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## SUBLIMINAL ADVERTISING: AN INDIAN PERSPECTIVE

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### ABSTRACT

*Subliminal messages are hidden messages that are made to act on your subconscious mind. They are an attempt to make you think or want something without you even realizing it. These hidden messages can be transmitted by images flashing extremely fast on a screen, in pictures within pictures, in themes, or even in slogans. This paper talks of the impact of the subliminal messages on the buying behavior of the consumer and the increased use of this tool by the marketers to increase the sales of their products.*

**KEYWORDS:** *subliminal messages, persuasion, learned behavior, attention seeking, subliminal advertising.*

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### INTRODUCTION

Controversial issue comes up when use of subliminal messages in advertising comes into play. While some advertisers and consumers agree that if subliminal messages are real, they show no effect on consumers; others believe that these messages directly affect sales of certain items being advertised. Research in this area is necessary to find out if subliminal messages are real and ethical to be used in advertising today.

### LITERATURE REVIEW

“The charge that advertising attempts to persuade buyers is surely true” (Demsetz, 1974, p.67). One of the works of advertiser is to get a consumer to recognize an ad and motivate consumer buy product being advertised. This can be achieved by creating distinct advertisements, or “ads that pose a change or contrast due to their color, size, intensity, contrast, position, movement, or isolation” (Andrews, Akhter, Durvasula, & Muehling, 1992). If a consumer easily recognizes a product, they will be more inclined to recall past experiences with product and buy product again (Telser, 1974, p.31). It has been proved not only that subliminal messaging exists, but it works on consumers. In a study conducted in London by Beatty and Hawkins study (1989), participants were given cards that said, “COKE,” “DRINK COKE,” or nothing. Study found that those with messages telling them to “DRINK COKE,” or just said, “COKE,” were thirstier than those whose cards said nothing. Another experiment was done in 1957 where a researcher named James Vicary flashed messages, “Drink Coca-Cola,” and “Hungry? Eat Popcorn,” on screen at a movie theater. This resulted in an increase of sales of both items. Though messages may not always work, “researchers have shown that if conditions are right, subliminal advertising to promote a brand can be made to work.” (Motluk, 2006, p.16)

Many argue that these findings in subliminal messages are due to chance, University College

London (2007) has found research that shows that subliminal messages actually do cause stimulation in brain. This does not show a direct correlation between subliminal advertising and sales, but it does show that subliminal advertising does have an effect on brain activity.

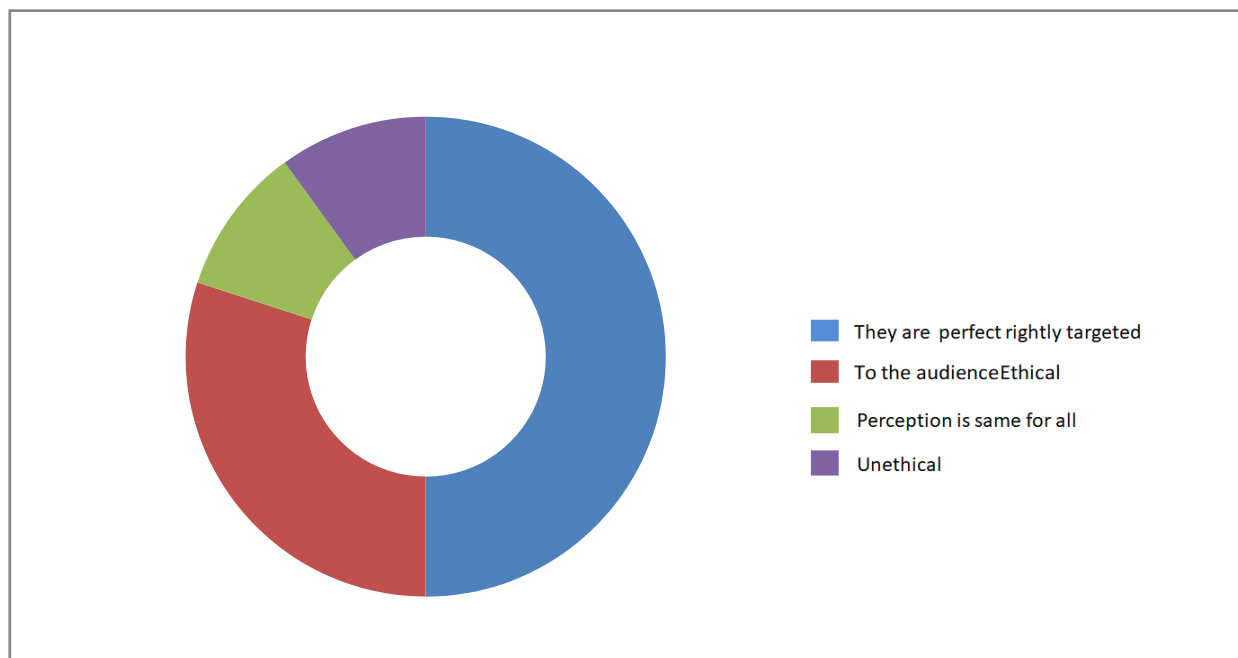
There is some evidence about existence of subliminal messages; many advertising firms today do not believe these messages have a real effect on consumers. Dr. Timothy Moore, chairman of department of psychology at York University in Toronto, believes that since subliminal messages can't be easily detected, message won't have its intended influence (Brody, 1982, p.2).

Most advertisers are of the view that only way to get a message across is to say it rather than try to decode it with subliminal messages. American Association of Advertising Agencies stated, "We are convinced that there is no subliminal advertising in America today. Advertising people learned long ago that best way to say a thing is to say it – up front, on top and aboveboard, where it belongs" (Brody, 1982, p. 3). Advertisers want people to know, "when someone tries to read too much into an advertisement, consumers should trust their own eyes" (Broyles, 2006), because many advertisers think that consumers should be able to take what they see at face value.

Subliminal advertising is a much debated subject. Many believe that this type of advertising gives advertisers no advantage over consumers. These people believe that telling consumers message they want to get across directly shows better results. On other hand, some people think that subliminal messages can have a great influence on consumers. How message is shown to consumer affects how they feel about products and their likeliness to use product over a long period of time.

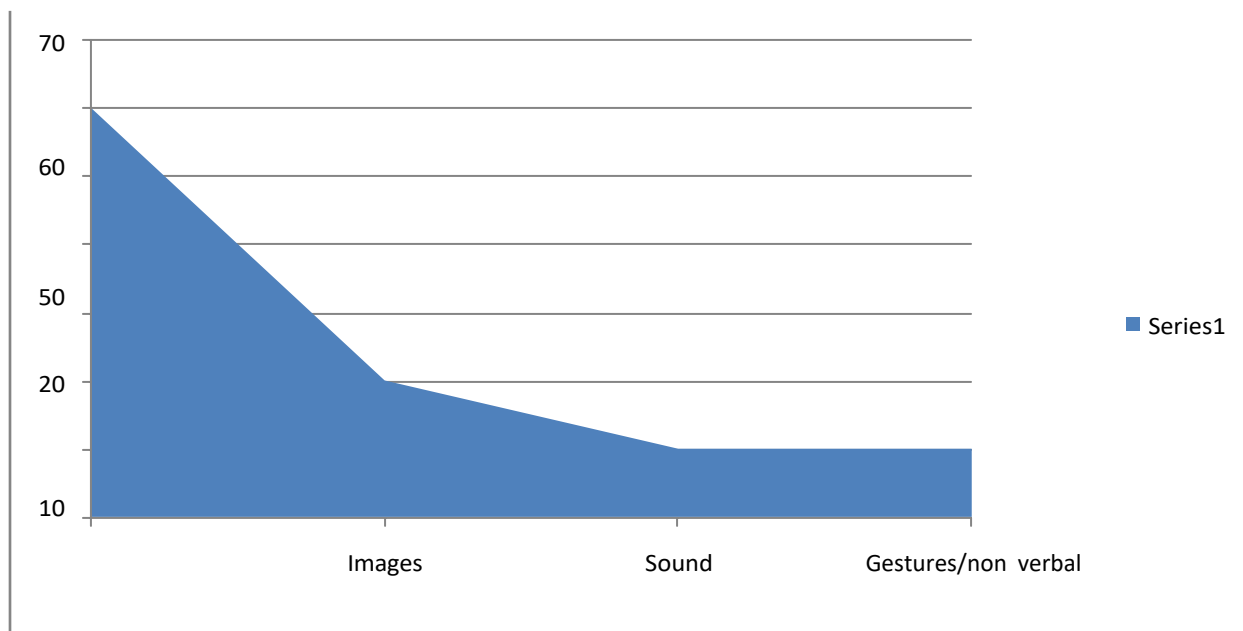
## DATA FINDINGS

The research methodology includes filling up of a questionnaire by 100 respondents regarding the various aspects on subliminal advertising.

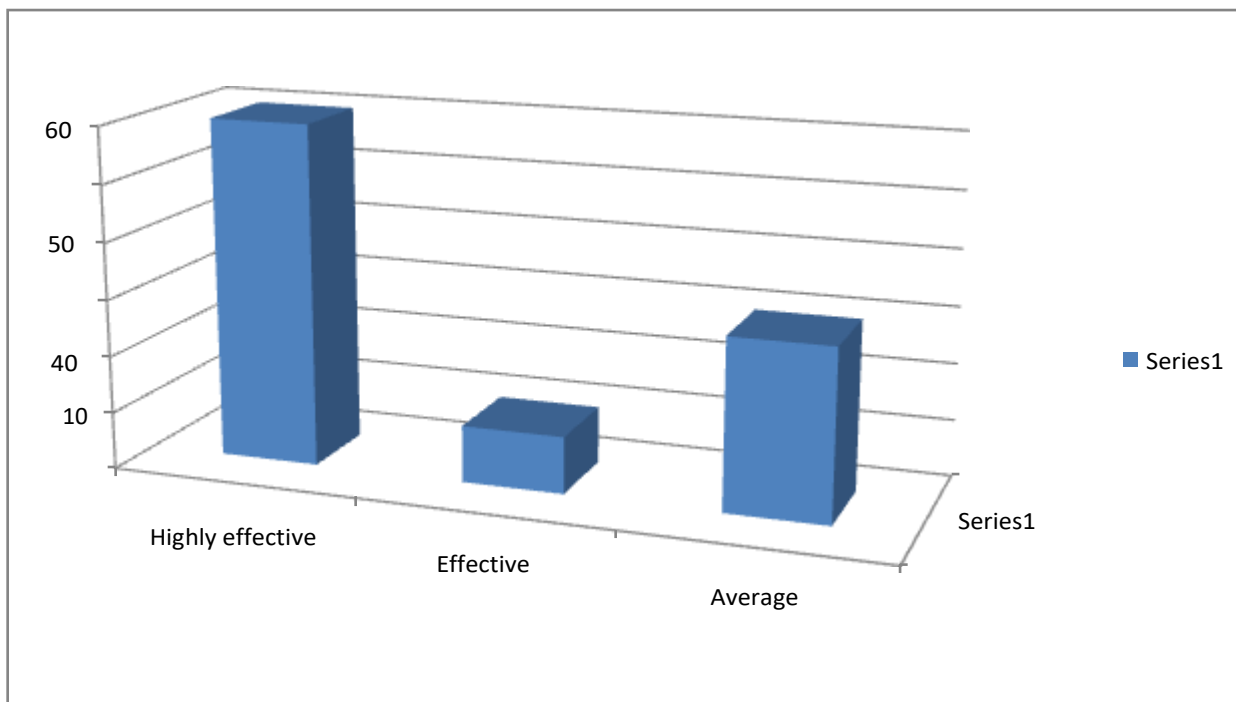


The results show that 50% of the people agree that the marketers are right in actually targeting their

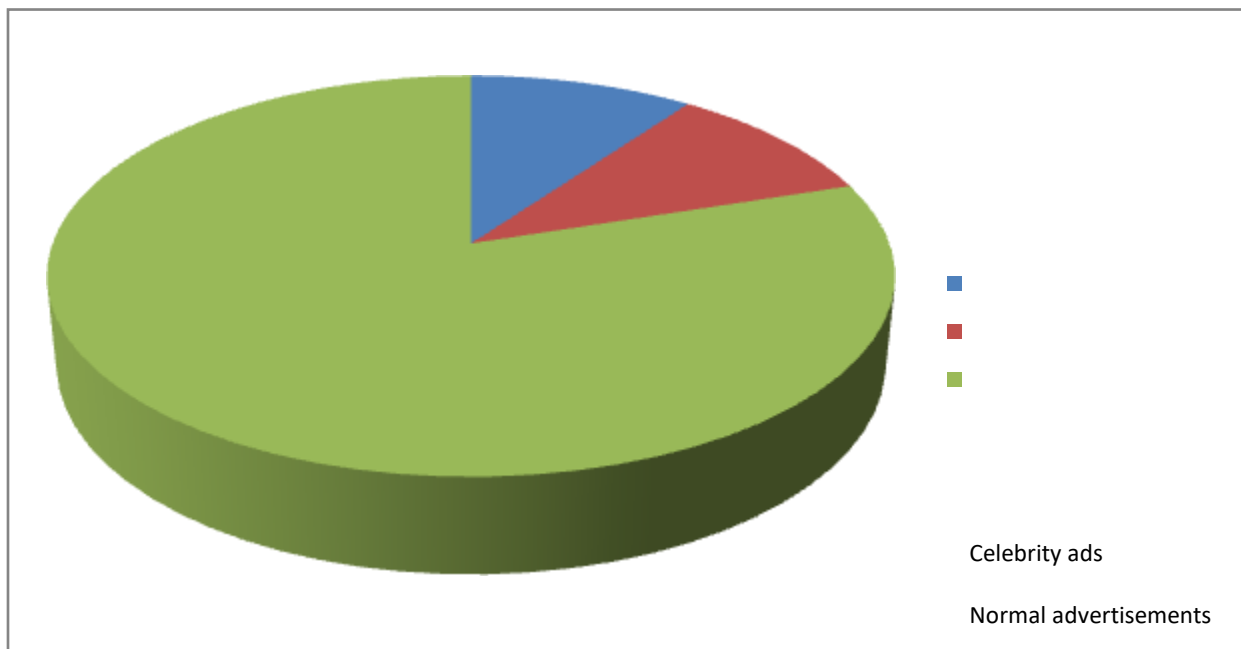
products to the audience as it works best when the product is targeted at the subconscious mind of the customer while 30% think that they are doing ethical things by sending such subliminal messages, 10% respondents think they are doing unethical things by doing so and rest 10% have the same perception for all the advertisements.



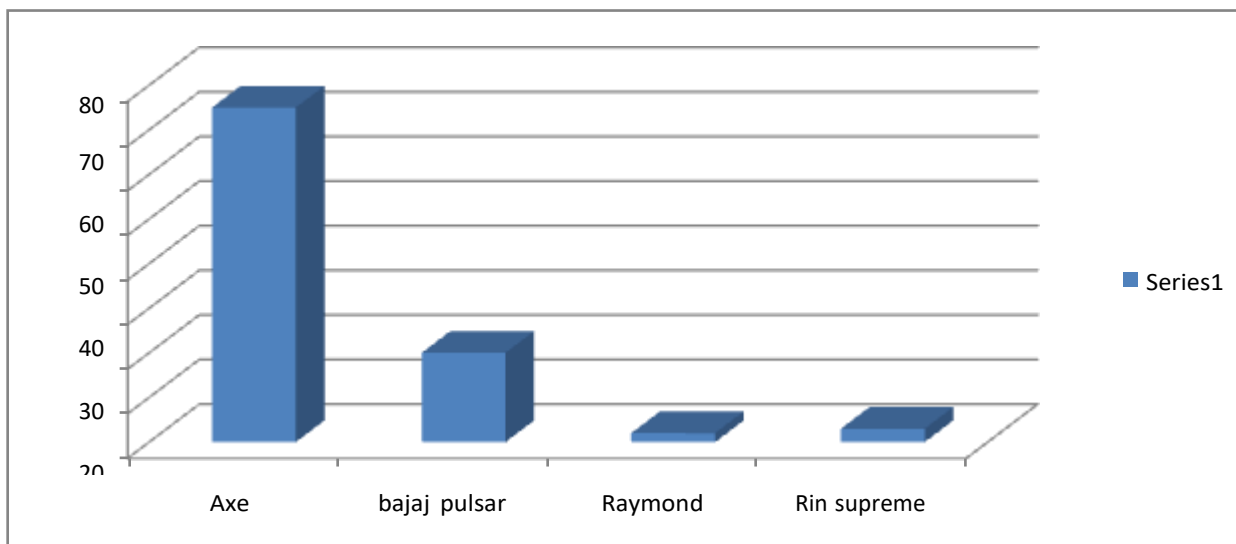
Most of the respondents have agreed that the advertisements which have the highest impact on the the subconscious mind is through video (60%) followed by images (20%), sound (10%) & gesture (10%) respectively.



Out of the 100 people surveyed 60% feel that subliminal advertisements are highly effective in communicating their messages while 30% feel that the subliminal messages are having average effect on the minds of the consumers & 10% feel that they are effective.



80% of the respondents feel that subliminal messages are used to arouse, excite, trigger and appeal the unconscious parts of our brain which also inevitably influences our psychology while the effect of normal and subliminal advertisements are minimum.



The above chart shows that 70% of the people consider Axe jobs under the category of subliminal advertising while 20% people think bajaj pulsar ads to be in the subliminal category followed by 5% each for raymond & rin supreme ads.



## ANALYSIS

The reason why we see more subliminal advertising used today is may be because of the shortage of time or lack of awareness among the customers about the products/needs. Subliminal advertising is used now-a-days by the marketers for a company to advertise their product offerings compared to their competitors (which may/may not increase the pie of their market share). I agree with most advertisers who agree who think that a more effective form of advertising is to tell consumers how product will affect their lives. Directly telling someone how a product will benefit them will establish a trust between company and consumer that will end up benefiting company in long run. Products like Axe (and many more other companies) use advertisement below that show their consumers that using their product could potentially benefit them by gain of attention from opposite sex.

## CONCLUSION

The data findings somewhat how shows the respondents perception that subliminal advertising is real. The paper did find a lot of information suggesting possibility of truth behind this type of advertising. All of information found has showed consistent results and direct correlations that proves this type of advertising works. It seems that subliminal advertising is now-a-days used as a tool by the marketers. Messages that are flashed before viewers eyes do stimulate brain and can result in purchase of a product. Finally, subliminal messaging, or messages that are below liminal or smallest detectable sensation (Carroll, 2005), are very effective. Advertisers today realize that best way to get a consumer to buy a product is not to be upfront but to use tools such as subliminal persuasion. In today's society, People don't want to know why they should buy something or what effect it will have on their life nor they have time to do so. People are buying something because a company tells them to. The future work which the paper suggest is to

actually look at the various opportunities to look whether by using subliminal advertising (through video, audio, images, visuals) is helping companies to increase the sales of their products. Like in the case of Mc Donald's (and many more companies like that across various domains) they deliberately flashed a commercial at the peak time just for a few seconds which company claimed that it was done mistakably. Now, whether that has led to the increase in the sale of the product is the question of future research.

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## DIMENSIONS OF JOB SATISFACTION: A PERCEPTION ANALYSIS OF EMPLOYEES OF LIC - VELLORE DIVISION

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### ABSTRACT

*Life Insurance Corporation of India (LIC), one of the public sector monoliths in the insurance sphere, has been rendering yeoman service to the public. However, privatization of insurance market has triggered competition. This, in turn, has mounted pressure on all categories of employees in the LIC. In this context, the employees across the categories have been working towards target achievement on different segments of LIC. It has to survive and advance in the competition-infested market. In this backdrop the employees have to strain every nerve to make LIC stay afloat. It is undoubtedly the factor of job satisfaction that makes goal achievement possible, however hard the target may be. Whether the employees across the categories working in Vellore division of LIC, Tamil Nadu, have been breathing the air of job satisfaction and what factors significantly influence job satisfaction is a problem calling for deep study. Hence an attempt is made to study this aspect further. The knowledge of the factors causing job satisfaction and factors sowing the seeds of dissatisfaction would help the LIC to make suitable changes in its HR policy so as to accomplish the cherished objectives of LIC in the highly competitive environment. Conclusion will be given.*

**KEYWORDS:** *Employees Perception, Job Satisfaction, Job Satisfaction Dimensions, Life Insurance Corporation.*

### INTRODUCTION

A service sector, particularly banking and insurance is highly staff – intensive by its very nature. Human resources, without doubt constitute the most important and indispensable factor in any economy. Their uniqueness renders it practically impossible to substitute them with any other factor, however important it might be, as nothing can match the human mind in working. Human resources are said to be the major factor behind the progress of any organization. Human behaviour has a strong influence on the working environment of an organization. It is capable of making the organization flourish or perish. Hence an employer should satisfy the physical and psychological needs of his employees in order to motivate them strive for the achievement of the organization goals. The way in which people are recruited and utilized by the employer largely determines the rate of success in achieving its objectives.

In the pre- industrial revolution period, the only aim of the employer was to get the work done by the employee even though the working conditions were totally unsatisfactory. Concern for job satisfaction was considered to be outside the area of his business activities. After industrial revolution, there was tremendous growth of industries. The industrialist paid meager wages but extracted more work from the employees. The employees had to work for meager wages to make their heart and soul

together. They could do nothing else. Bread and butter weighed more than mental satisfaction. Bemoaning their lot, they continued to toil. Growth of trade unionism, awareness of worker's right, labour legislations, etc. transformed gradually the human resources. It is only after the evolution of information technology sector in the 1990 that the humans began to be recognized as vital resources by the employers. The manual processing of work was slowly displaced by computer processing in the past two decades.

Insurance industry has been thrown open to private sector. Insurance industry is witnessing a stiff competition from globally renowned and well established private insurance players who have tied up with reputed private brands in India. Therefore Life Insurance Corporation of India LIC cannot continue to pursue the conventional HR practices. It has to fine-tune its HR policies and strategies to respond to the challenges from the private counterparts. It is an imperative and inevitable needs for LIC to not only attract new talents but also to retain the existing talents through positive employee-centric initiatives. In this context generation and maintenance of job satisfaction among employees through various measures proves to be a formidable challenge.

### **NATIONALIZATION OF LIC**

The demand for nationalization of Life Insurance Company was made from time to time in the past but it gathered momentum in 1944 when a bill to amend the Life Insurance Act 1938 was introduced in the Legislative Assembly. However the year 1956 witnessed a dramatic change as life insurance business was nationalized on 19th January 1956. About 154 Indian Insurance Companies, 16 non-Indian companies and 75 provident funds were operating in India at the time of nationalization. The Parliament of India passed the Life Insurance Corporation Act on the 19th of June 1956, and the Life Insurance Corporation of India was created on 1st September, 1956, with the objective of spreading life insurance much more widely and in particular in the rural areas to cover the socially and economically backward classes and to provide adequate financial cover to all insurable persons against death at a reasonable cost.

During the last 15 years, LIC income grew at a healthy average of 10 per cent as against the insurance industry's 6.7 per cent growth in the rest of Asia (3.4 per cent in Europe, 1.4 per cent in the U.S). India has the highest number of life insurance policies in the world and total invisible funds with LIC are almost 8% of GDP. LIC has been providing insurance cover to five million people living below the poverty line with 50% subsidy in the premium rate. LIC's claim settlement ratio at 95% is higher than the global average of 50%. In keeping with its avowed objective, LIC is focused on taking insurance to the rural masses and today more than 50% of its policies are issued in rural areas.

### **STATEMENT OF THE PROBLEM**

It is obvious that job satisfaction is a feeling of contentment an employee gets from the performance of a job. It occupies a central place in human behaviour. While an organization with more number of dissatisfied workers is always facing problems of frequent friction, low productivity, high rate of absenteeism, sudden stoppage of work, etc, one with a larger number of satisfied workers confronts no such problems. Such a work place ambience is crucial to the effective achievement of organizational goals. Life Insurance Corporation of India (LIC), one of the public sector monoliths in the insurance sphere, has been rendering yeoman service to the public. However, privatization of insurance market

has triggered competition. This, in turn, has mounted pressure on all categories of employees in the LIC. In this context, the employees across the categories have been working towards target achievement on different segments of LIC. It has to survive and advance in the competition- infested market. In this backdrop the employees have to strain every nerve to make LIC stay afloat. It is undoubtedly the factor of job satisfaction that makes goal achievement possible, however hard the target may be. Whether the employees across the categories working in Vellore division of LIC, Tamil Nadu, have been breathing the air of job satisfaction and what factors significantly influence job satisfaction is a problem calling for deep study. Hence an attempt is made to study this aspect further. The knowledge of the factors causing job satisfaction and factors sowing the seeds of dissatisfaction would help the LIC to make suitable changes in its HR policy so as to accomplish the cherished objectives of LIC in the highly competitive environment.

## REVIEW OF LITERATURE

Daftuar's (2001) approach to "Job satisfaction among Government officers: A comparison of three measures" revealed that top-level officers were satisfied more than lower and middle level officers. Top officials were highly satisfied with work, promotion, and working conditions, whereas middle level officers were more satisfied with supervision, pay, and interpersonal relations among employees.

GowriSankar (2003) explored the job satisfaction of junior level executives in GB engineering enterprises private limited, Trichy. He highlighted that respondents were dissatisfied with the monotonous nature of job and with poor recognition of skills and talents. He suggested that job redesign and institution of reward system could be put in place in order to enhance the job satisfaction of employees. Green (2000) in his study on "Motivational Management" has revealed that the organizational factors such as management leadership, teamwork, supervision, recognition, pay and benefits and security have significant relationship with job satisfaction.

Kirkman and Rosen (1999) also found that production and service responsibilities given to 111 teams from four organizations enhanced team empowerment, increased job satisfaction, organizational commitment, and customer service delivery. Supervisors who perceived greater responsibility were more satisfied with their jobs. MacAfee R. Bruce et al. (1998), in their article, "Job satisfaction – It's the little things that count" made an analysis of various factors affecting job satisfaction of employees. They concluded that an alignment of employees' wants, expectations and needs with what is actually received from their job cause more job satisfaction among the employees.

Sunita Singh and Sengupta (2001) in their research on "Psychophysical implications of the uses of power" have indicated that the respondents are quite satisfied with the nature of work, working conditions, and pay structure and perks. They are dissatisfied with respect to promotional avenues. On the whole all the respondents are satisfied with their jobs. Ting Yuan (1997) in his article entitled, "Determinants of job satisfaction on Federal Governments employees", analyzed various job characteristics affecting job the satisfaction of employees. The findings of the study revealed that job characteristics such as pay satisfaction, promotional opportunity, task clarity and significance and skill utilization had been consistently significant in determining the job satisfaction of Federal Government employees.

## SIGNIFICANCE OF THE STUDY

The discussion above brings to surface that job satisfaction occupies a place of pivotal importance in human resource management. Many studies undertaken in this field have also established its efficacy in achieving organizational goals. Since an organization with a happy work force is considered to be a hallmark of efficiency. To secure the enormous advantage flowing from it, a study of job satisfaction assumes importance. In view of this, an attempt is made to measure the impact of demographic and organizational factors on job satisfaction among the employees of different cadres of Vellore division, Tamil Nadu, India. The study is expected to uncover areas of satisfaction as well as dissatisfaction among the respondents. It may show a clear direction along which the authority should move so that with a satisfied and committed work force, the LIC can accomplish its organizational goals more effectively.

## SCOPE OF THE STUDY

The present study intends to cover only employees working in Vellore division of LIC. It is expected to shed light on the effects of demographic variables on Job satisfaction. The relationship between organizational factors and job satisfaction and measurement of the level of job satisfaction of different categories of employees on various factors of job satisfaction form part of the present study.

## OBJECTIVE OF THE STUDY

1. To study the determinants of job satisfaction
2. To analysis overall perception of Job Satisfaction Dimensions of Employees of LIC -Vellore Division.

## SAMPLING DESIGN

The present study is confined to employees working in Vellore division. The proportionate systematic random sampling method has been adopted for the study. The present study is based purely on primary data. It has been collected through a questionnaire designed for the study. Lickert's five point scale has been used to measure the perception of job satisfaction of LIC employees chosen for the present study. Besides, Simple Percentage, Mean score have been applied to confirm the perception level.

**TABLE – 1 SAMPLE SELECTED**

Categories of Employees	Total Employees	Sample Employees
Managers	105(7)	25
Officers	443(30)	110
Clerks	950(63)	234
Total	1498(100)	369

Source: Profile of Life Insurance Corporation of India, Vellore Division.

## POPULATION FOR THE STUDY

Three categories of employees have been taken for the present study: Managers, Officers and Clerical staff. The manager category includes Branch Managers and Assistant Branch Managers; Officers include Accountants, Development Officers, Assistant Accountants and Clerical staffs include Assistants.

## MEAN SCORE ANALYSIS OF VARIOUS ORGANISATIONAL FACTORS

Having analyzed the individual statements under various dimensions of job satisfaction, analysis of overall perception of each response category in each dimension is examined in the following tables. For the purpose of percentage analysis, the five point scales are condensed into three points scale. In other words strongly agree and agree are considered alike while strongly disagree and disagree are treated alike.

**TABLE – 2 JOB CHARACTER**

Category of job	Rating points of respondents					Total	Meanscore
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	1 (4)	1 (4)	1 (4)	7 (28.0)	15 (60.0)	25 (100)	4.36
Officer	1 (0.09)	1 (0.09)	3 (2.72)	64 (58.18)	40 (36.36)	110 (100)	4.28
Clerk	13 (5.5)	15 (6.41)	17 (7.26)	159 (67.9)	31 (13.24)	234 (100)	3.76
Total	15	17	21	230	86	369	4.13

Sources: Primary data. (Figures in parenthesis are percentages)

The perception of each category of employee on various issues listed in the job character has been tabulated in the following exhibit 2. It can be noticed from the table that 88 per cent of managers with the mean score 4.36, 94.5 per cent of officers with the mean score of 4.28 and 81.14 per cent of clerks with the mean score of 3.76 are highly satisfied with job character. In other words, the respondents regardless of the cadre derive higher satisfaction from the various traits of the job they are doing. As far as the collective perception of employees as a whole is concerned, a vast majority of employees perceive a greater job satisfaction from the job characteristics as evidenced by the overall mean score of 4.13 in respect of overall respondents.

**TABLE – 3 WORK LIFE BALANCE**

Category of job	Rating points of respondents					Total	Meanscore
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	0 (0.0)	14 (56.0)	8 (32.0)	0 (0.0)	3 (12.0)	25 (100)	2.68
Officer	0 (0.0)	70 (63.6)	17 (15.5)	0 (0.0)	23 (20.9)	110 (100)	2.78
Clerk	11 (4.7)	141 (60.3)	27 (11.5)	21 (9.0)	34 (14.5)	234 (100)	2.68
Total	11	225	52	21	60	369	2.71

Sources: Primary data. (Figures in parenthesis are percentages)

As regards work life harmony 56 per cent of the manager category, 63.6 per cent of officer category and 65 per cent of clerical category have strongly disagreed that they cannot strike a balance between work life and home life. It implies that they can very well balance the work and home life. The overall mean score of employees across the cadre stands at 2.71 meaning that the work life balance ceases to be an issue upsetting the level of job satisfaction. In view of various employee-oriented privileges in the form of different kinds of holidays, monetary and non monetary benefits, employees across the cadre do not suffer from the problem of work life conflict. Therefore it can be concluded that work life conflict is not at all a problem in Vellore division of LIC.

**TABLE – 4 PAY**

Category Of job	Rating points of respondents					Total	Meanscore
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	0 (0.0)	0 (0.0)	22 (88.0)	3 (12.0)	0 (0.0)	25 (100)	3.12
Officer	0 (0.0)	0 (0.0)	77 (70.0)	33 (30.0)	0 (0.0)	110 (100)	3.86
Clerk	0 (0.0)	0 (0.0)	123 (52.6)	100 (42.7)	11 (4.7)	234 (100)	3.98
Total	0	0	222	136	11	369	3.96

Sources: Primary data. (Figures in parenthesis are percentages)



The overall perception of the respondents of different cadres has been displayed in the table 4. Twenty two managers (88 per cent) 77 officers (70 per cent) and 123 clerks (52.6 per cent) hold reservation about the various pay related issues. However, the minority of managers numbering 3 (12 per cent), officers 33 in number (30 per cent) and 111 clerks (47.4 per cent) have expressed satisfaction over the various issues listed in the pay dimension. On an enquiry with the employees across the cadre, it was disclosed that their pay is not commensurate with the labour put in by them. They expressed that their counterparts in private insurance companies are highly compensated inspite of lack of job security and they have to reconcieto comparatively lower pay in view of inherent job security ensured by the public sector enterprises like LIC. In the light of the above, it can be concluded that though the employees particularly managers and officers cadre are moderately satisfied, clerical cadre is very close to satisfaction. Therefore it may be suggested that the LIC administration has to take measures to equalize the pay of managers and officers on pay with their counterparts in private insurance companies with a string of accountability attached there with. The concept of variable pay component may be integrated with the pay structure of higher echelons of LIC.

**TABLE – 5 POST RETIREMENT BENEFITS**

Category Of job	Rating points of respondents					Total	Meanscore
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	1 (4)	0 (0.0)	11 (44.0)	13 (52.0)	0 (0.0)	25 (100)	3.52
Officer	0 (0.0)	0 (0.0)	72 (65.5)	38 (34.5)	0 (0.0)	110 (100)	3.35
Clerk	0 (0.0)	0 (0.0)	150 (64.1)	80 (34.2)	4 (1.7)	234 (100)	3.13
Total	1	0	233	131	4	369	3.33

Sources: Primary data. (Figures in parenthesis are percentages)

The perception of the employees on the benefits received has been examined in table 5. As for manager 13 subjects forming 52 per cent are highly satisfied with the post retirement benefits while 11 respondents forming 44 per cent are moderately satisfied. While 38 officers (34.5 per cent) and 80 clerks (34.2 per cent) are satisfied, 72 officers (65.5 per cent) and 155 clerks (64.1 per cent) seem to be moderately satisfied with the adequacy of benefits received from the corporation. The overall mean score of 3.33 indicates the moderate level of satisfaction of the respondents towards the post-retirement benefits given by the corporation.

**TABLE – 6 JOB SECURITY**

Category Of job	Rating points of respondents					Total	Meanscore
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	2 (8.0)	0 (0.0)	5 (20.0)	8 (32.0)	10 (40.0)	25 (100)	4.20
Officer	0 (0.0)	1 (0.9)	4 (3.6)	44 (40.0)	61 (55.5)	110 (100)	4.52
Clerk	0 (0.0)	0 (0.0)	7 (3.0)	101 (43.2)	126 (53.8)	234 (100)	4.51
Total	2	1	16	153	197	369	4.41

Sources: Primary data. (Figures in parenthesis are percentages)

The individual and collective perception of different respondent groups on job security has been shown in the above table. As for manager cadre 18 managers, (72 per cent) are highly satisfied with the job security. One hundred and five officers (95.5per cent) and 227 clerical staff (97 per cent) are highly satisfied with the various aspects of job security. As for overall job satisfaction resulting from job security from the entire response category, the overall mean of 4.19 represents the higher satisfaction experienced by the employees across the category.

**TABLE – 7 WORK ENVIRONMENT**

Category Of job	Rating points of respondents					Total	Meanscore
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	1 (4.0)	1 (4.0)	0 (0.0)	20 (80.0)	3 (12.0)	25 (100)	4.12
Officer	0 (0.0)	0 (0.0)	25 (22.7)	75 (68.2)	10 (9.1)	110 (100)	3.86
Clerk	0 (0.0)	0 (0.0)	60 (25.6)	118 (50.4)	56 (23.9)	234 (100)	3.98
Total	1	1	85	213	69	369	3.96

Sources: Primary data. (Figures in parenthesis are percentages)

The perception of different respondent groups on the various facets of work environment has been presented in the table 7. All the employees in the manager cadre are highly satisfied with regard to work environment. As for officer and clerical cadre 85 officers (77.3 per cent) and 174 clerks (74.3 per cent) are highly satisfied. However, a minuscule minority of 25 officers (22.7 per cent)

and 60 clerks (25.6 per cent) are experiencing moderate level of satisfaction in work environment. However, the overall opinion of all those surveyed indicates near satisfaction towards the work environment as the overall mean score is 3.98.

Perhaps computerization and the consequent relief from manual work processing in air conditioned work environment, clean drinking water facility, hygienic toilet, ergonomically designed chairs and desk, etc. might have made the employees perceive satisfaction from the work environment. Further democratic set up in work environment, clear out definition of authority, responsibility power accountability, strong trade union, welfare measureable, etc do not cause any confusion on the work ambience. All these positives might have brought about a sound environment to work. Hence, it can be concluded that work environment in LIC is pleasant.

**TABLE – 8 ATTITUDES OF THE SUPERIORS**

Category Of job	Rating points of respondents					Total	Meanscore
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	0 (0.0)	0 (0.0)	0 (0.0)	25 (100.0)	0 (0.0)	25 (100)	4.00
Officer	1 (0.9)	0 (0.0)	22 (20.0)	35 (31.8)	52 (47.3)	110 (100)	4.26
Clerk	0 (0.0)	9 (3.8)	21 (9.0)	160 (68.4)	44 (18.8)	234 (100)	4.02
Total	1	9	43	220	96	369	4.09

Sources: Primary data. (Figures in parenthesis are percentages)

The attitude of the superiors has been presented in the table 8. It is very much inspiring to note that all the managers are very much satisfied with the attitude of the superiors as the mean score is 4. As far as officers and clerks are concerned, 87 of former category (79.1 per cent) and 204 of latter category representing (77.2 per cent) are satisfied with the attitude of the superiors. However, twenty two officers (20.0) and 21 clerks (9) are not in a position to express any opinion about the attitude of the superiors. It is also very much encouraging to observe that except 9 clerical staff (3.8 per cent), no respondent has explicitly expressed negative attitude towards the superior. On the whole the attitude of the employees towards the superior is perceived to be positive as the overall mean of entire employees is 4.09.

**TABLE – 9 RELATIONSHIP WITH CO-WORKERS**

Category of job	Rating points of respondents					Total	Meanscore
	SDA	DA	NO	A	SA		

	1	2	3	4	5		
Manager	1 (4.0)	0 (0.0)	5 (20.0)	14 (56.0)	5 (20.0)	25 (100)	4.00
Officer	1 (0.9)	0 (0.0)	1 (0.9)	86 (78.2)	22 (20.0)	110 (100)	4.20
Clerk	0 (0.0)	0 (0.0)	20 (8.5)	155 (66.2)	59 (25.2)	234 (100)	4.17
Total	2	0	26	255	86	369	4.17

Sources: Primary data. (Figures in parenthesis are percentages)

The relationship with co-workers has been analyzed in the table 9. Nineteen managers (76 per cent), 108 officers (98.2 per cent) and 214 clerks (91.4 per cent) are satisfied with the smoothness of relationship with co-workers. The mean score of the individual respondent category is 4 for all the employees. It implies the higher level of satisfaction of employees with cordial environment in the work spot. It is also worth mentioning that none of the respondents has viewed the inter-personal relationship to be a strained one. Therefore it can be concluded in terms of overall mean score 4.17 that the inter-personal relationship climate is very smooth.

**TABLE – 10 RECOGNITION**

Category of job	Rating points of respondents					Total	Meanscore
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	0 (0.0)	0 (0.0)	0 (0.0)	14 (56.0)	11 (44.0)	25 (100)	4.44
Officer	0 (0.0)	0 (0.0)	0 (0.0)	63 (57.3)	47 (42.7)	110 (100)	4.43
Clerk	1 (0.42)	1 (0.42)	9 (3.8)	120 (50.17)	103 (44.0)	234 (100)	4.40
Total	1	1	9	197	161	369	4.41

Sources: Primary data. (Figures in parenthesis are percentages)

The views of the employee on the various forms of recognition have been presented in the above table 11. It is very much commendable to note that the employees regardless of various designations have held a positive view about the various forms of recognition in LIC. The satisfaction level of managers ranges between satisfaction and high satisfaction in term of percentages. The mean score of the manager category is 4.44 indicating higher level of satisfaction. Similarly 110 officers (100 per cent) and 223 clerical staff (94.17 per cent) are very happy about the recognition given by the corporation. The overall mean score of 4.41 reflects the higher level of satisfaction experienced by the employees across the category.

**TABLE – 12 COMMUNICATION**

Category of job	Rating points of respondents					Total	Mean score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	0 (0.0)	0 (0.0)	0 (0.0)	7 (28.0)	18 (72.0)	25	4.72
Officer	1 (0.9)	0 (0.0)	0 (0.0)	69 (6.7)	40 (36.4)	110	4.36
Clerk	0 (0.0)	0 (0.0)	0 (0.0)	131 (56.0)	103 (44.0)	234	4.44
Total	1	0	0	207	161	369	4.42

Sources: Primary data. (Figures in parenthesis are percentages)

The perception of the employees on various aspects of communication has been summed up in the table 12. It is evident from the table that manager category with the mean score of 4.72 and officer category with the mean score of 4.36 and the clerical category with the mean score of 4.44 are very much impressed with the communication flow in the various branches of the LIC in

Vellore division. The overall mean score of 4.42 mirrors the highly positive mindset of the respondents' category towards communication flow. During the course of interview with the employees across the category, it was disclosed that in house magazines, periodical circulars from divisional offices, meeting convened by the branch managers, meetings convened by trade unions, etc. keep the staff updated with the developments in LIC, and it was pleasant to learn that there is no blackout or hold up of information by the LIC management. In the light of above it can be concluded that the communication flow in LIC is barrier-free and transparent.

**TABLE – 13 CAREER ADVANCEMENT**

Category Of job	Rating points of respondents					Total	Mean score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	0 (0.0)	0 (0.0)	0 (0.0)	15 (60.0)	10 (40.0)	25 (100)	4.33
Officer	0 (0.0)	0 (0.0)	0 (0.0)	30 (27.3)	80 (72.7)	110 (100)	4.88
Clerk	120 (0.42)	90 (0.84)	0 (0.0)	10 (70.94)	14 (27.8)	234 (100)	1.75
Total	120	90	0	55	104	369	2.81

Sources: Primary data. (Figures in parenthesis are percentages). The opinion of the respondents in the career advancement has been highlighted in the table 13. The manager category of whole (100 per cent), the entire officer category and all the clerical respondents are highly satisfied with the promotion prospects available in the corporation. However there is so much of dissatisfaction prevailing among the clerical cadre on career advancement. The poor mean score of 1.75 evidence mounting dissatisfaction in this regard. It was revealed during the interview that longer wait to get promoted in the seniority basis. Inability of staff to qualify themselves with higher qualification, prescribed delay in recruitment of clerical staff etc. are some of the factors dampening the career progression of the clerical staff. In the view of the facts mentioned above, it can be summed up that expect clerical cadre, there is all around satisfaction with career advancement opportunities in case of managers and officers.



TABLE – 14 TRAINING

Category Of job	Rating points of respondents					Total	Mean score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	0 (0.0)	0 (0.0)	0 (0.0)	16 (64.0)	9 (36.0)	25 (100)	4.36
Officer	0 (0.0)	0 (0.0)	0 (0.0)	88 (80.0)	22 (20.0)	110 (100)	4.20
Clerk	1 (0.42)	2 (0.84)	12 (5.1)	195 (83.33)	24 (10.3)	234 (100)	4.05
Total	1	2	12	299	55	369	4.12

Sources: Primary data. (Figures in parenthesis are percentages)

As for the training, the perception of the employee across the cadre is very much positive as evidenced by the mean score exceeding 4. In other words, 16 managers (64 per cent) are satisfied with the various aspects of training and 9 managers (36 per cent) are highly satisfied with the variety of training given for LIC employees. Eighty per cent of officers are satisfied with the training and 22 per cent are highly satisfied. As for clerical cadre, except 12 employees (5.1 per cent) who experience moderate level of satisfaction on the training programs, 219 clerical staff are experiencing satisfaction to a higher extent. In short the employees across the category are satisfied with the various aspects of the training as overall mean score of the response category stands at 4.26. During the course of interview with the subject across the category it is expressed that the training given to LIC staff is excellent. There is no confusion in deputing the staff for training. Clearly established and transparent guidelines facilitate smooth training of staff. A well prepared training agenda enlighten the staff on various aspects of their work. Hence, LIC need to be commenced on the functioning of staff training system pursued therein.

TABLE – 15 GRIEVANCE HANDLING

Category Of job	Rating points of respondents					Total	Mean score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	0 (0.0)	0 (0.0)	3 (12.0)	11 (44.0)	11 (44.0)	25 (100)	4.32
Officer	0 (0.0)	0 (0.0)	3 (2.7)	53 (48.2)	54 (49.1)	110 (100)	4.46
Clerk	3 (1.28)	3 (1.28)	50 (21.36)	84 (35.9)	94 (40.2)	234 (100)	4.16
Total	3	3	56	148	159	369	4.26

Sources: Primary data. (Figures in parenthesis are percentages)

The opinion of the employees on the various aspects of grievance handling has been summed up in the table 15. A cursory glance at the table reveals that 22 managers (88 per cent) are satisfied with the functioning of grievance mechanism. Similarly 53 officers (48.2 per cent) are satisfied with the grievance system and 54 officers (49.1 per cent) are highly satisfied. However, the level of job

satisfaction varies in the clerical cadre. While 84 clerks (35.9 per cent) are experiencing satisfaction and 94 clerks (40.2 per cent) are experiencing higher level of satisfaction, 6 clerical employees (2.56 per cent) are not satisfied with the grievance handling procedure and 50 clerks (21.36 per cent) are moderately satisfied about the operation of grievance system. But the overall mean score of employees cutting across the cadre points to a higher level of satisfaction perceived by the employees on staff grievance redressal system.

**TABLE – 16 COMMITMENT AND LOYALTY**

Category Of job	Rating points of respondents					Total	Meanscore
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	0 (0.0)	0 (0.0)	0 (0.0)	4 (16.0)	21 (84.0)	25 (100)	4.84
Officer	0 (0.0)	0 (0.0)	0 (0.0)	5 (4.5)	105 (95.5)	110 (100)	4.95
Clerk	0 (0.0)	0 (0.0)	0 (0.0)	28 (12.0)	206 (88.0)	234 (100)	4.88
Total	0	0	0	37	332	369	4.90

Sources: Primary data. (Figures in parenthesis are percentages)

The employees' perception about the commitment and loyalty has been displayed in the table 16. The existence of higher degree of loyalty is very much in evidence in the case of different categories of employees. The manager category numbering 21(84 per cent), officer category 105 (95.5 per cent) and clerical category 206(88 per cent) are highly satisfied with being the employees of LIC. It is very much heartening to note that there is not even a single respondent regretting to be an employee of LIC, a public sector monolith in the insurance space. The overall mean score of 4.10 bears testimony to the fact of all employees being proud of serving in LIC.

**TABLE – 17 OVERALL MEAN SCORE OF THREE CATEGORIES OF EMPLOYEES FOR VARIOUS “ORGANISATIONAL FACTORS”**

Organizational Factor Determining Job Satisfaction	Level of Job			Group Mean
	Manager	Officer	Clerk	
	Mean	Mean	Mean	
Job Characteristics	4.36	4.28	3.76	4.13
Work Life Balance	2.68	2.78	2.68	2.71
Pay	3.12	3.30	3.52	3.43
Post Retirement	3.52	3.35	3.38	3.38
Job Security	4.20	4.52	4.51	4.49
Work Environment	4.12	3.86	3.98	3.96
Attitudes of the Superiors	4.00	4.26	4.02	4.09
Relationship with Co-workers	4.00	4.20	4.17	4.17
Recognition	4.44	4.43	4.40	4.41
Communication	4.72	4.36	4.44	4.44
Career Advancement	4.33	4.88	1.75	2.81
Training	4.36	4.20	4.05	4.12
Grievance Handling	4.32	4.46	4.16	4.26
Commitment and Loyalty	4.84	4.95	4.88	4.90

Sources: Primary data.

Table 17 portrays the mean score of different categories of employees surveyed. A keen observation of the table reveals the fact that employees across the category experience job satisfaction on most of the factors identified. It is very heartening to observe a high level of satisfaction on job characteristics, job security work environment, attitude of superiors, relationship with coworkers, recognition, communication, training, grievance handling and commitment and loyalty as the mean score of the dimensions exceeds 4 across the employees of various cadres. The negative mean score in work life balance across the category indicates absolute job satisfaction from the work life harmony. In other words, employees across the category do not experience the problem of work life balance thanks to various supportive measures. However, there is a moderate level of satisfaction in the case of pay and post- retirement benefit among the employees across the cadre. There is high degree of dissatisfaction prevailing in the case of clerical cadre on career advancement.

## CONCLUSION

A study of job satisfaction of employees LIC, Vellore division, Tamil Nadu, India has brought to light both positive aspects and dark spots. As for officer category, it is high level motivation factors like recognition for work, promotion policy; and work itself, achievement cause job satisfaction while hygiene factors cause less job satisfaction. But this is reverse in the case of clerical cadre. In other words, hygiene factors like job security, working condition, post- retirement benefits, interpersonal relationship, suggestion system, grievance system cause more job satisfaction while there is a high level of dissatisfaction prevailing among them in the promotion policy, recognition for work, achievement, etc.. Therefore LIC Vellore division needs to conduct a periodical job satisfaction survey so that any unpleasant situation can be removed and job satisfaction secured successfully.

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## AN ANALYSIS OF SCHOOL TEACHERS' PERCEPTIONS ON THE USE OF TELEVISION, INTERNET AND COMPUTERS (TIC) AS LEARNING TOOLS

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### ABSTRACT

*The Purpose of this study was to analyze school teachers' views on the usage of TIC (Television, Internet, and Computer) learning tools as supplementary to the class room based instruction in schools. Some of the aspects covered in this study are – awareness, effectiveness, quality, usefulness to students, relevance and role of parents. Information was gathered through a questionnaire distributed among 75 teachers of a school. The survey conducted was analyzed and results compiled. Based on the analysis, the study proposes several actions to be taken by the school management, teachers, TIC developers and parents so as to improve the effectiveness of TIC learning tools.*

### INTRODUCTION

The most commonly seen phenomenon in the 21<sup>st</sup> century is probably change. Changes are seen in almost every sphere of activity- from technology to education from healthcare to medicine. Change has become synonymous with “progress”. The impact of these changes is highly substantial, affecting every aspect of human endeavor. School education is no exception to this change.

The Aristotelian method of pedagogy, with the teacher and the pupil exchanging information, is slowly being supplemented by informational technological advancements which are slowly revolutionizing the field of education. These emerging technologies enhance and support the learning process, thus presenting before the learner several vistas of learning.

Many education technology companies have developed Computer Based Tutorials (CBTs), educational websites targeting school children. These companies have used attractive animations, audio-visual methods to convey the difficult concepts in mathematics, sciences etc. School children also find these technologies more interesting and motivating. Recently, Tata Sky has introduced interactive learning using TV. All these companies are trying to provide supplementary learning tools for school children, as they see it as a huge market. Most of the cases these learning tools are based on what technology can offer rather than on learning needs of the school children.

The biggest missing link in the development of TIC learning tools are (i) not involving important stakeholders namely – parents, teachers and school children (ii) Scientific evaluation of these new supplementary learning tools (Dikshit 2003, Huseth 2001). Technology savvy parents are buying the TIC learning tools and some of the children are also using these tools. However, very limited research is available on the evaluation of TIC learning tools in school education (Hungand Hsu 2007). However, several researchers studied TV as a learning tool in distance education programs aimed at graduation and post graduation students (Venkaiah 2006, Sanjay 1999, Sahoo 1994).

Supplementing school education with technology based TIC learning tools is what is referred as blended learning (b- learning). B- learning when properly used at school level will revolutionize

the school education system. B-learning is a new paradigm and teachers associated with traditional class room based teaching find it difficult to appreciate the power of this new technology. School teachers have an important role to make the TIC learning tools contribute effectively in school education (Beaudoin 1990). The present study focuses on understanding the perceptions of school teachers in adopting TIC learning tools at school level.

## **OBJECTIVES OF THE STUDY**

This article is a study based on the teachers' perspectives with regard to the use of TIC {Television, Internet, Computer} tools in teaching .It focuses on whether these tools act as supplementary aids to teaching or whether they hamper the overall instruction process. It also focuses on the role of parents with regard to the use of TIC tools. The study also lists certain suggestions for improving the effectiveness and utility of these tools in academic instruction. It also tries to identify the problems faced by teachers in using these tools.

## **SCOPE OF THE STUDY**

The paper limits its study to the use of TIC tools as mentioned i.e. TV based learning, Internet based learning and computer aided learning. It also limits itself to the teachers' perspectives with regard to the use of these tools in the academic process.

## **METHODOLOGY**

The study was based on a self-developed questionnaire investigating the attitude of teachers towards using TIC techniques and the overall effectiveness of these TIC techniques in the academic process from the point of the view of the teachers. A questionnaire with response pattern on a 5 point scale with parameters like SA {strongly agree}, A {agree}, UD {undecided}, D {disagree}, SD {strongly disagree} was developed to collect the required information from teachers. The questionnaire also had a suggestion block which listed all the suggestions given. Thus, the information collected consisted of both statistical and descriptive data.

A total of twenty questions were framed and circulated among 75 teachers of a premier school. The response received from 56 teachers was analyzed. The response rate was 74%. The questionnaire was distributed to a random group of teachers from all levels –preschool, primary and secondary and from all the departments including languages, math, science, computers etc. The percentage of preschool teachers was 23 that of primary school 46 and high school 31.

## **QUESTIONNAIRE**

As seen the questionnaire had two segments to fill in. The first block had three general questions on the usage of television, internet and computer by teachers as supplementary teaching aids. Teachers were asked to mark on a scale ranging from "a very large extent" to "not at all". For analysis, the first three segments (very large extent, large extent, considerable extent) were considered under positive and the last two segments (limited extent, not at all) under negative.



Aspects	Very large Extent		Large Extent		Considerable Extent		Limited Extent		Not At All	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Use of Television based content/quiz	1	2	2	4	11	21	15	28	14	26
Use of Internet based content/quiz	1	2	8	15	12	23	9	17	12	23
Use of Computer based content/quiz	5	9	2	4	16	30	13	25	6	11

The second block of questions probed deeper into the teachers' perspectives about the TIC learning tools, their overall effectiveness in the academic instruction process. The entire questionnaire is thus „teacher“ perspective as they have a better understanding of the effectiveness of these tools.

Statements	S A		A		Undecided		D		SD		No Answe	
	Fre q	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Use of TIC learning tools helps in creating interest towards mathematics and science subjects.	28	50%	24	43%	1	2%	2	4%	1	2%	0	0%
Children regularly using TIC learning tools do better in school exams.	9	16%	31	55%	9	16%	7	13%	0	0%	0	0%
Use of TIC learning tools is a waste of time for children	0	0%	1	2%	4	7%	35	63%	15	27%	1	2%
School children do not take interest in TIC learning tools	0	0%	4	7%	1	2%	32	57%	19	34%	0	0%
TIC learning tools motivate school children towards reading general books.	6	11%	24	43%	6	11%	17	30%	1	2%	2	4%
Parents are encouraging school children to use TIC learning tools as they do not have time to help them with studies at home	12	21%	32	57%	4	7%	6	11%	2	4%	0	0%
I feel use of TIC learning tools is not effective	0	0%	1	2%	8	14%	32	57%	14	25%	1	2%
The quality of TIC learning tools is questionable	5	9%	23	41%	11	20%	15	27%	2	4%	0	0%
Children have difficulty in following the TIC learning tools content as it does not synchronize with the content covered in schools.	3	5%	17	30%	8	14%	17	30%	9	16%	2	4%
Children have difficulty in managing the time in using TIC learning tools and school work	5	9%	37	66%	3	5%	9	16%	2	4%	0	0%
I encourage children to use TIC learning tools	14	25%	41	73%	1	2%	0	0%	0	0%	0	0%
I feel schools should integrate TIC learning tools into the school education	25	45%	29	52%	1	2%	1	2%	0	0%	0	0%
I think that TIC learning tools help only a few students	4	7%	12	21%	3	5%	30	54%	6	11%	1	2%
I believe that presence of parents while children use the TIC learning tools helps improve effectiveness	23	41%	30	54%	1	2%	2	4%	0	0%	0	0%
Many families cannot afford the TIC learning tools	11	20%	40	71%	3	5%	2	4%	0	0%	0	0%
I feel that schools should recommend appropriate TIC learning tools to help parents	15	27%	35	63%	4	7%	1	2%	0	0%	1	2%
I think most of the TIC learning tools are not suitable to school children	1	2%	12	21%	11	20%	28	50%	4	7%	0	0%
I feel that most of the TIC learning tools are based on sound research on school children learning needs	0	0%	30	54%	17	30%	5	9%	2	4%	2	4%
I feel that use of TIC learning tools will reduce the interest of school children in class room teaching	4	7%	22	39%	3	5%	23	41%	1	2%	3	5%
I feel that children are taking the full advantage of the TIC learning tools to improve their educational performance	11	20%	17	30%	12	21%	13	23%	1	2%	2	4%

## ANALYSIS OF RESULTS

Parameters 1, 2 have been taken as positive responses while parameters 3,4,5,6 have been taken to be negative responses for the analysis. The analysis of the first block clearly showed that a majority of the teachers were unaware of TV being used as a supplementary teaching aid. Most teachers {43%} said that they have been using computer based content in their teaching process. 30% of teachers agreed that internet also is a powerful tool in the teaching process. While television had been in existence for a longer time and had arrived much before the computer and the internet, it is surprising to note that TV stands more as an entertaining medium rather than an educational medium as seen by only 27% of teachers who rated television as an educational tool.

A general overview of the results showed that most teachers feel that TIC learning tools do help children in their academics, while only 2% said that TIC tools are a waste of time for children. 98% of teachers felt that use of these tools is highly effective.

Most teachers {98 %} of them said that they would encourage students to use TIC learning tools. Three fourths of the teachers felt that a regular use of TIC learning tools would foster better academic results. But, on the other hand three fourths of teachers felt that children would find difficulty in managing time doing TIC learning tools and school work. This could also mean that TIC learning tools are seen as an additional burden on the students, if asked to use them. A solution to this problem was the answer given by 96% of the teachers who felt that TIC learning tools should be a part of the school curriculum. Once amalgamated into the school education process, teachers feel that TIC tools would become more effective.

While a majority of teachers {93%} voted that use of TIC learning tools creates interest in the minds of the children towards Math and Science, they believe that these tools are not very effective for the other subjects. Only 54% of the teachers said that TIC learning tools motivate children towards reading general books while another 46% were undecided whether these tools promote healthy reading. 93% of teachers believed that students take an active interest in these tools if incorporated into their school education. Another startling fact that arose was that 46% of teachers believe that use of TIC learning tools would reduce the interest of school children towards classroom teaching. This lays a greater emphasis on teachers to adopt newer techniques into the teaching process. It also goes on to say that, teachers were skeptical about using these tools as classroom teaching would take a setback.

75% of the teachers believed that the content of TIC learning tools synchronizes with the content of their textbooks; as such TIC tools form an effective learning podium for children. They also give children a reinforcement of the topics already learnt. While the audio-visual media has an effective impact on the minds of children it is surprising to note that 30% of teachers believe that TIC learning tools help only a few students. Whether this

set is of the highly meritorious or the slow learners who are benefited seems to be a matter of further analysis. Only 50% of teachers believe that children are taking full advantage of TIC learning tools to improve their educational performances, while 50% are unclear about this. It goes to say that teachers themselves are unclear about the effectiveness of TIC learning tools in their academic process. A conclusion to be arrived is that teachers have to be themselves educated on this before actually using them for students.

23% of the teachers believe that most of the TIC learning tools are not suitable to school children. A questionable fact is whether these tools would be more effective for the college and research level students. This also stresses the fact that content of the TIC tools need to be more and more aligned to school education in school and at home too. However 89% of teachers felt that schools should recommend the appropriate learning tools to parents. This puts an additional onus of responsibility on the management to suggest suitable tools for parents.

The role of parents in the promotion of TIC learning tools turned out to be more positive. Many teachers believe that parents are themselves encouraging school children to use TIC tools as they do not have the time to help with studies. 98% of the teachers believe that the presence of parents while children are using TIC tools help improve effectiveness. So, TIC learning tools should be a part of the education process at The most commonly seen phenomenon in the 21<sup>st</sup> century is probably change.

TIC learning tools have emerged as a high cost venture as 91% of teachers believe that many families cannot afford TIC learning too. This reiterates the first result reached that many teachers are unaware of TV being used as an education supplement. Only the computer and the internet are viewed by teachers as a tool in education.

54% of teachers believe that TIC learning tools are based on sound research on school children needs. 50% are doubtful about the quality of these TIC tools. Both these lay a great stress on more research into the effectiveness and use of TIC tools.

## **LIMITATIONS OF THE STUDY**

The study limits itself to only a single school. The number of teachers involved in the analysis was 75 and the responses reached were from 56 of them. The questionnaire was prepared to elicit responses only from teachers and did not look at the child's or the parent's views. While all the teachers were grouped together and taken as one unit, the study allows further scope on the views of teachers based on experience, gender, subjects taught, level of the teachers at which they are teaching which were not taken into consideration for this paper.

## **SUGGESTIONS**

The following suggestions regarding the usage of TIC tools were reached at:

1. Television as an educational supplement should become more popular.
2. Educational programs on TV should be advertised in newspapers.

3. The timings of TV education programs should be convenient to children.
4. Content of TIC learning tools should be in sync with school curriculum.
5. Inform children beforehand the schedule of the time and the topics to be shown.
6. Content of TIC learning tools should be prepared by subject experts.
7. Content should relate to all levels of students and should be made attractive and interesting.
8. Review tests to be made available as children can test what they have learnt.
9. Teachers' lesson plans and classroom techniques should be revamped, incorporating these tools.
10. Teaching techniques should become more interesting.
11. Allow parents to directly monitor their children's usage of TIC learning tools.
12. School management should take an active role in the selection and usage of TIC tools.
13. Management can also share their views on the effective usage of TIC tools with other schools.

## DISCUSSION AND CONCLUSION

As observed, learning tools have been perceived by teachers as computer aided and internet based, while TV based learning is given a poor third slot. So, it is to be understood that teachers are to be aware of TV being used as a learning tool. As said, Teachers' personal factors, attitudes and beliefs regarding technology are of great importance in their decisions to adopt technology in their classrooms. This coincides with our analysis too when a majority of teachers encourage students to use TIC learning tools and they wanted it to be a part of the school curriculum. There was a significant thrust on parents and school management in the implementation of these tools. Teachers felt that this trio together {Teacher, Parent, School management} should work together in the implementation of these tools in the school. Schools should incorporate these in the school curriculum and also recommend the same to parents. The study also concludes that there is not much of research evidence on the effectiveness of media as an educational supplement.

As the use of TIC learning tools continue to increase rapidly in schools as well as homes, it seems inevitable that TIC tools will impact not only practical classroom teaching, but even the pedagogical theories that stand behind them. No doubt the attitude of teachers towards these TIC tools as well as their attitude towards the practice of teaching and the subjects they teach will be an important factor in the degree to which TIC tools may be integrated into classroom teaching. Efforts to popularize TV based learning and further explore these avenues are surely needed.

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**(WELLNESS YOGA FOR STRESS MANAGEMENT) EFFECT OF  
'BHUTASHUDDHI KRIYA' ON EEG ALPHA OF THE  
MALES**

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**ABSTRACT**

*Past study attempted to study the effect of 'Bhootashuddhi Kriya' on Alpha EEG of collage going non yogic students. 10 students has been selected from Dev Sanskriti Vishwavidyalaya, Haridwar. in the ages of 18 to 25 through accidental sampling, were made to practice of 'Bhootashuddhi Kriya for a duration of 20 days with predefined instructions by the yoga instructor for 30 minutes daily. One group pre-post research design was followed in the study. The readings were taken before and after administering yogic practices .The result showed a significant change as Bhutashuddhi Kriya positively increase the Alpha EEG of the Males students, at 0.01 level of confidence.*

**KEYWORDS:** *Bhootashuddhi Kriya, EEG Alpha.b*

**INTRODUCTION**

In modern World stress / life style related diseases like anxiety, neurosis, depression, schizophrenia etc. are quite common. Tension is the central theme o f all psychosomatic diseases. This tension is due to the strain of life that an individual carries. Any disorder of this homeostatic by any factor would ultimately lead to the development of stress related therapies have been unable to answer the question of prevention and management of stress.

Due to the advancement of technology and the information overload, the situation is grave (Pandya, 2003). We can hardly find anyone around, whose mind remains balanced and are always free from tension stress and worries. Stress and anxiety have become major killers in our developed world. Particularly the youth, the college-going students are losing their health and well-being. Good health is one of the greatest resources for vitality, creativity and wealth, while poor health in contrast significantly drains the afore mentioned. Hence it is necessary for the students education to introduce a complete Yoga, Asana, Pranayama & mediation technique through, which they can save themselves from common disorders a nd stress free life. Stress contributes in the causation of many psychosomatic, autoimmune and immunosuppressive disorders (Ader, Cohen & Felten, 1995). Physical, thermal stress was found to impair performance in specific psychometric tests and modify brain electrical activity .Also, mental stress related to working overtime was found to deplete attention and reduce executive functions, with increased feelings of confusion (Proctor et al., 1996).

During the practice of Bhootshuddhi Kriya, we take deep breath, and due to this long inhalation, sufficient oxygen goes into the lungs. Total lungs capacity can be used at the time. A proper



gaseous exchange results into better oxygen supply to all the cells as well as the neurons. Originated blood goes to the brain through this process. Functioning of the brain improves, and a reduction in the level of stress can be measured. Pranayama improves the brain activities (Nagendra, 1997).

Bhootshuddhi Kriya is the practices of life Pranayama. Bhootshuddhi Kriya is the based on Pranayama which involves breathing exercise with chanting of the word Soham. The word „Bhoot“ means Panchamahabhoota (Five elements) manifested their five elements with defined qualities and natures, they are (1) Earth (Prithvi) (2) Water (Jal) (3) Fire (Agni) (4) Air (Yayu) (5) Ether (Aakash)”. (Saraswati Swami Niranjananada, 2002) here „shuddhi“ means internal and external body purification and, in the words „Kriya“ means there are two syllables. One is Kri; the other is „Ya“. Kri means you do your work from morning until you go to bed. In addition, “Ya” means the conscious body. kriya yoga is one of the easiest and most powerful methods for practicing mediation and awakening the spiritual consciences in man.” (Saraswati swami satyananda, 2004). Bhootshuddhi kriya is the part of Path of divine life ( Marshi Arivind ,2007).

Electroencephalography (EEG) is the measurement of electrical activity produced by the brain as recorded from electrodes placed on the scalp. Alpha waves are electromagnetic oscillations in the frequency range of 8–12 Hz arising from synchronous and coherent (in phase / constructive) electrical activity of thalamic pacemaker cells in the human brain. They are also called Berger's wave in memory of the founder of EEG.(Brazier, 1970). With humans electrodes can't generally be implanted in the brain; so recordings are made from the surface of the scalp, a procedure known as electroencephalography (EEG). Human brain emits four types of waves . These are four types. (a.)Alpha, (b.) Beta. (c.) Delta and (d.) Theta.

### TECHNIQUE OF BHOOTSHUDHI KRIYA

Sr. No	Kriya	Mantra	Chakra	Round	Duration /minute
1	Kanishtha Kriya	Om Kavchaya hum:	Ajna	60	4
2	Jeshtha Kriya	Om Karatalkar	Muladhar	15	1
3	Shreshtha Kriya	Om Astraye Phatha	Swaadhistan	30	2
4	Sirvsheshtha Kriya	Om ShikayaVashatha	Manipura	45	3
5	Kanishtha Kriya	Om Kavchaya hum:	Anahat	15	1
6	Shreshtha Kriya	Om Karatalkar	Vishudha	30	2

7	Sirvsheshtha Kriya	Om Astraye Phatha	Ajna	45	3
8	Paramkanishtha Kriya	Om Shirses Swaha:	Sahastral	60	4
9	Meditation		Sahastral		5
10	Om chanting		Each chakra		2
11	Naddishodhan Pranayama		Each chakra		3

**OBJECTIVES:** To Study the effect of Bhootashuddhi Kriya on Alpha-EEG of the males .

**HYPOTHESIS:** The practice of Bhootashuddhi Kriya is a positively increase the Alpha EEGof the males.

**METHODOLOGY**

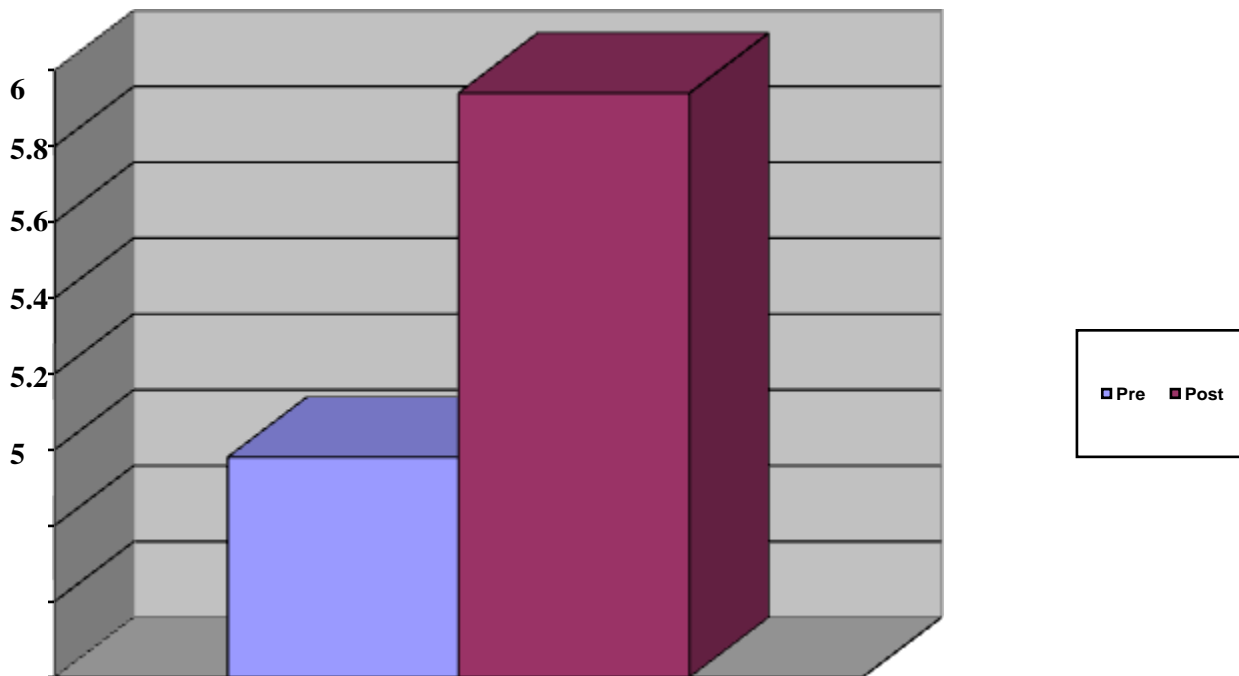
**SAMPLE & SAMPLING:** 10 students are selected by accidental sampling.

**TOOL:** Alpha EEG Biofeedback machine is used to measure the Alpha EEG level of males students.

**RESULT**

**TABLE**

Test	MEAN	N	SD	SEM	R	SED	t-value	Significantlevel
Pre	4.98	10	0.87	0.29	0.24	0.115	8.42	0.01
Post	5.94	10	0.79	0.26				



4.8

4.6

4.4

MEAN

**INTERPRETATION & DISCUSSION**

Above table shows that the students were better improved in their alpha EEG level. The significance difference between two mean were 0.115 which was significant at 0.01 levels. The value of t-test is 8.42 which are significant on the level of 0.01, so the directional hypothesis is accepted. Its means, Bhootashuddhi Kriya positively increases the Alpha EEG of the males students.

The mechanisms of action of the psychic, somatic and visceral centers of our brain are closely interconnected by efficient anatomical and physiological links. However, the psychic centers are more closely associated with somatic centers than the autonomic ally controlled visceral centers. The study shows a significant change in the Alpha EEG level of the subjects. EEG measures minute electrical activity in the brain in the form of waves. The frequency of brain activity waves has been shown to alter according to the state of consciousness and state of mind the subject is in. Beta activity is normally noted in the awakeworking state.

In the practice of Bhootshuddhi Kriya there is a stage of meditation. This is a state of energized. In the state of meditation the whole body becomes painless, respiration becomes occasional, and the heart rate slows down,. (Swami Abhedananada, 2000). Meditation affect the pineal gland produce such hormones that affect brain and endocrine system. (Koar, 1995). Meditation was found to improve concentration and memory The reduction in oxygen consumption and autonomic relaxation were reported following meditation on meaningful syllable Om (Telles, Nagarathna & Nagendra, 1995).

During this practice there was a significant reduction in oxygen consumption by 32.1 percent when compared to an equal period of supine rest in shavasan, which produced a 10.1 percent reduction in oxygen consumed. The practice also increased the depth of respiration with reduction in breath frequency, suggesting physiological relaxation (Telles, Reddy & Nagendra, 2000).

This Kriya releases of physical, mental and emotional tension, occurs due to a process of purification in the subtle body. The person can feel the flow of inner energy and love subtle expression filing by this practice, as like divine sound , divine light, a nd divine vibration, sweating, trembling and energetic (Govtam C, 2003).Bhootshuddhi Kriya(BSK) Involves all the key compound of yoga . Yoga is in light practices which is very important toget Physical, Mental spiritual benefit. Bhutashuddhi Kriya positively increase the Alpha EEG of the students (Kakad,Dushant,et al.2012 )

Bhutashuddhi Kriya releases mental disturbances such as stress, anxiety, and so on. The practice improves the clarity of thinking and increase in concentration of the mind prepares the individual for meditation and gives a stress free life. It is hoped that this study will advance the understanding about the cognitive and psycho-physiological effects of Bhootshuddhi Kriya. This may also suggest possible divine & allied application of this practice.

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## FINANCIAL STRUCTURE OF INDIAN COMPANIES

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### ABSTRACT

*The present study is an attempt to understand the financial structure of Indian Companies. For this purpose selected companies considered and the financial structure analysis made and accordingly the inputs developed. Financial Structure of the company is a specific mixture of short term borrowings and long term debt and equity that it uses to finance its operations. Capital Structure accounts for only Long Term Debt and Equity where as Financial Structure accounts for both Long Term and Short Term borrowings and Owners' Equity with which the company's assets are financed. Capital Structure is a mix of company's long term debt, specific short term debt, common equity & preferred equity. Capital structure is how a firm finances its overall operations and growth by using different sources of funds. Debt comes in the form of bond issues or longterm notes payable while equity is classified as paid up capital and retained earnings. A short term debt such as working capital requirements is also considered to be part of the capital structure.*

*A high debt/equity ratio generally means that the company has been aggressive in financing its growth with debt. This can result in volatile earnings as a result of the additional interest expense. If a lot of debt is used to finance increased operations, the company could potentially generate more earnings than it would have without this outside financing. If this were to increase earnings by a greater amount than the debt cost i.e., interest cost, then the shareholders benefit as more earnings are being spread among the same number of shareholders. However, the cost of this debt financing may outweigh return that the company generates on the debt through investment and business activities and become too much for the company to handle. This can lead to bankruptcy which would leave shareholders with nothing. A company's reasonable, proportional use of debt & equity to support its assets is the key indicator of balance sheet strength. A healthy capital structure that reflects a low level of debt and a corresponding high level of equity is a very positive sign of investment quality (Richard Loth).*

*Financial Structure is divided in to the amount of the company's cash flow that go to the creditors and the amount that goes to the shareholders. Financial Structure is the way in which a company's assets are financed. Thus an ideal financial structure is such an optimal financial structure that maximizes the firm's value and minimizes firm's cost of capital with a tolerable risk.*

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### INTRODUCTION

A strong balance sheet is that which has a healthy proportion of equity capital vis a vis its debt capital. Financial structure of a company indicates strength of the company's fundamentals. It describes the composition of a company's permanent capital consisting of debt and equity. Equity

consists of paid up share capital and the retained earnings that belong to the owners. The more the proportion of owners' funds the less risky the firm is. Financial fitness depends upon the owners funds in comparison to debt fund employed in a business. As such this financial mixture directly affects the risk & value of the business of the company. What concerns a Finance Manager is how much to borrow vis a vis its equity contributions to finance its operations so that the best mix of debt and equity for the firm can be obtained. The Finance Manager strives to obtain the least expensive source of funds so that returns and value of the firm can be maximized.

Each business has its own mixture of equity and debt and they differ depending upon its business needs and expenses. A company may raise funds from the public by issue of bonds to buy stock or may raise funds by way of issue of stock to repay its debt. Thus each company has its own debt to equity ratio at different point of time. An optimal Financial Structure is the best mix of borrowings and owners' equity base that maximizes its value. The company's ratio of short term and long term debt should be considered when examining its financial structure. A company's financial structure provides a deeper insight into how risky a company is for potential investors. Determining an optimal capital base is the chief requirement of any company's corporate finance department.

The composition of a company's long term capital is described as its capitalization. The debt component of a company's capitalization consist of short term borrowings, the current portion of long term debt,  $2/3^{\text{rd}}$  of the principal amount of operating leases and redeemable preference shares. Use of debt finance brings leverage effect and increases the amount of financial resources available to the company for growth and expansion. It is assumed that management earns more on borrowed funds. But it is also to be kept in mind that a company which is considered as a highly leveraged company, finds its freedom of action restricted by its creditors and may hurt its profitability. Meeting operating liabilities and debt liabilities may bring adverse situations which can worsen the financials of the company. It may so happen that if the company is in a highly competitive business it may lose its market share to its competitors who can take advantage of such highly levered companies.

There is no such thumb rule as to what should be the ideal debt to equity ratio for all types of companies. Such relationship varies according to industries involved, line of business and stage of development. Investors prefer companies with low debt portion in the capital mix as companies with strong financials to invest. The debt ratio (Total Liabilities / Total Assets) and the debt equity ratio are the indicator of a company's financial fundamentals. More the total liabilities mean less equity which indicates a highly levered position. But this gives equal weightage to operational liabilities and debt liabilities. The same problem is also with debt equity ratio. But capitalization ratio (total debt/total capitalization) provides a better insight into a company's capital position. This ratio compares the debt component of a company's capital structure (the sum of debt obligation + total shareholders equity) to the equity component. A low percentage is indicative of a healthy equity cushion which is always more desirable than a high percentage of debt. The total debt may consist of bonds & other similar long term fixed maturity type of borrowings. It also may consist of bank loans. Whatever may be the problematic condition of a company, if it continues to pay interest on time, bond holders can not demand repayment of the principal, but in case of debt fund from a bank, they have a covenant that they can call back the loan. This determines the degree of risk.



## THE OBJECTIVE OF THIS STUDY

The Indian Companies in India has been assigned an added significance for removing the regional imbalances and for strengthening and safeguarding the overall interest of the society. They have contributed to the economic development of the country by developing basic and capital goods industries and helping in the rehabilitation of sick industrial units.

The working of Indian companies in India has, however invited criticism also. In certain spheres they have yet to prove their worth. The Indian companies in India possesses enormous capital investment and for viability they should yield at least a minimum general percentage of return on the „Capital Employed“. The most serious problem with the Indian companies has been that of poor „financial structure“.

The planning of the „Financial Structure“ is a must for the measurement of the efficiency of the Indian Companies. To evaluate the efficiency and performance of Indian Companies, the measurement of the „Financial Structure“ is resorted to. The performance and efficiency of Indian Companies is directly related to „Financial Structure“.

## FACTORS AFFECTING THE FINANCIAL STRUCTURE

The poor „financial structure“ may be due to diverse factors. The following factors, which often renders Indian companies with a poor „financial structure“ should be sorted out and highlighted with a view to suggesting remedial measures.

- Trading on equity: This implies taking advantage of equity share capital to borrow funds on reasonable basis. This is the additional profit equity shareholders earn because of issue of debentures & preference shares. It is based on the thought that if the rate of dividend on preference capital and the rate of interest on debt is lower than the rate of company's earnings, equity shareholders are at an advantage. This means that a company should go for a judicious blend of preference shares, equity shares and debentures. Trading on equity becomes important when expectation of shareholders is high.
- Degree of control: Board of Directors and shareholders of a company aims at retaining full control over the management and do not want any dilution in their authority & power in managing the affairs of the company. That's why they prefer more debt funds than funds from equity issue.
- Flexibility of Financial Plan: The capital structure should be such that the company should be able to change the financing plan by refunding/ repaying loans when necessary to retain a specific debt to equity ratio
- Choice of Investors: Generally bold investors go for equity financing where as cautious investors generally prefer investment in bonds/debts.
- Capital Market Conditions: Market price of share exerts significant influence on the financial structure.. During depression, the financial structure generally consists of loans/ bonds while during period of boom & inflation, company's financial structure generally consist of equity shares.
- Cost of Financing: Management always try to minimize the overall cost of capital. Hence if the debt cost for a company is high then the company prefers enlarging the equity base. Similarly if cost of debt is low for the company than the cost of equity, then company prefers financing through bonds or debt funds.

- **Period of Financing:** Period of financing also influences the capital structure of a company. Usually debt financing is for a shorter term where as equity financing is made for permanent investment. The financial structure of a company depends upon the nature of the business and industry, for e.g. projects with high gestation period, vulnerability of return, stability of sales, size of the company etc. usually smaller size companies prefer debt financing and financing with retained earnings where as big size companies prefer equity financing.
- **Credit rating:** Credit rating is done to judge a company's ability to repay the principal and interest on debt obligations, usually on bonds and commercial papers. Investors will be glad to see high quality rankings on the debt of the companies they are considering as investment opportunities. From investors point of view, greater the percentage of funded debt to total debt disclosed in the notes to financial statements, the better.

## RECOMMENDATIONS

The “financial structure” of Indian companies in general has been poor. The poor financial structure ultimately results into inefficiency and unsatisfactory performance of the Indian companies.

The Indian companies in India have assumed an ever increasing role and significance in India's economy. It is generally said that as finances are readily available to these companies, the persons in management usually pay a very scant regard to the proper and effective utilization of funds; so much so that they do not care to economize on the use of funds even to the required extent. In Indian reference, the „financial structure“ of Indian companies is significantly poor. Although a number of units have been making it to some extent, yet when we compare the overall position, the result is always seems to be unsatisfactory.

A number of factors cause poor financial structure in Indian companies, and few of them are:

- Corporate Mis-governance
- Excess investment in fixed assets
- Improper capitalization
- Poor profitability
- Excess investment in inventory
- Attitude of investors
- Use of short term funds in Investments, Loans & Advances
- Govt. policy etc.

It is often observed that companies with a good profile, take up business activities or projects which are beyond the core competency of the company. Due to a wrong decision of investment proposal, the company which had been performing well ultimately sinks and never revive. This often results in defective financial structure. Similarly diversion of funds has become one of the most significant factor for a defective financial structure. Verifying the financial statements of many companies in India it is found that companies with very good profile used to raise funds both short term and long term from banks and financial institutions and inter corporate market and divert substantial portion of such funds to companies under same management at nominal

rate of interest to be invested in group companies shares in a complex chain of investment activities. Because of this, the „loans and advances“ component of “Current Assets & Loans & Advances” constitute substantial portion of top companies of most sectors in India.

This gives a wrong impression about the true “Current Assets and Liabilities” position of Indian Companies. Substantial part of the „Loans & Advances“ component are irrecoverable or not intended to be recovered and by adopting a conservative policy if we subtract this component from the “Current Assets & Loans & Advances” Head of the Balance Sheet, then the remaining current assets portion consisting of cash in hand, cash at bank, inventories, sundry debtors, receivables etc together will become less than current liabilities. This means Indian companies are not optimally utilizing the funds from current liabilities to finance its current assets. Merger and amalgamations within the same group with an intention to divert funds from main business activities to other business activities like non banking financial services etc. also cause distorted financial structure of companies in India. Ultimately stakeholders suffer.

### CONCLUDING OBSERVATIONS

In order to overcome the problems pertaining to „financial structure“ of Indian companies and solutions to the problem, companies must adopt best practices of corporate governance which alone would make these companies more suitable to the Indian economy. The Role of the Board of Directors particularly of the independent directors, independency and effectiveness of Board Committees, the efficiency and effectiveness of the Internal Control System, shareholders activism, professionalization of the Board by inducting financial experts, an attitude and mind to create value etc., would surely go a long way in formulation of an optimal financial structure in the best interest of the company and the economy. Other factors remaining constant, a 1:1 ratio of total borrowings (long term and short term) to shareholders funds would be regarded as an ideal financial structure.

Observing the performance of various mutual funds and efficiency of fund managers in India, investors now-a-days are more risk averse and concerned about safety of their capital than earning high returns from investments in the corporate world. Therefore, it is high time that corporate should dress up their financial structure in such a fashion so that potential investors would consider the company as the least risky investment avenue.

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