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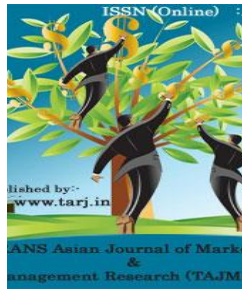


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MARKETING MIX AND ITS IMPLICATIONS IN THE TOURISM MARKETING - A STUDY

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ABSTRACT

Tourism plays a pivotal role in promoting goodwill among the people and thereby fostering socio-economic development of the country. Tourism has become a very important and dynamic sector both in the world economy and particular in the developing countries. Its growth affects not only the activities directly linked to tourism but also other sectors. Developing countries have some common characteristics, such as extreme poverty and widespread conflict (including civil war and ethnic clashes), extensive political corruption, lack of political and social stability, human resource weakness (human assets index, nutrition, health, education and adult literacy), and economic vulnerability. Tourism as an industry helps to earn huge foreign exchange reserves and creates direct and indirect employment opportunities to a very large section of the society. Tourism is a very complex industry due to its multiple activities, which satisfies the needs of the tourist (customer). The present study reveals that the growth and diversification of tourism industry in India and India tourism has become one of the major sectors of the economy, contributing to a large proportion of the National Income and generating huge employment opportunities and also focusing on marketing mix strategies for tourism marketing in India.

KEYWORDS: *Tourism, Tourism marketing, marketing mix, Socio-economic development and Employment.*

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INTRODUCTION

DEFINED TOURISM

There are various definitions of tourism. Theobald (1994) suggested that etymologically, the word "tour" is derived from the Latin 'tornare' and the Greek 'tornos,' meaning 'a lathe or circle; the movement around a central point or axis.' This meaning changed in modern English to represent 'one's turn.'

The Macmillan Dictionary defines "Tourism as the business of providing services for people who are travelling for their holiday". Wikipedia defines it as travel for recreational, leisure or business purposes. The OECD glossary of statistical terms defined tourism as the activities of persons travelling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited.

Tourism is an important catalyst in the socio-economic development in the modern times, contributing in multiple ways and strengthen the inter-connected processes. While often portrayed as panacea for many evils such as underdevelopment, unemployment, poverty eradication, social discrimination and so on; its contribution in creating a global and regional socio-political environment for peaceful co-existence of the cultures and societies has been equally established at various levels.

OBJECTIVES OF THE STUDY

- To study the growth and development of Tourism marketing in India.
- To evaluate effectiveness of tourism marketing in India.
- To identify potential strategies that can contribute to increasing the competitiveness of Indian tourism.

RESEARCH METHODOLOGY

This paper made an attempt to study based on secondary data which includes journals, books, articles, newspapers, websites etc.

DEVELOPMENT OF TOURISM IN INDIA:

The tourism industry of India is economically important and grows rapidly. The first conscious and organized efforts to promote tourism in India were made in 1945 when a committee was set up by the Government under the Chairmanship of Sir John Sargent, the then Educational Adviser to the Government of India (Krishna, A.G., 1993). Thereafter, the development of tourism was taken up in a planned manner in 1956 coinciding with the Second Five Year Plan. The approach has evolved from isolated planning of single unit facilities in the Second and Third Five Year

Plans. The Sixth Plan marked the beginning of a new era when tourism began to be considered a major instrument for social integration and economic development. But it was only after the 80's that tourism activity gained momentum. The Government took several significant steps. A National Policy on tourism was announced in 1982. Later in 1988, the National Committee on Tourism formulated a comprehensive plan for achieving a sustainable growth in tourism. In 1992, a National Action Plan was prepared and in 1996 the National Strategy for Promotion of Tourism was drafted. In 1997, the New Tourism Policy recognises the roles of Central and State governments, public sector undertakings and the private sector in the development of tourism were. The need for involvement of Panchayati Raj institutions, local bodies, non-governmental organisations and the local youth in the creation of tourism facilities has also been recognised.

The World Travel and Tourism Council calculated that tourism generated \$121 billion or 6.4% of the nation's GDP in 2011. It was responsible for 39.3 million jobs, 7.9% of its total employment. The GDP of the tourism sector has expanded 229% between 1990 and 2011. The sector is predicted to grow at an average annual rate of 7.7% in the next decade. In a 2011 forecast the World Travel and Tourism Council predicted the annual growth to be 8.8% between 2011 and 2021. This gave India the fifth rank among countries with the fastest growing tourism industry. According to provisional statistics 6.29 million foreign tourists arrived in India in 2011, an increase of 8.9% from 5.78 million in 2010. This ranks India as the 38th country in the world in terms of foreign tourist arrivals. Domestic tourist visits to all states and Union Territories numbered 850.86 million. The most represented countries are the United States (16%) and the United Kingdom (12.6%). In 2011 Maharashtra, Tamil Nadu and Delhi were the most popular states for foreign tourists. Domestic tourists visited the states Uttar Pradesh, Andhra Pradesh and Tamil Nadu most frequently. Chennai, Delhi, Mumbai and Agra have been the four most visited cities of India by foreign tourists during the year 2011. Worldwide, Chennai is ranked 41 by the number of foreign tourists, while Delhi is ranked at 50, Mumbai at 57 and Agra at 65.

The Travel & Tourism Competitiveness Report 2011 ranked the price competitiveness of India's tourism sector 28th out of 139 countries. It mentions that India has quite good air transport (ranked 39th), particularly given the country's stage of development, and reasonable ground transport infrastructure (ranked 43rd). The Ministry of Tourism designs national policies for the development and promotion of tourism. The Ministry also maintains the Incredible India campaign. India's rich history and its cultural and geographical diversity make its international tourism appeal large and diverse. It presents heritage and cultural tourism along with medical, business, educational and sports tourism. The RNCOS-formulated report titled "Indian Tourism Industry Forecast (2007- 2011)" objectively analyzes the current scenario and future prospects of the Indian tourism industry, focusing on different parameters of the industry such as: inbound and outbound tourism, expenditure by inbound tourists, and medical tourism in India. It helps analyze the opportunities and factors, which are crucial to the success of the tourism industry in India.

Tourism industry in India has several positive impacts on the economy and society. These impacts are highlighted below.

- Generating Income and Employment
- Source of Foreign exchange earnings
- Preservation of National Heritage and Environment
- Developing Infrastructure
- Promoting peace and stability.

Tourism is not only a growth engine but also an employment generator. According to the Economic Survey 2011-12, the sector has the capacity to create large scale employment both direct and indirect, for diverse sections in society, from the most specialized to unskilled workforce. It provides 6-7 per cent of the world's total jobs directly and millions more indirectly through the multiplier effect as per the UN's World Tourism Organization (UNWTO).

The importance of tourism as a creator of job opportunities can be understood from the fact that in India every one million invested in tourism creates 47.5 jobs directly and around 85-90 jobs indirectly. In comparison, agriculture creates only 44.6 jobs and manufacturing a mere 12.6 jobs. Moreover tourism is the third largest foreign exchange earner after gems and jewellery and readymade garments

TOURISM MARKETING

Travel and tourism have been considered as an important industry in the service sector. The service sector consists of various kinds of industries such as financial services, health care services, and information sector services. Among these industries, tourism is one of the most important indicators of economic contributions for both developed and developing countries. An economic impact of tourism is significant, since huge amount of foreign inflow come from tourism. Moreover, tourism accounts for the major source of cash incomes, and it has been regarded as a major source of economic growth and employment creation.

The tourism industry in emerging markets is forecasted to keep increasing in the next decade. For example, the tourism industry China and India are growing rapidly, leading to a significant increase in both business and leisure travel. In particular, China will jump from fourth to second position above Japan and Germany and is forecasted to increase its travel and tourism demand four times up by 2018, accounting for US\$2,465 billion, with an annual growth rate of 8.9%. The projection of the increasing trend for tourism in emerging markets is presented in table 1. However, the tourism industry has been affected by the ongoing global economic crisis. The World Travel and Tourism Council revealed the results of its Travel and Tourism Competitiveness Report (2009), explaining that the tourism trends will face a more challenging time than ever before due to the impact from an economic uncertainty. The report also predicts a downturn of international tourism particularly in emerging markets. Although the tourism

industry in emerging market will face a new challenge, it is believed that the trend will be positive in the long-run if properly managed.

Thus, understanding and accurately forecast demand in the industry is essential in order to proactively survive during this tough time and effectively manage the industry over time. It is the intention of this study to develop a useful framework for estimating demand for tourism in emerging markets.

MARKETING MIX FOR TOURISM MARKETING:

The marketing mix is the way that you put together the factors under your control to satisfy the needs of your customers. These are often known as the 'P's' of marketing - Product, Packaging, Placing Yourself in the Marketplace - (or Distribution), Promotion and Price.

1. PRODUCT OR SERVICE: This refers to the product or service that you sell eg. tours, accommodation, souvenirs, meals, etc. Your product needs to reflect your research of who your customers are and what they want. There are many factors that affect the way that you develop your product or service. You first need to identify exactly what your product is - what it includes and where the value is in what you are offering. Whilst this may appear obvious, there are many failed businesses that did not fully understand what their product was. As part of identifying your product, you need to consider where it fits in the market place ie. its position in relation to other operators. For instance, some accommodation operators position their property at the top end of the market, while others will develop their product to meet the needs of budget travellers.

You also need to develop an image that is appropriate for your product and its position in the market. Your image will be communicated through your business name, brochures, letterhead, business cards, signage, and advertising. It will also be represented by the appearance of your premises and staff.

PACKAGING: Packaging is the way that associated products and services are put together to form a package deal. A motel operator may develop a package that includes transport, tickets to a local concert and evening meal as part of a total package. The operator benefits by ensuring that guests dine in-house, while customers don't have to spend time considering their options. Packaging offers great opportunities to target specific markets and explore new ones, particularly during shoulder and off season periods when business is slow eg. 'Book five nights, get two free, plus a fruit basket and chocolates on arrival!'. Operators in regional areas can work together to develop attractive deals that will encourage visits to their region. Not only does each individual operator benefit by such arrangements, but the region in general benefits by greater visitor numbers and increased expenditure.

2. PRICE: The issue of setting rates is a complex one, and needs to be part of a detailed and objective financial feasibility for your business. It is not the purpose of this Guide to discuss the process involved in setting rates that will result in a profit for your business. In the context of marketing, however, varying the cost of your product can be used as a sales promotion tool. You

can consider various sales tools such as discounting; cash back vouchers and give-aways. Often, reducing the price is seen as the only way to beat the competition, but beware - reducing your price could reduce your profit. You need to consider how discounting will affect the willingness of consumers to purchase your product and how great the effect will be. In developing a price strategy you need to look at what your competitors are charging. Before entering into a price war you need to consider whether this will affect the perception of your product by consumers. It is possible that products offered at lower prices will be perceived as having less value. An option to price discounting is to 'value- ads'. This can be achieved by offering extra services which will be perceived by the consumer as a bonus, but which do not add a major cost to you.

3. PLACE (DISTRIBUTION): Once you have a clear understanding of what your product is, you need to make it accessible to the public. It is likely that you will be targeting your product to markets in other parts of Western Australia, interstate or overseas. To reach these markets you may use the services of agents, or intermediaries to act on your behalf and take bookings.

Intermediaries include travel agents, travel wholesalers and inbound tour operators. Using intermediaries is the most common way of broadening the distribution base of your product and are usually necessary if a business is to expand.

There are four main channels of distribution:

Direct to the customer (no commission payable)

Where the customer books directly with you as a result of seeing your brochure, advertising, and website or is referred to you by a personal recommendation.

Via a retailer (normally 10% commission payable)

Where the customer books your product at a retail travel agency (eg. Jetset, WA Visitor Centre, RACWA Travel Centre, etc.)

Via a wholesaler and a retailer (normally 20%-25% commission payable)

Where the customer books your product from a brochure that has been put together by a tour wholesaler and sold through a retail travel agency

Via an inbound tour operator, wholesaler and retailer (normally up to 30% commission payable)

Where your product is packaged by an inbound tour operator that is included in an international wholesale holiday brochure and sold via an overseas retail travel agency

To understand these distribution channels, each of the intermediaries are considered in greater detail below:

RETAIL TRAVEL AGENTS

Retail travel agents sell travel services direct to customers and act on their behalf to book and purchase holiday packages, travel, accommodation, tours and so on.

In addition to providing a booking service, retail agents have an important role in providing information.

WHOLESALESALEERS

Wholesalers package tour programs including travel, accommodation, and tours that are sold to the public via retail travel agents. Wholesalers do not sell directly to customers. Wholesalers link individual tourism operators with retailers. They consider what type of tour program would appeal to a particular market and package the program accordingly. Wholesale packages are usually priced lower than if the consumer was to book each component direct. Wholesalers are able to achieve this price advantage because of the volume of business and exposure they generate.

COACH TOUR OPERATORS

Operators of tourist attractions or accommodation establishments may also wish to consider attracting business from coach tour operators. Attracting the interest of a coach operator may take time. Each year coach companies receive hundreds of requests from tourist attractions and other businesses to be included in their itineraries. Send coach operators an introductory letter, brochure and invitation to visit your business or perhaps offer to host a lunch or overnight stay, if relevant.

4. PROMOTION: So far, we have been considering the ‘behind the scenes’ elements of the marketing process. The next stage in the marketing process is to promote your product to potential customers and generate sales. There are many useful promotional tools available. Unfortunately, many operators are tempted to try too many of these at the one time. In determining the most effective way of communicating your message to your target market, consider your customer profile - what do your potential customers read? Where do they go? Who influences them? etc. For example there would be little value in advertising a backpacker hostel in a business magazine, and similarly little would be gained from advertising a five star hotel in a magazine aimed at teenagers. Knowing who your potential customers are will help you choose the most effective promotion tools.

Some of the proven promotion options include:

- Advertising
- Brochures
- Direct Marketing
- Trade Shows

- Consumer Promotions
- Public Relations
- Personal Selling
- Online Technologies

ADVERTISING: Advertising includes mass media such as newspapers, magazines, radio, television and billboards. It can reach many people at once and the same message can be repeated many times. There are advantages and disadvantages to advertising. It can be very expressive and emotional in its appeal and can reach a large audience. On the other hand, it is expensive and impersonal - it is one way communication.

One form of advertising that can be cost-effective for tourism operators is newspaper advertising.

There are two main types of newspaper ads:

- **DISPLAY ADS:** These can appear in the travel pages or in the general news section of a newspaper.
- **LINEAGE ADS:** 'Line ads' are so-called because you are charged on a per line basis. Line ads may be placed in the classified section or a special classified section in the travel pages.

Display ads are much more expensive than line ads, however, this means of advertising is often an important source of business for small operators.

BROCHURES: Brochures are an important means of conveying your image and message to potential customers. Brochures should do more than describe the how, what, where and when of your business; they need to be visually appealing and convey the right amount of information to stimulate interest and demand. Brochures need to be easy to read with an eye-catching heading, a simple message, and easy-to-read print. They should be attractive and present the right image for the type of experience you are offering eg. using an earthy colored recycled paper would suit a nature-based tour, whereas a glossy, four color brochure may be more appropriate for an up-market hotel. It is important to also remember to allow plenty of 'white space' (blank areas) as cluttered brochures look busy and may turn people off from reading them. There are some basic decisions that need to be made early in the brochure production process. eg:

- What do you want your brochure to do?
- Who is the brochure aimed at?
- What size/style should it be?
- What is your budget?

- How many do I need?

Your brochure should be consistent with other brochures in the industry. These are usually either A4 in size (210mm x 297mm) or DL (210mm x 100mm). Both these sizes fit standard size envelopes. Color can be used to make your brochure “stand out” but be careful not to use colours which are too bright and which do not suit the experience you are selling.

DIRECT MARKETING: Direct marketing means contacting - by mail, telephone, fax or email - potential customers. It also includes coupon advertising where potential customers send in a coupon asking for more information. Direct marketing usually involves sending messages (brochures, letters) to a database, which is simply a list of potential customers that have been collected because of common characteristic eg. occupation, income level, postcode or by business type or interest such as travel agents, inbound tour operators, bowling clubs, ornithological associations etc. Databases are available in different formats including mailing labels, computer disks, and lists. They are available from a variety of sources including firms that specialise in compiling databases. An advantage of direct marketing is that it is more personal, however, it does not have the same penetration as general advertising. The success of any direct marketing activity will be determined by the quality of the database and the quality and impact of the message or offer.

TRADE SHOWS: Trade shows provide the opportunity for tourism operators/RTOs to promote their business/region to the travel industry. Trade shows are a cost-effective means of servicing a large number of agents in a short period of time. It is possible to share a booth at some shows with another operator, preferably one that is not in direct competition to your business, to reduce costs. To maximise the value of participating in trade shows, it is important to follow up with buyers after the show either by letter or email. Your hard work and investment can be wasted if you do not maintain contact with, and the interest of, buyers.

CONSUMER PROMOTIONS: Consumer promotions or shows provide tourism operators with the opportunity to promote direct to consumers - ie. the general public. Consumer promotions can vary greatly and target different market segments. They can include caravan and camping shows and holiday and travel shows.

PUBLICITY: Tour operators can draw attention to their business by being ‘newsworthy’ and gaining free publicity in newspapers and magazines. Large businesses may employ a public relations (PR) professional to generate news stories and media releases which are distributed to the media.

RADIO AND TELEVISION: There are opportunities to promote your tourism product using television and radio. These include interviews, donating prizes for competitions, or using community service announcements to promote an achievement or activity of your business (this is more achievable in regional areas). Holiday and lifestyle programs also offer excellent promotional opportunities.

PERSONAL SELLING: An important way of selling your product is by personal sales calls, generally to retail travel agents, but also to inbound and coach operators and tour wholesalers, depending on what is appropriate for your business. Many small operators are not able to employ sales staff or sufficient sales staff to service all markets eg. the eastern states and overseas and may engage the services of a sales representation company to cover specific markets.

There are benefits to using a representative to act on your behalf:

- They provide a sales office or point of contact for agents. This can be particularly useful if, for example, you run a tour yourself and can't be contacted easily.
- They often provide a broad range of services and can assist with such things as advertising, direct mail and brochure production.
- They provide a direct liaison with agents and can help you to focus on the more productive ones.
- They can help you to develop your business.

Sales representation has a cost. It may be more economical to employ your own staff than using a sales representative to act on your behalf. Above all else, don't expect overnight miracles and treat your sales representative as part of the team.

ONLINE TECHNOLOGIES: Advances in communications have generated a host of new ways of marketing any business. Websites enable businesses to promote their product 24 hours a day to a global marketplace. Effective websites need to offer current, interesting information based on researching consumer needs. Sites should showcase your products and services, contact details and be interactive, ie. Users can ask questions, give feedback or make bookings online.

CONCLUSION

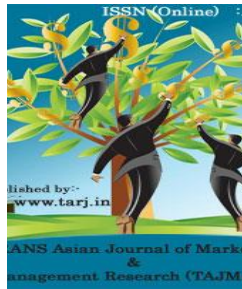
Tourism industry in India is growing and it has vast potential for generating employment and earning large amount of foreign exchange besides giving a fillip to the country's overall economic and social development. The marketing mix strategies are designed to provide a road map for almost any tourism organization or destination and to help enhance and improve their marketing efforts. Tourism marketing is the process of creating a product or providing a service. Tourism marketing is an integral effort to satisfy tourists and more so, it is a device to transform the potential tourists in to the actual tourists and tourism is the safest way to generate demand, expand market and increase the market share.

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GREEN BANKING – A PRACTICAL APPROACH FOR FUTURE SUSTAINABILITY

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ABSTRACT

Climate change is the most complicated issue the world is facing. Across the globe there have been continuous endeavors to measure and mitigate the risk of climate change caused by human activity. As socially responsible corporate citizens (SRCC), Indian banks have a major role and responsibility in supplementing government efforts towards substantial reduction in carbon emission. The best way for a bank to develop commercially is to look at the big pictures and act in a way that benefits consumers, the economy, society and the environment. Banks are part of complex human, social and environmental ecosystems, so it is in their self interest to keep those ecosystems going. This paper tries to find out the ways to go green through 'Green Banking'. The paper aims to study the major avenues for greening banks. The data were obtained from journals, books, magazines, articles and reports prepared by research scholars. According to the findings, there is negligible awareness of green banking among bank's staff and customers. There is a utmost need to create awareness, implement and follow green banking as much as possible

in today's business world of innovative technologies so as to make our environment human friendly and enrich the sustainability.

KEYWORDS: *sustainable growth, environmental responsibility, socially responsible investments (SRI), green lending.*

INTRODUCTION

The disastrous impact of recent storms, floods, droughts, and excessive heat that many people have experienced around the world, motivate us to think seriously about global warming and its impact and to do whatever we can to address this problem. Environment is no longer the exclusive concern of the government and the direct polluters. Governments, enterprises, and people, all have roles to play in combating global warming and building a sustainable environment.

Enterprises are now increasingly interested in establishing and implementing strategies that will help them to address environmental issues and also pursue new opportunities. The reasons for going green are manifold, and the key among them are: increasing energy consumption and energy prices, growing consumer interest in environmentally-friendly goods and services, higher expectations by the public on enterprises' environmental responsibilities and emerging stricter regulatory and compliance requirements. Further, enterprise will increasingly feel the effects of environmental issues that impact their competitive landscape in ways not envisaged earlier. For instance, investors have started discounting the share prices of companies that poorly address the environmental problems they create. When making purchasing, leasing or outsourcing decisions, many customers now take into consideration the company's environmental records and initiatives. Investors are increasingly placing their money on initiatives that are green or that develop and promote green products and services. Government agencies, investors and the public are demanding more disclosures from enterprises regarding their carbon footprint and their environmental initiatives and achievements. As a result, enterprises with the technology and vision to provide products and services that address environmental issues will enjoy a competitive edge.

Banking industry plays a crucial role in promoting environmentally sustainable and socially responsible investments (SRI). Banks may not be the polluters themselves but they will probably have a banking relationship with some companies/investment projects that are polluters or could be in future, such as metallurgical industries, paper and pulp, pesticides/insecticides, fertilizers, chemical/pharmaceuticals and textile. Industries, which are ill equipped to control pollution now, are the possible polluters of future. Banks may ask such ill equipped industries to adopt pollution control device before sanction of credit as a pre-condition.

GREEN BANKING

Green Banking is an umbrella term referring to practices and guidelines that make banks sustainable in economic, environment, and social dimensions. It aims to make banking processes

and the use of IT and physical infrastructure as efficient and effective as possible, with zero or minimal impact on the environment. Green banks give more weight to environmental factors, their aim is to provide good environmental and social business practice, they check all the factors before lending a loan, whether the project is environmentally friendly and have any implications in the future, and loan will be awarded only when all the environmental safety standards are followed.

REVIEW OF LITTERATURE

There are studies showing positive correlation between environmental performance and financial performance (Hamilton, 1995; Hart, 1995; Blacconiere and Pattern, 1993). Thus, it is imperative for the banking institutions in the present context to consider environmental performance in deciding whether to invest in companies or advise clients to do so. The formation of different rules for environmental management like resource conservation, clean water act, clean air act, toxic substance control act are also viewed as potentially significant contributor to the recent increase in environmental liability for banking institutions. Adoption of these principles will offer significant benefits to banking institutions, to consumers and also the stakeholders. Credit risks are also associated with lending on the security of real estate whose value has diminished owing to environmental problems (additional loss in the event of default). Further, risk of loan default by debtors due to environmental liabilities because of fines and legal liabilities and due to reduced priority of repayment under bankruptcy. In few cases, banks have been held responsible for actions occurring in which they held a secured interest (Schmidheiny and Zorraquin, 1996 and Ellis, Millians and Bodeau, 1992).

In few cases the environmental management system resulted in lower risk, greater environmental stewardship and increase in operating profit. The banking and financial institutions should prepare an environmental risk and liability guidelines on development of protective policies and reporting for each project they finance or invest (Jeucken, 2001). They can also have an environmental assessment requirement for the projects seeking finance. Banks also can issue Environmental hazards management procedures for the each project and follow through. The present green consumerism is more concerned with the quality of the products more than the quantity. In future, market will reward those industries or the companies, which emerge as the efficient users of the energy and raw materials and will penalize the less efficient one. Further, the investors in the stock market are equally aware of environmental pollution and would take a stand against those industries/institutions that do not comply with pollution norms (Gupta, 2003; Goldar, 2007). So the preferences of the investors will dry up in the case of polluting units and market capitalization will go down significantly. Thus, financial institutions should help developing the right instruments to meet the needs of industry to control environmental impact.

INTERNATIONAL INITIATIVES

The financial sector's growing adherence to environmental management system is attributed to the direct and indirect pressures from international and local Non Governmental Organizations (NGOs), multilateral agencies and in some cases the market through consumers. In the early

1990s, the United Nations Environment Programme (UNEP) launched what is now known as the UNEP Finance Initiative (UNEPFI). Some 200 financial institutions around the globe are signatories of this initiative statement to promote sustainable development within the framework of market mechanisms toward common environmental goals¹⁰. The objective is to integrate the environmental and social dimension to the financial performance and risk associated with it in the financial sector. As the commitment of this UNEPFI statement goes, sustainable development is regarded basic to the sound business management. It advocates for a precautionary approach towards environmental management and suggests integrating environmental considerations into the regular business operations, asset management, and other business decisions of the banks¹¹. IFC's environmental unit was established in 1991 for reviewing each project for environmental assessment. Similarly, the US Export-Import Bank regularly reviews while financing exports on the ground whether they are environmentally sound. It will be noteworthy to mention that Netherland-based ABN-Amro bank has developed certain Reputational Risk Management (RRM) policies to identify, asses and mange non financial present within it business engagements. Similarly, some of the big international banks like ABN Amro, Deutsche, Standard Chartered, HSBC Bank etc. look at environment issues discussed under Kyoto Protocol. Going further, the Dutch Government has made a formal request to banks in achieving sustainable development. The dialogue between banks and government was established in 1999 to initiate policies for environmental improvements through the development of new financial products and services.

Similalrly, Earth (FoE) and the Rainforest Action Network (RAN) challenged the industry with high-profile campaign that highlighted cases in which commercial banks were “bankrolling disasters” in 2000 in the US. In 2002, a global coalition of NGOs formed a network named ‘BankTract’ to promote sustainable finance in the commercial sector. This coalition came up with a resolution constituting six principles promoting environmental protection and social justice by banks and this is popularly known as Collevocchio Declaration. The six principles that this declaration advocated included commitments to sustainability, no-harm, responsibility, accountability, transparency and sustainable market, and governance. More than 200 organizations have endorsed this declaration and urged the banks to incorporate these commitments into their business operation. The declaration states that “Finance and Commerce has been at the center of a historic detachment between the world’s natural resource base, production and consumption. As we reach the boundaries of ecological boundaries of the ecological limit upon which all commerce relies, the financial sector should take its share of responsibility for reversing the effects this detachment has produced”.

All these concerns for sustainable finance or green finance have compelled the banking institutions to devise a common and coherent set of environmental and social policies and guidelines that can be used to evaluate the projects. A small group of banks along with IFC came together to initiate the process of designing the common guidelines in October 2002 and came up with a guidelines in June 2003 that is known as Equator Principles with 10 leading commercial banks adopting these voluntary set of principles. This equator principle was subsequently updated and the new revised sets of principles are launched in July 2006. The coverage of projects being financed is expanded in this revised set of principles by lowering the finance

threshold from \$50 million to \$10 million. Presently 46 financial institutions from 16 countries with business operation in more than 100 countries have embraced this equator principle. So this principle has become a common standard of project finance that incorporated environmental and social issues in project finance.

The activities of the equator banks (banks adopting equator principles) are being reviewed by NGOs worldwide and are being published whenever it is realized that they are not committed to Equator Principle. IFC along with the Financial Times has initiated 'Sustainable Banking Award' since 2006. More than 104 financial institutions out of 151 entries from 51 countries have made it to the final lists of award in 2007. The number of banks applying was up by more than 100 per cent compared to the previous year's 48 banks from 28 countries.

All the international initiatives towards integrating environmental concerns into business operation of banks are voluntary in nature and are meant to promote a common good of a better ecosystem. Voluntary commitment has its own shortcoming in a competitive market. Unless the market for green money will increase, the lenders will always have an incentive to procrastinate their social commitment and prioritize the commercial interest in the short run. So demand for green money is a precondition of green banking if it will be voluntary. A Government legislation that makes banks accountable for the misdeeds of their clients will help promotes green banking.

INDIAN INITIATIVES

Green banking requires a paradigmatic change in thinking about economics, business and finance. Its success would be greater if all governments started to revise their economic paradigms from being 'monetary economics' to 'ecological economics' and begin to transform their accounting principles from purely being financial into ecological/operational energy accounting patterns. It will help in ecological balance. State Bank of India (SBI) as part of its Green Banking Policy has set up three wind mills to generate 15 MW of power in Tamil Nadu, Maharashtra and Gujarat for its own consumption, first in country to think of generating green power as a direct substitute to polluting thermal power and implement the renewable energy project for captive use. These captive renewable power plants are first of its kind in India. If someone is interested to construct a new house through home loan from SBI, called green housing, then he/she will enjoy several benefits like, 5% concession in margin, 0.25% concession in interest rate and waiver of processing fees, only if his/her housing project (plan and estimate) is approved/ rated by Indian Green Building Council (IGBC). Introduction of Green Channel Counter (GCC) at its retail branches of from 01/07/2010 (SBI day) provide three basic service to its customers, i.e. cash deposit, cash withdrawal and fund transfer up to Rs.40,000 a day which reduces the use of paper and transaction time. A large number of Small Scale Industries (SSIs) functioning in unorganized sector are polluting more though it is invisible. Small Industries Development Bank of India (SIDBI), the main lender in the Micro, Small and Medium Enterprises (MSME) sector requires the SSIs to obtain a No Objection Certificate (NOC) of consent to establish from the respective State Pollution Control Boards (SPCB), which is a precondition before sanctioning the credit. Solar ATMs by Indus Ind. Bank as part of its green campaign 'Hum aur Hariyali' will replace use of conventional energy for

eight hours per day with eco-friendly and renewable solar energy, which will save 1980 KW per hrs energy every year and reduce carbon dioxide emissions by 1942 kgs. This solar ATM can store and transmit power on demand in case of power failure, which will save Rs.20,000 per year in case of a commercial user with grid power supply and Rs.40,200 in case of diesel generator. Union Bank has decided to undertake an electrical energy audit annually and installed solar water heaters at various facilities maintained by them. IDBI Bank, a member of the Council of National Action Plan on Climate Change (NAPCC) and signatory to investor Carbon Disclosure Project (CDP), which aims to create a relationship between shareholders and corporations regarding the implications for shareholder value and commercial operations presented by climate change. Launching of Green Governance Award under ICICI Bank's Corporate Environmental Stewardship Programme with Bombay Natural History Society (BNHS) to sensitize various corporate bodies, financial institutions/banks and government agencies involved in project planning, on issues regarding biodiversity, wildlife habitats, various environmental laws and conventions are meant to recognize the efforts of companies and other organizations that promote biodiversity conservation of habitats, flora and fauna. Yes Bank under community development initiatives, called 'Planet Earth' is promoting clean and green drives, energy efficiency practices, workplace health and safety and the development of local disaster management plans at its retail branches. Indian Sustainable Development Fund of ABNAMRO Bank (now Royal Bank of Scotland) has opened a new emerging market for socially responsible investors (SRI) to meet global standards for environmental, social and corporate governance (ESG) issues.

OBJECTIVES

- To study concept of 'Green Banking'
- To enumerate effective methods for green banking
- To create awareness about Green Banking

MAJOR AVENUES FOR GREENING BANKS

1. GREEN PROCESSES

A Green Bank requires each of its functional units and activities to be green – environmentally friendly and help to improve environmental sustainability. Several opportunities are available for banks to green their functional units and activities. Key among them is:

SUPPLY CHAIN MANAGEMENT

- Adopt techniques and plans to minimize inventory and wasted freight
- Adopt networked design using a carbon footprint.

ENTERPRISE RESOURCE MANAGEMENT

- Facilitate paperless transactions
- Adopt techniques for workforce and parts optimization as well as intelligent device management.

CUSTOMER RELATIONSHIP MANAGEMENT

- Use electronic means, wherever possible, to maintain contact with and correspond with customers and potential customers, and minimize paper-based correspondences.

SOURCING AND PROCUREMENT

- Select vendors by the sustainability rating of their products, services and operations

PRODUCT LIFE CYCLE MANAGEMENT

- Design and offer banking products and services in such a way that consume less resources and energy and thereby reduce carbon footprint
- Implement effective systems for product end-of-life management that have minimal impact on the environment.

2. GREEN PRODUCTS AND SERVICES

Banks are developing new products and services that respond to consumer demand for sustainable choices. Following are some of the options that banks should offer to their customers, if they are not offering already:

- Electronic and telephone banking, facilitating customers to perform most of their banking needs anytime, anywhere
- Automatic payments reduce the need to write and send cheque by mail
- Electronic (paperless) statements, product information, guides and annual reports to customers and stakeholders
- Offering and promoting mutual funds that focus investment in 'green' companies
- Offering a special line of credit to help homeowners invest in energy-efficiency upgrades for their home
- Offering credit cards co-branded with environmental charities.

3. GREEN BANKING STRATEGIES

- Engage with key stakeholders and create awareness of environmental issues and their impact on the economy, the environment, and the society. Also, explain to them the business and environmental value and the necessity of greening the bank processes, products, and services
- Conduct energy audits and review equipments purchases and disposal policies and practices. Assess IT's environmental and cost impact and identify areas to be “greened”
- Set SMART (Specific, Measurable, Attainable, Realistic, and Timely) green goals as the internal targets to reduce your carbon footprint along with timelines. Develop criteria for measuring progress towards the goals
- Develop and implement a green policy that aims to achieve higher utilization of systems while reducing energy use and lessening their environmental impact
- Encourage, motivate, and energize the workforce to follow the green path and to come up with and implement their own ideas. In addition, also encourage clients, suppliers, and outsourcers to adopt green practices
- Monitor the progress regularly; watch industry trends and new developments. Revise the green policy as required
- Publicize your environmental policy, actions, and achievements and thereby get credits and accolades from customers, peers, industry groups, environmental advocates, government agencies, and society at large.

4. OTHER GREEN BANKING ACTIVITIES

- Banks may formulate innovative financial solutions and redesign the existing ones so as to incorporate environmental perspectives
- Banks may provide loans with concessions to corporates or individuals who undertake environment-friendly projects such as projects employing sun, wind equipment, manufacturers of fuel-efficient automobiles
- Banks can introduce green funds for customers who would like to invest in environment-friendly projects
- Banks can involve themselves in carbon credit business, wherein they can provide all the services in the area of clean development mechanisms and carbon credit business
- Banks can support projects ranging from community cleanups to national initiatives on climate change, water, air, biodiversity and more.

- To highlight the means to create awareness in internal as well as external subsystems among target groups and impart education to attain sustainable development through green banking

This study is based on secondary data. The Secondary data were obtained from-Annual Reports of RBI, Reports of concerned banks, Reports of various committees Journals, Books, Magazines, Newspapers, Articles and Reports prepared by research a scholar; Internet has been the pool of information during whole period. Following are the observations on the basis of this study:

1. From the empirical study, it is found that the main drivers for employing environmental and social initiatives included:

- Environmental and social pressure from society
- improved brand reputation
- opportunities for innovation
- improved stakeholder relations
- Preparedness for future compliance requirements in order of majority.

2. The survey results exhibit that PSBs operating in India are ill prepared as far as sustainability issues are concerned. Majority of banks identified 'Risk of failure of business to peers' and 'Lack of RBI mandates' as main barriers to adopting sustainability. The other reasons identified by them are unavailability of skilled employees; Insufficient budgets to train employees; Complex reporting frameworks and Lack of interest shown by customers and investors.

3. The value proposition for corporations to go green includes many of the same issues as that for individual consumers but on a much large scope and with additional concerns. Corporations may share a desire to reduce carbon footprint and enhance security by eliminating paper waste, but they are also extremely concerned with eliminating or decreasing errors due to manual processing and with creating a profitable bottom line. For these reasons and more, corporations are actively pursuing green programs, many companies are taking active steps to reduce waste, implement sustainability measures and increase profitability by going green.

4. Green Ethical banks adopt and implement environmental standards for lending, which is really a proactive idea that would enable eco-friendly business practices which would benefit our future generations.

5. When we are awarded with a loan, the interest of that loan is comparatively less with normal banks because green banks give more importance to environmental friendly factors - ecological gains.

CONCLUSION AND SUGGESTIONS

There is utmost need to create awareness, implement and follow green banking as much as possible in today's business world of innovative technologies so as to make our environment human friendly and enrich the economic productivity. In addition to mitigating risks, green banking opens up new markets and avenues for product differentiation. Green Banking if implemented sincerely will act as an effective ex ante deterrent for the polluting industries that give a pass by to the other institutional regulatory mechanisms. There has not been much initiative in this regard by the banks and other financial institutions in India though they play an active role in India's emerging economy. The banking and financial sector should be made to work for sustainable development. As far as green banking is concerned, India's banks and financial institutions are running behind time. They are not as green as other foreign banks and financial institutions. None of our banks or financial institutions has adopted equator principle even for the sake of records. None of them are signatory to the UNEP Financial Initiative statement. It is time now that India takes some major steps to gradually adhere to the equator principles-guidelines that use environment-sensitive parameters, apart from financial, to fund projects.

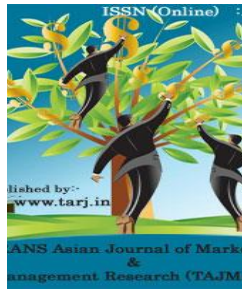
Suggestions that can be adopted by Banks to encourage Green Banking

- Set up outlets to promote green business
- Construct a Website and spread the news
- Educate through the Bank's Intranet and Public website
- Making it a part of annual environmental report
- There is a big problem amongst the bankers that many people are not well trained and equipped with the modern automated system as a result of which the results are not as we are looking for. Hence training and development of relevant skills within bank employees are important to speed up the reforms.
- Banks have to increase their speed in embedding the issues of climate change and act in more responsible manner as sustainable finance promotion is the call of the hour as it identifies not only the financial growth but also takes explicit account of environmental, social and governance(ESG)issues in investment process.

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**PORTFOLIO OF HEALTH CARE SERVICE ORGANIZATIONS**

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ABSTRACT

The present paper is an attempt to understand the various health care service organizations functioning in the health care industry. The authors tried to find out the functioning level of various agencies working in private sectors, government sectors and voluntary wing. The source of data is completely based on secondary sources. Though this paper totally a conceptual one, through this paper the authors have tried to present various authorities functioning in national level, state level, district level, and village level etc. This paper will definitely help various research scholars to give an idea about the implementing authorities in the medical industry.

KEYWORDS: *Health care, Nation level, State level, District level & Village level.*

INTRODUCTION

The health care delivery system is vast and complex. There are numbers of agencies and operators to provide health care facilities and services to the people. These are classified into

- Agencies working in private sector
- Agencies working voluntarily
- Agencies working under government

Private agencies are the agencies, where the care is provided on the basis of fee-for service in one tone relationship, for example private-practitioner, Nursing homes etc.

Voluntary agencies are the traditional, non-official organization established by groups of philanthropic and civic-minded individuals in response to the health and social needs within this community. They exist for unselfish and humanitarian purposes, with emphasis on “service to the community”, and, as such, they play an essential role in the Public Health system in the country. Voluntary health agencies are supported by voluntary contributions and/or fees for service and accountable to the supporters of the agency to third party, payment sources-attained to public opinion and they are free to experiment and support research, e.g Voluntary Health Association of India, etc.

Government agencies are official health agencies operating at the local, state, federal and international levels. They are tax supported, their functions are mandated by law, and they emphasize health promotion and disease prevention. Official health agencies are accountable to the citizens and the government through an official appointed or elected board. A brief outlook at the overall framework of health care delivery in the official health agencies in India at different levels-National, State, District and Block level are as follows:

NATIONAL LEVEL

The Independent India consists of 28 states and 7 union territories. According to the constitution of India, the Central Government is concerned only with international health matters, arriving and co-coordinating state activities, establishing standards and promoting research and professional education authorities. During pre-independence period, the medical and health services at the centre, where administered by two separate departments. One under the Director General of Indian Medical Services and the other under the Commissioner of Public Health. After independence these two offices were amalgamated under the Director General of Health Services. In the beginning days, Union Ministry of Health was vested additional responsibility of other departments like Family Planning, Works and Housing and Urban Development. The Public Works and Family Planning were raised to the status of fully fledged department in 1966 and the Ministry of Health was designated as “Ministry of Health and Family Welfare”.

The Union Ministry of Health and Family Welfare is headed by Cabinet Minister, a Minister of State and Deputy Health Minister. There are two departments in the Ministry namely

- ✓ Department of Health and
- ✓ Department of Family Welfare

DEPARTMENT OF HEALTH

The Department of Health is headed by Secretary, to the Government of India as its executive head, assisted by joint secretary, deputy secretary and others. The Department has one attached office-Director General Health Services and the subordinate officer- homeopathic pharmacopin laboratory, in Ghaziabad. The department has the sole executive responsibilities for the subjects included in the union list and has concurrent legislative responsibility with the states for the subjects contained in the concurrent list. Technical advice on all medical and public health matters is rendered to the Department by the Director General of Health Services (DGHS).

DEPARTMENT OF FAMILY WELFARE

The Secretary to the Government of India in the Ministry of Health and Family Welfare is over all under the charge of Health and Family Welfare. He assisted by the additional Secretary and Commission (FW), who heads the FW structure assisted by joint secretary, responsible for the supervision of the program implementation in the states and coordinates the activities and functions of the Technical Division and the Secretariat side of the Department of Family Welfare.

The technical divisions look after the technical side of the program-voluntary, and child health, promotion of conventional contraceptive and supplies, transport and distribution. Media division is responsible for providing educational and publicity support to the program through mass education and extension of education. Evaluation and intelligence division promotes perspective planning by monitoring and evaluating the performance and also coordinates demographic research. The secretariat divisions include, policy division, organized sector and voluntary organization division and plan budget and acts accordingly.

STATE LEVEL

Health in India is a state subject and the Union Govt. has mainly an advisory and coordinating function to discharge. Historically, the first mile stone in the State Health Administration was 1919, when the provinces obtained autonomy, under the Montague-Chelmsfords reforms, from the Central Governments in matters of Public Health. By 1921-22, all the States had established some form of public health organization. The Government of India Act, 1935 gave further autonomy of the States. After independence, the health subjects were divided into three groups- Union list, concurrent list and state list according to the Seventh Schedule of Article 246 of the Constitution of India. Most of the health matters reserved for the States except those who are laid down in union list and few are in concurrent list also dealt by the States such as mental health, food adulteration, drugs, vital statistics and population control and family planning.

Thus, the main responsibility for providing health services to all people lies with the State Health Department with the assistance of local health organizations wherever these exists, e.g. corporations, municipalities, panchayatiraj, adhoc statutory bodies like the Mines Board of Health, ESI Corporation and so on. At present there are 28 states in India and as many types of health administration. In all the states the administration of health sector comprises the State Ministry and Health and Family Welfare and Directorate of Health and Family Welfare Services.

STATE MINISTRY OF HEALTH AND FAMILY WELFARE

The State Ministry of Health and Family Welfare is headed by the Cabinet Minister, Deputy Minister. The Minister of Cabinet rank is the political head of the Department of Health and Family Welfare, and has to bear a heavy responsibility for formulating policies and monitoring the implementation of these policies and programs. The Health Minister has to perform both the activities viz. political as well as administrative as follows:

- As a member of the State Legislative, it is his duty to support and safeguard the total policies of the Government because of the collective responsibility of the cabinet.
- As a member of the ministry, he brings all the bills pertaining to his Department for approval of the Legislature.
- As a political head of the Health Department, he acts as an executive and administrator. He has to see policies approved by the legislature are faithfully implemented.
- He is the custodian of the interests of the people in general and of his constituency in particular.
- As a member of the Govt. he performs ceremonial duties.

In order to keep a record of the policies framed by the political heads and to watch over their implementation he has to seek the help of an office which is known as secretariat. Health Secretariat is the official organ of the Health Ministry. The Secretary of the State Government is a Senior Officer of the Indian Administrative Service; the administrative head is assisted by Additional Secretary, Deputy Secretaries and Under Secretaries. The members of them were different according to State Administration. The main duties and responsibilities of the Health Department are as follows:

- Assessing the minister in policy making, in modifying policies from time to time and in the discharge of his legislative responsibility,
- Framing draft legislation and rules and regulations,
- Coordination of policies and programs, supervision and control over their execution and review of results,
- Budgeting and control of expenditure,
- Maintaining contact with the Government of India and other State Government and,
- Overseeing the smooth and efficient running of administrative machinery and initiating measures designed to develop greater personnel and organization competence.

STATE HEALTH DIRECTORATE

The Directorate of Health and Family Welfare is the principal advisor of the State Government on all matters relating to medicine and public health as he is technically qualified person in the field, may be called as technical head of the department of Health and Family Welfare. He is assisted by Joint Director, Regional Joint Director and Deputy and Assistant Directors of major wings. Due to increase in number of Medical Colleges, some states have Directorate of Medical

Education, to look after implementation in the Ayurveda and other indigenous systems. Some of the states were also thought to be the establishment separate Director of Nursing.

DISTRICT LEVEL

The major unit of administration in India is the District. For Administration purpose the country is divided in to 26 States and 6 Union Territories, which in turn are divided into 432 administrative districts. Each district is divided into sub- districts or taluks, under which are situated the community Development Blocks. At present there are 6000 community development blocks in India. Bhore committee 1946 recommended integrated services at all levels and the setting up of a unified health authority in each district. Now all districts of India have the same but each state developed of their own district health organization, its own pattern of suit its policy and convenience for example Karnataka. District health organizations are to be appropriately strengthened to cater to the needs of the expanding rural health and family welfare programs. Not only the planning and implementation and monitoring of health and family welfare programs are to be carried out at the district level preferably on a decentralized basis, but all the referral services from the periphery, i.e. Primary Health Center, Community Health Centers, Taluka hospitals are also be attended satisfactorily.

The urban areas of the district are organized into local self government,, such as Town Municipal Council, City Municipal Council and Corporations. Some of the local self-employment authorities have their own hospitals and health centers to cater to the needs of the expanding urban health and family welfare program. The primary contact care will be provided by the health functionaries at the village level and by the multipurpose health workers at the sub-center level. The cases needing further help will be dealt with at the Primary Health Center (PHC) and that needing referral support by the specialists would be referred to Community Health Center (CHC). The secondary and tertiary referral support will be provided at the District Hospital and medical college/ specialized hospital respectively.

FUNCTIONS OF THE HEALTH ORGANIZATION AT LOCAL LEVEL

A local health unit exists as a health department of a city, town, village or a combination of these to form a district. This is the unit closest to the population and is in the first line of responsibility for community health. A health officer serving as a chief administrator, the role and functions of local health department depends on the kind of mandate it has from state and on the quantity and quality of resources in the community.

VILLAGE LEVEL

India is a land of villages, while 80% of the population, and in scattered over 6,00,000 villages, 70% of the rural population do not have access to basic medical care facilities. Only 30% of the population availing the health care facility. The fundamental objective of health services is now focused on the provision of primary health care to all sections of the Society with special attention to those living in the tribal, hill and remote rural areas. The Rural Health Scheme introduced in India in 1977 based on the principle of “placing people’s health in people’s hands”. It is a three tier system of health care delivery in rural areas, which was recommended by the Shrivastav Committee in 1975

SUB-CENTER LEVEL

The sub-center in the peripheral outpost of the organized health sector, manned by one male and one female multipurpose health workers. The functionaries at the sub-center are male and female health workers and their supervisors, the health assistants (male and female) according to accepted recommendation of the Kartar Singh Committee, that MPW schemes. At present, in most places there is one sub center per 10,000 populations. It is however, aimed to have one sub-center per 5,000 population (3,000 population in hilly and desert areas and difficult terrain) by the end of the 1990. The location of sub-center should be in the center of the allocated population. The selection of location is left to the panchayat samitis which is approved by the state government. In some states the selection of a sub-center place is dependent on the local initiative in providing suitable land and cost for the building of a sub-center. However, the sub-center should provide a clinic room, an examination room, an office and conference room, storage space for equipment and supplies and demonstration and visual aid material. Now some of the sub-centers provide residential accommodation for the female health workers.

PRIMARY HEALTH CENTER (PHC)

Primary health center in the main “Rural Health Center” occupies a key position in the nation’s health care system. The concept of PHC, as a institution to provide both curative and preventive services which can be traced to the report of the consultative council on medical and allied services, held in 1920 in England under the chairmanship of Lord Dawson of Penn. In the reason,, the PIC was established at Kalatura Ceylon (Srilanka),, in 1926 with assistance of Rockpeller Foundation. Provision of Rural Health Services through Rural Health Centers was recommended by the European conference on Rural Hygiene of Geneva in 1931 under the health organization of League of Nations. It defines the “Rural Health Center” as:

“An institution for the promotion of the health and welfare of the people in a given rural area, which seeks to achieve its purpose by grouping under one roof or coordinating in some other manner, under the direction of a health officer, all the health work of that area, together with such welfare and relief organizations as may be related to the general public health work”

The PHC concept gathered momentum in social (European) countries and after World War II it has been widely spread to other countries. In India, the Bhore Committee (1946), recommended that Primary Health Center should be set-up to serve as the focal point for providing comprehensive, curative health services in the rural areas. In 1962, the Mudaliar Committee suggested the PHCs may be set up in all 5000 blocks. Each center should serve a population of 60,000 to 1,00,000. Then the concept of PHC spread to all the Asian and African countries and t a little later to Latin America. Primarily health center is an “Institution for providing comprehensive health care services to the people living in a defined area. It is to achieve its purpose by grouping under one roof or coordinates in some other manner all the health work of area” In India, PHCs were started as part of the Community Development Program in 1952. The PHC is usually located generally, geographically or in relation to population and preferably at head quarters of the block.

VOLUNTARY HEALTH AGENCIES (VHA)

Voluntary agencies have a long history of active involvement in the promotion of human welfare and well-being. They are the private enterprises for social progress. Voluntary action is the soul of democracy as this medium secures the active involvement of the people from policy-making to implementation of social service. It is the life and blood of democracy. Their program covers a diverse range of functions embracing human welfare in the field of health. The programs of voluntary organizations include the strictly professional, specialized and technical organization, broadly based association of persons or groups organized for a particular purpose. Many organizations at the national level are linked with international federation or associations. There are many which though not directly involved in health care administration, indirectly influence the promotion of the programs of health administration. Some of them were directly influencing the functioning of total health care administration. The program of voluntary organizations which is of great and direct relevance to health care administration includes, projects to improve nutrition, food production, housing, provide potable water, promote literacy, provide educational and instructional material, enhance community development, improve environmental sanitation, child and women welfare etc. Thus they are hoping to create conditions to the protection, promotion and maintenance of health and prevention illness.

In the beginning, the health services in India, to some extent started with the voluntary groups, for example the foreign missionaries established services for women, children and leprosy patients. Even today the voluntary health agencies play a vital role in the health programs in India. Since the community health nurse being a key person in the community health team, needs to be well-oriented with the other groups who are interested in promoting with the welfare of the people, like voluntary health agencies.

VOLUNTARY HEALTH AGENCY IN INDIA

In India, voluntary actions by individuals, communities and organization has existed from ancient days. To quote an example, Emperor Ashok organized group of volunteers called “Gopus” for social welfare work, during the Gupta period, the state had established workshop for the amelioration and training of the handicapped. In Mughal period, the state had separate departments to supervise charity and endowment to the poor. In British period, some eminent political and social leaders’ set-up network or voluntary agencies mostly geared towards removing the social disabilities and barriers to development. These agencies became more active during the Gandhian era. After independence government became committed to promote social welfare and objectives of welfare state have been enshrined in several articles of the constitution of India. Planning was adopted as the mechanism to exploit the socio economic resources. In such a scheme of planning, it is the people who have to organize themselves to safeguard their own interest. Voluntary agencies represent the organized expression of such public opinion and social action. Our 5 year plans have been giving special incentives to the voluntary agencies.

In the field of health, they are playing significant role in the promotion of health, creation of awareness among people about the various measures to prevent sickness and the provision of welfare measures for the victims of different types of diseases. Since official agencies effort alone may not be not sufficient to meet the health needs of the country, hence it is essential and desirable to have voluntary agencies to support and guard the work of official agencies.

INDIAN RED CROSS SOCIETY

It was established in 1920 and works in close cooperation with national and international agencies. At present it has 400 branches which are functioning all over the country. It trains members of the community in health care procedures as well as focus attention on certain health problems.

TUBERCULOSIS ASSOCIATION OF INDIA

It was established in 1939 and has branch in all the States in India. It offers expert advice and serves as coordinating agency in standardizing methods, promoting consultations and conferences, starts model institution, trains tuberculosis workers viz. doctors, health visitors and social workers. It organizes the sale of TB seals every year to raise the funds for training program in anti tuberculosis work.

THE HINDU KUSHT NIVARAN SANGH (HKNS)

It was founded in 1950. Its precursor was the Indian Council of the British Empire Leprosy Relief Association (BELRA) which was dissolved in 1950, It renders financial assistance to various leprosy homes and clinics, training of medical workers, conducting research and field investigation. The Sangh has branches all over India and works in close cooperation with the government and other voluntary agencies. It organizes All India Leprosy workers conferences. It publishes "Leprosy in India" a quarterly journal. It provides health education through publications and posters.

INDIAN COUNCIL FOR CHILD WELFARE (ICCW)

It was formed in 1952, state and affiliated to International union for child welfare. The services of ICCW are devoted to secure for children those opportunities and facilities which help them to develop physically and mentally, morally, spiritually and socially in a health and normal manner and conditions of freedom and dignity. Since its formation the ICCW has built up a network of State councils and district councils all over the country.

BHARAT SEWAK SAMAJ (BSS)

It is a non political and non official organization was formed in 1952. The primary aim of the BSS is to develop help people to achieve health by their own actions and efforts. Improvement of sanitation in villages is one of their main activities. This also has branches all over the country.

THE CENTRAL SOCIAL WELFARE BOARD

It is semiofficial organization set up by the Govt. of India (GOI) in 1953. The main functions of the board are:

- Surveying the needs and requirements of voluntary welfare organizations in the country,
- Promoting and setting up of social welfare organization on a voluntary basis,
- Rendering of financial aid to deserving existing organizations and institutions,
- This board became an autonomous body in 1963, and initiated "Family and Child Welfare Services" in rural areas for welfare of women and children. The activities of these projects

comprise teaching of crafts women, distribution of milk, balwadis and organization of play centers for children. They have started a scheme in urban areas to help the lower-middle class women by having industrial cooperation, such as tailoring, sewing, match-box making, and thus supplement their family income by doing paid work.

ALL INDIA BLIND RELIEF SOCIETY

It was established in 1946 to coordinate the different activities of different organization for the blind. It organizes eye relief camps and other measures for the relief of the blind.

ALL INDIA WOMEN'S CONFERENCE

It is the only women's voluntary welfare organization in the country, established in 1926. It has its branches all over the country. Its main interest is to establish and run maternity clinics (teach mother craft, organize balwadi, adult education and distribute milk) medical centers, adult education center, milk centers and family planning clinics.

THE KASURBA MEMORIAL FUND

It was created in memory of Kasturba Gandhi in 1944, after her death. The funds raised for this are utilized to improve the welfare of women in general.

FAMILY PLANNING ASSOCIATION IN INDIA

It was established in 1949, with its headquarter in Mumbai, as it provides support to the Family Welfare Planning program of the Government of India. For which it has done pioneering work in propagating family planning in India. Now the association has branches all over the country.

CONCLUSION

Health in India is a state subject and the Union Govt. has mainly an advisory and coordinating function to discharge. At the national level two departments working mainly, Department of Health and Department of Family Welfare. In all the states the administration of health sector comprises the State Ministry and Health and Family Welfare and Directorate of Health and Family Welfare Services. At the district level, the health organizations are to be appropriately strengthened to cater to the needs of the expanding rural health and family welfare programs. Not only the planning and implementation and monitoring of health and family welfare programs are to be carried out at the district level preferably on a decentralized basis, but all the referral services from the periphery, i.e. Primary Health Center, Community Health Centers, Taluka hospitals are also be attended satisfactorily.

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