | | | | | | | | EXP(B) | |
| | | | | | | | | Lower | Upper |
| Step 1 ^a | UnitType(1) | -.850 | .363 | 5.492 | 1 | .019 | .427 | .210 | .870 |
| | WorkNature | | | 2.557 | 2 | .279 | | | |
| | WorkNature(1) | .496 | .396 | 1.572 | 1 | .210 | 1.643 | .756 | 3.568 |
| | WorkNature(2) | -.045 | .485 | .008 | 1 | .927 | .956 | .370 | 2.474 |
| | RegulSeason(1) | -.614 | .457 | 1.802 | 1 | .179 | .541 | .221 | 1.326 |
| | Age | -.038 | .031 | 1.480 | 1 | .224 | .962 | .905 | 1.024 |
| | CapAmount | .168 | .133 | 1.595 | 1 | .207 | 1.183 | .911 | 1.536 |
| | Training(1) | 2.073 | .345 | 36.030 | 1 | .000 | 7.948 | 4.039 | 15.639 |
| | Subsidy | .000 | .000 | 12.528 | 1 | .000 | 1.000 | 1.000 | 1.000 |
| | Constant | .155 | .531 | .085 | 1 | .771 | 1.167 | | |

a. Variable(s) entered on step 1: UnitType, WorkNature, RegulSeason, Age, CapAmount, Training, and Subsidy.

The column Exp (B) provides the odds ratio of predictors. The p values are given in the column Sig. The p values of the predictors Unit Type, Training, and Subsidy are .019, .000, and .000 respectively. These three predictors are significant at 5% level as their p values are less than 0.05. The predictors Work nature, Regular or seasonal business, Age of the enterprise and Capital Amount are not significant predictors for estimating the performance in terms of profit or loss as their p values are greater than 0.05. But all the seven predictors explain 36.3% of the variability in performance of women owned micro enterprises. The model correctly predicted 31.4% of micro enterprises as incurring loss and 93.6% of micro enterprises making profit by giving an overall correct prediction rate of 79.1%.

CONCLUSION

The study was conducted with the main objective to identify the determinants of performance of women owned micro enterprises under Kudumbashree in Kasaragod district. A theoretical framework was developed by considering firm specific factors, finance related factors and training. The study revealed that some of the factors under study are linked with micro enterprise's performance in terms of profit or loss. Among the firm specific factors, type of

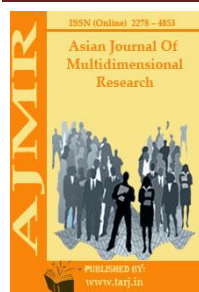
micro enterprise unit affects business performance i.e., whether the enterprise is an individual unit or group unit determines their performance. Other factors included in the study like age of the enterprise, work nature and seasonality of business do not determine the performance. The study supports the contention that finance also determines the performance. But out of the variables chosen subsidy given to micro enterprises could lead to better performance. Whereas the capital amount at the beginning is not a determinant in estimating the business performance. It was also revealed from the study that training is one of the key determinants in analyzing the business performance. This finding is in tune with findings of many studies across the globe.

The present study was limited with very few variables. There may be many other factors that determine the performance of micro enterprises especially for those owned by women. The owner's personal characteristics may also affect the performance. Similarly the external environment in which the firm operates also plays a vital role in determining the performance. Therefore the future research may be carried on to investigate into the factors other than the factors in this study. The data collected from primary source may reveal other various factors which act as constraints before the micro entrepreneurs in ensuring good performance.

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STUDY ON THE SCOPE FOR MEDICAL TOURISM IN SOUTH INDIA

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ABSTRACT

The term medical tourism widely refers to the patients who travel from various parts of the globe as tourist to avail quality treatment at an affordable cost. It also takes the view of expected treatment methods by foreigners in India. Countries like Thailand, Philippines and India are considered as people's most opted medical tourism destinations. Quality of Doctors and surgeons, Visa processing for further treatment and other coordinated services are taken into consideration by the International patients while they choose their destination for medical treatment. This research paper deals with the interdisciplinary sector namely medical and tourism sector and provides a broader scope of Medical Tourism in South India. It provides a brief history of medical tourism and the reasons for international patients choosing South India as their medical tourism destination.

KEYWORDS: *Cost Effective, Medical Tourism, South India, Quality Of Doctors, Treatment*

INTRODUCTION

Medical Tourism refers to availing the medical treatment facilities by crossing the borders. The concept of medical tourism is different from the international medical care, because in later the patients travel to developed countries for treatment, but in former patients move across country to avail medical treatment where the medical facilities and speciality of treatment is available. It is a lifesaving concept, which safeguards the lives of thousands of people who are not able to get the medical treatment in their nation for some of the specialised diseases. Every nation gives the right to their individual citizen to get their needed treatment from any nation. The reason for not getting the medical treatment in their nation may be due to affordability, non-availability of treatment technology, lesser number of specialised physicians. In 21st century, the medical tourism is attaining popularity and being considered as the most fast growing sector, the countries wants to materialise this opportunity by providing the specialised treatment in a competitive price with their tourism popularity.

Medical tourism is not the new concept and it has been in practice thousands of years back. In Greek usually the pilgrims travelled from Mediterranean to Sardonian of Gulf especially to Epidaurian, where the sanctuary of healing God which would heal all their diseases and give good health, was the belief among the Greek people and pilgrims during ancient time. People from Greek, Sumerian, China, Rome, India and Japan travel to spa and mineral springs in neighbouring countries.

India is one among the countries in the world which has the ancient method of medical treatment and new advanced treatments at affordable cost, which are the main reasons in attracting more number of foreign patients towards India for their treatments. Apart from the regular western treatment methods, India has the advantage of alternative medicine systems such as Ayurveda and Yoga that are 5000 years older. Siddha, a traditional Tamil system of medicine has its origin during B.C 10,000 to B.C 4000, 8th century Unani medicines, and 19th century Homeopathy, which also attract the medical tourist towards India.

India is one of the well-known medical tourism destinations in the world. Medical Tourist from Bangladesh, Afghanistan, Russia, Common Wealth Countries, Middle East, Africa, US and UK are regularly visiting India for their various medical treatments. Some of the treatment for which the foreigners visiting India are:

- Knee replacement
- Heart Bypass
- Coronary Artery Bypass Grafting (CABG)
- Liver transplant
- Kidney transplant
- Heart transplant
- Total Hip arthroplasty
- Dental Care

OBJECTIVES OF THE STUDY

- To identify the scope of medical tourism in South India.
- To identify the drivers that makes India a medical tourism destination.
- To analyse the strategies adopted to improve and attract international patients in other countries.

- To know the ways for improving the scope of medical tourism in South India.

RESEARCH METHODOLOGY

This research is based on the secondary source. The required secondary data were gathered from various research papers, medical tourism magazines, medical tourism blogs, research thesis and websites.

REVIEW OF LITERATURE

Mohammed Amiri and Najmeh Safariolyaei (2017) highlighted the major factors that influence the international patients in choosing India as their place for medical treatment and the factors that affect the growth and development of medical tourism in India. Cost of treatment, Doctors, Staff of the hospital and legal procedures were considered as some major factors. The primary data was collected using a structured questionnaire from 138 international patients who were chosen using purposive sampling technique from Mumbai and Pune. Low cost treatment with world class quality of service and minimum waiting period, competent doctors and higher chances of extending visa for further treatment were found to be the most influencing factors in choosing India as their destination for medical treatment.

Aparna Sharma, et al., (2015) focused on the evolution of medical tourism and the challenges faced by the medical tourists in India. The study emphasised on the fact that medical tourism is no longer a cheaper procedure or a holiday trip, it is all about the quality of doctors and surgeons, quality of treatment offered, technology adopted and the pre and post care taken at the hospitals. The study also concluded that medical tourism is one of the largest employment generators in India and also plays an important role in increasing the income level of many people. It was also suggested that in order to make India as the most preferable destination for medical tourism, the required financial support, improved infrastructure facilities and providing capacity building training programmes to paramedical and non-paramedical staff need to be done by the Central and State governments.

Kristine Mae F. Ricafort(2012) in her research work on influencing factors that lead medical tourists to choose Thailand hospitals as medical tourism destination examined the factors influencing the consumer's preference in choosing hospitals in Thailand for their medical treatment. The study sought to evaluate the respondent's perceptions pertaining to the level of importance of factors influencing their decision in choosing medical treatment in Thailand. Various customer preference factors that play a vital role in selecting hospitals in Thailand for medical treatment were ranked and it showed that consumers of medical tourism rely more on the medical facility and the quality of service provided by the hospitals rather than the cost of the treatment. It was suggested and concluded that hospitals in Thailand should emphasize on improving and developing the quality of doctors and physicians and the quality of health care services and medical procedures offered in Thailand to attract more tourists for medical treatment.

Bindi Varghese in her research article titled role and contribution of medical tourism towards Indian economy: A relative study of the prominent participants in Hospital and Hospitality examined the outlook of medical tourism as cost-effective means of private medical care for people who are in need of surgical and other speciality treatments. She attempted to understand the role and contribution of medical tourism in fostering the economy of India. The main objectives of the study were to identify the relationship between quality assured and

standardization norms and the demand for medical tourism and also to analyse the balance between the quality assured and coordinated services offered by healthcare organisations in South India. Around 140 patients from various parts of the world who had come to South India for treatment and 30 hospitals were chosen as sample using judgemental sampling technique. The study found that the quality of treatment assured and coordinated services offered in healthcare organisations in South India was high and positively correlated. The doctor's credentials were considered as the predominant factor in assuring the quality of treatment rather than hospital's accreditation and affiliation. Coordinated services including travel assistance, language translators, post-operative care and insurance assistance are also given equal importance by the hospitals to tap the untapped market and distinguish themselves from their competitors.

Lagiewski Rick and Myers William (2008) explored the low-cost and high quality health care services were the main reasons in making a medical tourism destination competitive. Apart from various other reasons for attracting people for tourist destination such as cultural attractions, nature's beauty, shopping and others; accommodation plays a vital role in choosing a destination for medical tourism. In addition, customized services provided your medical operators, cordial relationship extended in guiding the patients are also found to be some of the reasons in making the medical destinations more competitive. 48 medical tourism operators from the United States were considered as sample for this study. Data was collected using a questionnaire consisting of both open ended questions and closed ended questions. Out of the 4812 companies responded for the questions, it was stated that India was the most opted destination for medical tourism followed by Brazil and Mexico. South Africa was opted for cosmetic surgery whereas Latvia for cosmetic and dental surgeries.

Pamela C Smith and Dana A. Forgione (2007) explained the factors that influence the international patients in deciding their medical tourism destinations. They developed a two-stage model for medical tourism. The first stage indicating the evaluation of factors in choosing their medical destination and second stage indicating the medical treatment looked for. It was argued that the various factors specifying the characteristics of the country such as economic conditions, political factors and government regulations plays a major role in choosing the country for medical treatment and cost, quality of health care, hospital accreditation and quality of doctors play a major role in choosing the required medical treatment.

World Wide Medical Tourism Status

In Asia, Medical tourism concept is promoted in the countries like China, India, Singapore, Malaysia, UAE, Israel and Jordan. From American Continent, the following countries like Argentina, Columbia, Brazil, Mexico, Cuba, Jamaica and US are concentrating on this concept, while in Europe, countries like Belgium, Germany, Poland, Hungary are keen in medical tourism development and among African countries, South Africa is the only country which have an eye on the medical tourism concept and working to develop the medical tourism sector.

Research says that around 350,000 patients had travelled from industrialised countries to take up medical treatment in developing countries or less developed countries in the year 2003. Moreover, Thailand alone has taken care of 1.1 million (approx) medical tourists during the year 2004.

In order to facilitate the world medical tourism patients, the Joint Commission International (JCI) began the evaluation process and accredited more than 939 hospitals or centres in 66 countries

(as on June 2017). It is considered as the golden standard in the health sector when compared to all other accreditation process. Among that Turkey, Thailand, India, China, Singapore, South Korea, Malaysia, Spain, Indonesia, Germany, Philippines, Costa Rica, Japan, Bangladesh, Pakistan, Belgium, Brazil are occupying the top positions in terms of number of centres accredited by JCI.

Medical Tourist chooses the medical destination based on the following factors like:

1. Quality
2. Cost
3. Experience
4. Accessibility

Wellness tourism

Along with the Medical tourism, Wellness tourism also emerging around the world, researchers found from the responses of the general public that both are having some relationship and difference in terms of definition and concept understanding, in simple medical tourism pertaining to the action of medical treatment with specialised Doctors and wellness tourism depends not only the professional medical practitioners but on all wellbeing activities put together. This wellness tourism records the growth by 6.5% from 2015 to 2017, and in terms of economy from US\$ 563.2 to US\$639.4. Research forecasts the average annual rate of 7.5% through 2022, with average spend will reach US\$ 919 billion.

USA, Germany, China, France, Japan the top five countries hold 59% of market share and in turn top twenty countries hold 84% of market share.

As the medical tourism seems to be a booming sector most of the countries want to materialise the concept and which shows by the evidence that 65 countries in 2013 which concentrated keenly on medical tourism, grew up to 100 countries in 2018.

TABLE 1: TOP 20 DESTINATIONS BY VALUE

| Position | Country | Expenditure US\$ billion | Number of trips millions |
|----------|-------------|--------------------------|--------------------------|
| 1 | USA | 226.0 | 176.5 |
| 2 | GERMANY | 65.7 | 66.1 |
| 3 | CHINA | 31.7 | 70.2 |
| 4 | FRANCE | 30.7 | 32.4 |
| 5 | JAPAN | 22.5 | 40.5 |
| 6 | AUSTRIA | 16.5 | 16.8 |
| 7 | INDIA | 16.3 | 56.0 |
| 8 | CANADA | 15.7 | 27.5 |
| 9 | UK | 13.5 | 23.2 |
| 10 | ITALY | 13.4 | 13.1 |
| 11 | MEXICO | 12.8 | 18.7 |
| 12 | SWITZERLAND | 12.6 | 9.7 |
| 13 | THAILAND | 12.0 | 12.5 |
| 14 | AUSTRALIA | 10.5 | 10.0 |

| | | | |
|----|-------------|-----|------|
| 15 | SPAIN | 9.9 | 18.8 |
| 16 | SOUTH KOREA | 7.2 | 19.6 |
| 17 | INDONESIA | 6.9 | 8.3 |
| 18 | MALAYSIA | 5.0 | 8.3 |
| 19 | TURKEY | 4.4 | 9.1 |
| 20 | BRAZIL | 4.1 | 10.5 |

Source: GWI, 2018 Global Wellness Tourism Economy report

Healthcare Industry in India

Healthcare has become one of the largest sectors in India in terms of employment and revenue. India is expected to reach US\$372 billion in health care during 2022, the rising manpower and the government policy support shows the positive sign to reach the projected score in 2022. The number of doctors is increased from 827,006 in 2010 to 841,104. The world's largest Government funded health care scheme shows the policy decisions of government towards health care.

Healthcare delivery system in India is broadly classified into public and private system of health care. Competitive advantage of India is its large pool of well-trained medical professionals which make the world to see India as a very potential medical hub. Another major point which adds strength to the above point is cost effectiveness for a high quality treatment when compare the counterparts like in Asia and Western countries. Expenses for the medical surgery in India are working as one-tenth of that in the US or in Europe.

Pathway of India in Medical Tourism

Medical tourism is the old concept which is getting the popularity from early 2000s. Alternative treatment methods like Yoga and Ayurveda with a history of around 5000 years old attracted the people to take up the treatment in India.

Medical tourism in India is having further major wings viz., Wellness tourism, Alternative system of Medicine, Cosmetic surgery, Advanced and Lifesaving treatment. By these four wings the medical tourism in India is reaching greater heights by attracting, the primary tourist who visits India especially for wellness/medical treatment, secondary tourist who visit India for a business trip or for leisure, but take up the treatment as they came to know about the treatment methods and its advantages.

In the global medical tourism market, India is having around 18% of market share, and also estimated for 9 billion dollars' worth medical tourism in 2020 which makes the market share to 20% in global market with reference to medical tourism.

India is preferred as one of the medical tourism destinations along with Malaysia, Singapore and Thailand and very particular for patients preferring alternative cardiac and orthopaedic treatment procedures.

In Medical Tourism Index rank (2016) India in the fifth position in its overall ranking considering the 3 major factors viz., Destination Environment, Medical Tourism Industry and Quality of Facilities and services. Moreover, India is in the 1st rank and 3rd rank with reference to Medical Tourism Industry and Quality of Facilities and Services in respectively.

Major Drivers which attract Medical Tourist to India

India's traditional medical system, cultural diversity, customs and geography regions also play a major role in choosing India as the medical destination. In the perspective of medical tourist, the following are the major drivers:

1. Hospitals with International accreditation are available.
2. Quality treatment at very low cost compared with other developed countries
3. Good communication through English by doctors and other supporting staff (Nurses & paramedics)
4. Accessibility to India by good flight connectivity
5. Availability of large pool of specialised doctors and surgeons.
6. Post care consultation through online
7. World recognised pharma sector
8. Alternative treatment system (Yoga, Ayurveda, Unani, Homeopathy, Naturopathy)
9. Reduced waiting time for getting treatment compared to other developed countries.
10. Getting visa for medical purpose is easier.
11. Major tourist destination places are available in India.

TABLE: 2 COST COMPARISON PROCEDURE UK USD INDIA USD

| Sl.No | Medical Treatment | UK USD | India USD |
|-------|---------------------------|--------|-----------|
| 1. | Hip resurfacing | 15750 | 7000 |
| 2. | Hip replacement | 14000 | 6190 |
| 3. | Coronary bypass | 24544 | 7044 |
| 4. | Liposuction | 5250 | 2476 |
| 5. | Breast augmentation | 7613 | 2972 |
| 6. | Face lift | 11813 | 3750 |
| 7. | Abdominoplasty tummy tuck | 8418 | 3001 |
| 8. | Borcelain crown | 998 | 133 |

TABLE: 3 COST EFFECTIVENESS

| Sl.No | Procedure name | USA price (in USD)* | Thailand price (in USD)* | Singapore price (in USD)* | India price (in USD)* |
|-------|-------------------|---------------------|--------------------------|---------------------------|-----------------------|
| 1. | Angiography | 15000 | 4100 | 3600 | 500 |
| 2. | Angioplasty | 44300 | 15300 | 13500 | 5000 |
| 3. | BMT | 207000 | 65000 | 58500 | 37000 |
| 4. | Gastric by pass | 30000 | 16200 | 14500 | 6900 |
| 5. | Heart by pass | 94300 | 36400 | 33000 | 8000 |
| 6. | Heart valve | 123000 | 15500 | 13500 | 9700 |
| 7. | Hip replacement | 31500 | 18900 | 16700 | 8000 |
| 8. | Kidney transplant | 115000 | 35300 | 32000 | 17000 |
| 9. | Knee replacement | 30400 | 13800 | 12200 | 8000 |

| | | | | | |
|-----|------------------|--------|-------|-------|-------|
| 10. | Liver transplant | 275600 | 75000 | 67500 | 43000 |
| 11. | Pacemaker | 68500 | 15500 | 14000 | 6200 |

Source: *Surgery assistance India 2013*

Role of Government in Medical Tourism

In Medical tourism activity major player is the private sector. The Ministry of Tourism, Government of India is acting as a facilitator to communicate the facilities and quality of treatment in India, simply it is practising the marketing concept to promote the medical tourism in India and to make it as a preferred medical tourism destination.

The Government introduced “Medical Visa” to foreigners towards the travel for medical treatment. “E-Medical Visa” has also been introduced for 163 countries. The Brochures, CDs and publicity materials have been widely distributed and widely circulated among the targeted market. The Government also conduct and participate in International conferences and trade fairs to promote this activity.

In order to publicise the quality standard of health care system in India, National Accreditation Board for Hospital evaluated the standard and quality of treatment and gave accreditation. As per the NABH website, 569 hospitals in India have been accredited based on the infrastructure, service and quality of treatments.

Medical Tourism in South India

South India is a hub in India for medical tourism, as south India is having the greater history towards medical treatment, Siddha medicine was evolved from South India especially from Tamil Nadu, shows that South India has been pioneer in the health care. Presence of quality advanced medical treatment methods and the alternative treatment methods in South India attract the medical tourist towards it based on the preference of treatment methods.

Prominent health tourism cities in South India are Chennai, Bengaluru, Trivandrum, Hyderabad and Goa. These cities have the health care centres with International accreditations, provides quality treatment in lesser cost without any communication barriers in terms of language. Patients are also very happy with the post care follow-up systems with the hospitals in these cities. Now the term health care centres is widely changed as corporate hospitals or Hi-tech hospitals which has all the high end world class technologies, highly paid specialised well qualified doctors, supportive staff like nurses and paramedic and other hospitality staff take care of the patients with utmost care.

International Health Tourism congress was held in Bengaluru with primary objective to discuss about acute technology issues and business challenges currently faced in health care sector. This provides an opportunity to interact with leaders in medical tourism sector.

A relevant research towards the quality parameters on considering the hospital accreditation, hospital affiliation, Physicians’ credentials, good will with reference to the medical tourist, very particular to Chennai, Bengaluru, Hyderabad and Kerala on the whole, the response is towards the Physicians’ credentials when compared to other quality factors. Further the rank of quality assurance is in the order of the global competency, accreditation, online community (word-of-mouth) and Affiliations.

The same study also focused on the reason for choosing South India as the preferred health destination, which got the output as the health care advancement and cost for medical treatment

is very low. These two reasons almost score's half of the percentage to choose South India as the preferred destination for medical tourism.

Scope for South India in Medical Tourism

South India has numerous factors ranging from the advanced quality medical treatment to well qualified, experienced doctors and supporting staff with good communication skill in English and so on, to attract the medical tourist towards its boundary.

Tamil Nadu

Chennai and other parts of Tamil Nadu has a strong medical infrastructure, grown as a very popular medical tourism hub, with the ancient medical institutions like, Stanley Medical College, Madras Medical College, Adyar Cancer Institute and lots of private hospitals ranged as Corporate hospitals, Multi-speciality hospitals, Super speciality hospitals having all the medical facilities with international protocol required for quality intensive care, neonatal care, rare surgeries and pre and post operative care facilities at the affordable cost.

Places like Vellore, Madurai, Trichy, Coimbatore and Thanjavur also has the world-class institutions and hospitals to serve and attract the medical tourist in terms of treatment and also via heritage, culture and its prominent tourist places which in turn gives the patients a psychological relaxation.

In India, the first heart valve replacement was conducted by CMC (Christian Medical College), Vellore in the year 1961, and the country's first kidney transplantation also was in CMC during 1971. Another feather in the crown of CMC is by performing the world's first trans septal carotid- stenting in 1996. In 2005, India's first stem cell translational research centre was set up in CMC.

Private hospitals and institutions like Apollo Hospitals, Arvind Eye Care hospitals, Meenakshi Mission Hospital, Ramachandra Hospitals, Life Line Hospitals, Madras Medical Mission, MIOT Hospitals, PSG Hospitals, Shankara Nethralaya Hospital, Fortis hospital, Kaveri Medical centre are offering world class medical treatments to the medical tourist.

Medical tour operators and consultants business is also emerging in-order to act as the bridge between the medical tourist and the hospitals in Tamil Nadu; also they are offering a tour package to visit to historical places, pilgrim visit after treatment. These kinds of services apart from the quality treatment facilities make the patients reenergize.

Apart from all advantage factors Government of Tamil Nadu have to concentrate on factors like environmental pollution, quality of drinking water availability and safety and security for the tourist. This will bring more tourists to Tamil Nadu, which in turn increases the economic standard of the state.

Karnataka

Karnataka is the fast growing state in India, it is endowed with the combination of high-tech-super speciality hospitals and natural spots and ayurvedic spas. The state is having around 9 world class medical colleges along with Unani, Ayurveda and Homeopathy medical centres. The weather condition in Karnataka especially in Bengaluru and Mysore suits the foreign tourist. According to Karnataka Tourism, healthcare in Karnataka came into limelight when the Pakistani patients get operated in Narayana Hrudayalaya during 2003.

Hospitals like Narayana Hrudayalaya, Wockhart hospital and heart care institute, Manipal Hospital, Apollo Hospital, Sagar Hospital, M.S.Ramaiya hospitals are attracting number of medical tourist towards Karnataka. Medical tourists from 30 countries visit Karnataka for the various kinds of medical treatment. As Bengaluru is popular among the IT sector leaders, by establishing their organization and business in this city, it has become an added advantage to attract the medical tourist towards Karnataka in particular to Bengaluru.

The state is having 31 medical colleges, 800 nursing institutions and other paramedical institutes which have been producing lots of medical physicians and technicians. Quality of medical treatment, the place value among the world attracts the medical tourist towards Karnataka.

Andhra Pradesh

Andhra Pradesh is also having a good position in Indian medical tourism; it attracts the most of the medical tourists from abroad who expect the rejuvenation through Yoga and Ayurveda. Now with the technology advancement and the availability of human resources with the expected qualification make the state most preferred destination for the advanced medical treatments.

A number of private and government institutions took part in developing the image of the Andhra Pradesh in the medical tourism sector. Nizamia General Hospital uses the Unani as its treatment procedure and attracts the medical tourist towards it; moreover it is in practice from 1938. Some other popular hospitals are Apollo Hospitals and L.V.Prasad Eye Institute.

Kerala

Medical institutions and Hospitals especially private organizations join hands with tourism industry to render service to the foreign patients. The state has the popularity throughout the world for its famous ayurvedic medicine system. Globalization and economic liberalization in Kerala boost the medical services.

The climatic condition throughout the year is the main factor to attract the foreigners towards medical treatments in Kerala. Along with this, it is also merged with the qualified doctors, pharmacists and Para medical staff plays a major role in building the state as the preferred location for medical tourism.

Ayurveda Package in Kerala health tourism is popular that provides the Ayurveda treatment throughout the state, which can be chosen by the tourist and can take the treatment and enjoy the natural beauty of Kerala like back water, house boat, wild life, tree house and so on.

CONCLUSION

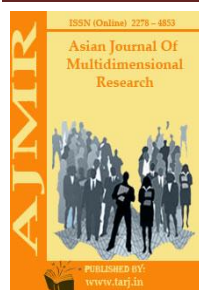
Medical tourism is a booming sector which will bring more foreign exchange in terms of direct and indirect, which will bring economic stability in India especially in South India. South India is blended with the combination of traditional system of treatments and advanced medical systems and providing the options for the medical tourists to choose the medical treatment procedure. Moreover, it also re-energizes the medical tourists by its geographical structures and natural beauty spots, culture practice and customs of the people.

Government have to take some necessary steps in maintaining the state's infrastructure, quality of environment, drinking water quality, road traffic system and safety and security of foreigners during their visit to the state for medical treatment. Once these are assured, the foreigners will flow into India and more to South India as medical tourist.

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A STUDY TO FIND OUT RELATIONSHIP BETWEEN DEMOGRAPHIC VARIABLES AND SITE LOYALTY AMONG THE VISITORS OF WEB-BASED INTERACTIVE ADVERTISEMENT OF FINANCIAL SERVICES

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ABSTRACT

According to certain study conducted by the researchers, for search goods, an aim to search the Internet for product information primes to a purpose to purchase through the same medium, so that the information search and the certain purchasing channels should be measured vital elements leading to consumers' choice in purchase formats. This research examines the influence of financial services website on consumers' Internet buying behavior towards financial services. The study particularly focuses on the effect of demographic variables of consumers and their loyalty toward the financial services websites of their interests and on their use of those websites for information search and on their intentions to avail those services through those websites and channels other than the Internet websites. This study is based on the survey conducted in Nagpur city only. The sample size of the study is 750 and the conclusions are drawn on the basis of responses gathered from the respondents of the city.

KEYWORDS: *Internet Buying Behaviour, Financial Services, Loyalty And Nagpur City.*

INTRODUCTION:

In the commercial sectors, the Internet has been considered as an advertising medium supplementing or replacing the traditional advertising media such as television, radio, magazine, newspaper, etc. In fact, one of the critical benefits companies can take from the Internet is using this new communication vehicle as an advertising medium.

There is abundant evidence suggesting that the Internet is or will be a powerful advertising medium. Many researchers argue that the Internet should substitute for or complement all of the major categories of existing media and it appears capable of serving a wide range of marketing communication objectives for a broad array of advertisers. The study generally supports the competitive advantages the Internet has over the traditional media. The strength of the Internet as compared to traditional media includes: unlimited delivery of information unrestricted by time and space, unlimited amounts and sources of information, facilitating user control, the ability to target specific groups or individuals, relatively small initial budgets, and so on. Silk and his colleagues are optimistic about the future growth in Internet advertising depending upon critical determinants: the interaction among the forces of changing media technology, economics, and regulation.

Web-based marketing communication activities are often more efficient and possibly even more effective than efforts mounted in traditional media. Consumers gathering product information from online discussion forums had greater interest in the product than did those consumers who acquired information from marketer-generated sources.

Nowadays, advertising on the Web (referred to as Web advertising) is synonymous with Internet advertising, even with interactive advertising. In fact, many researchers interchangeably use these terms to refer to Web advertising such as banners, pop-ups, and brand or corporate Websites. Web advertising has become the mainstream of interactive advertising in both academic and practical fields.

Interactivity is central to Internet advertising, for it differentiates the Internet from traditional media in general. The term, “interactive advertising” can be more theoretical and exhaustive than terms such as Internet advertising or Web advertising, which are medium specific. A variety of marketing communications activities could be labeled interactive advertising (e.g., telephone sales, direct mail, personal selling, etc.), because any advertising performed in interactive ways can be regarded as interactive advertising. For example, promotional activities through the telephone can be a form of interactive advertising, for this activity can satisfy several key concepts of interactivity (e.g., two way communication enhanced, user’s ability to control the communication without delay).

RATIONALE OF THE STUDY:

The Internet as an advertising medium has been much examined for the last several years. Specifically, Internet-related research work has increasingly dominated many academic conferences and major journals associated with consumer behavior and advertising. Nevertheless, Web-based interactive advertising (WIA) research has evolved in a few specific areas without broadly expanding the body of knowledge in the field.

Although it is generally accepted that the active role of consumer should be emphasized in the computer-mediated environment, WIA researchers have devoted their efforts to examining the effectiveness of various WIA formats. Moreover, much effectiveness oriented research implicitly

assumes the passive role of consumers. However, consumers, when they are “surfing” as active participants in the natural environment of the Web, are less likely to be forced to view what they do not want to see. Considering the important role of consumers in the Internet, it is necessary for WIA researchers to understand consumers’ view toward WIA at this infant stage of the field.

As per the study conducted by to Klein in the year 1998, data search procedures are serious analysts of Internet consumer behavior, and data exploration services on the Internet are mostly valuable for exploration goods owing to the low professed costs of measuring objective data. The economics of data search clarify the relationship between consumers’ channel choices in relation to search and purchase processes. Because searching via one channel and buying via other channel may be professed as more costly than probing and buying through a single channel, consumers may tend to use a single channel for information search and purchasing.

Universe of the Study:

- A) Definition of Nagpur City** - Nagpur is a city in the central part of India. In Maharashtra State.
- B) The division of the Nagpur city according to zones with the selected retail outlets is as follows:**
1. North Nagpur – Koradi Rad, KT Nagar, Sadar, HazariPahad, Godhni, Gorewada and ZingabaiTakli
 2. South Nagpur – Besa, hanuman nagar, Manewada, Sakkardara, Somalwada, Trimurti nagar, Pratapnagar, Narendra nagar, Chinchbhavan
 3. East Nagpur - Nandanwan, Pardi, Surya nagar, Wardhamannagar
 4. West Nagpur – Bajaj nagar, Laxminagar, Dharampeth, Ravi nagar, Shivajinagar, Amravati road, Jaitala, Swavalambinagar, Hingna road
 5. Central Nagpur – CA Road, Civil lines, Dhantoli, Mahal, Ramdaspath, Sitabuildi.

From these five zones randomly, people from different zones were approached and the questionnaire was filled up by those who usually bye the financial products / services online.

Thus, the sample size was 750 respondents with different demographic profile.

HYPOTHESIS FOR THE STUDY:

Null: There exists a positive relationship between the demographic variables and the site loyalty.

Alternate: There does not exists any relationship between the demographic variables and the site loyalty.

In order to prove this hypothesis Correlation test is used.

In the above hypothesis there are two independent variables, demographic factors/variables which consists of Gender, age, Qualification and marital status and site loyalty which consists of sub-variables consider myself to be loyal to this site, this site would be my first choice and will not shop on other sites as long as i can access this site.

For calculation of correlation SPSS software is used.

Results:

| Correlations | | | | | | |
|--|---------------------|--------|-------|---------------|----------------|-------------|
| | | Gender | Age | qualification | Marital Status | Siteloyalty |
| Gender | Pearson Correlation | 1 | -.068 | .147** | .031 | .018 |
| | Sig. (2-tailed) | | .064 | .000 | .392 | .618 |
| | N | 750 | 750 | 750 | 750 | 750 |
| Age | Pearson Correlation | -.068 | 1 | -.058 | -.040 | -.024 |
| | Sig. (2-tailed) | .064 | | .113 | .271 | .519 |
| | N | 750 | 750 | 750 | 750 | 750 |
| qualification | Pearson Correlation | .147** | -.058 | 1 | -.009 | .010 |
| | Sig. (2-tailed) | .000 | .113 | | .797 | .792 |
| | N | 750 | 750 | 750 | 750 | 750 |
| Marital Status | Pearson Correlation | .031 | -.040 | -.009 | 1 | -.028 |
| | Sig. (2-tailed) | .392 | .271 | .797 | | .444 |
| | N | 750 | 750 | 750 | 750 | 750 |
| Siteloyalty | Pearson Correlation | .018 | -.024 | .010 | -.028 | 1 |
| | Sig. (2-tailed) | .618 | .519 | .792 | .444 | |
| | N | 750 | 750 | 750 | 750 | 750 |
| **. Correlation is significant at the 0.01 level (2-tailed). | | | | | | |

Interpretation:

Looking at the above calculated values we can say that:

- There exists a very low / poor correlation between all demographic variables and site loyalty.
- Specially in two cases i.e. for age and marital state is negative low / poor correlation.

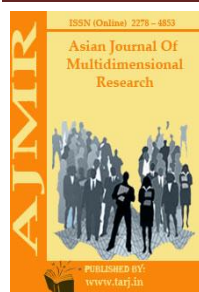
Thus, we can say that null hypothesis is rejected and alternate hypothesis is accepted.

CONCLUSION:

From this we can conclude that there is no correlation between demographic variables and site loyalty. With respect to age and marital status it is negative it means if age of the user increases the site loyalty decreases because with the growing age the risk-taking ability of an individual also gets affected by several ways and it is also true that after getting married the responsibility of an individual also increases so he always tries to minimize his risk burden and play safe.

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PUNJAB RIGHT TO SERVICES ACT 2011: AN ANALYTICAL STUDY OF ROLE OF SAANJH KENDRAS

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ABSTRACT

Public Administration means to provide the services to the people without any prejudice. With the coming of the Right to Services Act, it has become obligatory on the part of public agencies not only to provide the services to the people but also to ensure that provision of the services is time bound. Under the name of Saanjh, the Government of Punjab launched a community policing project to bridge the gap between the Police and the People. The main aim these Kendras were to resolve the disputes between the Police and Public and also to provide basic police services through a single window system. These Saanjh Kendras became fully operational since 2011. The present paper is an attempt to analyse the role of Saanjh Kendras in the State of Punjab.

KEYWORDS: *Transparency, Accountability, Relevance, Prerequisites*

INTRODUCTION:

Citizens' Right to Service

In a Welfare State Citizens' are the Focus of the State and Administration revolves around them to ensure the best possible methods and strategies to serve them in best possible manner. Before the 21 Century, the administration was serving the people without caring for the time limits but with increased awareness among the people and the administration and the need of the hour to usher in Good Governance by bringing transparency and accountability, the Citizens' Right to Service has assumed greater significance.

Services are provided through the systems and these systems need reforms to match with need of the times. In a federal set-up, the relevance of policy reforms at the national level is undermined if its sub-national constituents do not make an effort towards betterment through institutional and policy reforms in tune with the national policies. Effective governance is one among the prerequisites for the success of state-level reforms. Though uneven throughout the country, success or failure of these reforms is largely determined by the quality of governance¹. Irrespective of this, the development record of Punjab has been acknowledged even by the World Bank for achieving most of the Millennium Development Goals (MDGs)².

Several factors are critical for implementing reforms successfully. Political leadership and bureaucracy can play a significant role in initiating and sustaining reforms; given the condition, that the politicians as well as bureaucrats are reform-oriented³.

OBJECTIVE OF THE STUDY:

To assess the role of Saanjh Kendras (Punjab) in the time bound disposal of Service requests.

METHODOLOGY:

This study has been based on Secondary data and the sources of data have been duly recorded. Observations of the researcher have been inserted to reach the findings.

Right to Public Services: Enactment of Punjab Right to Services Act, 2011

The Right to Service Act, 2011 guarantees time bound delivery of services and has provision to take action against the personnel or the official who does not deliver so without an understandable reason. Different states have initiated akin legislations for the good of their citizens. Earlier, the "Right of Citizens for Time-Bound Delivery of Goods and Services and Redressal of their Grievance Bill, 2011"⁴, was introduced in the Lok Sabha but subsequently lapsed⁵.

The State of Madhya Pradesh was the first state in India to design the Right to Service Act in response to the inability of citizen's charters to fully succeed in enabling efficient and effective public service delivery. Despite the achievement of framing a charter, the Government of Madhya Pradesh realized that the charter alone would not serve the objective of effective and efficient service delivery without a support mechanism that would operationalise the commitment. As such, the government enacted 'Lok Sewaon Ke Pradan Ki Guarantee Adhiniyam' on 18 August 2010 to give its citizens the 'Right to Service' in a timely manner. This initiative of the Madhya Pradesh Government included 19 services for which there were legal consequences if they were not delivered within a stipulated timeframe to citizens who demand them. Penalties and compensation for service delays have also been clearly outlined⁶.

Corresponding rules to the act are necessary to make it beneficial for the citizens. Bihar was the second State to enact such kind of Act.

The Punjab Right to Service Act is an Act of Government of Punjab (India) that came to force on 20th October, 2011. This Act was enacted on the recommendations of Punjab Governance Reforms Commission. The enactment of the RTS Act, 2011 has made the Government of Punjab citizen-centric⁷.

Civil servants and public bodies in Punjab are under law liable to provide the service within stipulated time. In case of failure to do so, provisions have been made for the service seekers to approach first and second Appellate Authorities. The appellate can also impose penalty for deficiency in service without any reason. The penalty ranges from Rs. 500 to Rs. 5000 and/or disciplinary action against the errant officials. "The appellate authorities have been granted certain powers of a Civil Court while trying a suit under Code of Civil Procedure, 1908, like production of documents and issuance of summon to the designated officers and appellants"⁸.

As per the Notification No. 1/22/2011-PGRC/757, dated 26th July, 2011 issued by the State Personnel Department, under the Punjab Right to Service Act, 2011; the Government has notified 351 services under the Act for time bound delivery and also notified the designated officers, Grievance Redressal Authority, Appellate Authority⁹.

Punjab Government notified Punjab Right to Service Ordinance on July, 14th, 2011. Under the Ordinance, 67 services were notified under its provisions. On October 20th, 2011, the State assembly passed the Punjab Right to Service Act, 2011. This act enhanced credibility of the Punjab government functioning¹⁰. Article 12 of the Act also gives provision to form the Punjab Right to Service Commission (PRTSC) for its effective implementation and give suggestions to the state government. Enacted on the recommendation of PGRC, 351 services are covered under the Punjab Right to Services Act, 2011.

Amendments in the Punjab Right to Service Act, 2011

Since enactment in 2011, the PRTS Act has been amended and notified thrice.

Amendments

| S. No | Act | Notified On |
|--------------|---|----------------------------------|
| 1 | The Punjab Right to Service Act 2011 (Punjab Act No. 24 of 2011) | October 20 th , 2011 |
| 2 | The Punjab Right to Service (Amendment) Act , 2014 (Punjab Act No. 10 of 2014) | May 6 th , 2014 |
| 3 | The Punjab Right to Service (Amendment) Act , 2016 | May 26 th , 2016 |
| 4 | The Punjab Right to Service (Amendment) Act , 2016 | December 13 th , 2016 |

The PRTS Act-2011 was first amended in 2014 and notified on May 6. The first amendment was made in Section 17 of Punjab Act 24 of 2011: "(h) While deciding the revision petitions or otherwise impose a penalty up to rupees ten thousand per case on the Designated Officer or any other officer or official involved in the process of providing service under the Act, if the Commission is of the opinion that the person concerned has failed without sufficient cause in due discharge of the duty cast on him". "Provided that the person concerned shall be given a reasonable opportunity of being heard before any penalty is imposed upon him". "Provided further that the Commission, by an order, give such amount as compensation to the appellant out

of the amount of penalty imposed, as may be specified by it, which shall not exceed the total amount of penalty so imposed”¹¹

The PRTS Act-2011 was amended second times in 2016 and notified on May 26. The second amendment was made in Section 13 of Punjab Ordinance No. 4 of 2016. Promulgated by the Governor of Punjab, it says: “Now, therefore, in exercise of the powers conferred by clause (1) of article 213 of the Constitution of India, the Governor of Punjab is pleased to promulgate the following Ordinance, namely: “(1) This Ordinance may be called the Punjab Right to Service (Amendment) Ordinance, 2016”. “(2) It shall come into force on and with effect from the date of its publication in the Official Gazette”¹².

The PRTS Act-2011 was amended third time in 2016 and notified on December 13. The third amendment was made in the Punjab Act No. 45 of 2016. “2. In the Punjab Right to Service Act, 2011(hereinafter referred to as the Principal Act), for the words “First Appellate Authority” and “Second Appellate Authority” wherever occurring, the words “Grievance Redressal Authority” and “Appellate Authority” shall, respectively, be substituted”. “3. In the principal Act, after section 7, the following new section shall be inserted, namely: Power to take *Suo-moto* Notice: “7-A. Notwithstanding anything contained in this Act, the Grievance Redressal Authority and the Appellate Authority, as the case may be, shall have the power to take *suo-moto* notice of failure to deliver service in accordance with the provisions of this Act in public interest, and to pass such order as the facts and circumstances of the case, may warrant: Provided that before passing an adverse order against a person, a reasonable opportunity of being heard, shall be given to such person”¹³.

Services provided by Department of Home Affairs under the RTS Act, 2011, Government of Punjab

47 services relating to the Department of Home Affairs are provided under the Punjab Right to Service Act, 2011. The list of these services along with time limit, name of the designated officer is provided in following table.

TABLE 1 DETAIL OF 47 SERVICES RELATED TO THE DEPARTMENT OF HOME AFFAIRS PROVIDED UNDER THE PUNJAB RIGHT TO SERVICES ACT, 2011

| S.No | RTS No. | Service | Time Limit | Designated Officer |
|------|---------|--|---|--|
| 1 | 112 | Registration of Marriage under the Hindu Marriage Act | 2 Days from the expiry of 15 days notice period as provided in the Hindu Marriage Act. | Tehsildar of the Concerned Sub-Division. |
| 2 | 113a | Renewal of Arms License | 22 Days (i) 2 days Time for referring case to the Police by the DC office. (ii) 15 days Time for verification by the Police. (iii) 5 days Time for delivery of services by the Designated Officer after Verification. | Licensing Authority (Addl. DM of the District/ Addl. Deputy Commissioner of Police (HQ) in case of police Commissionerate. |

| | | | | |
|---|------|--|--|--|
| 3 | 113b | Renewal (In case of licensee has shifted his residence from the license issuing district to another district) | 30 Days (i) 5 days for the forwarding district to the original license issuing district. (ii) 20 days for sending verification report by the original license issuing district to the forwarding district. (iii) 5 days for delivery of service by the forwarding district. | Licensing Authority (Addl. DM of the District/ Addl. Deputy Commissioner of Police (HQ) in case of police Commissionerate. |
| 4 | 113c | Renewal of Arms License (In the case where an adverse report is received from the Police and an opportunity of being heard has to be given to the Licensee before taking any action as provided under the Arms Act) | Additional 60 Days | Licensing Authority (Addl. DM of the District/ Addl. Deputy Commissioner of Police (HQ) in case of police Commissionerate. |
| 5 | 113d | Renewal of Arms License (In the case where the applicant applies for renewal after the due date) | 40 Days (i) 3 days Time for referring case to the Police by Licensing Authority Office. (ii) 15 days Time for verification by the Police. (iii) Additional 15 days for providing an opportunity of personal hearing by the Licensing Authority. (iv) 7 days Time for delivery of services by the Licensing Authority. | Licensing Authority (Addl. DM of the District/ Addl. Deputy Commissioner of Police (HQ) in case of police Commissionerate. |
| 6 | 114a | Addition/ Deletion of Weapon (If the licence issuing district is the same where service has been sought) | 7 Days from the expiry of the mandatory notice period of 45 days as provided under the Arms Act. | Licensing Authority (Addl. DM of the District)/ Addl. Deputy Commissioner of Police (HQ) in case of Police |

| | | | | |
|----|------|---|--------------------------|--|
| | | | | Commissionerate. |
| 7 | 114b | Entry of Weapon on Arms License | 7 Days | Licensing Authority (Addl. DM of the District)/ Addl. Deputy Commissioner of Police (HQ) in case of Police Commissionerate. |
| 8 | 115 | Extension of Purchase Period of Weapon (Within permissible time period and if the license issuing district is the same where service has been sought) | 7 Days | Licensing Authority (Addl. DM of the District)/ Addl. Deputy Commissioner of Police (HQ) in case of Police Commissionerate. |
| 9 | 116 | Registration of Foreigners (Arrival and Departure) | Immediate | Additional Deputy Commissioner of Police (HQ) of the Police Commissionerate OR Superintendent of Police (HQ) of the Concerned Police District. |
| 10 | 117 | Extension of Residential Permit of Foreigners | 5Days | Additional Deputy Commissioner of Police (HQ) of the Police Commissionerate OR Superintendent of Police (HQ) of the Concerned Police District. |
| 11 | 118 | Copy of FIR or DDR | Immediate/ Online | Station House Officer of the Concerned Police Station OR In-charge of Community |

| | | | | |
|----|-----|---|---------------|---|
| | | | | Policing SAANJH Centre at the Sub-Division. |
| 12 | 119 | NOC for use of Loud Speakers (Applicable only in case of S.D.M. obtains N.O.C. from the Concerned S.H.O. before granting permission) | 5 Days | Station House Officer of the Concerned Police Station OR In-charge of Community Policing SAANJH Centre at the Sub-Division. |
| 13 | 120 | NOC for Fairs/ Melas/ Exhibitions/ Sports Events etc. | 5 Days | Station House Officer of the Concerned Police Station OR In-charge of Community Policing SAANJH Centre at the Sub-Division. |
| 14 | 121 | Stranger Verification (After receiving the verification from other District / State of which the stranger is resident) | 5 Days | Station House Officer of the Concerned Police Station OR In-charge of Community Policing SAANJH Centre at the Sub-Division. |
| 15 | 122 | Tenant/ Servant Verification (If resident of local area) | 5 Days | Station House Officer of the Concerned Police Station OR In-charge of Community Policing SAANJH Centre at the Sub-Division. |
| 16 | 123 | Tenant/ Servant Verification (If resident of other District / State and after receiving the verification from other District / | 5 Days | Station House Officer of the Concerned Police Station OR In-charge of Community Policing SAANJH |

| | | | | |
|----|-----|---|----------------|---|
| | | State) | | Centre at the Sub-Division. |
| 17 | 124 | Other Verification Related Services | 30 Days | Station House Officer of the Concerned Police Station OR In-charge of Community Policing SAANJH Centre at the Sub-Division. |
| 18 | 125 | Copy of Untraced Report (In road accident cases) | 45 Days | Station House Officer of the Concerned Police Station OR In-charge of Community Policing SAANJH Centre at the Sub-Division. |
| 19 | 126 | Copy of Untraced Report (In cases pertaining to stolen vehicles) | 45 Days | Station House Officer of the Concerned Police Station OR In-charge of Community Policing SAANJH Centre at the Sub-Division. |
| 20 | 127 | Copy of Untraced Report (In theft cases) | 60 Days | Station House Officer of the Concerned Police Station OR In-charge of Community Policing SAANJH Centre at the Sub-Division. |
| 21 | 128 | NOC for Pre-owned Vehicles | 5 Days | Station House Officer of the Concerned Police Station OR In-charge of Community Policing SAANJH Centre at the Sub-Division. |

| | | | | |
|----|-----|---|---|--|
| | | | | Division. |
| 22 | 129 | Police Record Checking (For newly appointed persons in government and semi-government departments) | 10 Days | Assistant Commissioner of Police Sub-Division OR Deputy Superintendent of Police Sub-Division. |
| 23 | 130 | Police Clearance Certificate (For private employment etc.) | 10 Days | Assistant Commissioner of Police Sub-Division OR Deputy Superintendent of Police Sub-Division. |
| 24 | 131 | NOC for Issuance/ Renewal of License of Arms Dealers | 15 Days | Additional Deputy Commissioner of Police (HQ) of the Police Commissionerate OR Superintendent of Police (HQ) of the Concerned Police District. |
| 25 | 132 | Issuance of NOC for setting up of Cinema Hall | 30 Days (i) Time for obtaining NOC from various department by the office of Deputy Commissioner OR Police Commissionerate (15 Days). (ii) Time for action by Deputy Commissioner office to deliver the Service (15 Days) | Addl. District Magistrate OR Additional Deputy Commissioner (HQ) in case of Police Commissionerate. |
| 26 | 133 | Police Record Checking of Passport Applicants | 21 Days | Additional Deputy Commissioner of Police (HQ) OR Superintendent of Police (HQ). |
| 27 | 134 | Verification for Fresh Arms License | 30 Days | Additional Deputy Commissioner of Police (HQ) OR Superintendent of Police (HQ). |
| 28 | 135 | Acknowledgement | Same Day when the complaint | Station House |

| | | | | |
|----|------|---|---|---|
| | | t of Complaint | is received by the Designated Officer through any source. | Officer (SHO) |
| 29 | 136 | Status Report of Complaints | 21 Days | Station House Officer (SHO) |
| 30 | 137 | Issuance of Marriageability Certificate | 45 Days including statutory notice. 15 Days after statutory notice | District Magistrate |
| 31 | 138 | Solemnization of Marriage under Special Marriage Act, 1954 | 45 Days including statutory notice 15 Days after statutory notice | District Magistrate |
| 32 | 139 | Registration of Marriage under the Punjab Compulsory Registration of Marriage Act, 2012 | 7 Days | Registrar (Tehsildar) |
| 33 | 140 | MRG Enquiry in case of loss of passport abroad | 21 Days | Additional Deputy Commissioner of Police (HQ) in Commissionerate districts and Superintendent of Police (HQ) in other districts |
| 34 | 141 | Other services related with passport (Report for loss of passport, Nativity Certificate) | 21 Days | Additional Deputy Commissioner of Police (HQ) in Commissionerate Districts and Superintendent of Police (HQ) in other districts |
| 35 | 142 | Countersigning of Document | 7 Days | Additional Deputy Commissioner of Police (HQ) in Commissionerate Districts and Superintendent of Police (HQ) in other districts |
| 36 | 143a | Issuance of New Arms License | 30 Days 2 Working Days for referring case to the Police by the Licensing Authority. | Licensing authority (Addl. DM of the District/ Addl. Deputy |

| | | | | |
|----|------|--|---|--|
| | | | (i) 23 Working Days for verification by the Police. 5 Working Days for delivery of the service by the Designated Officer after verification. | Commissioner of Police (HQ) in case of Police Commissionerate. |
| 37 | 143b | Issuance of Duplicate Arms License | 10 Days | Licensing Authority (Addl. DM of the district/ Addl. Deputy Commissioner of Police (HQ) in case of Police. |
| 38 | 143c | NOC for Sale of Weapon | 10 Days | Licensing Authority (Addl. DM of the district/ Addl. Deputy Commissioner of Police (HQ) in case of Police Commissionerate. |
| 39 | 143d | Application for Extension of Jurisdiction (Punjab) | 10 Days | Licensing Authority (Addl. DM of the district/ Addl. Deputy Commissioner of Police (HQ) in case of Police. |
| 40 | 143e | Cancellation of Arms License on the request of the licensee | 30 Days | Licensing Authority (Addl. DM of the district/ Addl. Deputy Commissioner of Police (HQ) in case of Police. |
| 41 | 143f | Change of Address in Arms License | 30 Days | Licensing Authority (Addl. DM of the district/ Addl. Deputy Commissioner of Police (HQ) in case of Police Commissionerate. |

| | | | | |
|----|------|---|----------------|---|
| 42 | 143g | Appointment of Retainer of Weapon | 15 Days | Licensing Authority (Additional DM of the district)/ Additional Deputy Commissioner of Police (HQ) in case of Police Commissionerate. |
| 43 | 143h | Addition/Deletion of Retainer in Arms License | 30 Days | Licensing Authority (Addl. DM of the district/ Addl. Deputy Commissioner of Police (HQ) in case of Police Commissionerate. |
| 44 | 143i | Change of Bore | 10 Days | Licensing Authority (Addl. DM of the district/ Addl. Deputy Commissioner of Police (HQ) in case of Police Commissionerate. |
| 45 | 143j | Permission for Deposit of weapon in death Case | 1 Day | Licensing Authority (Addl. DM of the district/ Addl. Deputy Commissioner of Police (HQ) in case of Police Commissionerate. |
| 46 | 143k | Permission for sale / transfer of Weapon in Death Case | 30 Days | Licensing Authority (Addl. DM of the district/ Addl. Deputy Commissioner of Police (HQ) in case of Police Commissionerate. |
| 47 | 143l | Permission of | 10 Days | Licensing |

| | | | | |
|--|--|-------------------------------|--|---|
| | | addition of Cartridges | | Authority (Addl. DM of the District/ Addl. Deputy Commissioner of Police (HQ) in case of Police Commissionerate |
|--|--|-------------------------------|--|---|

Source: <http://rtspunjab.gov.in>

Police Services provided by SAANJH Kendras

Services relating to Police which are to be provided at the SAANJH Kendras across the State under the Punjab Right to Service Act, 2011 along with time limit, name of the designated officer, first and second appellate authority is provided in the following table.

TABLE 2 DETAILS OF SERVICES UNDER THE RIGHT TO SERVICE ACT PROVIDED BY SAANJH KENDRAS IN PUNJAB

| S. No. | Service | Time Limit (Working Days) | Facilitation on charges | Designated Officer | First Appellate | Second Appellate |
|--|--|--|-------------------------|---|--|--|
| District Level: District SAANJH Kendras (Services 1-3 in Commissionerates only) | | | | | | |
| 1 | a. Renewal of Arms License (If the license is presented before the expiry date and the license issuing district is the same where service has been sought) | 15 Days | - | Licensing Authority (Addl. DM of the District) OR Deputy Commissioner of Police in case of Police Commissionerates. | District Magistrate of the concerned District/ Commissioner of Police. | Commissioner of the concerned Division/ Zonal Inspector General of Police. |
| | b. Renewal of Arms License (If the license is presented after every alternative cycle of 6 years, where police verification is necessary) | 22 Days 1. Time for referring case to the police by the DC Office- Two (2) working days. 2. Time for verification by the police- Fifteen (15) working | - | Licensing Authority (Addl. DM of the District) OR Deputy Commissioner of Police in case of Police Commissionerates. | District Magistrate of the concerned District/ Commissioner of Police. | Commissioner of the concerned Division/ Zonal Inspector General of Police. |

| S. No . | Service | Time Limit (Working Days) | Facilitati on charges | Designated Officer | First Appellate | Second Appellate |
|---------|--|---|-----------------------|---|--|--|
| | | days. 3. Time for delivery of services by the Designated Officer after verification – Five (5) working days. | | | | |
| 2 | Addition/ Deletion of Weapon (If the license issuing district is the same where service has been sought) | 7 Days From the expiry of the mandatory notice period of 45 days as provided under the Arms Act. | - | Licensing Authority (Addl. DM of the District) OR Deputy Commissioner of Police in case of Police Commission rates. | District Magistrate of the concerned District/ Commissioner of Police. | Commissioner of the concerned Division/ Zonal Inspector General of Police. |
| 3 | Extension of purchase period of weapon (Within permissible time period and if the license issuing district is the same where service has been sought) | 7 Days | - | Licensing Authority (Addl. DM of the District) OR Deputy Commissioner of Police in case of Police Commission rates. | District Magistrate of the concerned District/ Commissioner of Police. | Commissioner of the concerned Division/ Zonal Inspector General of Police. |
| 4 | Registration of Foreigners (Arrival and Departure) | Immediate | 100 | Additional Deputy Commissioner of Police (HQ) (of the police Commission rate)/ Superintendent of Police (HQ) of the | Commissioner of Police or Senior Superintendent of Police | Zonal Inspector General of Police |

| S. No . | Service | Time Limit (Working Days) | Facilitati on charges | Designated Officer | First Appellate | Second Appellate |
|---------|--|---|-----------------------|---|---|-----------------------------------|
| | | | | concerned Police District | | |
| 5 | Extension of Residential Permit of Foreigners | 5 Days | 500 | Additional Deputy Commissioner of Police (HQ) (of the police Commissione rate)/ Superintende nt of Police (HQ) of the concerned Police District | Commission er of Police or Senior Superintend ent of Police | Zonal Inspector General of Police |
| 6 | Character Verification | 10 Days | 50 | Additional Deputy Commissioner of Police (HQ) (of the police Commissione rate)/ Superintende nt of Police (HQ) of the concerned Police District | Commission er of Police or Senior Superintend ent of Police | Zonal Inspector General of Police |
| 7 | Verification of renewal of Arms License | 22 Days 1. Time for referring case to the police by the DC office – Two (2) working days. 2. Time for verification by the police- Fifteen (15) working | 200 | Additional Deputy Commissioner of Police (HQ) (of the police Commissione rate)/ Superintende nt of Police (HQ) of the concerned Police District | Commission er of Police or Senior Superintend ent of Police | Zonal Inspector General of Police |

| S. No . | Service | Time Limit (Working Days) | Facilitati on charges | Designated Officer | First Appellate | Second Appellate |
|---------|--|---|-----------------------|--|---|-----------------------------------|
| | | days. 3. Time for delivery of services by the Designated Officer after Verification-Five (5) working days. | | | | |
| 8 | NOC for issuance/ renewal of License of Arms Dealers | 15 Days | 500 | Additional Deputy Commissioner of Police (HQ) (of the police Commission rate)/ Superintendent of Police (HQ) of the concerned Police District | Commissioner of Police or Senior Superintendent of Police | Zonal Inspector General of Police |
| 9 | Issuance of NOC for setting up of Petrol Pump, Cinema Hall etc. | 15 Days | 500 | Additional Deputy Commissioner of Police (HQ) (of the police Commission rate)/ Superintendent of Police (HQ) of the concerned Police District | Commissioner of Police or Senior Superintendent of Police | Zonal Inspector General of Police |
| 10 | Passport Verification | 21 Days | 100 | Additional Deputy Commissioner of Police (HQ) (of the police | Commissioner of Police or Senior Superintendent of Police | Zonal Inspector General of Police |

| S. No . | Service | Time Limit (Working Days) | Facilitati on charges | Designated Officer | First Appellate | Second Appellate |
|--|---|---------------------------|-----------------------|---|---|---|
| | | | | Commissione rate)/ Superintende nt of Police (HQ) of the concerned Police District | | |
| 11 | Verification of Fresh Arms License | 30 Days | 200 | Additional Deputy Commissione r of Police (HQ) (of the police Commissione rate)/ Superintende nt of Police (HQ) of the concerned Police District | Commission er of Police or Senior Superintend ent of Police | Zonal Inspector General of Police |
| 12 | Service Verification (In case of Resident of Punjab) | 10 Days | 50 | Additional Deputy Commissione r of Police (HQ) (of the police Commissione rate)/ Superintende nt of Police (HQ) of the concerned Police District | Commission er of Police or Senior Superintend ent of Police | Zonal Inspector General of Police |
| Sub-Division Level: Sub-Division SAANJH Kendra & Police Station Level: Police Station SAANJH Kendra | | | | | | |
| 13 | Copy of FIR or DDR | Immediate/ Online | 5/Page | Station House Officer (SHO) of the concerned Police Station/ | DSP Incharge of the Sub-Division. | Commission er of Police OR Senior Superintend ent of Police. |

| S. No . | Service | Time Limit (Working Days) | Facilitati on charges | Designated Officer | First Appellate | Second Appellate |
|---------|---|---------------------------|-----------------------|---|--|---|
| | | | | Incharge of the Community Policing SAANJH Kendra at the Sub-Division. | | |
| 14 | NOC for use of Loud Speakers (Applicable only in case of SDM obtains NOC from the concerned SHO before granting permission) | 5 Days | 100 | Station House Officer (SHO) of the concerned Police Station/ Incharge of the Community Policing SAANJH Kendra at the Sub-Division. | DSP Incharge of the Sub-Division. | Commission er of Police OR Senior Superintend ent of Police. |
| 15 | NOC for Fairs/ Melas/ Exhibition/ Sports Events etc. | 5 Days | 500 | Station House Officer (SHO) of the concerned Police Station/ Incharge of the Community Policing SAANJH Kendra at the Sub-Division. | DSP Incharge of the Sub-Division. | Commission er of Police OR Senior Superintend ent of Police. |
| 16 | Stranger Verification (After receiving the verification from other District/ State of which the stranger is | 5 Days | 50 | Station House Officer (SHO) of the concerned Police Station/ Incharge of | DSP Incharge of the Sub-Division. | Commission er of Police OR Senior Superintend ent of Police. |

| S. No . | Service | Time Limit (Working Days) | Facilitati on charges | Designated Officer | First Appellate | Second Appellate |
|---------|--|---------------------------|-----------------------|--|--|---|
| | resident) | | | the Community Policing SAANJH Kendra at the Sub-Division. | | |
| 17 | Tenant/ Servant Verification (If resident of local area) | 5 Days | 50 | Station House Officer (SHO) of the concerned Police Station/ Incharge of the Community Policing SAANJH Kendra at the Sub-Division. | DSP Incharge of the Sub-Division. | Commission er of Police OR Senior Superintend ent of Police. |
| 18 | Tenant/ Servant Verification (If resident of other District/ State and after receiving the verification from other District/ State) | 5 Days | 50 | Station House Officer (SHO) of the concerned Police Station/ Incharge of the Community Policing SAANJH Kendra at the Sub-Division. | DSP Incharge of the Sub-Division. | Commission er of Police OR Senior Superintend ent of Police. |
| 19 | Other Verification related services | 30 Days | 50 | Station House Officer (SHO) of the concerned Police Station/ Incharge of the | DSP Incharge of the Sub-Division. | Commission er of Police OR Senior Superintend ent of Police. |

| S. No . | Service | Time Limit (Working Days) | Facilitati on charges | Designated Officer | First Appellate | Second Appellate |
|---------|---|---------------------------|-----------------------|---|--|---|
| | | | | Community Policing SAANJH Kendra at the Sub-Division. | | |
| 20 | Copy of untraced report in road accident cases | 45 Days | - | Station House Officer (SHO) of the concerned Police Station/ Incharge of the Community Policing SAANJH Kendra at the Sub-Division. | DSP Incharge of the Sub-Division. | Commissioner of Police OR Senior Superintendent of Police. |
| 21 | Copy of untraced report in cases pertaining to stolen vehicles | 45 Days | - | Station House Officer (SHO) of the concerned Police Station/ Incharge of the Community Policing SAANJH Kendra at the Sub-Division. | DSP Incharge of the Sub-Division. | Commissioner of Police OR Senior Superintendent of Police. |
| 22 | Copy of untraced report in theft cases | 60 Days | - | Station House Officer (SHO) of the concerned Police Station/ Incharge of the Community | DSP Incharge of the Sub-Division. | Commissioner of Police OR Senior Superintendent of Police. |

| S. No . | Service | Time Limit (Working Days) | Facilitati on charges | Designated Officer | First Appellate | Second Appellate |
|---------|--|---------------------------|-----------------------|---|--|---|
| | | | | Policing SAANJH Kendra at the Sub-Division. | | |
| 23 | NOC for pre-owned vehicles | 5 Days | 100 | Station House Officer (SHO) of the concerned Police Station/ Incharge of the Community Policing SAANJH Kendra at the Sub-Division. | DSP Incharge of the Sub-Division. | Commissioner of Police OR Senior Superintendent of Police. |
| 24 | Acknowledgement of complaint | Same Day | - | Station House Officer (SHO) | DSP Incharge of Sub-Division | Commissioner of Police or Senior Superintendent of Police |
| 25 | Information of action taken of complaints (FIR/ DDR/ matter closed) | 15 Days | - | Station House Officer (SHO) | DSP Incharge of Sub-Division | Commissioner of Police or Senior Superintendent of Police |

Source: <http://punjabpolice.gov.in/rts.aspx>; IDC (2015), SAANJH: 'Police Services under Right to Service Act 2011', Booklet, Institute for Development and Communication: Chandigarh.

SAANJH Kendras: Community Policing Centres in Punjab

Since 2011 more than 10 million people have availed services through SAANJH Kendras in Punjab. Besides notified services, these centres also provide resolution to various social and petty issues. Even the World Bank has praised the State Government for citizen-centric SAANJH programme. The report stated: “Remarkably, Punjab is the only State, in which the single-window system allows application for all of the licenses studied in this assessment, although some others come very close”. The Bureau of Police Research and Development (BPRD) has also praised the government for SAANJH initiative for its efforts in providing people with services in a citizen-friendly manner¹⁴.

“More than 3100 personnel have been working in the Kendras and been imparted training of soft skills to deal with the citizens. It is heartening to see the people approaching SAANJH Kendras without any hesitation. This has helped to develop a cordial relationship between the police force and public”. A separate website www.ppsaanjh.com also gives the entire information about the whole project with a reservoir of other details¹⁵.

The Government of Punjab is investing a substantial portion of its budget in the delivery of citizen-centric services and implementing various e-governance projects. Traditionally, the only place of citizens interacting with government agency was in the government office. The information and technology/ digital platform has not only made citizen-centric services accessible to the citizens but also provided the public agencies means to deliver these services in a faster manner and even on citizens' computer screens, laptops and even over the mobile phones now.

Punjab Government inaugurated a total of 115 SAANJH Kendras all over the state in 2011. Today, more than 500 SAANJH Kendras throughout the state are providing nearly 43 police related services to the citizens. They were to provide all the services, as enshrined in the Right to Service Act, from a single window. The SAANJH Kendra has its origin in the common man's hesitance to step into a police station. SAANJH Kendras provide a dignified access point to the citizens.

TABLE 3 DISTRICT-WISE & YEAR-WISE DETAIL OF SERVICES PROVIDED BY SAANJH KENDRAS

| S. N o. | Police Districts | 2011 (18.1 0.11) Onwards | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total Service Requests Received | Disposed | Pending as on 31.01.2018 | |
|---------|---------------------------|--------------------------|--------|---------|---------|---------|---------|---------|--------|---------------------------------|----------|--------------------------|-------------------|
| | | | | | | | | | | | | In Tim eline | Bey ond Tim eline |
| 1 | Amritsar Commissionerate | 9821 | 366 66 | 463 13 | 636 01 | 744 71 | 689 14 | 817 89 | 719 9 | 3887 74 | 3852 77 | 2268 | 1229 |
| 2 | Jalandhar Commissionerate | 1111 5 | 520 48 | 677 61 | 935 79 | 100 561 | 962 96 | 115 483 | 965 7 | 5465 00 | 5368 14 | 1898 | 7788 |
| 3 | Ludhiana Commissionerate | 1799 0 | 761 86 | 103 078 | 117 483 | 163 258 | 144 069 | 169 171 | 161 08 | 8073 43 | 7852 97 | 2204 6 | 0 |
| 4 | Amritsar Rural | 538 | 254 99 | 396 99 | 560 60 | 557 57 | 560 88 | 718 23 | 656 1 | 3120 25 | 3085 15 | 3510 | 0 |
| 5 | Batala | 2071 | 256 27 | 424 50 | 559 11 | 532 77 | 576 46 | 807 37 | 629 2 | 3240 11 | 3144 95 | 9516 | 0 |
| 6 | Gurdaspur | 4733 | 152 50 | 297 13 | 351 63 | 413 59 | 415 09 | 664 67 | 483 7 | 2390 31 | 2368 93 | 2138 | 0 |
| 7 | Pathank | 5083 | 228 | 239 | 286 | 313 | 277 | 301 | 290 | 1727 | 1720 | 689 | 0 |

| | | | | | | | | | | | | | |
|---|------------|------|-----|-----|-----|-----|-----|-----|-----|------|------|------|------|
| | ot | | 94 | 28 | 70 | 34 | 61 | 81 | 9 | 60 | 71 | | |
| | Tarn | | 200 | 412 | 498 | 471 | 470 | 733 | 530 | 2855 | 2795 | | |
| 8 | Taran | 1640 | 02 | 11 | 38 | 83 | 40 | 17 | 1 | 32 | 99 | 4283 | 1650 |
| 9 | Bathinda | 5859 | 382 | 589 | 774 | 814 | 849 | 106 | 102 | 4640 | 4616 | | |
| | | | 76 | 12 | 29 | 94 | 97 | 851 | 32 | 50 | 83 | 1649 | 718 |
| 1 | Mansa | 4138 | 248 | 322 | 530 | 577 | 484 | 460 | 374 | 2702 | 2690 | | |
| 0 | | | 90 | 54 | 09 | 17 | 53 | 66 | 0 | 67 | 80 | 1187 | 0 |
| 1 | Muktsar | 5808 | 255 | 254 | 281 | 297 | 343 | 335 | 295 | 1854 | 1824 | | |
| 1 | | | 44 | 40 | 66 | 00 | 04 | 27 | 3 | 42 | 24 | 862 | 2156 |
| 1 | Ferozepu | 852 | 284 | 383 | 480 | 508 | 470 | 538 | 447 | 2718 | 2688 | | |
| 2 | r | | 05 | 88 | 14 | 12 | 44 | 57 | 5 | 47 | 80 | 1426 | 1541 |
| 1 | Fazilka | 2900 | 238 | 345 | 402 | 421 | 436 | 447 | 411 | 2362 | 2330 | | |
| 3 | | | 46 | 93 | 60 | 80 | 58 | 39 | 4 | 90 | 57 | 3233 | 0 |
| 1 | Faridkot | 4858 | 277 | 275 | 389 | 452 | 414 | 432 | 410 | 2331 | 2292 | | |
| 4 | | | 48 | 69 | 00 | 38 | 93 | 26 | 1 | 33 | 74 | 3859 | 0 |
| 1 | Moga | 193 | 295 | 480 | 698 | 806 | 846 | 106 | 818 | 4277 | 4223 | | |
| 5 | | | 93 | 23 | 62 | 16 | 04 | 681 | 2 | 54 | 10 | 5437 | 7 |
| 1 | Jalandha | 9358 | 561 | 757 | 875 | 100 | 971 | 120 | 846 | 5549 | 5490 | | |
| 6 | r Rural | | 57 | 88 | 84 | 237 | 54 | 209 | 6 | 53 | 78 | 5875 | 0 |
| 1 | Hoshiarpur | 1432 | 657 | 652 | 998 | 109 | 100 | 133 | 102 | 5992 | 5950 | | |
| 7 | | 8 | 37 | 47 | 66 | 684 | 973 | 097 | 77 | 09 | 99 | 4110 | 0 |
| 1 | Kapurthala | 7183 | 440 | 527 | 653 | 612 | 608 | 820 | 677 | 3802 | 3780 | | |
| 8 | | | 39 | 63 | 10 | 88 | 00 | 81 | 8 | 42 | 67 | 2175 | 0 |
| 1 | Ludhiana | 8749 | 298 | 325 | 482 | 651 | 521 | 620 | 541 | 3040 | 2978 | | |
| 9 | a Rural | | 78 | 24 | 02 | 48 | 03 | 29 | 1 | 44 | 73 | 2545 | 3626 |
| 2 | Fatehgarh | 1514 | 122 | 226 | 383 | 434 | 433 | 508 | 421 | 2166 | 2134 | | |
| 0 | h Sahib | | 27 | 96 | 21 | 31 | 42 | 81 | 9 | 31 | 04 | 1707 | 1520 |
| 2 | Khanna | 2379 | 229 | 319 | 461 | 569 | 481 | 556 | 552 | 2695 | 2636 | | |
| 1 | | | 19 | 33 | 24 | 00 | 31 | 25 | 6 | 37 | 14 | 1874 | 4049 |
| 2 | Patiala | 2433 | 999 | 111 | 123 | 118 | 115 | 143 | 123 | 7487 | 7460 | | |
| 2 | | 7 | 09 | 154 | 303 | 321 | 815 | 616 | 06 | 61 | 97 | 2664 | 0 |
| 2 | Barnala | 4050 | 214 | 254 | 369 | 516 | 443 | 558 | 448 | 2441 | 2423 | | |
| 3 | | | 51 | 67 | 08 | 15 | 68 | 41 | 7 | 87 | 46 | 1144 | 697 |
| 2 | Sangrur | 7326 | 441 | 497 | 979 | 105 | 107 | 108 | 905 | 5289 | 5221 | | |
| 4 | | | 48 | 43 | 81 | 019 | 291 | 401 | 2 | 61 | 28 | 3434 | 3399 |
| 2 | Roop | 1255 | 178 | 341 | 461 | 539 | 584 | 591 | 512 | 2760 | 2731 | | |
| 5 | Nagar | | 14 | 30 | 23 | 62 | 69 | 41 | 6 | 20 | 66 | 1909 | 945 |
| 2 | SAS | 7815 | 362 | 572 | 648 | 906 | 933 | 103 | 922 | 4629 | 4604 | | |
| 6 | Nagar | | 51 | 24 | 15 | 65 | 46 | 564 | 0 | 00 | 50 | 2150 | 300 |
| 2 | SBS | 2336 | 244 | 364 | 594 | 636 | 620 | 731 | 533 | 3268 | 3248 | | |
| 7 | Nagar | | 56 | 63 | 87 | 13 | 22 | 28 | 2 | 37 | 66 | 1663 | 308 |
| | Total | 1682 | 947 | 125 | 166 | 187 | 180 | 217 | | | | | |
| | | 29 | 460 | 446 | 996 | 484 | 769 | 152 | 182 | 1007 | 9951 | 9525 | 2993 |
| | | | | 4 | 9 | 0 | 0 | 8 | 861 | 7041 | 857 | 1 | 3 |

Source: Community Affairs Division, Punjab Police Headquarters, Chandigarh, March 2018

A total of 10077041 applications/ requests were received by SAANJH Kendras to obtain various services from 11.08.2011 till 31.01.2018, out of which 9951857 (98.75 percent) services were delivered within the stipulated time limit. Out of 125184 pending service requests, 95251 services (76 percent) were still pending within the stipulated timeline and 29933 (24 percent) were pending beyond the stipulated timeline. One can note from Table 3 that every year number of services delivered by SAANJH Kendras is increasing. SAANJH Kendras need to focus on clearing off pendency of those requests which have already surpassed the given time limit.

Out of 24 Police Districts and 3 Commissionerates of Police in Punjab, Ludhiana Commissionerate had received maximum number of service requests, i.e. 807343 (8 percent of the total requests in Punjab). Out of that 785297 (97 percent) services were delivered within timeline. The rest which were lying pending were also within timeline. Ludhiana Commissionerate also did not have any pendency which was beyond the timeline. The police district which received lowest number of service requests was Pathankot with 172760 service requests. Out of that 172071 (99.6 percent) services were delivered within timeline.

Ludhiana Commissionerate had maximum number of pending service requests within timeline, i.e. 22,046 (23 percent of the total pendency in state within timeline) of the total 95251 pendency within timeline; and 0 pendency beyond the stipulated timeline. Pathankot on the other hand had least number of pending service requests within timeline, i.e. 689 (0.7 percent) of the total pendency in the state; and 0 pendency beyond the stipulated timeline.

Jalandhar Commissionerate had highest pendency beyond the stipulated timeline i.e. 7788 (26 percent) out of 29933 total pendency in the state. Whereas SAS Nagar has least number of pending services beyond timeline, i.e. 300 service requests (1 percent).

Another interesting fact which came to light is that 12 police districts out of 27 district level set ups had no pendency beyond the stipulated timeline, which means they have delivered all the services until now within the given time frame.

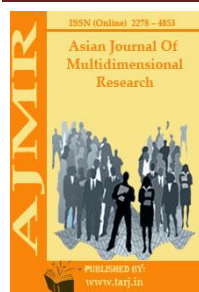
CONCLUSION AND FINDINGS:

The above analysis has established beyond doubt that these Saanjh Kendras were playing their role to the satisfaction of the people and the Administration. The pending cases were stuck due to the non-clearance of the objections raised or due to incomplete documentation. The effectiveness of the Saanjh Kendras can be enhanced by scrutinizing the applications/ requests at the receiving counters.

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COMING TO POWER OF BOLSHEVIKS IN TURKISTAN AND ESTABLISHMENT OF TURKISTAN ASSR

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ABSTRACT

Based on various sources this article explains the Bolsheviks' struggle for power in Turkistan. The seizure of power by the Soviets in Turkestan and its results were objectively assessed in the work. The author provided the information about the attitude of local people to the Soviets based on documents. The information on Provincial and uyezd organizations of the local Muslim population in Turkistan was provided. The organization of party organizations in Turkistan and their features were characterized. On November 1, 1917, the Soviets took the power in the city of Tashkent. But the victory proved costly for the city's inhabitants. 79 people were killed in the bloody street battles. One of the leaders of the Turkistan ASSR had to concede the following idea: "Turkistan has been a colony for many decades, and this has left an imprint on all social attitudes and relations."

KEYWORDS: Toshsovet, "Shuroi Islamiya", "Shuroi Ulamo", Samoderjavie, Executive Committee, Muslim Shura, Turkistan Bureau, "Great Turkistan", Commissar, Provisional Government, Turkistan ASSR.

INTRODUCTION

The Turkistan general-governorate (center is Tashkent city) was also involved in the major social, political and military events in Russia in the early 20th century. The revolution in Petrograd has also affected its colony, Turkistan.

In the autumn of 1917, the Bolsheviks were not supported by the local population in Turkistan, which did not even have a wider social base among the European democracies. The local population at that time followed their own national political organizations, the "Shuroi Islomia" and the "Shuroi Ulamo". However, Bolsheviks were seriously preparing for the violent overthrow of the authorities. This was confirmed by the September events in Tashkent.

In October 1917, the Bolsheviks of Tashkent Soviets (Toshsovet) began to win the soldiers over to their side. European workers brought from Russia to Turkistan followed them also. Economic difficulties in the country have begun to worsen. There were armed clashes between General P.A. Korovichenko's punitive detachment and the Tashkent Soviet. The Turkestan Central Muslim Council opposed the transfer of power to the Workers' and Soldiers' Deputies' Council. The Muslims wanted to take power in a democratic way. This was stated at the roundtable organized by the historians at the Institute of History of the Academy of Sciences of Uzbekistan in December 1994: "This is especially true during the October coup days, when a small part of the population, European workers, won the Tashkent garrison forces over to their side and relied on these armed forces to take power"¹.

On November 1, the participants of the October uprising in Tashkent seized P.Korovichenko and the Turkestan Committee of the Provisional Government. On the same day, the Tashkent Council declared that the Soviet power was established in Turkistan territory. In fact, on November 1, the Soviet regime was compulsorily established in Tashkent. On November 2, 1917, the power passed into the hands of the Soviets in New Termez and Kattakurgan, on November 25 in New Bukhara (Kagan), on November 28 in Samarkand, and on December 7 in Namangan².

On November 1, 1917, the Soviets took the power in the city of Tashkent. But the victory proved costly for the city's inhabitants. 79 people were killed in the bloody street battles. First of all, it was the guilt of the Workers' and Soldiers' Deputies' Council, which was primarily the Bolsheviks. The Soviet-era Bolsheviks and left socialist-revolutionaries have uncovered that they would not shy away from anything to fight for power in the wake of the September 1989 events in Tashkent. Hundreds of people were killed in the struggle for power. After the collapse of the Turkestan Province provisional government, the Tashkent Soviets actually ruled in power until the new authorities were established. On November 1, 1917, the Tashkent Soviet sent a telegram to all the Soviets: "The Soviets won all the power. Take the power!"³.

The power in Turkistan was overthrown by Soviet rule. All segments of the interim government were abolished, and replaced by the penitentiary bodies and the Soviet regime of government. The rule of the Bolsheviks and the Soviet regime could have survived not only with overthrowing classes and the old regime, but also oppressing the vast majority of the population that did not agree with the Bolsheviks and the part of the European population with democratic mood. The Council of People's Commissars of Turkistan Territory decided on November 28, 1917, to establish red gendarmine divisions in the country. These divisions took an active part in suppressing the initial demonstrations. From the beginning of 1918, the first part of the Red Army was formed in the country. Meanwhile, Turkistan has also established the Emergency

Committees and Revolutionary Tribunals. These penal institutions of the dictatorship of the proletariat were an important weapon in the eradication of freedom and democracy, and in the history of the Soviet regime⁴.

Mustafa Choqay, who was in Tashkent at this time, later recalled in his memoirs: "The Turkistan people became neutral in the history of Turkistan when the war on the streets of Tashkent was dominant directed to perpetuating the hegemony over the fate of the Turkistani population. There were many Turkistani people who thought about the struggle of the Bolshevik Movement against the Provisional Governmental Committee: "This is an internal debate between the Russian parties that we Turkistanis are not related to ..." If we were armed for the war, technically, may be, we would not be neutral.

Bolsheviks won. After a while, General Commissar Korovichenko was killed. His deputy fled. On December 13, Dorner was killed. Arrests, murders began in Turkistan.

Members of the National Center temporarily moved to Samarkand and then to Fergana. People were sent to Ashgabat and Almaty. It turned out that the newly formed Russian soldiers in Turkestan were opposed to the workers' government. In November, the Soviet government issued a decree recognizing the right of the people to freely determine their own fates and to establish an independent government if they wanted to separate from Russia. We did not demand the separation from Russia, but declared autonomy. The result is known ..."⁵.

The executive committee of the Tashkent Soviet forcibly seized power relying on the support of a number of industrial enterprises and railway workers working in the new city (mainly representatives of European population, with very few native workers) and the support of some of the Tashkent garrison military personnel. The Assistant Secretary-General of the Turkistan Committee, Georgiy Dorner, wrote: "On October 27, the General Commissar handed down a number of important information, the documents which indicated to the coup organized by the Executive Committee of the Tashkent Council of soldier and workers deputies for the purpose of militarily seizing power. It was not difficult to imagine that the coup was directly linked and coordinated with the Bolsheviks' All-Russian plot"⁶.

According to the archive documents, in the autumn of 1917 there was no active population demand in the cities, regions, and uyezds that required the transfer of power to the Soviets. On the contrary, messages and telegrams sent from different places contained support for the provisional government, exposed the demands of the Bolsheviks and other extremists have exposed the demands to transfer of power to the Soviets, and the support of idea of calling the Constituent Assembly, which would resolve the country's fate. The Turkistan Soviets (except for the Tashkent Soviets) did not support the transfer of power to the Soviets, as most of them were composed of Socialists-Revolutionaries and mensheviks that were part of the Coalition Provisional Government and the Turkistan Committee⁷.

In early November 1917 Bolsheviks gained power in the city of Tashkent based only on the power of the armed forces. This is also confirmed by many official documents that were preserved in the archives. One of the leaders of the Turkistan ASSR had to concede the following idea: "Turkistan has been a colony for many decades, and this has left an imprint on all social attitudes and relations. The Samoderjaviye's colonialism and politics had an impact not only on officials and employees of various organizations, but on Russian railway workers as well. Therefore, from the beginning of the coup, only the Russians did the Soviet rule. Only the people

of the colonial power who belonged to the power could participate in it, and for the rest of the native people, these ideas were strange and incomprehensible”⁸.

Russian workers and farmers in the Turkistan region had good convenient conditions created by the administration of the Russian empire. Even the Soviet economist V.Lavrentev, in his time, was forced to admit it as follows: "The best paid working class - was Russian workers' aristocracy in Turkistan. They occupied the upper layers of the workers, though they accounted for 22.3% of the working class. It was customary for a local worker to be paid less than a Russian worker because of his origin”⁹.

Commenting on the history of communist organizations in Turkistan, I.Solts confirms this fact: "The February and October revolutions in Turkistan appeared as a reflection of revolutions in Peter and Moscow. In the country, the Soviet power came into being spontaneously after the defeat of the Tsar and the Kerensky government. This power became a toy in the hands of the European population, the former colonialist regime. It was an invisible fact ... In 1918, party organizations were formed in Turkestan and they began to show themselves as the founders of the Soviet state. Representatives of local nations - Kyrgyz (Kazakh), Uzbeks and Turkmen - were not among those organizations. This Communist Party was adapted to swim in the waves of the revolution in Turkistan, but not to rule it ... The colonial mood of the ruling was the leading idea in that party”¹⁰.

The famous emissary, Georgiy Safarov, who came from Moscow to Tashkent within the Turkiston bureau of Russian Communist Party (Bolshevik)., described the October 1917 events as the position of the Bolshevik Party: "The Bolshevik Party did not control the events here.

Only some Bolsheviks overpowered the revolutionary wave. The party was formed after the October Revolution. In contravention of logic, the Bolshevik Party in Turkistan created not the Soviet power, but the the soviet government and the need to establish the soviet government created Bolsheviks and left Socialists-Revolutionaries. The result was that the Bolsheviks and the Left Socialists-Revolutionaries had become the shelter for adventurers, idolaters and criminals from the very beginning. It is characteristic that the "Bolsheviks" did not designate themselves as the "Bolshevik Government Party" by the official name ... Therefore, the dictatorship of the proletariat has been typical of colonialism since the first step: Russian workers took control of "governing Turkistan peoples”¹¹.

The acquisition of Tashkent government through the use of force by Bolsheviks and Left Socialists-Revolutionaries had been severely condemned by the national political organizations in Turkistan, and first of all the Turkistan Muslims' Central Shuro. Famous national figures Ubaydulla Hodjaev, Mustafa Chogay, Islam Sultan Shoahmedov, Munavvar Qori, Mahmudhoja Behbudiy, Fitrat, Sultonbek Khojanov and others have strongly condemned the Bolsheviks. They protested against the government's overthrow by the Bolsheviks and the Left Socialists-Revolutionaries in Tashkent, claiming that the power must belong to the local population rather than to the occupants, and the Turkistan peoples should be responsible for their own fate. The "Ulugh Turkistan" newspaper wrote on its pages that all the power must not be transferred to the hands of the European authorities soon after the October Revolution in Tashkent, we should claim that we could take power in Turkistan”¹². In the demands of national political organizations and in the speeches of the national leaders, the views of the peoples of the country were reflected in their attitude towards the rule of law in Turkistan.

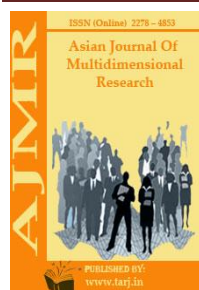
On November 9, 1917 Ubaydulla Khodjaev held a joint meeting of the representatives of the Turkistan Muslims' Shuro, the Shuroi Islamia Society in Tashkent, the delegates of Muslim organizations in the Ferghana region and the representatives of Turkistan Kyrgyz Soviets. At the meeting, a unanimous decision on the issue of power was made. The decree stated: "The winners who took power in Tashkent, for the future Turkistan Committee proposed 2 places of 9 for muslims and within the Committee's council - 4 places out of 24, and by this action they showed their policies to the majority of Muslims as a rigid power policy. Such a violent policy gives rise to unnecessary hostility towards the Russian population of the country, which we are constantly pursuing in the minds of the Muslims.

Tashkent's events have diminished the time for the convening of the Constituent Assembly and at the same time reflects the question of Muslims coming out of the situation quickly. In any case, the Tashkent Bolsheviks could not be considered decisive in resolving this issue by allocating 2 places out of 9 and 4 places out of 24 in the future Turkistan Committee and its Council. Therefore, the abovementioned Muslim organizations refused to be part of mentioned Turkistan Executive Committee and its Council, and adhering to the strict and equitable nature of the Muslims' living conditions, the interests of the minority and their cultural background in the country, they decided to keep the right to independently resolve the issue of sovereignty"¹³. Meanwhile, the regional and uyezd organizations of the Muslim population in Turkistan have made similar decisions.

In fact, the Bolsheviks in Turkistan began a brutal struggle to seize all the power in the country. The democratic forces, however, strongly protested against this. For example, the Turkistan congress of self-governing organizations in Tashkent on November 13-17, 1917, strongly opposed against the transfer of power to Bolsheviks.

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CHANGES IN THE MANAGEMENT OF SAMARKAND IN THE SECOND HALF OF THE XIX CENTURY AND IN THE BEGINNING OF THE 20TH CENTURY

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ABSTRACT

This article shows the changes in the management system of Samarkand during the reign of the Russian Empire. The partial preservation of the local government and the new instance changes in the city's imperial ruling system were analyzed. In the management system, the activity of judges, empire courts, and police offices are covered in the article. The task of the Special City Committee was to procure the land from the local population that was necessary for the city's territory, to divide the city into parts according to the approved plan and to build a new part of the city. As the number of urban population increased, A.K.Abamov offered to improve existing police management. Candidates for the introduced positions were proposed by A.K.Abramov. The Samarkand City Administration had a unique system according to 1868 "Temporary Charter", in particular, according to the Management provision of Zarafshan district, Samarkand city did not envisage a special management body.

KEYWORDS: Zarafshon district, city administration, special city committee, economic management, judges, empire courts, police

INTRODUCTION

Changes in managerial practices were related to the forms of governance that the Empire had towards Turkestan in the Central Asian region, and they happened based on the experience and conclusions that had not been fully developed in the occupied territories, like in the early years of the Empire's invasion. The experience of managing colonial territories relied on the experience gained in the Volga, Siberia, Kazakhstan, the Caucasus regions, and Tashkent city and adjacent territories taken away from Kokand Khanate.

The policy of the management of the colonial territories, although different in terms of the national and regional characteristics of the regions, is characterized by the common features of management discipline and the functioning of the institutions, the purpose of the administration and the essence of the content. It is evident that the empire itself aimed at establishing economic and social governance institutions that promote appropriating wealth in all colonial regions and to ensure that they were relatively inexpensive and effective.

It has been repeatedly mentioned in the official document that after the city of Samarkand was occupied, in the early days of its conquest and in the years ahead they preserved its subsequent conventional regime of rule and the rule of law. In particular, on May 4, 1868 K.P. Kaufman's statement to the residents of Samarkand stated that they would preserve the traditional order and shariat rules in the management and legislative issues¹. Later, General Governor Fon Kaufman's "Interim Regulation on the Zarafshan District Administration" shows that partly retaining the leadership of the elders and amins along with the establishment of the Royal Government. However, in practice, all traditional Muslim governments and subordinate units were subjugated to the empire and the essence of the content and scope of their activities changed dramatically.

In Samarkand, which was the center of Zarafshan district, the city administration consisted of:

1. Head of the national affairs and city architecture in the district.
2. Irrigation Manager of the district.
3. District manager on excise taxes².
4. City mayor.³

After establishment of Zarafshan district, the city began to function as the administrative center of the district. Initially there was a "new part" of the city where Russian-speaking community lived.

In 1871 a special city committee consisting of military and trade officials under the control of the district governor's office was formed in the Russian part of the city. The Special City Committee consisting of five permanent members included the first lieutenant colonel D. A. Norbut, later the staff captain N. Chernevsky as the chairman of the committee. The task of the Special City Committee was to procure the land from the local population that was necessary for the city's territory, to divide the city into parts according to the approved plan and to build a new part of the city.

Upon completion of these tasks in March 1873, the committee's activity came to an end and some of the works related to the construction of the city were handed over to architect Levenshtern.

By the beginning of March, 1874 A.K.Abramov began raising the issue of the city administration for the Russian part of the city of Samarkand. In particular, on March 12-13, K. Abramov in his letter addressed to the Governor-General of Turkistan asked for the permission to set up city administration and the position of the mayor of the city, as well as provided his proposals on the above issues. To substantiate the idea of introducing the city administration, A. K.Abamov had several reasons. The main reason for this was the increase in urban population and the increase in urban construction. A.K.Abramov did not agree with managing management of the city by one person. It was pointed out, that under these circumstances, the work on the construction of the city, the improvement and other issues would be stopped. The introduction of the city mayor's position was also crucial. As the number of urban population increased, A.K.Abamov offered to improve existing police management. Candidates for the introduced positions were proposed by A.K.Abramov. Candidature of Lieutenant colonel D.A.Norbut was proposed for the position of Chairman of the City administration, the candidature of lieutenant⁴ M.Y.Iskoskov was proposed for the position of the city mayor. According to the plan of A.K.Abramov, the city management started its activity from April 1, 1874⁵.

The results of recent work in the city administration can be assessed not by the availability of the district authorities but by the lack of scales of work done. Now, remaining of the urban administration in the hands of the district authorities could damage the benefits of the city or district.

In some urban centers of Turkistan, in accordance with the "Draft Law of 1867" public institutions were established which dealt with some municipal functions and collection and distribution of various taxes and duties.⁶

In 1876, by K. P. Kaufman's order the urban management department was abolished and the uyezd administration took control over the urban management. Only in Samarkand and New Marghilan cities these departments were preserved. They consisted of Russian military officials and local merchants appointed by military governors.⁷

The Samarkand City Administration had a unique system according to 1868 "Temporary Charter", in particular, according to the Management provision of Zarafshan district, Samarkand city did not envisage a special management body. Therefore, it subordinated to the head of the Samarkand department for all matters. Under the head of the Samarkand department, a special economic and social department was established, which controlled all relevant issues in the city.

For these reasons, A.K.Abramov thought it necessary to establish a temporary city council for the Russian part of the city. This division was responsible for urban economic, urban development and improvement, urban living standards, and for management of urban police composition.⁸ The specific tasks and activities of the city administration were developed by the head of the district A.K.Abramov and handed over to the management of the city administration.⁹

Because of the inability of the police to hire volunteers, Samarkand garrison, like in the past, was formed from the military personnel of junior ranks. Their number was relatively big. Police officers were selected from military detachments as separte groups. A small amount of money from the city funds was allocated for their maintenance.¹⁰ Karra The senior police officers were hired from petty officers who were on long and temporary leave. Temporary municipality administration composition was based on:

The permanent members included the city's architect Levenshtern; head of district irrigation systems A. N. Chernevskiy; the mayor of the city also appointed an official for the post of secretary.

This administration was not independent in its essence, but it had administrative capacity. It was directly subordinated to the instructions of the district administration on construction and maintenance costs. The other issues were handled based on the charter. The city administration had to summon the people's representatives in the discussion of the issues in the interests of the population, specifically economic matters.

At the request of A.K.Abramov, the city administration started its work on April 1, 1874. It is unclear what kind of regulations and programs the city administration followed in its operations in this period. The appeals of higher instances dated October 17, 1875 and January 15, 1876 on this issue remained unanswered.

After the 3rd request of July 20, 1876¹¹, on July 30 of that year, a copy of the order on the establishment of the City Council and its charter, and reports on the work carried out in the New part of the city during 1872-1874 were submitted to the Provincial Governor-General¹².

The above administrative economic department managed city's issues until 1886. In 1886 in connection with the adoption of the "Regulation on the management Turkiston Territory" the Zarafshan district was abolished and it was renamed to Samarkand region. As a result, in 1887 the Economic Department of Samarkand city was liquidated and all the powers and responsibilities of the city administration were assigned to the head of the Samarkand uyezd.¹³ The military governor of Samarkand was appointed by the emperor, not by the military minister.¹⁴ Унинг қўлида икки ҳокимият: фуқаровий ва ҳарбий ҳокимият бирлашди. He has two powers: civilian and military forces united. As for the military governor of the Samarkand Province, he acted as the governor General of Turkistan. For example, in 1896, the governor of the Samarkand region, Lieutenant-General, Earl N. Rostovtsev had temporarily assumed office as Governor-General.¹⁵ From 1886 to the year 1917, Samarkand was ruled by eight governors. On average, each of them had a 3-4 year work period. According to the archive documents these governors were - A. Yafimovich, N. Rostovtsev, M.Fedorov, V.Medininskiy, A.Gesket, A.Galkin, N.Likoshin. There are extensive information on the activities of these individuals.¹⁶ While the new management system was set up in Samarkand, the Royal Authority had consistently and strictly shaped the management apparatus, and secondly, there was a lack of mutual trust between the local authorities and the population. The city administration was in the hands of the local administration and the city's public and economic affairs were handled by the local administration. The conclusions of the governor of Samarkand region A.Yafimovich were completely different from the rest of the other Russian administrators. These conclusions show that Yafimovich's desire to change the existing form of government in Samarkand remained unchanged. For example, according to his conclusions, he thought it more expedient to appoint the required number of deputies rather than by their selection.¹⁷ The city was divided into two parts and were headed by the elders who were assigned a responsibility to collect taxes. The local administration, that is, the elders and the men of the "fifties", were elected for 3 years.¹⁸ They were subordinate to the military governor and the elders who oversaw the city's police service. A senior elder supervised the activity of all the subordinate police officers - mirshabs and judges. All of them got salaries on account of taxes collected from city's population.¹⁹

Police in Samarkand were formed in the following order: one police officer was assigned to the Russian and local parts of the city, his secretary, clerk, two assistants and translator were hired among the local population. The city was divided into two local police departments and each had one head.²⁰ In addition, the city was controlled by five police inspectors on a regional basis. An elderly bodyguard had been appointed to assist the police department in the town's part where mostly native population lived. In Samarkand city, there were aqsqals of four native blocks and one Jewish neighborhood. Another part of the police department was a prison, and there was only one in town.²¹

In addition, the city's economic affairs department consisted of five regular members, including two from the local community. The Department engaged in urban development, finance, and reconciliation with organizations and institutions, building and renovation of new buildings, construction of roads and other facilities, and coordinating these activities with the regional governor.²²

These officials and organizations oversaw the work in the city and reported to the appropriate units under the head of the uyezd. The activities of these organizations and institutions differed from those of the management and control bodies and priorities of the previous political system. It should be noted that these organizations have taken the lead in the management of the city in the early stages of the attention paid by the management and officials. However, their activity was more prominently in the Russian-speaking region of the city. In particular, the information on this subject can be found in official publications.²³

Samarkand was the capital of Zarafshan district, then the capital of the Samarkand region, and became the largest city of the region in the late 19th century.

One of the characteristic features of the empire's governance system was the accountability of property existing in that city and the calculation of its income and expenses through its courts. In 1907 there were 29968 in Samarkand region, and 11794 real estates in the city of Samarkand, and their value was 13610331 rubles, while the real estate in the provinces were valued at 9488316 rubles. Property tax was levied at the rate of 26,000 rubles in the region and 18,123 rubles from the city property.²⁴

In 1910, the real estate in Samarkand was estimated at 10741254 rubles, of which 15414 rubles were collected as the state tax.²⁵

Similar calculations have been carried out in the city's beautification, the restoration of public and private buildings, fight against crime and almost in all other areas. The statistical dataset first allowed the leadership of the country, together with the ability to control the lives of the population, the ability to monitor the effectiveness of policies implemented and to prevent arbitrariness by local officials. However, the policy of the colonial administration was intensifying against the local population. Indeed, protecting the interests of the colonial people and improving their lives were not within the realm of the metropolis.

In summary, the Samarkand City Administration system is absolutely different from the existing ruling system of the Emirate. Different commitments are distributed amongst the entities. In addition, some of the departments and managerial positions are characterized by unequivocal leadership.

Under the rule of the Samarkand Province and the city, the metropolis sought to cover all aspects of the economic and political life of the population. Later, the empire was promoting the lifestyle

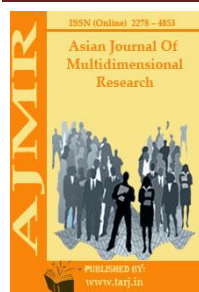
of the Russian-speaking population in order to russianize the local populations and promoting European lifestyles. It began to take part in the social and cultural life of the native people in order to create an assimilative process. That is, various social organizations have emerged, some procedures have been introduced. However, the leadership in the empire had not been involved seriously in the local population. Because they understood, for over the centuries Islam had become an indispensable part of the lifestyle of the native people. Administration of the empire in Samarkand, its socio-economic and cultural policies differ from other regions of the Turkistan General Governorship. This difference was primarily due to the fact that the emperor's ruling circles did not introduce a definite order in the administration of Turkistan.

In the management of the city of Samarkand, the Russian government relied heavily on the experience gained in Tashkent region. Samarkand city was administered in the administrative order of the Turkistan Republic and had the political essence of the empire in the early years aimed at conquering Central Asia. This aspect was further manifested in the preservation of military rule.

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MODERN ASPECTS OF THE DEVELOPMENT OF THE INSURANCE SYSTEM IN UZBEKISTAN

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ABSTRACT

The purpose of this article is to study the impact of insurance activity on the overall socio-economic structure of the Republic of Uzbekistan. The article explores the insurance market in Uzbekistan. Studies conducted on the insurance services market of the Republic of Uzbekistan have shown its rapid development. At the same time, the problems of insurers' competitiveness are analyzed. The article shows what methods should be applied in the development of the insurance market and how to improve the efficiency of mutual insurance societies... To understand changes in the size of payments, you can use the phenomenon known as the "insurance cycle" or the cycle of insurance activities. In Uzbekistan, the existing system of compulsory insurance (insurance, compulsory by virtue of a contract) negatively affects competition in the insurance market and limits the policyholder's choice of insurance company. Research on this topic can be divided into two main areas. Proponents of the first believe that cycles are formed under the influence of internal forces.

KEYWORDS: *Insurance, Insurance Market, Socio-Economic Development, Insurance Services, Insurance Premiums, Insurance Payments, Compulsory Insurance, Voluntary Insurance, Mutual Insurance Societies.*

INTRODUCTION

In the modern world, insurance is an important component of the economy, which is why the study of the development of compulsory and voluntary insurance, the trends in the demand for insurance products in this sector is relevant. Important conditions of insurance activity in almost all spheres of activity are determined by its economic nature, which is one of the main financial instruments involved in the redistribution of income and resources to compensate for damage from emergency situations, ensuring uninterrupted production process.

Insurance companies are a powerful financial tool that plays an important role in ensuring the social, economic and environmental security of a country. In developed countries, insurance is a complex system that supports all aspects of the socio-economic life of a society, the success of an enterprise, its economic sustainability and material well-being. The study of world experience shows that the greatest degree of protection of the population is the presence of public and private organizations, commercial and non-profit organizations in the social risk insurance system. A feature of the insurance market in Uzbekistan is the process of its rapid development.

With a specific insurance activity, the degree of damage and the time of its occurrence cannot be accurately predicted, thus the insurance company needs a certain amount of liquid assets to ensure payment of insurance claims. The dynamics of insurance payments change annually and therefore, at any particular time, a positive and negative deviation of actual payments from their planned amount indicated in the tariff rates is possible. To understand changes in the size of payments, you can use the phenomenon known as the "insurance cycle" or the cycle of insurance activities. The cycle of insurance activity gives additional variability to the formation of the tariff rate, which lies outside the statistical estimates of insurance risks. This volatility necessitates an increase in the size of liquid assets, thus ignoring the insurance cycle can lead to a decrease in the financial stability of the insurance company. However, the excess amount of liquid assets does not allow to obtain the required amount of investment income, which also reduces the financial stability of the insurance company.

There are many hypotheses about what causes the existence of insurance cycles, but today scientists have not yet come to a common opinion. Research on this topic can be divided into two main areas. Proponents of the first believe that cycles are formed under the influence of internal forces. Proponents of the second trend believe that insurance cycles appear under the influence of external factors. If hypotheses in both directions are appropriate for answering the question of what the cause of insurance cycles is, then building a predictable model of the appearance of cycles due to internal forces is very difficult to implement. This model requires the extreme accuracy of the description of many small interactions between insurance companies. But even overcoming these difficulties and reaching a coincidence of the real (already known) level of the payment model, the predictive quality of such models will be limited to the direction of the cycle, but without a specific level of payments...

Обзор литературы

Belkina, Konyukhova and Kurochkin (2016) expressed the assumption that the insurance premium reflects the current value of expected costs and losses. Therefore, high tariff rates with other things being equal lead to low income from insurance. This assumption is confirmed (Biagini, Rheinlander & Schreiber, 2016), whose hypothesis is that interest rate fluctuations cause insurance cycles. Due to unexpected changes in interest rates, there may be "external factors" that stimulate the insurance cycle.

The main idea of the hypothesis (Sugawara & Omori, 2016) is that high interest rates provide income from the investments of insurance companies, and therefore, they are able to lower tariff rates (the opposite is also true) (Habib, Perveen & Khuwaja, 2016). As a result, the amount of the premium is inversely dependent on the interest rate. Insurance companies with low return on investment will have to increase profits from insurance operations by raising prices and more stringent insurance standards. Therefore, the level of interest rates makes a significant contribution to the transition to a tough market (hard phase of the insurance cycle). In contrast, a stable income from investments can extend the soft phase of the market, supporting insurance companies with a high level of unprofitability of insurance operations.

It was determined (Porfiryev, 2016) that changes in interest rates affect prices in the insurance market through discounting and through changes in the capital structure. The effect of interest rates on capital structure is evident, among other things, revealed (Pendzialek, Simic & Stock, 2016) that insurance premiums react with greater sensitivity to lower interest rates and their increase (Woodart, Shee & Mude, 2016).

A general conclusion was made (Henriet, Klimenko & Rochet, 2016): an increase in interest rates along with an increase in the cost of capital can cause a transition from a hard to a soft market.

The cyclical nature of the insurance business can be explained by the hypothesis of limited insurance coverage. Ray Garrido and Calatrava (2016), using the assumption that increasing external capital is more expensive than renting domestic capital, showed that the degree of potential insurance is limited to the capital of the insurance company. Pradhan, Arvin, Bahmani, Bennett and Hall (2016) presented evidence supporting the “winter” hypothesis when insurance cycles occur, including due to high capital raising prices.

There is a relationship between the amount of earned premiums and retained earnings from previous periods (Dillingh, Kooreman & Potters, 2016). Prices depend not only on future payments, but also on current and previous indicators of capital and income (Wang & Xie, 2016).

In conditions of limited opportunities for raising capital, prices for insurance services tend to increase, and the insurance company reduces the size of risks taken in insurance. The insurance cycle stems from the limited ability of insurance companies to continue to insure (vanWinssen, vanKleef & vandeVen, 2016). Raising prices helps insurance companies replenish capital from retained earnings and increase the amount of insurance. On the other hand, with sufficient capital (availability and low cost of attracted capital) prices in the insurance market decrease as potential supply exceeds potential insurance market demand (Henriet, Klimenko & Rochet, 2016).

Reinsurance can act as a replacement for expensive external capital (Bobtcheff, Chaney & Gollier, 2016). This is the cheapest way to increase the amount of insurance coverage. The share of risk transfer in reinsurance and the attraction of external capital used by an insurance company depends on the relative size of reinsurance operating costs and the cost of capital of an insurance company (Kiil & Arendt, 2016).

When the cost of risk transfer in reinsurance is low, insurance companies prefer to attract reinsurance capital. On the other hand, unfavorable reinsurance conditions lead to high capitalization of insurance companies (vanWinssen, vanKleef & vandeVen, 2016). Fluctuations

in the availability of coverage from insurance companies are also a powerful driving force for the insurance cycle.

According to many authors (Krawczyk, Trautmann & vandeKuilen, 2016), price competition can be considered the cause of the insurance cycle. With increasing competition, insurance companies decide at some point to lower prices or lower insurance standards in order to increase market share. The result of such irrational behavior will be negative performance, causing a decrease in demand, and subsequently lead to higher prices (Pfarr & Schmid, 2016).

Sovakool and Spreng (2016) investigated the basic relationships between the insurance cycle and the general state of the economy, and carried out checks on the long-term relationship between real gross domestic product (GDP), inflation and the short-term interest rate during the insurance cycle. Their results show that, although fluctuations in the insurance cycle are related to the long-term functioning of the economy, long-term changes in the values of economic variables are not related to the cycle.

Sorek and Benjamin (2016) also find evidence to support the relationship between the insurance cycle and changes in real GDP. Savitt (2016) suggests that the insurance cycle should not be synchronized with the economic cycle, the results show that the insurance cycle is much more regular than the economic cycle.

Tran, Vassmer and Lasher (2016) presented evidence that, although insurance cycles are an international phenomenon, they do not originate from the same international influences. They argue that factors affecting insurance cycles are specific to a particular country, such as the economic situation or government regulation.

RESULTS

Measures taken by the Government of Uzbekistan in regulating insurance activities create all the necessary conditions for the dynamic development of the insurance market, provide a high level of creative processes in its development, and are also key factors in the formation of a modern, full-fledged and competitive insurance market.

For Uzbekistan, a country pursuing the formation of effective market relations, the role of insurance is becoming more and more obvious. Currently, an insurance market has emerged in the country, which includes a large number of professionally operating insurance and reinsurance companies (companies), including foreign ones and those with foreign capital. To meet the needs of policyholders, insurance types are being implemented that meet international standards, and the insurance market infrastructure is being formed, which is represented by brokerage, surveyor, expert advisory firms, insurance pools, unions, associations and other structures.

And, of course, modern insurance is impossible to strengthen international economic relations without an international exchange of risks and insurance premiums.

By its definition, insurance is a type of economic relationship regulated by law between the insurer and the insured for insurance companies to protect the property interests of insureds in the event of certain events (insured events). But if you look at insurance more broadly, we will see that it covers social, including pension, and compulsory health insurance, and mutual insurance, which should be regulated by legislative acts. The wider concept of insurance covers all those economic relations that express the creation of special monetary funds from the contributions of

individuals and legal entities and their subsequent use for compensation of damage to the same or other persons upon the occurrence of specified adverse events.

And today a multi-functional insurance market system has developed in Uzbekistan. A study of the insurance services market in Uzbekistan showed that the insurance industry in the country is developing quite rapidly. The quality of the provided insurance services and the creation of new jobs are improving. In 2017, 27 insurance companies provided services in the insurance market of Uzbekistan, with more than 4.3 thousand employees working in the insurers. State Insurers of the Ministry of Finance regularly send recommendations to insurers to expand the use of assistance services, surveyors, adjusters, actuarial organizations and other professional participants of the insurance market, with the result that all indicators of insurance companies increase: the amount of premiums collected, payments made for insurance obligations. The number of professional participants in the insurance market is also growing: insurance companies, insurance brokers, and assistance companies.

As of the end of 2017, the total amount of insurance premiums collected by insurance companies in Uzbekistan reached 927.5 billion soums, which is 34.0% higher than in 2016. Taking into account the level of inflation in 2017, the real growth rate of premiums is estimated at 19.6%. This figure significantly exceeds the growth rate of the country's GDP for 2017, which amounted to 5.3%, which clearly indicates the development dynamics of the insurance industry as a whole (Fig. 1).

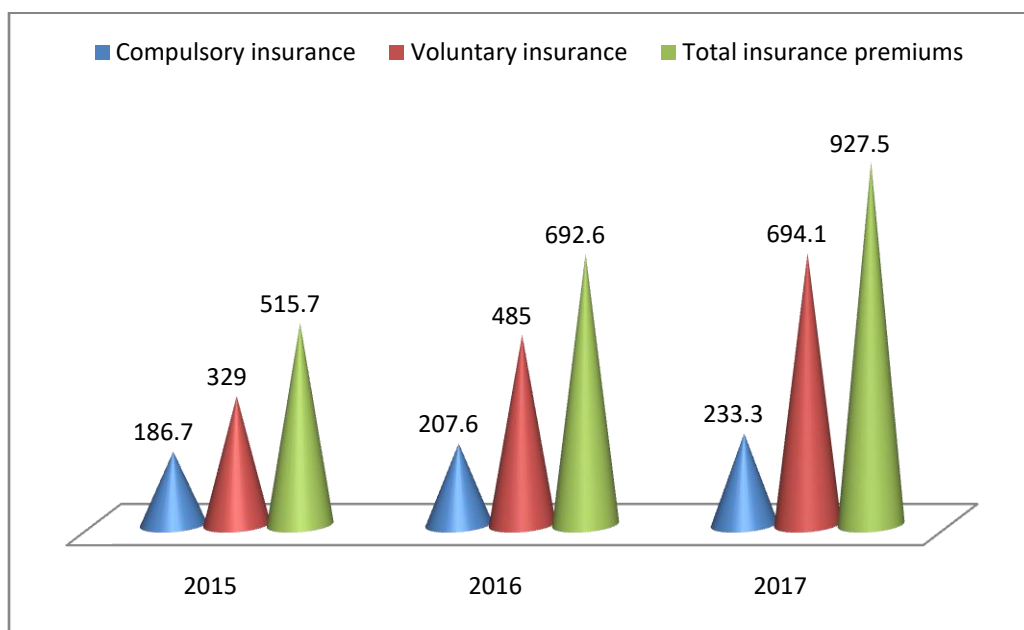


Fig. 1. Dynamics of growth of insurance premiums, billion soums

In the insurance market, voluntary insurance has a larger share than compulsory insurance. At the end of 2017, the volume of premiums on voluntary types of insurance increased by 43.0% and reached 694.1 billion soums. In compulsory types of insurance, the growth is at a rate of 12.0%, and amounts to 233.3 billion soums.

The quality of insurance products for the population and economic entities reflect the indicators of insurance payments of companies. In Uzbekistan in 2017, the growth rate of insurance payments reached a rather large figure over the past 10 years. According to the data of the Ministry of Finance of the Republic of Uzbekistan at the end of 2017, the volume of payments made by insurance companies amounted to 270.0 billion soums, which is 2.1 times more than in 2016 (see Figure 2).

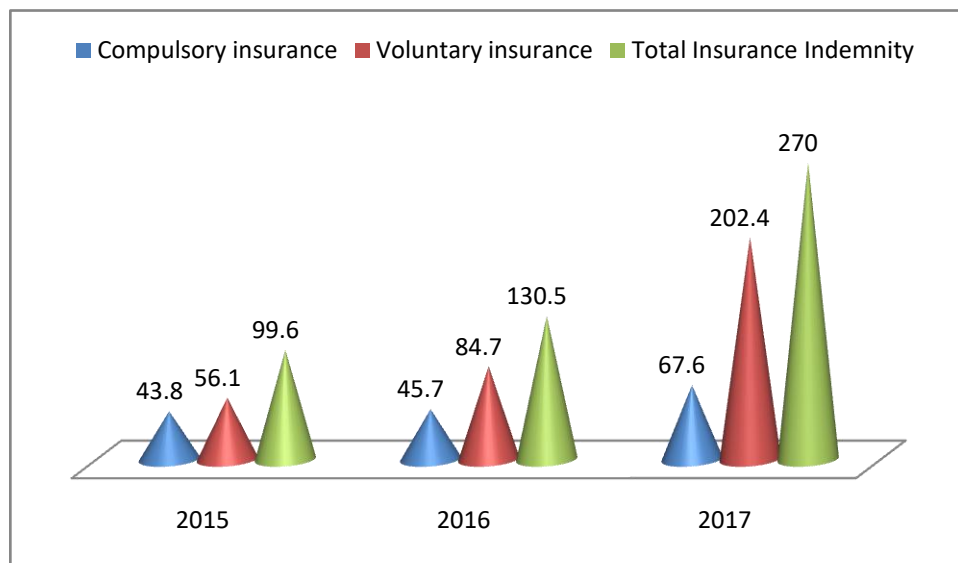


Рис. 2. Динамика роста объемов страховых выплат, млрд. сум

Having free funds, there is always a choice of where to invest them: real estate, foreign currency, bank deposits and just the accumulation of cash. And maybe all the same investment of money in self-defense against risks will be more profitable? It is this kind of competition in the choice of reserving funds, as well as the insurers' uncertainty that the insurance compensation will be paid in the terms and in the amounts stipulated by the insurance contract, leads to a decrease in demand for insurance services.

The scope of compulsory insurance is currently expanding. Table 1 shows the main risks that may arise when increasing the types of compulsory insurance that have been monitored in recent years.

TABLE 1

| Risks that may occur with increasing types of compulsory insurance | |
|---|---|
| First: the growth of business transaction costs, which runs counter to the government's policy of improving the business climate and reducing the tax burden on the business sector | Second: exclusion by compulsory and quasi-obligatory insurance of truly voluntary insurance |
| exclusion by compulsory and quasi-obligatory insurance of truly voluntary insurance | Negative long-term consequences for the insurance market and the economy as a whole |

The experience of foreign countries shows that the introduction of new types of compulsory insurance should be carried out gradually and carefully. We also see that compulsory insurance is introduced when, as a result of an insured event, damage is caused not to the insured, but to third parties. This, above all, liability insurance, including insurance of buildings and buildings from fire. And, as a result of the above, those areas where the risk is borne only by the potential policyholder, as a rule, are not covered by the system of compulsory insurance.

With compulsory insurance, the insured and beneficiary are often different people. However, in a number of cases, when the conclusion of an insurance contract stipulates obtaining a license for a certain type of activity or registration of an export contract, it becomes unclear what the insurance interest of state agencies is. Conclusion of insurance contracts for public services should be prohibited by regulations.

In Uzbekistan, the existing system of compulsory insurance (insurance, compulsory by virtue of a contract) negatively affects competition in the insurance market and limits the policyholder's choice of insurance company. A vivid example of this is getting loans from entrepreneurs.

Consider in the table the ways to improve competitiveness in the insurance market.

TABLE 2

| Methods for solving problems in the insurance market | Expected Result |
|---|--|
| The introduction of the institution of accreditation of insurance companies with banks. The rules for such accreditation should be clear and "transparent" | Elimination of the negative effects of "affiliation" of banks and insurance companies. |
| Lists of insurance companies accredited with a bank must be accessible | |
| Permitting commercial banks to sell insurance products of any company in their retail departments | Possession of complete open information for potential borrowers |
| Imposing strict bans on restricting the access of insurance companies to certain market segments. | The development of intense competition between insurance companies |
| Expanded access to information. It is necessary to improve the system of published statistics, to make available to the public generalized statistics on the activities of insurance companies. | The ability of policyholders to freely choose an insurance company from among those licensed to carry out this type of insurance |
| Available government information and departmental statistics for insurers (number of accidents, morbidity, mortality from various causes, etc.) | Raising the level of trust in the insurance market. Possession of complete information about insurance companies, including financial information and statistical data. Making informed decisions when choosing an insurer |
| Development of a mechanism for compulsory insurance of contractual liability and the creation of a unified system of insurance legislation | Full assessment by insurance companies of the risk and probable loss of various insurance products |
| Professional liability insurance | Regulatory liability of insurers and policyholders |

No matter how high the services of insurance companies are, in society and the economy, there is always a need for mutual insurance.

Mutual insurance is a non-state organizational form that expresses an agreement between a group of individuals and legal entities on the reimbursement to each other of future possible losses in certain shares according to the accepted conditions. Most of all, the need for mutual insurance falls on the environment where there are a large number of homogeneous small subjects, average operating expenses and the likelihood of insured events are high. In order to provide such communities with insurance services, it is necessary to develop a mutual insurance society, a regulatory framework. As an example, we can cite the agricultural sector, with its complete monopoly in the insurance market. And mutual insurance here is not superfluous.

The regulation of the rights and obligations of the EBC members, the status of the EIA as a non-profit insurance organization, the functions and powers of the management and control bodies, as well as reinsurance and taxation in mutual insurance activities should be at the legislative level. This is especially important since insurers combine their own taxable funds to implement their own insurance protection and at the same time do not pursue the goal of making a profit from insurance activities. Consequently, the circulation of such funds should not be taxed.

Unconditional fulfillment of the tasks set will serve as the basis for the formation of a developed, civilized, transparent and competitive insurance market, a guarantee of its stable growth and increase of the insurance culture of the population.

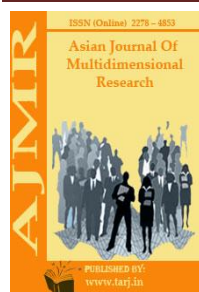
RESULTS

During the development and testing of the model, hundreds of experiments were conducted with different parameters for different participants, different intensity of competition, different market shares. This article presents some strategies for these market conditions. The modeling showed a good ability to shape the behavior of the company, which led to a significant financial advantage of using the dynamic strategy proposed by the program. A comparison of the starting point of a market conquest strategy is shown at a growing stage and a falling stage of the insurance cycle. To use the simulation strategies have been proposed for different market conditions.

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INVESTMENT SUPPORT FOR THE ACTIVITIES OF MOTOR TRANSPORT ENTERPRISES AND THEIR EFFECTIVE UTILIZATION

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ABSTRACT

This article discusses the general concept of investment provision for motor transport companies, and has proposed a structural mechanism for organizing investment processes in the sector, and has authoritative approach to evaluating the economic effectiveness of investment in its development. In the course of investing activities it is necessary to apply criteria for assessing the effectiveness of investment plans and coordination of financial opportunities. Risks management is understood as the risk analysis of internal and external impacts during project implementation, optimization, planning, control and accountability. Analyzing and evaluating the factors influencing the development of the enterprise's investment opportunities and the conditions of its development, the use of specific methods of economic analysis and forecasting. Thus, based on the criteria for the efficient use of these investments, the methodology of developing and utilizing the investment provision for the development of a motor vehicle enterprise can be developed.

KEYWORDS: Motor Transport, Investment, Investment, Economic Efficiency.

INTRODUCTION

The operation of any transport enterprise is based on the economic, social, territorial, ecological, technological and organizational-legal system of suppliers and suppliers of transport services to ensure the efficient flow of goods and passengers in the public life.

In the modernization of the economy, the development of the automobile transport system is closely linked to the development of other sectors of the economy and the social sector, along with the need to meet the requirements for the volume and quality of freight and passengers transportation by these sectors, as well as the self-development of the industry, to attract investment into the industry.

Thus, the development of transport enterprises, based on the need to expand the interaction of national economic entities and increase the population's mobility, can be accomplished by effective solution of the following tasks:

- increasing the volume of transportation and logistics services and offering new ones;
- use of modern means of transport, technology and production methods;
- the acquisition of new markets of transport services;
- Maintenance, repair and maintenance, transport and logistics services, and modern methods of personnel management.

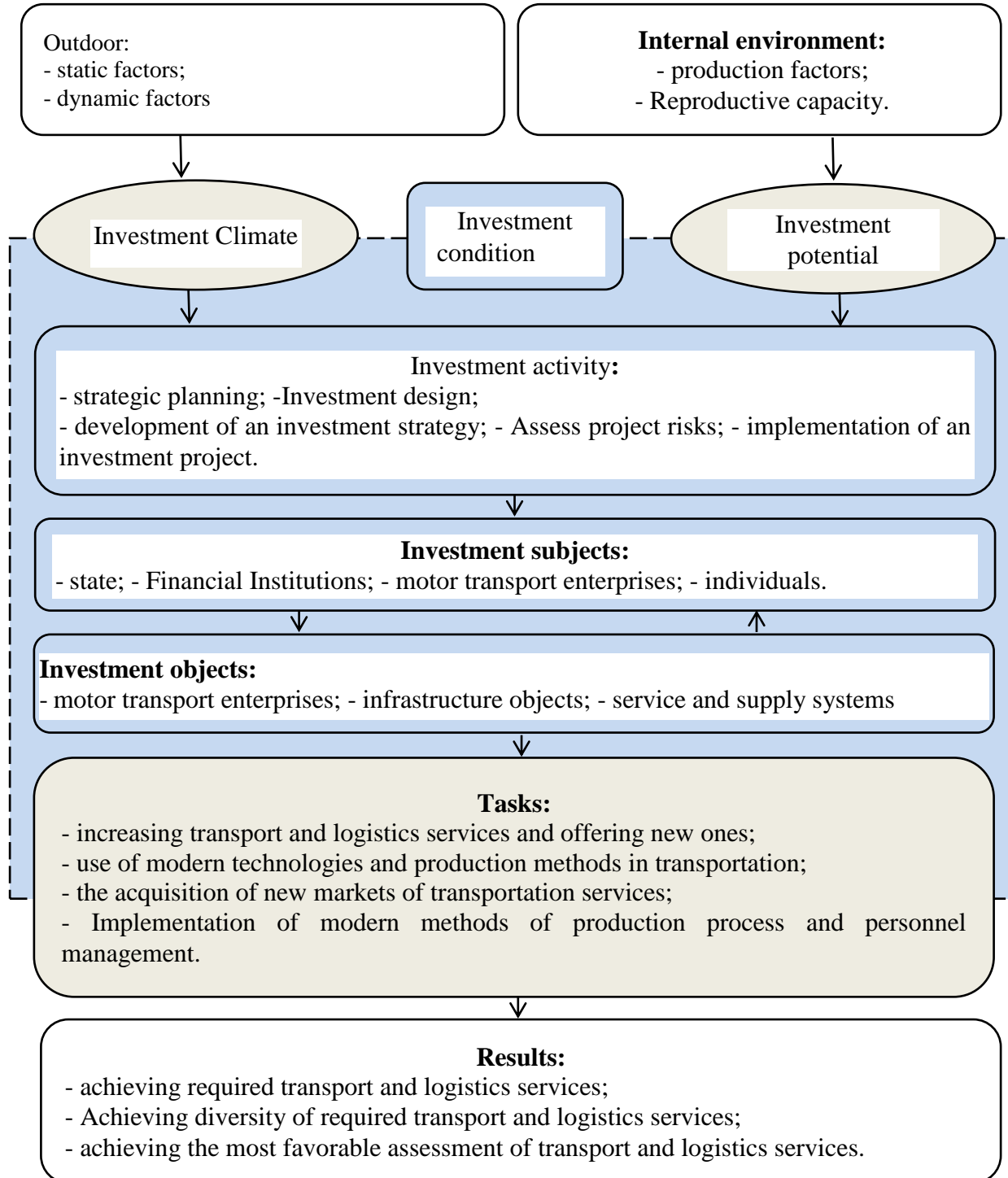
These tasks will be addressed through the implementation of promising investment projects. The basis for this investment is the need for modern automotive transport infrastructure, road infrastructure and other material and technical base, primarily in the market of transport services that can meet the demand for cargo and passenger transportation.

Depending on the main categories of the investment process and their dependence on each other, a structured approach to the organization of investment processes on the basis of a systematic approach to the organization of road transport companies can be considered as a structural mechanism (Figure 1).

The main elements of this mechanism are:

- 1) set of internal and external factors influencing the investment process;
- 2) Investment climate and investment environment created within the existing investment potential;
- 3) Investment potential - Access to aggregate factors of existing investment climate to ensure sustainable enterprise sustainability;
- 4) an investment environment - is a system of social, economic, organizational, legal and other relations that will ensure the investment processes in enterprises and affect the capital increase.

Investing in this mechanism serves as a mobilization of material and financial resources for investing in the conditions of an investment environment in a given time and space, and its activities associated with its establishment and management serve as a driving force for the process. In our opinion, it is also possible to view the investment process as a complex of systematic procedures and regulations that determine the form and content of economic relations in the investment process, which is necessary to ensure the sustainability of the investee.



Picture 1. Structural mechanism for organizing investment processes in motor transport companies¹

The investment process is influenced by the factors and circumstances of the external and internal environment.

External factors can be divided into two groups in terms of dynamics of processes: static and dynamic factors.

Statistical factors do not change their impact on the investment process over time. These include natural, climatic, geographical, legal, technological and investment objects.

Dynamic factors include the relationship between the participants in a particular situation and the intensity of investment processes (competitors, suppliers, customers).

The internal environment of the investment process is formed by the direct impact of the existing factors in the management of the production activity of the enterprise. At the same time, there are factors related to investment activity in the use of production factors (capital, labor, business capacities) in the capital flows and expansion of reproduction.

Recognizing that diverse economic literature has been thoroughly studied by scientists and experts, we have found that we have the following authoritative description of investment in road transport: The development of the enterprise and the growth of its capital to meet the demand for logistics services muddatliresurs potential long process.

In the course of investing activities it is necessary to apply criteria for assessing the effectiveness of investment plans and coordination of financial opportunities. At the same time, the main focus of the quantitative assessment of the cost-effectiveness of investments is to the ratio of investment from investment activities to capitalized capital.

Investigating the effectiveness of investments in motor transport enterprises, such as any managing subjects, is of great importance as a single complex study of the nature, organization and implementation mechanisms of investment activity. Strategic planning, investment strategies, investment design, project analysis, and the key components of their inefficient complex are emerging.

Great attention is paid to the identification and reduction of risks in investment activity. Risks management is understood as the risk analysis of internal and external impacts during project implementation, optimization, planning, control and accountability.

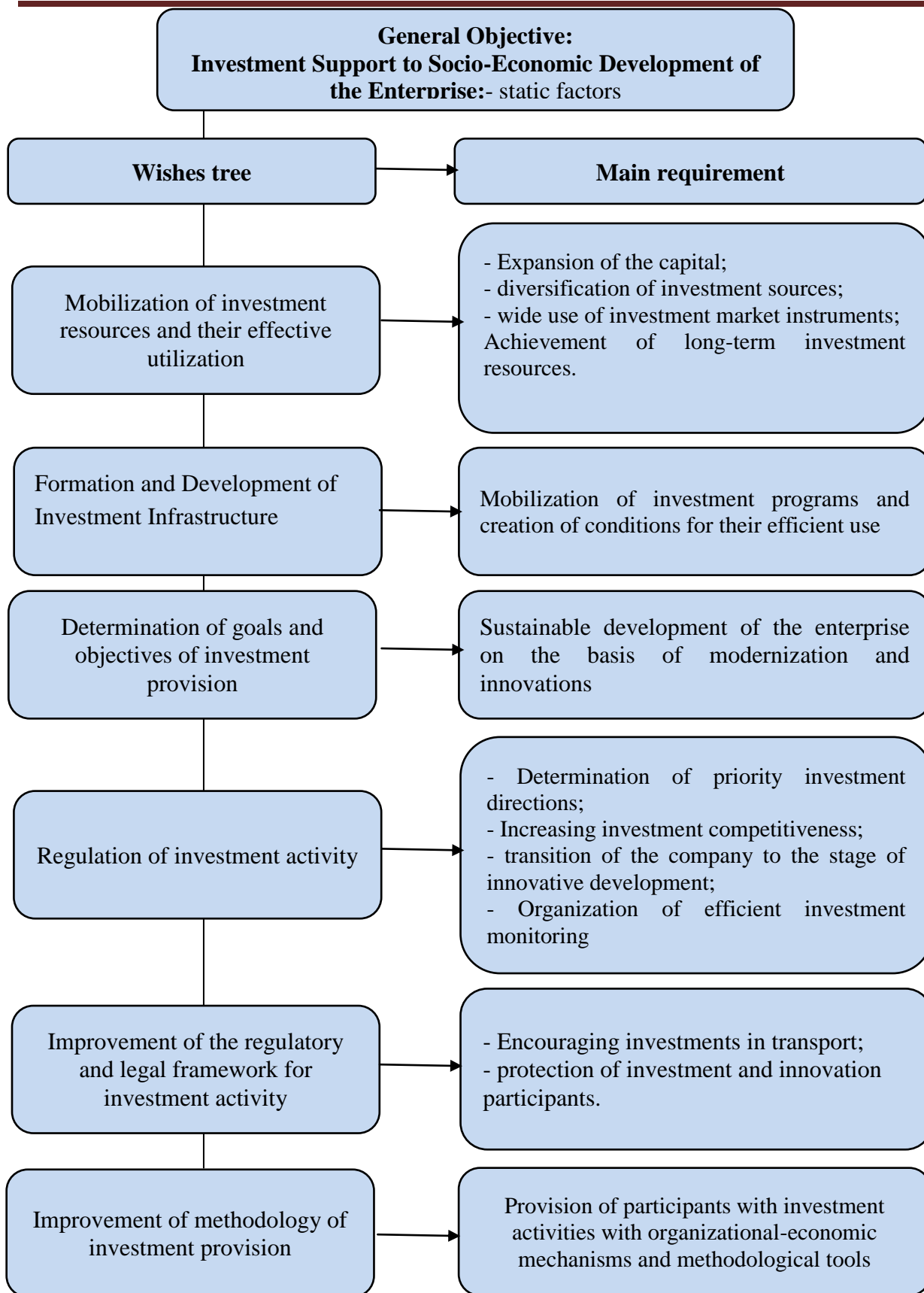
Thus, the results of the investment process in road transport companies were the basis for the formation of their components:

- Determination of the structure of investment activity of enterprises;
- identifying external and external factors affecting the investment climate of enterprises;
- organization of investment process for expansion of reproduction;
- Determine indicators and criteria for evaluating the cost-effectiveness of investments;
- Formation of mechanisms of investment activity of enterprises;
- investment risks accounting and their reduction.

Based on these elements, investment can also be seen as an object of independent financial activity of enterprises, which is complex and dynamic processes.

The solution of issues related to the mechanism of effective formulation of an enterprise's activity includes the implementation of this mechanism under the influence of economic, legal, financial, organizational, social and other factors and the development of conceptual principles that define the nature (Figure 2).

Analyzing and evaluating the factors influencing the development of the enterprise's investment opportunities and the conditions of its development, the use of specific methods of economic analysis and forecasting. The main objective is to develop criteria for evaluating the overall objective and the different levels of investment involved.



2-picture. Providing investment in enterprise development**general concept²**

The results of the study of the conditions and factors influencing the investment process, in turn, serve as the first necessary information to determine the criteria for rationalizing the investment resources for enterprise development.

Economic efficiency of investments based on economic literature analysis, based on the analysis of economic literature, depends on the increase in the quality of transport services (S), the volume of traffic (R) and the transportation tariff (T) (K), F (C, P, T, K) can be accepted as the maximum function of the function:

$$F = \frac{C_1}{C_0} \times \frac{P_1}{P_0} \times \frac{T_1}{T_0} \times \frac{K_0}{K_1} \rightarrow \max \quad 1$$

Where: C_0, C_1 – qualitative indicators of investment projects and after-sales services;

P_0, P_1 – the volume of design and post-project traffic, respectively;

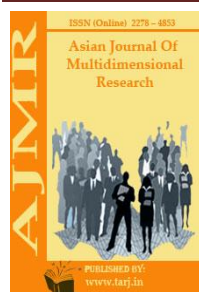
T_0, T_1 – an economic benefit from the increase in the cost of a unit transport service after the project and after the project, or the reduction in the cost of transport;

K_0, K_1 – change of project and post-project capital adequately.

Thus, based on the criteria for the efficient use of these investments, the methodology of developing and utilizing the investment provision for the development of a motor vehicle enterprise can be developed. The issues of development of the enterprise activity on the basis of investment are a necessity to continually improve the material and methodological basis of investment procurement of these processes.

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**INFORMATION-COMMUNICATION TECHNOLOGIES FOR
COMMUNICATION AND EFFECTIVE USE**

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ABSTRACT

The article discusses the use of modern information technologies and their application in the economy, as well as the benefits of e-commerce. The company may use specific periodic programs to make accurate decisions, including strategic goals, making it possible to generate a full range of statistical reporting that reflects the company's profitability simultaneously. Some support the development of the virtual universe, while others warn of uncertain consequences. But these changes in life have had a great impact on human life. The use of information and communication technologies is crucial in raising the competitiveness of the country's economy and its integration into the global economic system. However, the current level of information processing and data transfer allows small and medium-sized businesses to benefit from information and telecommunication technologies.

KEYWORDS: *Internet, innovations, electronic money, business, advertising, information technologies.*

INTRODUCTION

In modern society, information has become one of the most important resources. In order to accelerate the development of the enterprise and to operate effectively, it is necessary to meet the needs of the customers, to compete with other enterprises. To do this, the company must offer new products, new markets, new customers.

Initially, information and telecommunication technologies were mainly available to larger enterprises, as their introduction and use required significant investment. However, the current level of information processing and data transfer allows small and medium-sized businesses to benefit from information and telecommunication technologies.

The issue of "The accelerated development of the sphere of services, the role and contribution of services in the formation of the gross domestic product, radical transformation of the services provided, first of all, their modern high technologies," is set out in the Action Strategy of the five priorities of the Republic of Uzbekistan for 2017-2021 [1], which reflects the broader use of Internet services. Information technology and the Internet are increasingly coming to our rescue. ICT changes the nature of entrepreneurial activity and affects all processes that occur in the enterprise. Changes internal processes and structures, including personnel policies. Introduction of information and telecommunication technologies can lead to the company's development strategy and its behavior in the market.

LITERATURE REVIEW

Specialists of Uzbekistan O.Kenjaboyev, R.Ayupov, R. K.X.Alimov, B.A.Begalov, experts from the CIS countries, A. Tikhonov, A.Polyakov, S.V. Korshunov, I.P. Norenkov, V. V. Naikhanov, V.G. Yurasov, A.O. Krivosheev, Yu.V. V.M. Vymyatnin, D. Chernilevsky and others, as well as David Brand, Clement Mc Gouen, Raposa. D., White K., Borkus V., Chapman B.L., Dick W., Carey L. worked on these issues. However, some of the problems still require research.

Асосий қисм

The progressive development and broad application of information and communication technologies has led to a global trend in the twenty-first century, which has led to significant positive shifts in many areas of socio-economic life. The use of information and communication technologies is crucial in raising the competitiveness of the country's economy and its integration into the global economic system. Today it is the main task of the economic reforms being implemented in the country and accelerating the use of information and communication technologies in raising the competitiveness of the economy.

The use of modern Internet technologies will enable enterprises to effectively manage their internal operations, automate the work and accounting services, ensure employee exchange, ensure the effectiveness of management and management decisions, monitor the market, and establish good business relationships with partners.

Modern Internet technologies allow the company to analyze data and automate statistics. The company may use specific periodic programs to make accurate decisions, including strategic goals, making it possible to generate a full range of statistical reporting that reflects the company's profitability simultaneously. Development of information and computer technologies will lead to a qualitative change in the marketing activities of companies.

Management of modern information technologies requires the company not only to pay attention to the advantages of using technical means, but also to take into account their risk and vulnerability, minimize them.

The use of modern information technologies in the activities of enterprises and organizations can be divided into the following types:

1. Automation of employee management, such as electronic document exchange between objects, support for decision making for future development, business management.
2. Automatization of accounting software, including accounting software, goods and services cost accounting software, Internet payment programs.
3. Advertising on Internet products, earning ads on their web pages [2].

The advancement of the Internet has created a new kind of economy, and its growth has been so great that it has changed the traditional concept of business. The Internet is a good business environment because all its customers are potential customers. The website can be solved by creating and storing images, reducing the cost, availability of information, delivering information to consumers over the Internet within a few hours, publishing them on a showcase on their website, 24 hours a day.

Combining the technologies and capabilities of the Internet and advertising business, opens up opportunities for network advertising. This list may have the following advantages:

1. Continuous and rapid access to business information retrieval and search.
2. Simultaneous centralization of the centralization and control object.
3. Providing interactive dialogue with potential partners and consumers.
4. Distance learning opportunities for managers and managers to improve their skills.

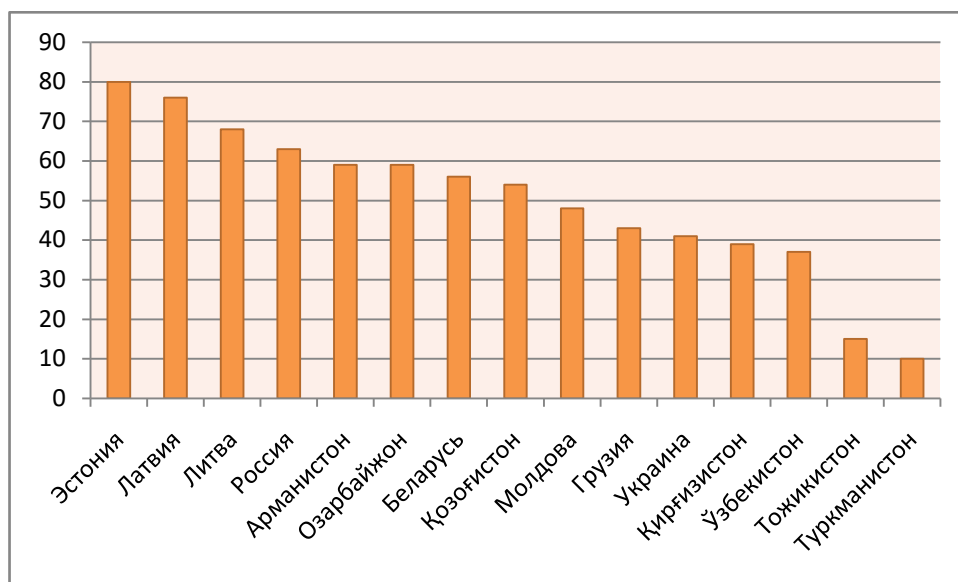
Internet access can be used in the following directions:

1. Carrying out market monitoring that enables consumers to explore their needs and engage in competitiveness analysis mechanisms, forums, thematic and special sites and portals, catalogs, web sites, e-mails.
2. Advertising of goods and services, and direct marketing activities through their website.
3. Getting professional information through staff search forums, chat rooms, websites and portals, catalogs, conferences, newsletters.
4. Support business web sites, e-mail business contacts.
5. The "Internet Banking" system includes the most recent achievements in the field of Internet technologies and opens up new opportunities for the services provided by the Bank, in particular:
 - mobility - any computer connected to the Internet can be used without additional software for logging;
 - effectiveness - the client can access the financial resources of the bank and obtain relevant information 24 hours a day or any day of the week;
 - The convenience of the system.
6. Start a new business or organize a business within the company (online purchase).

In spite of the paradoxical changes in the IT field, they are governed by economic development, continuity, and chaos, and have not yet adjusted the stability and self-governance correlation.

Analyses

Today, the most widely used type of information technology is the Internet, the most popular and operational source of information. The number of Internet users in the country is increasing year by year. For example, according to Internet World Stats, the number of Internet users in the CIS and Baltic countries is shown in Figure 1.



Today, many people find it hard to imagine their lives without computers or internet. Some support the development of the virtual universe, while others warn of uncertain consequences. But these changes in life have had a great impact on human life. There are many useful information on the Web. This is a time of information flow that needs to be processed and maintained.

The economy of our country is developing at high rates the number of achievements in the field of information and communication technologies is increasing. Information and communication technologies are widely used in banking and finance, one of the key areas of our economy.

Хулоса ва таклифлар

According to the experience of developed countries, the share of non-cash payments in the use of the Internet is of great importance for the economy.

While maintaining a steady growth in the use of information and communication technologies in increasing the competitiveness of the country's economy, achieving high-quality information in the economy and society is a major strategic objective. It would be appropriate to focus on the following:

- 1) the complex utilization of information and communication technologies in raising the competitiveness of the economy;
- 2) creation of a qualitative and world-class software system that provides competitive evaluation;

- 3) wide-ranging and effective use of information and communication technologies in the development of effective competition strategies;
- 4) Increase the volume of investments to the sphere of communications in the effective implementation of the modernization model of the economy and acceleration of the transition to the innovative path of development in Uzbekistan, focusing on the investment policy of harmful, low-profit, insolvent enterprises in the field of communication;
- 5) Establishment of an economic environment for the improvement of the structure and effectiveness of telecommunication services in the regions of Uzbekistan;
- 6) creation of specialization positions for new modern professions with wide use of scientific research experimental designs in improvement of communication services rendering.

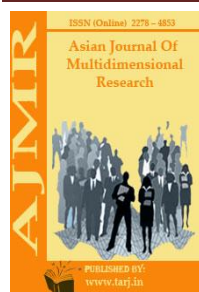
In our opinion, it would be expedient to do the following in order to make more effective use of information and communication technologies in the economy of our country:

- Optimization of customer average buying rate on consumer markets in the consumer market;
- Ensure that sellers offer more advantages and conveniences than when they sell electronic trades;
- improving the legal framework of innovative banking services widely used in practice;
- development of programs that meet today's security requirements for operations with electronic digital signatures;
- Developing complex banking services, not only ordinary and simple, but also crediting, taking into account security concerns;
- To increase the volume of research works for efficient use of opportunities in the field of electronic commerce;
- Internet banking system to open and effectively manage deposits in national currency and in foreign currency; to

The successes achieved in the country are the first step in accessing the information society, which, of course, helps to effectively address the challenges of ensuring competitiveness of Uzbekistan.

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AN OVERVIEW ON HUMAN TRAFFICKING

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ABSTRACT

Human trafficking is the grave violation of human rights. It is rampant and every state, country is struggling to cope with this problem. Earlier human trafficking only means trafficking of women and children for prostitution. Now human trafficking means illegal taking and or forcing human being to do something by using threat, force, fraud, coercion or any other means. Exploitation is the core of human trafficking. It is buying and selling of human beings as commodity for sexual exploitation or forcedlabour, domestic servitude, organ trade etc. It is an organize crime and syndicate of criminal with powerful persons. There is unavailability of exact data on human trafficking. It is highly profitable business after arms and drugs smuggling. India is also facing the problem of human trafficking. India is a point of transit, destination and source of human trafficking victims. Poverty, illiteracy and unemployment are the main factors for increasing human trafficking worldwide. Various laws and policies are made at national and international level to combat trafficking but fail to achieve what expected. A cooperation between all agencies of a state, nation and countries is required to curb this deep-rooted menace of human trafficking. Awareness of society and individuals are incumbent. To combat human trafficking participation and partnership along with effective tools of prevention, protection and prosecution are imperative.

KEYWORDS: Human Trafficking, Exploitation, Crime, Forced, Prostitution, Forcedlabour, Domestic Servitude

INTRODUCTION:

Human trafficking is a burning issue. Human trafficking is the grave violation of human rights. Human Trafficking means illegally taking, and or forcing human beings to do something by using threat, force, fraud, coercion or any other means. Even if threat, force, fraud etcetera is not used but a person is recruit, harbours, receives, transfer or transport for exploitation it is to be considered as human trafficking. Thus, exploitation is the sine qua non for human trafficking. Every year thousands of men, women and children are becoming victims of trafficking in their own country and abroad. Almost every country of the world is in the grip of this menace. Human trafficking involves the use of human deception to exploit the vulnerable through forceful stripping of their dignity and self-worth. Lives of the victim of human trafficking have been ruined physically, emotionally and spiritually. Human Trafficking is not only illegal but also an organized crime. Trafficking in human beings has become a lucrative industry. It has been identified as the fastest growing criminal industry in the world after Arms and Drugs smuggling. Human Trafficking is the third most widespread form of crime in the term of profit. It generates 32 million Euros in a year. Victims of illegal trafficking are mostly women and children. Males are also victims of trafficking but mainly in forced labour. It is estimated that there are 30 million victims of trafficking worldwide, in which 5.5 million victims are minors. Every year around 2.5 million victims mainly women and children are recruited and exploited worldwide (United Nation Repot, 2013). Thus, every year millions of children, women and men fall into the hands of traffickers, lured by fake promises and deceit. Human trafficking has become a global multi-billion-dollar enterprise, affecting nearly every country in the world. There are numerous who exploited for prostitution, pornographic material, other commercial sexual services, forced labor, domestic servitude, forced begging, forced marriage, sell skin, organs, medical trial, drug paddler, surrogacy motherhood, child soldiers and many more. India is also becoming the hub of human trafficking. It is a point of transit, destination and source of human trafficking. As per the Ministry of Women and Child Development estimates, there are about three million females in forced prostitution in the country. (Karandikar, Gezinski and Meshelemiah, 2011). A report of the National Commission for Women postulated that more than half of the 612 districts in the country are affected by trafficking of females for human trafficking and there are 1,794 identified places of origin from where females are trafficked and 1,016 areas where human trafficking activities take place. As per US State Department report 2013, it estimates that 65 million people were trafficked into forced labor into and within India. As per the Global Slavery Index 2016, India has dubious distinction of having the highest number of people in the world trapped into slavery with 18.35 million victims of forced labour, ranging from prostitution and begging out of 1.3 billion population. In India, public debate on the issue of trafficking of females for human trafficking emerged in the 1990s after the landmark decisions of the Supreme Court in the cases of *Vishal Jeet v. Union of India*¹ and *Gaurav Jain v. Union of India*,² in which the Supreme Court issued directions to the Union and State Governments to study trafficking in depth and prepare a national plan to address the problem. Later, in the year 1998, the Government of India formulated the National Plan of Action to Combat Trafficking and Sexual Exploitation of Women and Girls which prescribed an exhaustive set of guidelines to Central and State Governments, covering the entire spectrum of prevention, law enforcement, awareness generation and social mobilization, health care, education, child care services, housing, shelter and civic amenities, economic empowerment, legal reform, and rescue and rehabilitation.

Meaning and definition of Human Trafficking:

There is no comprehensive definition of Human Trafficking. It can be conceptualized in different ways. Whether a person is victim of human trafficking or not depends not only upon his work but also conditions behind doing such work must be taken into consideration. Compulsion or exploitation is the core of crime. In general, human trafficking means movement of a person from one place to another by using threats, force, fraud, coercion etcetera or even without these factors, when such person was compelled to do something against his will. It is also called smuggling of human beings, mostly women and young children, across worldwide and forcing them to become involved with prostitution, pornography, stripping, live-sex shows, child labour, domestic servitude, forced marriage and many more. But it is different from smuggling to the extent that after reaching at destination smuggled persons are set free but in trafficking victims are exploited at destination points in the hand of traffickers. Worldwide accepted definition of trafficking in persons, defined in Article 3 the United Nations protocol to Prevent, Suppress and Punish Trafficking in Persons, "The recruitment, transportation, transfer, harboring or receipt of persons by means of the threat or use of force or other forms of coercion, of abduction, of fraud, of deception, of the abuse of power or of a position of vulnerability or of the giving or receiving of payments or benefits to achieve the consent of a person having control over another person, for the purpose of exploitation." There is considerable conceptual confusion about the term "trafficking," which can lead to inappropriate conflation with other migration terms. To avoid the conflation of trafficking with other illicit activities, this includes only detailing social determinants relative to the definition of trafficking. Human trafficking is highly specialized and complicated issue and generalization of the term will confuse the concept. The literature on trafficking devotes a considerable amount of space to defining the phenomenon. Over decades, the concept itself has evolved to include many more attributes and features than it began with. With the passage of time it has been recognized that historical characterizations of trafficking are outdated, ill-defined and non-responsive to the current realities of the movement and trade in people and to the nature and extent of the abuses inherent in and incidental to trafficking.(United Nations 2000:8).For the better understanding of the term trafficking, it should be delink from prostitution. Prostitution is defined in section 2 of the Immoral Traffic (Prevention) Act, 1956. According to Section 2, "Prostitution means sexual exploitation or abuse of persons for commercial purposes." Thus, if a woman or child is sexually exploited and any person earn profit out of it, amounts to Commercial Sexual Exploitation, which is legally punishable as per the sections of this Act and amounts to human trafficking. But if an adult woman is willingly doing prostitution it does not fall in the domain of human trafficking. Thus, trafficking in human beings is a serious crime and exploitation of an individual is the central aspect. Voluntary commercial prostitution of an adult is not the part of human trafficking. In another words it means illegal taking of human beings from one place to another within or outside the country by using threat, force, fraud, coercion or even without them if they are compelled to do something against their will. Moreover, even if a person arrived at one place with his sweet will but exploited there in the hands of traffickers such a person is also victim of trafficking. Thus, compulsion or exploitation is essential for human trafficking which differ it from mere migrations and slavery.

Nature & Causes of Human Trafficking:

Human Trafficking in person is a complex issue and having many dimensions. It is an organized crime with the involvement of criminal syndicates and powerful persons. It is really difficult to

understand what human trafficking is. The reasons for the increase of human trafficking are various. Following are the main causes of extending trafficking worldwide:

1. Poverty and unemployment are the main causes for human trafficking around the world.
2. Deprivation of right to equality to women in the large part of the world and her continuing subordination in society instigates her to work independently and made her fall into the hands of traffickers.
3. The globalization of the world economy has increased the movement of people across border, legally and illegally, especially from poor to rich country. This economic deprivation in different regions has especially made more vulnerable to trafficking.
4. The worldwide high demand for women and children as sex workers, domestic servitude and forced labour increased trafficking.
5. The increasing use of new information technologies such as internet has added new dimensions to this problem. On internet pornographic videos are easily available and liked by million throughout the world. Demands of these videos also added fuel to trafficking.
6. The inadequacy of laws and implementation of it in most origin, transit and destination countries hampers efforts to fight trafficking.
7. The indifferent attitude of governments and enforcement agencies on the plight of trafficking victims and trafficking problems result into increasing of trafficking.
8. Illiteracy and unawareness of society towards this problem also promotes trafficking.
9. Natural calamities, war, political instability.

Magnitude of Human Trafficking:

It is difficult to give exact data on human trafficking. There always have been contradictions in reports about the magnitude of trafficking. As of now, there are no reliable estimates on trafficking. The difficulty of coming up with accurate figures related to trafficking, is hampered due to-

1. Generalization of the term of human Trafficking, unclear and improper definition of it.
2. Clandestine nature of human trafficking.

Nevertheless, some estimates can be made on the dimensions of the problem. The United States, State Department estimates the approximately 800,000 people are trafficked across national boards annually, approximately 80% of whom are women and girls. In contrast the United Nation estimates that 700,000 to 2 Million girls and women are trafficking across national boards annually. The largest number of victims is from Asia, with over 2, 25,000 victims each year from South East and over 1, 50,000 from South Asia. The former Soviet Union is now believed to be the largest new source of trafficking for prostitution and sex industry with over 100,000 trafficking each year from that region. An additional 75,000 or more are trafficked from Eastern Europe. Over 100,000 are trafficked from Latin America and the Caribbean, and over 50,000 victims are sent to Asia, the middle East, Western Europe and North America.

Indian Estimates:

Though there are number of studies and reports on trafficking in India but there are no reliable estimates of the extent and magnitude of trafficking. Roughly in India there are an estimated 2.3 million women and girl children in prostitution, a quarter of them are minors. There are over 1200 Red light areas in all over India. According to National Crime Record Bureaus report of 2012, every year 11,332 women and girl are trafficked within India. Most of the victims are from

Bihar, Uttar Pradesh, Assam, Orissa, Rajasthan and Gujarat. Every year more than 50,000 women and children has trafficked to India. Out of which 5,000 to 11,000 are Nepali women and girls. An estimated 1,00,000 Nepali girls under 16 years of age are to be found in Indian brothels. In the last 10 year an estimated 2,00,000 women have been trafficked including girls as young as 9 years from Bangladesh. 60 % to 80% of these victims suffer from life threatening diseases with an increasing incidence of HIV/AIDS.

Kinds of Human Trafficking:

In earlier time human trafficking only considered as trafficking of women and girls for prostitution or immoral purposes. As discussed above a person can be trafficked for sexual exploitation, as forced labour, bonded labour, child labour, for compulsive marriages, for begging or removal of organs etc. Exploitation of trafficking victims depends upon the purpose for which they have been trafficked. But in the most cases trafficking is for sexual and labour exploitation. As per United nation office on Drugs and Crime, trafficking for commercial sexual exploitation is the most dominant part of trafficking and constituted 79 percent of human trafficking. Sexual exploitation includes prostitution, forced marriages, pornography, sex tourism, community-based exploitation and other acts of sexual harassment. Every year uncountable persons are trafficked all over the world for sexual purposes. Mostly victims of which are women and children. According to Global Report 2014, 98% women and girls are victim of sexual exploitation. The average age of entry into forced prostitution is 12 to 14 years. Sex trafficking and prostitution are not synonyms.

Domestic Servitude also plays vital role in human trafficking. Domestic servitude means using human being as full-time servant in a house that must obey every command of his master. Every year large number of persons in the world becomes victims of domestic servitude. Men, women and children all are in the clutches of domestic servitude. This form is the hardest to identify because it takes place inside a private residence. Since 2013 migrant domestic workers in United Kingdom have not had the right to leave their employers. As a result of arduous visa rules, the treatment of these workers worsened. Human trafficking is also taken place for bonded labour. It is a kind of slavery. It bewilders us that even in 21st century still there are numerous who are bound to work for their masters from this generation to coming generations in order to repayments of debt or other obligations. Master treats bonded labourers as their property. But bonded labour trafficking is an emerging issue. This menace is prevailing in all parts of the world. Men, women and children are trafficked from villages, small towns and sold by traffickers in big cities. These bonded labourers are bound to work for their master until pay the price of their purchase. These victims of trafficking are exploited physically and mentally as well. Bonded labourers have no right to leave the job or get appropriate wages. Rather they must live in unhygienic places, nothing to eat and unlimited working hours. The term bonded labour is considered as *Bandhua Mazdoori* in India, which is prevailing from the ancient time. Despite the abolition of Zamindari system, various land reforms and act of social workers, lacs of bonded labourers continue to be exploited and carry the yoke of neglect, suffering and frustration in object silence. To control this menace the highest court of India in the case of *Bandhua Mukti Morchav. Union of India*³, take a strict approach and order central and state governments to take all appropriate steps to release bonded labourers and made policies for their upliftment. Forced labour means to compel a person to do manual labour without or against the will of the worker. Every year thousands of persons have trafficked worldwide for the forced labour. Global Report on trafficking in persons 2014 by UN Office on Drugs and Crime, states that 83% victims of forced labour are males whereas female are only 13%. Trafficking for forced

labour is the result of Chattel slavery. Chattel slavery means buying or selling human being like things. It is the term we denote the legal ownership of another human being. This form of trafficking flourished in those parts of the world which has rich natural resources but not enough manual labour to earn profit from resources. It is not wrong to say that this evil practice result into human trafficking for the forced labour. Forced labour prevails both in developing and developed countries. Most of the victims of forced labour are African or Latin Americans. There are more adults enslaved than children. International labour Organization states that only 26% of slaves are under the age of 18. Trafficking of children is prevalent in every part of the world. However, it is very difficult to obtain exact magnitude of the child trafficking. The International Labour Organization estimates that 1.2 million children are trafficked each year. The objective of child trafficking is often forced child labour. Child labour means when a child below 14 years of age is doing any kind of work. UNICEF estimates that in 2011, 150 million children aged 5-14 in developing countries were involved in child labour. Regarding this estimate, International Labour Organization reports that 60% of child labour work in agriculture sector. International Labour Organization also estimates that 115 million children are engaged in hazardous work such as sex, drug trade etc. Trafficked children are used as forced beggar, drug couriers, forcible enlisted in armed forces, as domestic servants. But mostly children are trafficked for sexual activities. International Labour Organization estimates that 1.8 million children are trafficked worldwide for sexual acts, while UNICEF 2006 reports state that number of trafficked children is 2 million. India is one of the world's leading countries in term of employing children with an estimated number of between 60 to 115 million working children. 15 million children are worked as bonded labourer in India. Trafficking for organ trade is a new kind of Human Trafficking. In its persons are trafficked so that their organ can be removed and sold. However human trafficking for organ removal is only 1% of trafficking victims. Now trafficking can also be for medical drug trial or for surrogacy or for adoption or drug paddling.

Laws to Combat Human Trafficking:

At international level first document to control human trafficking of was the Convention for the Suppression of the Traffic in Persons and of the Exploitation of the Prostitution of others, 1949. There after various conventions have passed by UN which help to control the menace of Human Trafficking, these are;

- I. Supplementary Convention in the Abolition of Slavery, the Slave Trade and Institution and Practices Similar to Slavery (1957)
- II. International Covenant on Economic, Social and Cultural Rights (1966)
- III. International Covenant on Civil and Political Rights (1966)
- IV. The Convention on the Elimination of All Forms of Discrimination Against Women (1979)
- V. UN Convention on the Rights of the Child (1989)
- VI. World Summit for Children and the World Declaration on the Survival, Protection and Development of Children (1990)
- VII. The SAARC Summits 1991, 1996 and 2002 have also convened conference on trafficking.

The most important step in this area is the UN Palermo Protocol to Prevent, Suppress and Punish Trafficking in Persons, especially Women and Children 2000. This Protocol considered trafficking as modern-day slavery. This Protocol very well defines trafficking. The definition of human trafficking covered all dimensions of trafficking prevalent at that time and focused on inequalities of power and examine closely the position of vulnerability of women against men, the poor against the rich and the child against the adult. In India till today there is no specific anti-

trafficking law is enacted. However scattered provisions in various laws are available. Indian Constitution expressly promotes rights of human beings and prohibited all forms of trafficking. Article 23 expressly prohibits traffic in human beings and forced labour. Article 24 prohibits employment of children in any hazardous activities. Indian penal code also provides some sections which relates to protection of women and children and prevent immoral trafficking. The main provision of IPC which define and make trafficking in person as an offence is section 370, which is added by Criminal Law Amendment Act, 2013. India accepted the definition of trafficking in persons as given by UN Protocol of 2000. Section 370 prohibits trafficking of human beings and provides severe punishment for persons who are indulged in field of trafficking. Section 370 A on the other hand provide punishment to persons who exploited a trafficked person. Immoral Traffic (Prevention) Act, 1956 only deals with trafficking if it is for prostitution. It punishes commercial sexual exploitation of persons earlier only of women and girls. However, in 2018, the Trafficking of Persons (Prevention, Protection and Rehabilitation) bill is enacted but it is not become a law yet as not passed by Rajya Sabha.

CONCLUSION:

The purpose of this paper was to give an overview of human trafficking. Human trafficking is a serious problem all-around the world. Despite of several efforts it is flourishing globally. It is due to complexity of the issue and improper definition of the crime that related it with undocumented migration and slavery. Further, inadequacy of Anti-Trafficking laws and indifferent attitude of governments to the problem of trafficking hamper its eradication. Lack of exact data, difficulty in identification of victims and in protection of their fundamental rights also worsen the situation. In order to combat trafficking and to protect rights of vulnerable, co-operation between agency, state and countries is pertinent. Strong government will be also required in implementing anti-trafficking laws & policies. First and foremost, social awareness participation and partnership are imperative for curbing human trafficking.

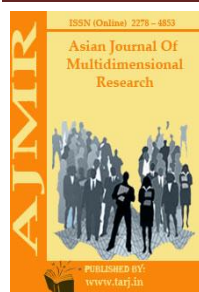
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WAR TRAUMA AND THE ABSURDITY OF EXISTENCE IN SAMUEL BECKETT'S PLAY ENDGAME: A STUDY

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ABSTRACT

War becomes a traumatic experience when memories of the war and its utter devastations haunts one. During the Second World War Samuel Beckett has remained as an active member of the Resistance Movement until 1942 when France was occupied by Nazis. He has had the first-hand experience of what war be like, the terrible death it encounters; crisis in economic and political arenas, and its tremendous repercussions especially in the mental state of individuals who has been alive in the post-war era after witnessing the war. Beckett could see the trauma that people have been going through after the war, visualizing the extent to which human beings could perform inhumanity in an already godless world and verbalizing it in his plays. Nightmare of industrial genocide and the ruins of the Second World War is clearly evident in the structure and dialogues of his play Endgame first performed in 1957. The play depicts the situation after war. Life has lost all its meaning with the exemption of people's beliefs in any kind of values that earlier held the society together.

KEYWORDS: War, Trauma, Absurdity, Psychology.

INTRODUCTION

Endgame has rejected the conventional plot structure and is experimental in nature and in its economy of language to express the trauma of war that people have been inhibiting.

The play consists of a single act with enormous number of 'pauses'. The pauses are explicated to express the hesitation and meaninglessness of communication, a dead end to an incident or relationship. Pauses are implied within both monologues and dialogues. Clov, the very first speaker of the play speaks with pauses, for instance-

"Finished, it's finished, nearly finished, it must be nearly finished.

(Pause.)

Grain upon grain, one by one, and one day, suddenly, there's a heap, a little heap, the impossible heap.

(Pause.)

I can't be punished any more.

(Pause.)..." (Beckett 1)

Clov takes off the handkerchief when Hamm yawns underneath it. Hamm wakes up and begins to speak but unlike Clov in Hamm Beckett has exerted pauses after a single word or inbetween it. He could not even complete a single sentence without a pause. As,

"HAMM:

Me--- (he
yawns) ---to
play.

Can there be misery---

(he yawns)

---loftier than mine? No doubt. Formerly. But now?...

My... dog?

(Pause.)

Oh I am willing to believe they suffer as much as such creatures can suffer. But does that mean their sufferings equal mine? No doubt.

(Pause.)

No, all is a---

(he yawns)

---bsolute, (proudly)

the bigger a man is the fuller he is..." (Beckett 2)

Beckett has preferred interruptions within a sentence to highlight the irrelevance of the existing language system to meet the need of an exasperated being's state of mind. And everyone in the post war era has suffered such exasperation. Sometimes the characters could not complete even a word. Pauses are structural symbol of the tremor of the war that has shaken everyone.

There is a rhetoric of incessant talk without a proper communication in the dialogues. One such instance is when Hamm and Clov has been in their regular conversation,

"HAMM:

No!

(Clov halts.)

I'll give you one biscuit per day.

(Pause.)

One and a half.

(Pause.)

Why do you stay with me?

CLOV:

Why do you keep me?

HAMM:

There's no one else.

CLOV:

There's nowhere else.

(Pause.)

HAMM:

You're leaving me all the same.

CLOV:

I'm trying.

HAMM:

You don't love me.

CLOV:

No.

HAMM:

You loved me once.

CLOV:

Once!" (Beckett 5)

There is neither a select subject nor a continuity, they just seem to hover around irrational topics so as to make the time pass. Life has turned into such meaninglessness that one had to blabber around to make the time fly. Another such instance is when Hamm asked Clov about the time to which he replied that it is zero. There can't be a 'zero' time, Clov's reply seems to suggest how terribly the war trauma had been affecting them, they no more could recognise the already set values, here the values of time; everything is wiped of the already adherent qualities inhibited to it. And Beckett by reflecting on such instances try to express the traumatic effects of the Second World War. As,

"HAMM:

One of these days I'll show them to you.

(Pause.)

It seems they've gone all white.

(Pause.)

What time is it?

CLOV:

The same as usual.

HAMM (gesture towards window right):

Have you looked?

CLOV:

Yes.

HAMM:

Well?

CLOV:

Zero.

HAMM:

It'd need to rain.

CLOV:

It won't rain.

(Pause.)” (Beckett 3)

Dialogues in *Endgame* pretends to allude to a world which is dying or is already dead. After the World War II, there arose a continuous tension between Soviet Union and United States which ultimately has given rise to the Cold war. It started from about 1947 and lasted till 1991, and in this long period of tension between two most powerful units, life of common people which are already devastated are more devastated now. When Hamm enquires after Clov if he is feeling normal or not, Clov finds no words to answer, he seems unsure about his condition, although he is safely stationed in the room yet the condition outside haunts him.

“HAMM:

You feel normal?

CLOV (irritably):

I tell you I don't complain.

HAMM:

I feel a little strange.

(Pause.)” (Beckett 4).

Hamm feels strange about the absurdity that has dropped to men's life amidst the post war periods, because the World War II and then the Cold War is highly on increase leading various nuclear explosions at anytime and anywhere, and they could not rest for a moment peacefully because at any instant there may be a threat to their life.

“HAMM:

I'll give you just enough to keep you from dying. You'll be hungry all the time". (Beckett 4)

The quoted sentence express indeed the real condition of an war affected area where people does not possess enough food to quail their tastes but only enough to keep them alive. Hamm could not provide for the "pap" that Nagg has wanted to eat, and declared that he will get no more pap because it has ended and there may be no possibility of getting it, the situation outside may be dangerous to go out and buy. Nagg is offered a "Spratt's Medium" i.e. a dog biscuit, he could not bit it and cried out that,

"CLOV:

Spratt's medium.

NAGG (as before):

It's hard! I can't!" (Beckett 8)

This alludes to the scarcity of food that occurs during war time and also absurdness in one's life to have chewed a dog's biscuit instead of finding something eatable by human.

The physical condition of the characters atone to people attacked during warfare, as the central character Hamm is both blind and crippled and frequently suffers from headaches, while his servant Clov has stiff legs and is unable to sit down, Hamm's parents Nagg and Nell have lost their legs. The maimed parents has to be kept in ashbins containing sand which

Clov changes on a regular basis. These maimed beings seems to be survivors of a massive "unspecified cataclysm" as pointed by Ackerley and Gontarski.

"CLOV:

I heard you.

(Pause.)

Have you bled?

HAMM:

Less.

(Pause.)

Is it not time for my pain-killer?" (Beckett 9-10)

Hamm has been bleeding, indeed the handkerchief that he has taken to cover his face while sleeping is blood stained. The mention of "painkiller" adds to the intricacies created by "blood", Hamm and his family had been victim of the warfare going on, for all of them has been physically maimed either by direct attacks or indirect attacks during warfare. Hamm is living on painkillers and so he repeatedly enquires of it to Clov, for he knew without it he could persist no longer or maybe he has become terribly attached to the use of it and that's why he enquires about it on every alternate conversation. Even Clov determinedly declares when asked about his eyes, hands and legs that they are "bad", most of the body parts getting either maimed or dysfunctional.

The situation here depicted convince that the world in which they are living is slowly coming to an end. The first sentence of the play "Finished, it's finished, nearly finished, it must be nearly finished" is suggestive of something coming to an end, and it can be nothing else than the world in which they exist, it can also be Clov's apprehension after seeing the world in continuous warfare. Although no recent war at hand is spoken off, the word

“finished” maintains the exiting characters’ fear of the possible end of the world. And the novel ensures explicit integration of it, as Hamm reiterates,

“Enough, it's time it ended, in the shelter, too.

(Pause.)

And yet I hesitate, I hesitate to... to end. Yes, there it is, it's time it ended and yet I hesitate to---

(He yawns.)

---to end.” (Beckett 2)

Hamm has been hesitating for he had the hope that the tensions around will come to an standstill. Yet, they knew that “Outside of here it's death”. Behind the walls of the room, there lied death, ascertaining the uncertainty persisting during to the political strife between the nations. These people are baffled for during their trouble not even “God” who they has been praying since ages turned absent in lieu of protecting them and thus proved to be an illusion. At this situation human trauma increased more, there have been none to look after their shelter, God has forgotten them, intimidating offers of science has devastated them and so Hamm exclaims,

“HAMM:

Nature has forgotten us.

CLOV:

There's no more nature”, (Beckett 8)

The worldly tumults led to an existential crisis in which everything appears gloomy and dark.

The play itself starts with the mention of colour ‘grey’. Even Clov declares,

“I see my light dying” (Beckett 9)

To which Hamm adds,

“HAMM:

Your light dying! Listen to that! Well, it can die just as well here, your light. Take a look at me and then come back and tell me what you think of your light” (Beckett 9).

It is as if there is a competition about whose life is in more dark. The light of life has to fade with enormous death encounters that wars lead to.

Hiding in the ashbins Nagg and Nell has become as desperate as Clov and Hamm are and thus Nell shouts out, “Why this farce, day after day?” positing that life has turned out to be a mere farce. This constant despair is going on throughout the play, there is this constant questioning on what is going on with life. The characters are restless realizing the bare truth and their apparent lifelessness.

“Hamm: You stink already. The whole place stinks of corpses. Clov: The whole universe” (Beckett 33).

One can surely perceive a hint of the trauma of a great-war or catastrophe that has caused the death of many people since they just refer as the universe being filled with stinky corpses. In *Endgame* it is all these hints that puts the reader or the viewer in touch with the idea that people at that period are dealing with a traumatic experience. Trauma is dealt with in almost a nihilistic

way, nothing matters anymore, nothing will be the same again and one may as well all just die. And yet there are still going on with life but no one truly knows why. At the end of the play Clov finally decides to leave Hamm, this one knows that the end is near but it still is not coming

“Hamm: Put me in my coffin. Clov: There are no more coffins. Hamm: Then let it end!” (Beckett 54).

The fact that there is no more coffins could be understood that after the trauma of the second world war, for Samuel Beckett there is no more coffins in the world since they have all been used. And yet it might rather tragically be the fact that there is no need for coffins anymore may be because dead bodies’ lies bare everywhere. The Second World War or the later intricacies like Cold War has engaged most of the people, especially men, and it is the reason behind Beckett making his male characters more physically tainted than Nell. Nell is not given much space, but it is Hamm, Clov and Nagg. They are depicted to suffer more.

The following extract reflects upon the sadistic approach of life by the victims or witness of wars.

“HAMM:

Did your seeds come up?

CLOV:

No.

HAMM:

Did you scratch round them to see if they had sprouted?

CLOV:

They haven't sprouted.

HAMM:

Perhaps it's still too early.

CLOV:

If they were going to sprout they would have sprouted.

(Violently.)

They'll never sprout!” (Beckett 10)

The seeds here seem to ascertain the hope retaining the previous state of the world where people has been in peace under the claws of God. But, with the scientific interventions God has become illuminated, scientific progress provided ease but also dangerous human killing equipment which leads to the deaths of numerous beings leading to scarcity of coffins to entertain any further dead bodies. Other dead bodies are to lie bare. Beckett here in builds upon the hope that common men still persisted for the states to regain peace and re-live their life, as Hamm hesitates to consider that the world has come to an end. The “seeds” are an allusion to peoples hope for peace and stability, but Clov very soon highlights that the seeds have not sprouted yet and is definitely never going to be. Hamm is blind who sees not the happenings outside, but Clov could see and he is sure of the world being determined to reach its end and never to flourish again. His

characters are helpless and trapped in a Godless universe where suffering are an inescapable reality. And Hamm predicts the future as-

“One day you’ll be blind” (Beckett 26).

Hamm and Clov are buried alive in a world where there is “no wind, no waves” but just corpses. Stressed Hamm in seeing no hope in future goes back to his past and recalls a madman he has met once who has been in the asylum who considers that world is at its end. The man might be an activist during the war and so been imprisoned. He who has been actively participated in the warfare could sense its ferocity and thus could not see anything other than world at end when he is left in asylum where he could ponder over things.

CONCLUSION

The image of death, madness, hell, damnation are used to portray the traumatic loss of self in Beckett’s characters. Hellish outside is mirrored by traumatic inside, and though sheltered in a room, none of the characters can find a way to escape the agonising memories of the war that has recently ended. Hamm is so much afraid of the world outside that he tries to see the outside world from inside of the room only. He lets the sun rays fall on his face from the open window, he dares not walk behind the door. When he has wanted to move around bored of being at the same place, Clov has moved his chair within the room. Hamm is fearful enough even to say that he has been outside once, which has to be true for he has been physically maimed, but he says that “I was never there” (Beckett 52). He might want to hide from further allegations, he has already kept his parents bottled up in the ashbins. Beckett’s four characters are not comfortable with the environment outside. They are bound in one place and unable to leave which actually happens with Clov. He repeatedly asserts that he will leave Hamm but till the end he never leaves although at last it is said that Hamm is left out alone. Others are onstage victims of the environment and thus Nell declares, “There is nothing funnier than unhappiness” (Beckett 14).

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