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## AN EMPIRICAL STUDY OF CLOUD COMPUTING: MANAGING GARMENT SUPPLY CHAINS

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### ABSTRACT

*Members of the apparel and manufacturing supply chain need to look at strategies besides reducing labor costs to improve margins. The key area is collaboration which is an opportunity to reduce costs in the supply chain in the areas of product development, inventory holding, and manufacturing. Apparel and garment industry is highly changeable and are characterized by short life cycles, unpredictable demand, multiple trading partners and stagnating economic conditions. Cloud computing enabled option for delivering on-demand, self-service computing resources with unique network access, location-independent resource, and high elasticity. Retailers should prefer to form partnerships with suppliers who have gone ahead and implemented processes and systems which facilitate collaboration. In this paper, the study of adaptability of Cloud computing model for apparel and garment manufacturers to achieve collaboration among the supply chain partners to manage the Supply Chain is presented.*

**KEYWORDS:** *Cloud Computing, SCM, Collaboration, cloud computing framework, apparel and manufacturing sector.*

### INTRODUCTION

**DEFINITION 1:** Cloud computing is Internet-based computing, where shared resources, software and information are provided.

**DEFINITION2:** Computing in which services and storage provided over the Internet includes Cloud Infrastructure, Platforms and Applications.

**DEFINITION3:** A new technology in which distant servers for data storage which is allowing the device to use smaller chips that consume less energy than the standard one.

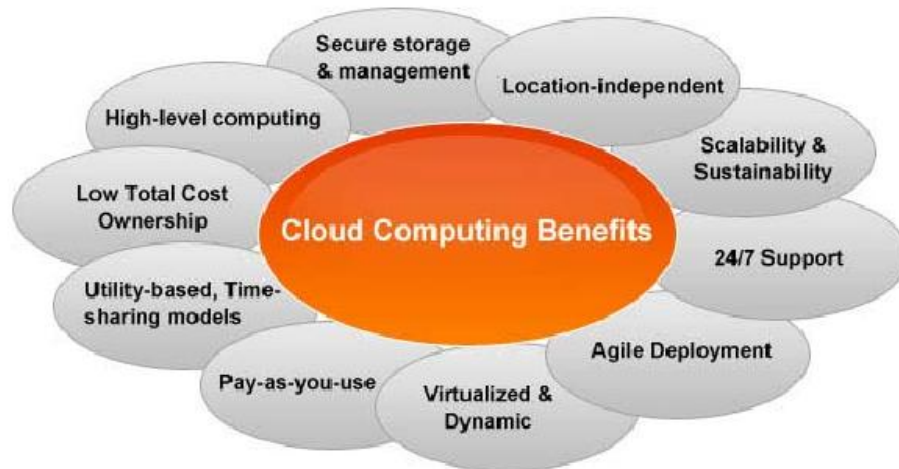
Cloud Computing, a differentiating element of information technology implies a service oriented architecture, reduced information technology, flexibility, reduced total cost of ownership and many other things. Its aim is to become a valuable and

economical contributor.

Until recently, early adopters of cloud computing in the public and private sectors were the catalyst for helping drive technological innovation and increased adoption of cloud-based strategies. As driven in large part by the financial crisis gripping the Indian economy, more organizations are turning towards cloud computing as a low-cost means of delivering quick-time-to-market solutions for mission-critical operations and services.

### **BENEFITS OF CLOUD COMPUTING**

- Low implementation and maintenance costs
- Increased mobility for a global workforce
- Markets are benefited with the time factor.
- IT department work load has been reduced(as focused on innovation vs maintenance and implementation)
- “Greening” of the data center
- Increase availability of high-performance applications to small/medium-sized businesses



**FIG1: BENEFITS OF CLOUD COMPUTING**

### **LAYERS OF CLOUD**

Infrastructure As a Service provider (IaaS), Includes raw utilities such as power and electronic storage resources, as services over the network.

Platform as a Service (PaaS), includes tools and environments to build and operate cloud applications and services

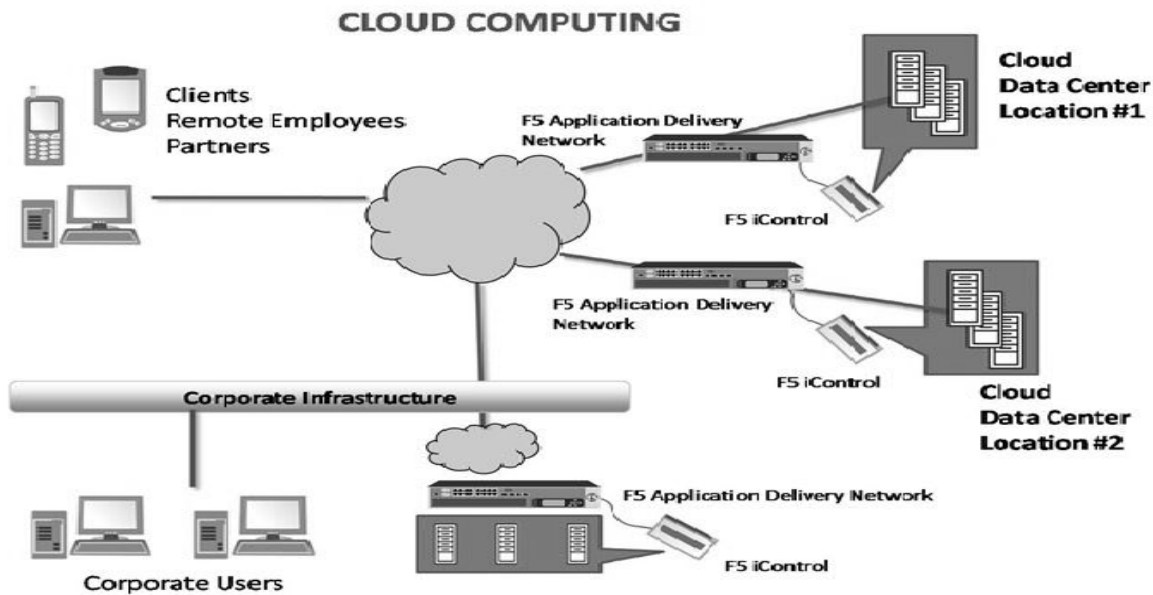
Software as a Service (SaaS), enables on-demand use of software over the internet and private networks

Business as a Service (BaaS), includes application functionality coupled with physical and human resources required to perform a broader set of business activities e.g a call center

module, as part of the customer service process, fully cloud-based supply chain management.

From the business perspective the trend towards consumer driven innovation and partnership ecosystems is accelerating software development. From the IT perspective several trends focused on increasing the efficiency of software distribution and hardware utilization have converged to enable a cloud computing model.

In Today's world as Enterprises try to balance and optimize their budgets. Cloud computing can be an effective strategy to reduce the IT operations and management costs and free the resources and budget for discretionary innovative projects. Typically, enterprises have a split between regular ongoing IT operations cost which includes hardware, software licensing costs, development and maintenance. Even though IT budgets are being slashed enterprises will not stop investing in IT as it helps them to gain and maintain competition. The cloud offerings will help enterprises to continue to invest in IT as it changes from being a capital expenditure to operating expenditure.



**FIG.2. CLOUD COMPUTING MODEL**

### **TECHNOLOGIES CONSTITUTE CLOUD COMPUTING**

Cloud computing is a paradigm that is union of services. These include services like IaaS, PaaS, SaaS, BaaS. Many other cloud providers have developed various access models to these services based on standard internet protocols like HTTP, SOAP, REST, XML. Cloud computing is the maturation and advanced version of computing concepts like Grid computing, ASAP, Server Hosting, Utility computing and virtualization.

### **SUPPLY CHAIN OF APPAREL /GARMENT SECTOR**

The textiles and clothing sectors can be seen as a supply chain consisting of a number of activities. Supply chain is used for sourcing of raw materials through design and production to distribution and marketing is being organized as an integrated network. Where the production is grouped into specialized activities and each activity is located where it can contribute the

most to the value of the end product. When the location decision of each activity is being made, the variables like costs, quality, reliability of delivery, access to quality inputs and transport and transaction costs are considered.

Apparel and Garment manufacturing industry is characterized by

- Entire demand for a given season/style order must be fulfilled by one lot
- Demand and pricing for seasonal and/or fashion items is uncertain and time-sensitive
- Multi-tier, disaggregated suppliers, due to specialization/cost structures/quota constraints, erode loyalty and make supply chains fragile and dynamic
- Moderately high set up or changeover costs, so cost is lot size dependent
- Distributed, global suppliers, most with little infrastructure
- Plans based on rules of thumb for production and transit lead times, cumulative rollups/padding very inaccurate—low confidence in on-time delivery creates buy and sell side date padding
- Delays in determining status and no easy mechanism to notify downstream suppliers or participants
- Lack of documented accountability and genealogy of communications
- Externally imposed finite capacity, e.g. time-dependent quotas, with no visibility over other competitor's shipments for sale quota category
- Supply chain cycle time is 2-3X total season cycle times and 6-9X profit season cycle times for many styles. Consequently, consumer demand for popular styles is frequently not satisfied and margin opportunities are lost flows for product returns, servicing, and recycling;
- Information flows, which represent order transmission and order tracking, and which coordinate the physical flows; and
- Financial flows, which represent credit terms, payment schedules, and consignment and title ownership arrangements.

### **THESE FLOWS ARE SUPPORTED BY THREE PILLARS**

**PROCESSES:** which embed the firm's capabilities in logistics, new product development, and knowledge management?

**ORGANIZATIONAL STRUCTURES:** which encompass a range of relationships from total vertical integration to networked companies, management approaches, and performance measurement and rewardschemes?

**ENABLING TECHNOLOGIES:** which include both process and information technologies for every organization's supply chain. However, in service organizations there is usually no flow of materials, but a flow of documents containing the valuable information for decision making. Regardless of company or an organization all the three pillars should be used.

## **I GARMENT DELIVERS ALL THE BENEFITS OF CLOUD COMPUTING**

**INCREASED RETURN ON INVESTMENT (ROI):** The pay-as-you-go model eliminates upfront costs. You pay only for the services you use. With Cloud Computing, financial impact is minimized and ROI is dramatically accelerated.

**LOWER TOTAL COST OF OWNERSHIP:** The most significant investments for conventional purchased systems are the costs for implementation, training, maintenance, customization, integration, quickly depreciating equipment and software, as well as continued staffing. These post-software procurement costs are not fully recognized until after the software procurement and are often referred to as the "hidden costs". Due to Cloud Computing, hidden costs, recurring IT and support resources are reduced to minimum whereas variable costs into a predictable monthly expenditure, eliminates over-budget situations. This is effective in both the short and long runs.

**REDUCED IMPLEMENTATION TIME:** It eliminates the need of application software installation, database installation, network operating installation and most hardware environmental issues. Cloud Computing accelerates the implementation and allows you getting to a working system much faster.

**BETTER SERVICE DELIVERY:** Due to the Cloud Computing model's tremendous economies of scale, customers receive higher service and benefit from constant upgrading & maintenance service and technical support.

**UNMATCHED FLEXIBILITY:** With Cloud Computing, there is no long-term binding, technology lock-in. Customers are free to terminate the service if not suitable.

**ASSURED INFORMATION SECURITY, RELIABILITY AND AVAILABILITY:** The Cloud Computing service provider has far more resources to provide thorough and extensive data security options than a single company can provide for itself. iGarment employs privacy policy and facilities to ensure reliable and secure data via internet

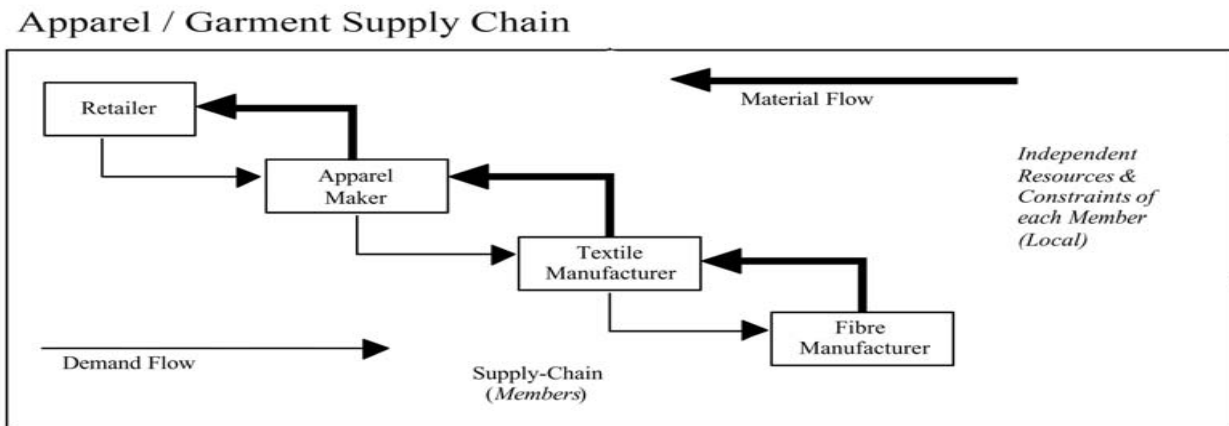
- ✓ Multiple user authorization set up
- ✓ Encrypted data transfer
- ✓ Strong firewall protection and monitoring facilities.
- ✓ Fault tolerance storage technology
- ✓ Sure-safe daily backups
- ✓ 24x7 non-stop data server with powerful backup facilities
- ✓ High business ethics, data access is controlled by our privacy policy, which does not give iGarment employees or our data center partners access to your data under any circumstances.

**FOCUS ON CORE COMPETENCIES:** Cloud Computing allows an enterprise to focus on managing and growing their business and relieves them from day to day IT troubleshooting or distractions.

Cloud Computing, a new technology is enjoyed by many companies. On-Demand applications have been focused on the market as a whole and have left certain key industry segments behind. iGarment, however, utilizes the world's leading technology to deliver On-Demand application solutions for the apparel industry.



Founded by software veterans and garment industry experts, iGarment combines deep industry domain expertise, management system deployment experience, and Cloud Computing (SaaS) concept with a focus on the apparel industry. As iGarment not only provides ongoing software upgrading and maintenance services, but also stores and manages all customer-related data. You need nothing more than internet access to utilize our application systems by subscribing to our services.



**FIG3. APPAREL/GARMENT MANUFACTURING SUPPLY CHAIN**

#### **4. APPAREL/MANUFACTURING INDUSTRY -ADAPTABILITY TO CLOUD COMPUTING**

##### **SUPPLY CHAIN MANAGEMENT**

Supply chain management is collaborative process and project management to meet the needs of the end customer efficiently and effectively. It should be noted, in general, that there are three flows that occur in supply chains:

Material flows, which represent physical product flows from suppliers to customers as well as the reverse flows for product returns, servicing, and recycling.

Information flows, which represent order transmission and order tracking, and which coordinate the physical flows.

Financial flows, which represent credit terms, payment schedules, and consignment and title ownership arrangements.

##### **SCM IN TEXTILE/APPAREL/GARMENT INDUSTRY**

The supply chain in the textile and clothing sector is illustrated by figure 2. The dotted lines represent the flow of information, while the solid lines represent the flow of goods. The direction of arrows indicates a demand pull driven system. The information flow starts with the customer and forms the basis of what is being produced and when. It also shows that the information flows directly from the retailers to the textile plants in many cases. We can say that there is direct communication between retailers and textile mills when decisions are made on patterns, colors and material. In the second case textile mills often deliver household appliances directly to the retailers. The Indian Textile industry adds 14% to the industrial production and 8% to the GDP of India. It provides employment to 38 million people and is the second largest employment provider after agriculture. The Indian Apparel &

Textile Industry also adds 21% of the total exports of the country.

### **ADAPTABILITY TO CLOUD COMPUTING**

The clothing sector is both a labor-intensive, low wage industry and a dynamic, innovative sector which is one of the highly focused sector in market segments. In the high-quality fashion market, the industry is characterized by modern technology, relatively skilled designers and a high degree of flexibility. The competitive advantage of firms in this market segment is related to the ability to produce designs that capture tastes and preferences and cost effectiveness. In the low to middle priced market, the role of the retailer has become prominent in the organization of the supply chain. The retail market has become more concentrated as they have market power not only in the consumer market, but also have considerable buying power. In addition, high-volume discount chains have developed their own brands and source their clothing directly from the suppliers, whether foreign or local.

Cloud computing the next fashionable and prominent computing system offered through internet. This computing system is providing various useful services in textile and apparel industries. There are some special management systems to simplify various business operations in the apparel and textile industry. With the arrival of this new pattern of computing system, people believe that textile firms, apparel industry or any organizations will no longer need to invest in maintaining assets like servers, internal software and storage systems. This would considerably reduce the IT investments cost and save valuable business time. In garment industry work is made simple by some special functions like production planning, raw material management, costing, processing the orders, sampling, monitoring the preparation of order and final delivery of the product. Augmented Reality (AR) can be regarded as one such computing system which is widely used in the apparel and fashion industry. It gives the user a virtual view of actual environment through computer generated applications. AR application can be acquired with the help of camera and internet. Many such applications can be introduced by Cloud computing in the future.

Typical Cloud Platform Provider's Services and offerings:

- Hosting
- Storage
- Platform
- Application Services
- Tools

### **ADAPTION OF CLOUD COMPUTING IN APPAREL AND GARMENT ENTERPRISES**

Cloud Computing gave the new definition for IT to eliminate redundant work. It will truly empower the CIO to focus on Information management. IT departments will have to focus on developing solutions and supporting business functions' rapid use information to react and develop new offerings, instead of managing servers and infrastructure. Information Technologists Enterprises will need to build architecture roadmaps and develop information strategy that IT can step up to handle. In essence, IT as we know will change to more business focused than being infrastructure focused. It also allow CIOs to

focus on translating the business metrics end-to-end and map that to technology metrics-meaning translating business goals into application and architecture goals. CIOs can have revenue goals instead of cost management goals. ROI of the application portfolio will become a key metric.

### **IT AND APPAREL/GARMENT INDUSTRY**

The value of information has been well established over the past 20 years. Businesses have long recognized that flawless information flow and knowledge processing streamline business objectives and execution plans, thereby enhancing overall business performance. As businesses entered the era of Information Technology (IT), they began to utilize advanced technologies, such as ERP and CRM systems, to automate information flow and business processes within the company. While up until 5-10 years ago the focus of Information dissemination was internal. Globalization has forced businesses to work closely with suppliers and other business partners.

In 1997 it was observed that information across different stages of supply chains tends to be distorted and such distortion leads to poor inventory and production decisions, a phenomenon known as the bullwhip effect. Naturally, the need for more data transactions and frequent technology upgrades evolved, and companies started using B2B solutions to automate information exchange between trading partners and collaborators in their business networks. To overcome this problem, some companies started handing over portions of their noncore IT capabilities to external service. Advancement in IT and acceleration of globalization has created another problem for business communities: supporting inter-operation of various data formats and communication protocols used by different trading partners.

### **CLOUD MATURITY MODEL**

Cloud Computing may take 5-10 years to rule the IT world. A maturity model has been developed to know how it will be adopted in different phases. Today the adoption has started with small and departmental applications. In the next phase this will move to a Hybrid model, where the Cloud Services will integrate with Data Center applications and Security. This will mature to integrate with other Data Center based business applications. And in the final phase of model, Line of Business applications will migrate to the cloud to adopt Cloud platforms. From a client perspective, the application models will mature from today where they are only Web based applications.

### **FUNCTIONAL FRAMEWORK FOR CLOUD COMPUTING ADOPTION**

#### **BUSINESS PRIORITIES**

First companies should prepare the business objectives and priorities for adopting cloud computing for supply chain management. The companies are majorly focusing on the priorities and useful aspects of supply chain parameters for attaining maximum benefit from the implementation of Cloud Computing for SCM. The most common priorities are supply chain collaboration. Information sharing capabilities and prospective information reliability is the next priority for some companies where collaboration information is vast and confidential. In addition to this Indian companies are aiming at cost reduction in operation of supply chains. At the light of globalization forces of emerging economy, Indian companies are focusing at achieving greater customer satisfaction through faster deliveries.

## CLOUD COMPUTING ADAPTION FRAME WORK

The textiles and apparel sector has been characterized by a high degree of complexity, which is an unavoidable part of the framework in which firms have to operate. This complexity can partly be traced to behavioral patterns influencing the final purchaser's buying, which cause some difficulty in forecasting demand when defining apparel collections, and also to the short life cycle of a typical garment. The entire sector is affected by these complex interactions, which have effect on the strategies adopted by firms seeking to defend a competitive position.

This framework is further complicated by the process of modernization of the distribution network. With respect to industrial organization, in the Indian context a striking feature is number of textile and apparel firms, most of which are fairly small, often bound by local aggregations corresponding to the model of the industrial district. Also, as regards the structure of distribution, independent and traditional retailing maintains the largest market share, in contrast to the typical model in the other European countries. The frame work suggested here is to be implemented with a strategic approach through some modules like Selection, Manage, Design, Implement and Evaluate.

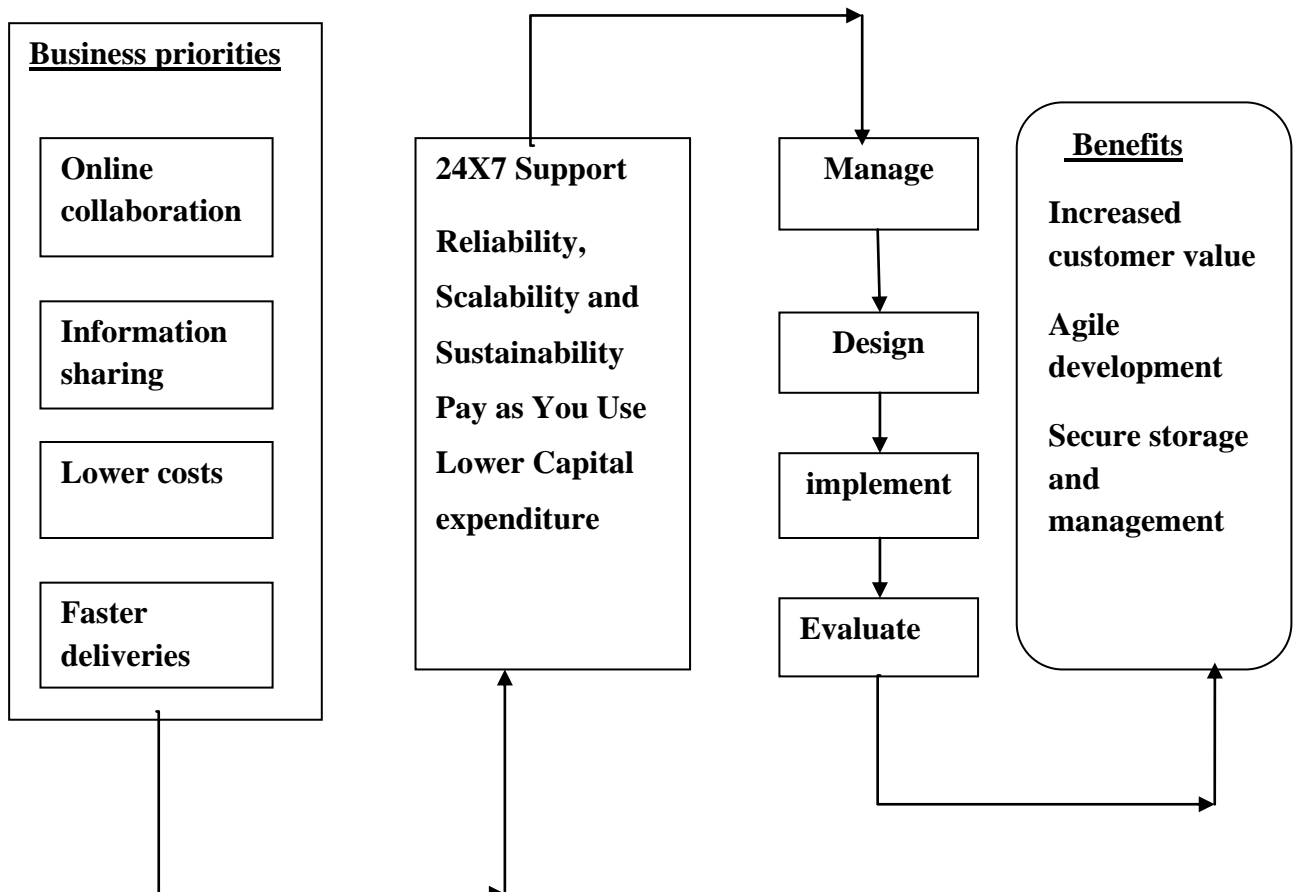


FIG: 4 CLOUD COMPUTING ADOPTION FRAME WORK

### SELECTION

Selection is based on risk minimization. The following phases or steps of Cloud Computing are:

- Selection of appropriate Cloud Computing infrastructure and architecture,
- Selection of right tools matching organizational business priorities.
- Implementation strategies and organization transformation.
- Meeting current and future needs of Cloud Computing.
- Immediate updates and technological renovations.
- Investment decisions and returns on investments (ROI).
- Disruptions and visibility constraints and obstacles.
- Documentation and ownership.
- Education and training to the personnel including the partners.
- Overall after performance of the firm.

Businesses have to prepare efficient internal systems using Cloud Computing infrastructure to respond quickly to customer's requests, questions and comments. The operational excellence model for Cloud Computing assisted SCM is that which delivers the highest customer satisfaction on an e-business infrastructure for an emerging economic situation that has the characteristics like: User-friendly, Functional, Reliable, Cost effectiveness, adequacy and Performance. The cost effectiveness is very important character for adaptability in emerging economic perspective.

The principles, practices, and methods required to raise employee awareness about basic information security and train individuals with information security roles to increase their knowledge, skills, and abilities.

### **MANAGE**

- Identify business priorities and requirements and establish enterprise-wide policy for the IT adoption strategy for management of Supply Chain.
- Acquire and manage necessary resources, including financial resources, to support the Cloud Computing adoption
- Set operational performance measures for impact of Cloud Computing modules in business operations and metrics like profitability, ROI etc.,
- Ensure the organization complies with Cloud Computing enablement environment
- Ensure that appropriate changes and improvement actions are implemented as required to adopt Cloud Computing.

### **DESIGN**

- Develop the implementation strategies and policies for Cloud Computing enablement
- Develop administration change management procedures to ensure Cloud environment
- policies and controls remain effective following a change
- Define the goals and objectives of the Cloud Computing in the Supply Chain operations

like collaboration, Information Sharing etc.

- Establish a tracking and reporting strategy for Cloud Computing enablement
- Establish a change management process to ensure transformation of business environment
- Develop collaboration strategies with the supply chain partner.

#### **IMPLEMENT**

- Perform a needs assessment to determine risks and identify critical needs based on mission requirements
- Develop new or identify existing improvement opportunities that are appropriate and timely
- Communicate management's commitment, and the importance of the Cloud Computing enablement and implementation to the workforce.
- Ensure that Cloud Computing systems operations and maintenance enables day-to-day business functions
- Collaborate with technical support, incident management, and engineering teams to develop, implement, control, and manage new Cloud Computing enabled SCM administration technologies.

#### **EVALUATE**

- Assess and evaluate the Cloud Computing security awareness and training program for compliance with corporate policies, regulations, and laws (statutes), and measure program and employee performance against objectives.
- Review Cloud Computing security awareness and training program materials and recommend improvements
- Assess the awareness and training program to ensure that it meets not only the organization's stakeholder needs, but that it is effective and covers current Cloud Computing security issues and legal requirements
- Ensure that information security personnel are receiving the appropriate level and type of training
- Collect, analyze, and report performance measures.

#### **BENEFITS**

Benefits from cloud computing framework

- High level computing
- Improved information sharing capabilities
- Enhanced operating efficiencies
- Increased customer responsiveness

- Decreased supply chain complexity

## CONCLUSION

Cloud Computing has become the business need. An organization can choose to move certain aspects to their IT requirements with the correct assessment of their needs, existing infrastructure and through understanding of an organization's strategic objectives, a capable partner can provide relevant and focused solutions. There are few major factors that hold back business from deploying Cloud Computing, the most prominent one is the security issue. Many potential users are still apprehensive about releasing their in-house data to the datacenter of an external Cloud Services Providers due to issues such as privacy, security etc. Apparel and Garment Companies should develop an overall understanding of Cloud Computing enabled supply chain. Supply Chain Infrastructure and architecture to create Supply chain vision is to be arrived at before implementing the Cloud Computing modules for management of supply chains and also constantly re-evaluate to improve management of supply chains by creating benchmarking efforts in Cloud Computing enabled SCM.

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## **EMPOWERING WOMEN THROUGH FINANCIAL INCLUSION: A CASE OF JANGALMAHAL, WEST BENGAL**

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### **ABSTRACT**

*Empowering women, particularly the poor women of backward communities, has been one of the important objectives of inclusive growth during the Twelfth Five Year Plan in India. There is a lack of inclusiveness in our growth process and this also varies from region to region. If we focus our attention to the regional dimension of this problem, say, in respect of the Drought-Prone Areas (DPAs) of West Bengal, the so called Jangalmahal, we observe that the poor women belonging to SC/ST communities in these areas are generally excluded from the growth process. This is particularly due to some constraints such as unfavorable agro-climatic conditions and poorly developed infrastructural facilities. It is believed that if these people are included in the growth process through the provision of microfinance with an appropriate linkage between the banks and Self-Help Groups (SHGs) then the intensity of poverty would be minimized. The present study, based both on secondary and primary data sources, analyses some of the issues related to the progress of SHGs formed particularly by the poor women belonging to the SC/ST category, income opportunities of the members of SHGs, impact of such SHGs in the drought-prone areas and Non-drought-prone areas (NDPAs) of West Bengal. Two sample draught prone districts of west Bengal, viz., Paschim Medinipur and Bankura have been chosen for this study. Eight drought-prone (DP) blocks and seven non-DP blocks have been chosen purposively as sample blocks. The sample SHGs have been chosen from both DP and non-DP blocks. Our study shows that after group formation, the income opportunities among the members of these SHGs have increased in both DPAs and NDPAs. However, this financial inclusion in DPAs becomes more meaningful in reducing the intensity of poverty and in empowering the poor women in these areas.*

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**KEYWORDS:** *Self-Help Groups (SHGs), Drought Prone Areas (DPAs), Non-drought Prone Areas (NDPAs).*

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## 1. INTRODUCTION

Both Eleventh and Twelfth Five Year Plan documents have considered 'inclusive growth' as one of their principal objectives. Inclusive growth refers to the pace and pattern of growth in such a way that the benefits of that growth process percolates to maximum number of common people in the society. Alternatively speaking, inclusive growth means growth with equal opportunity. One of the important objectives of inclusive growth during the Twelfth Five Year Plan in India was to empower women, particularly the poor women of backward communities. Inclusive growth should result in lower incidence of poverty, broad-based and significant improvement in health outcomes, universal access for children to school, increased access to higher education and improved standards of education, including skill development. There is a lack of inclusiveness in our growth process and this also varies from region to region. The poor women belonging to SC/ST communities in Drought-Prone Areas (DPAs) of Jangalmahal within (i) Jhargram sub-division, a part of the of Paschim Medinipur district of West Bengal, (ii) the maximum blocks [12 blocks out of 22 blocks] in Bankura district and (iii) in almost all areas of Purulia district are generally excluded from the growth process. This is particularly due to some constraints such as unfavorable agro-climatic conditions (lack of non-firm activities in DPAs, lack of rain fall and drying up of ground water level) and poorly developed infrastructural facilities, viz., transport and communication, electricity and irrigation, marketing and warehousing facilities etc. It is believed that if these people are included in the growth process through the provision of microfinance with an appropriate linkage between the banks and Self-Help Groups (SHGs) then the intensity of poverty would be minimized. This Endeavour would, in turn, be helpful in empowering these women through increasing their income and employment opportunities.

## 2. REVIEW OF LITERATURE

That participation of women in SHGs can improve their standard of living and generate a positive impact on women empowerment has been the focal points of many earlier studies (Shivakumar., 1995; Gurumoorthy, 2000; Mayoux, 2001; Pitt & Cartwright, 2003; Kabeer, 2005; Sau, 2009; Aurora & Meenu, 2012). Some of these studies indicated that the SHG-Bank linkage and the microfinance programme can empower the poor women through raising their income opportunities and inculcating a savings habit among them (Borbora & Mahanta, 2001; Singh, 2002; Suguna, 2006). Some studies also pointed out the unfavourable socio-cultural environment, lack of infrastructural facilities and some risk factors that often stand in the way of the progress of such SHGs (Karmakar, 2009). So far as the studies based on regional experiences (Mitra, 2009), West Bengal lags far behind than other States of India.

## 3. NEEDS FOR THE PRESENT STUDY

Though there are plenty of studies on the functioning of SHGs and their impact on the living pattern, employment and income opportunities particularly among the women, there is still a dearth of such studies on West Bengal and specifically regarding the progress of SHGs in the Drought Prone Areas (DPAs) of West Bengal. Incidentally some of the DPAs in West Bengal also consist of economically backward districts like Paschim Medinipur, Bankura and Purulia.

This study with its special focus on the growth of women-led SHGs in these DPAs seems to fill in some of the gaps of previous research works in this field.

#### 4. OBJECTIVES OF THE STUDY

The basic objectives of the present study are: (i) To analyze the progress of SHGs formed particularly by the women during 2001-12, (ii) To analyze the impact of SHGs-Bank linkage on the banking habit of the members of SHGs, and (iii) To analyze income opportunities of the member of SHGs in the so-called Jangalmahal of West Bengal.

#### 5. DATABASE AND METHODOLOGY

This study is particularly based on primary data sources collected through the sample survey. A purposive multi-stage sampling method has been used to collect primary data. Out of two sample draught prone districts of West Bengal, viz., Paschim Medinipur and Bankura districts, eight drought-prone (DP) blocks (viz. Binpur- II, Gopiballavpur- II, Jhargram, Jambani, Chhatna, Khatra and Saltora) and seven non-DP blocks (Kharagpur-II, Salboni, Binpur- I, Debra, Bishnupur, Kotolpur and Indus) have been chosen purposively. The sample village panchayats chosen from those DP and non-DP blocks respectively are treated as our second stage sampling units. In our study, 24 sample village panchayats from DP blocks and 21 sample village panchayats from non-DP blocks have been chosen. From each sample village panchayat, sample SHGs formed particularly by the poor women have been selected and these selected sample SHGs (2 from each sample village panchayat) can be treated as our third stage sampling units. The households who are the members of those sample SHGs are treated as our ultimate sample units. Two separate sets of questionnaire are framed for the Household level survey and organizational level (viz. the SHGs) survey respectively.

Further, based on secondary data sources, a comparative analysis has been made between the trend growth rates of SHGs in DPAs and Non-DPAs of Paschim Medinipur and Bankura districts of West Bengal during 2001-12.

#### 6. PROGRESS OF WOMEN SHGs IN THE DPAs AND NDPAs

The inclusion of women in SHGs in the DPAs in West Bengal, particularly in Jangalmahal, can be ascertained from the growth of SHGs formed by women in these areas over years. Let us first look at the progress of such SHGs in both drought prone and non-drought prone districts of Paschim Medinipur and Bankura during 2001-12 (Table-1).

**TABLE-1: PROGRESS OF SHGs IN RESPECT OF WOMEN GROUPS FORMED IN DPA AND NON-DPA IN PASCHIM MEDINIPUR AND BANKURA DISTRICT**

Year	Number of Women SHGs formed in DPA	Share (%) of Women SHGs to total SHGs formed in DPA	Women SHGs to total SHGs formed in NDPA	Share (%) of Women SHGs to total SHGs formed in NDPA
2001-02	809	76.6	4613	89.3
2002-03	1083	77.9	1178	86.4
2003-04	1361	72.4	1090	88.9
2004-05	493	56.8	1050	77.7

2005-06	1192	64.9	1531	77.6
2006-07	1632	82.8	2143	83.0
2007-08	1507	89.9	1861	86.4
2008 -09	1688	86.8	5924	94.3
2009-10	1139	76.6	3306	93.3
2010-11	1514	90.1	7386	84.4
2011-12	1307	82.3	2786	80.0

Source: DRDA, Jila parisad, Paschim Medinipur and Bankura district.

The absolute number of women groups formed is found to be more in NDPAs than DPAs. Now if we look into the Trend growth rates of women SHGs in DPAs ( $NWGF_{DP}$ ) and in NDPAs ( $NWGF_{NDP}$ ) in the districts of Paschim Medinipur and Bankura during 2001-12, we observe that this trend growth rate is also relatively higher in NDPAs compared to that of DPAs. It is also important to note that the Maoist problem as well as Maroa maji movement in jangalmahal can be considered to be important reasons behind the lackluster growth in the formation of new SHGs during this period. Due to such political disturbance, SHGs could not function properly in this area during this period and therefore women were not interested to form groups. However, no such problem was there in NDPAs. Therefore, the number of group formation in NDPAs might be more than that of DPAs during this period.

Our results, as shown by the following linear regression lines, indicate that this growth rate is relatively higher in NDPAs (10.7 %) compared to that of DPAs (5.4 %)

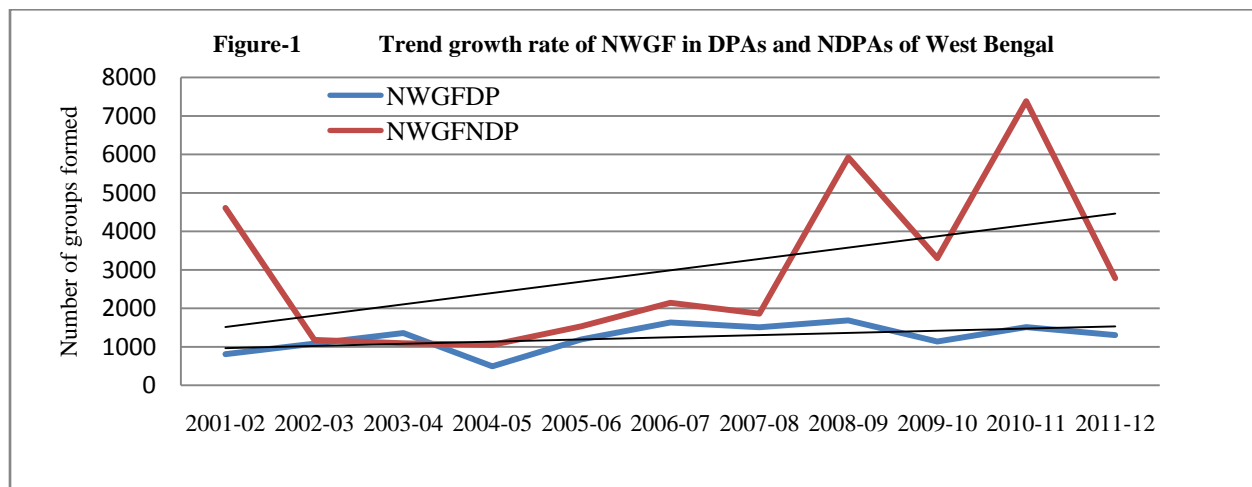
$$\ln NWGF_{DP} = 6.757 + 0.054t \quad R^2 = 0.244 \quad \text{Adjusted } R^2 = 0.160 \quad D-W = 2.342$$

(31.629) (1.703)

$$\ln NWGF_{NDP} = 7.140 + 0.107t \quad R^2 = 0.268 \quad \text{Adjusted } R^2 = 0.187 \quad D-W = 1.633$$

(17.814) (1.816)

Due to such higher growth rate of women SHGs in NDPAs, the absolute difference between the number of women-led SHGs in NDPAs and DPAs has increased during 2001-12 (Table-1). The trend line of the formation of women-led SHGs in DPA and NDPA is shown in Fig.-1.



We can also analyze this growth rate separately for Paschim Medinipur and Bankura districts. In Table-2a we see that the percentage of women SHGs formed in NDPAs of Paschim Medinipur is higher than that of DPAs of the said district. It might be due to the political unrest in DPAs as mentioned earlier.

**TABLE-2A: PROGRESS OF SHGS IN DPA AND NON-DPA IN PASCHIM MEDINIPUR DISTRICT BY THE NUMBER OF WOMEN GROUPS FORMED**

Year	Number of women SHGs formed in Paschim Medinipur in	(%) of Number of Women SHGs to total SHGs formed in Paschim Medinipur	Number of women SHGs formed in Paschim Medinipur in	(%) of Number of Women SHGs to total SHGs formed in Paschim Medinipur
	DPA	DPA	NDPA	NDPA
2001-02	622	75.9	4304	90.3
2002-03	89	81.7	761	92.6
2003-04	923	82.2	867	90.8
2004-05	165	87.3	903	87.3
2005-06	470	96.9	850	87.0
2006-07	277	72.5	1189	84.2
2007-08	163	69.1	949	89.3
2008-09	498	72.9	4863	95.3
2009-10	478	77.7	2808	95.3
2010-11	499	86.0	6742	83.8
2011-12	790	92.1	2218	96.5

Source: Same as Table-1

Now, if we look into the growth rates of women SHGs in DPAs ( $NWGF_{DP}$ ) and in NDPAs ( $NWGF_{NDP}$ ) separately for the districts of Paschim Medinipur and Bankura during 2001-12, we observe that this growth rate is relatively higher in NDPAs (11.9 %) compared to that of DPAs (4 %) in Paschim Medinipur district.

$$\ln NWGF_{DP} = 5.617 + 0.040 t \quad R^2 = 0.036 \quad \text{Adjusted } R^2 = -.071 \quad D-W = 3.253$$

(12.064)    (.579)

$$\ln NWGF_{NDP} = 6.770 + 0.119 t \quad R^2 = 0.234 \quad \text{Adjusted } R^2 = .149 \quad D-W = 1.581$$

(13.853)    (1.658)

However, we see the opposite case for Bankura district where this growth rate is relatively higher in DPAs (11.9 %) compared to that of NDPAs (10.5 %). Higher growth rate of SHGs in DPAs despite political disturbances in this area during this period might be due to the positive impacts of factors such as greater employment opportunities among the members of the SHGs in road construction, MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) works related to digging of ponds and other income generating works etc. The scope of engagement in mid-day meal schemes was also found to be higher among the members of SHGs in DPAs

compared to those in NDPAs of this district. Further, in some cases, the landless households (members of SHGs) in DPAs were found to become sharecroppers after the formation of groups in DPAs and their contribution to household income was also found to be higher in DPAs. So, all such factors might have created a positive boost towards the growth of SHGs in DPAs in this district.

**TABLE-2B: PROGRESS OF SHGs IN DPA AND NON-DPA IN BANKURA DISTRICT BY THE NUMBER OF WOMEN GROUPS FORMED**

Year	Number of women SHGs formed in Bankura	(%) of Number of Women SHGs to total SHGs formed in Bankura	Number of women SHGs formed in Bankura	(%) of Number of Women SHGs to total SHGs formed in Bankura
	DPA	DPA	NDPA	NDPA
2001-02	187	79.2	309	78.2
2002-03	994	77.6	417	76.9
2003-04	438	57.9	223	82.3
2004-05	328	48.3	147	46.2
2005-06	722	53.4	681	68.4
2006-07	1355	85.2	954	81.5
2007-08	1389	98.8	1512	96.7
2008 -09	1190	94.3	1061	89.9
2009-10	661	75.8	498	83.3
2010-11	1015	92.3	644	90.7
2011-12	1017	84.0	568	78.6

Source: Same as Table-1

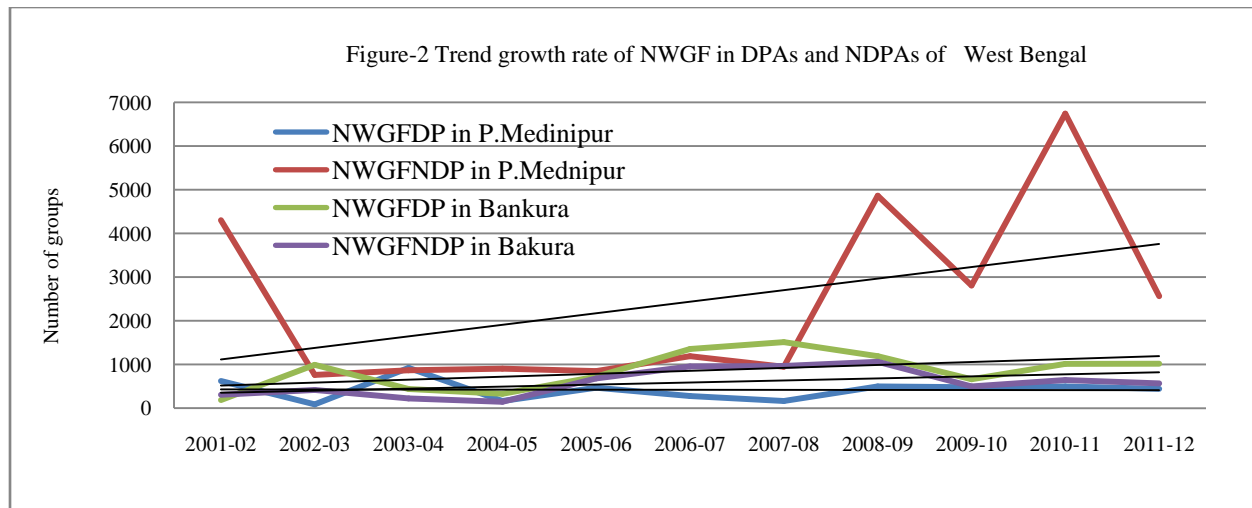
$$\ln \text{NWGF}_{\text{DP}} = 5.880 + 0.119 t \quad R^2 = .369 \quad \text{Adjusted } R^2 = .299 \quad \text{D-W} = 1.836$$

(16.693)    (2.293)

$$\ln \text{NWGF}_{\text{NDP}} = 5.592 + 0.105 t \quad R^2 = .300 \quad \text{Adjusted } R^2 = .222 \quad \text{D-W} = 1.341$$

(15.482)    (1.963)

The Trend growth rates of NWGF (number of women groups formed) for these two districts have been shown in Fig.- 2.



## 7. BANKING HABIT OF THE MEMBERS OF SHGs

To ascertain the banking habit among the women members of any sample SHG, we enquired about the number of visits they make to bank branches in any particular month. It is generally believed that an increase in the banking habit empowers the rural women through their command over operating their own accounts with the banks. It is to be noted that after a group is formed, the group starts collecting an amount of money from each member and after accumulating a reasonable amount, the group starts lending to its group members. Again, their initial effort, when supported by the microfinance programme of the government, can gradually make a progress through an institutional linkage between the SHGs and the banking institutions. It is observed that before the formation of SHGs, the poor people had to depend on the informal or non-institutional sources of rural credit that often trapped them in debt burden. Now microfinance, with proper SHG-bank linkage, has become the most suitable and easy alternative to replace the traditional or non-institutional sources of rural credit. Again, with the gradual increase in banking habit among the women members of SHGs, they depend less on moneylenders. The banking habit among the women members of our sample SHGs has been shown in Table-3. Out of 552 members in DPAs, 71 percent of members are going to the bank and out of 455 members in Non-DPA, 82 percent of members are going to the bank. Therefore, the members of SHGs in Non-DPA have shown better performance in this respect than those in DPAs. A castewise distribution of members according to their banking habits indicates that the members of general caste in DPAs have higher inclination to visit bank branches compared the members belonging to SC/ST/OBC categories. This might be because of the fact that the members belonging to the general castes are more aware of the benefits of banking habit compared the members belonging to the ST/SC/OBC category in DPAs. Further, it has been observed that the illiteracy among the members also make them hesitant to visit any bank office. They often feel that they will be subject to unnecessary harassment from the banking officials. However, this conjecture is not true for the members belonging to SC/OBC category in NDPAs since they performed better in terms of this banking habit.

**TABLE- 3: DISTRIBUTION OF THE MEMBER OF SHGS AND OTHER PERSONS BY THEIR BANKING HABIT IN DPAs AND NDPAs**

Caste wise	Members (%) in DPAs	Members (%) in NDPAs	Other persons or non-members (%) in DPAs
	Visit to bank	Visit to bank	Visit to bank
GEN	82.8	84.3	16.4
SC	60.2	85.4	19.6
ST	71.7	65.5	10.3
OBC	72.3	100	-

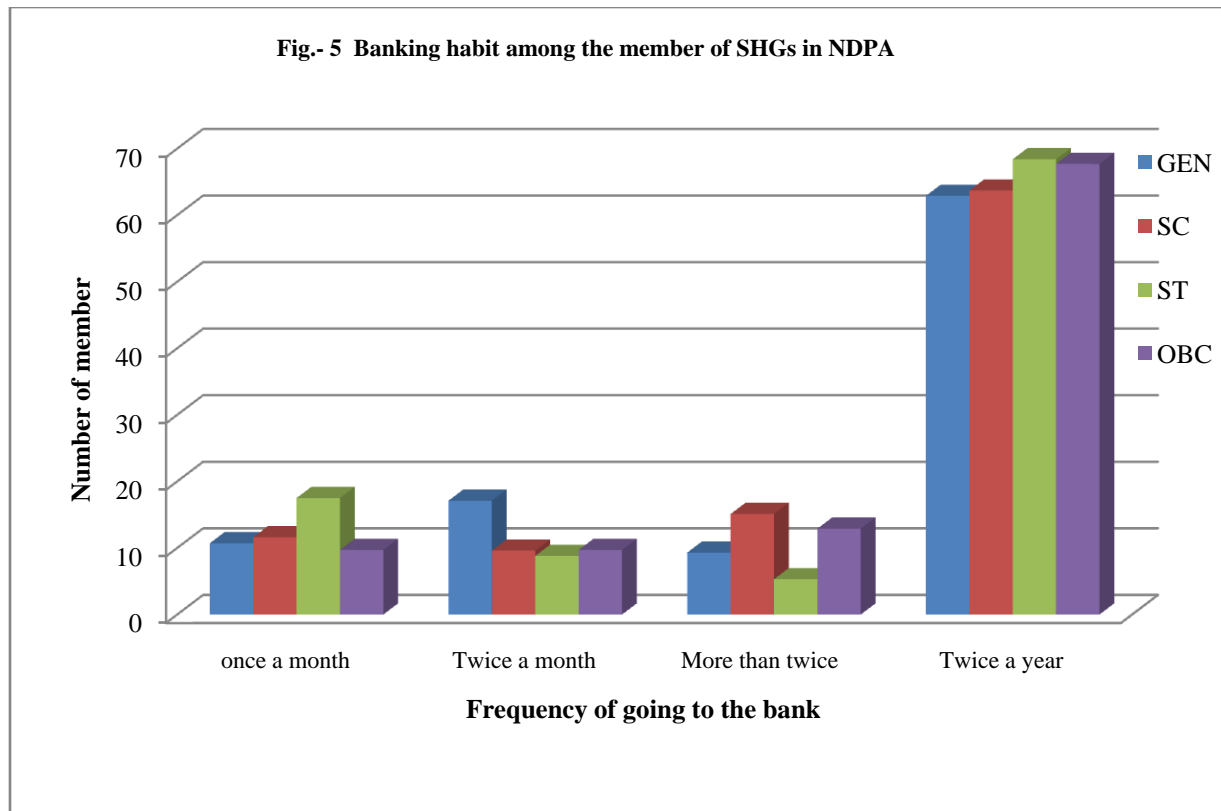
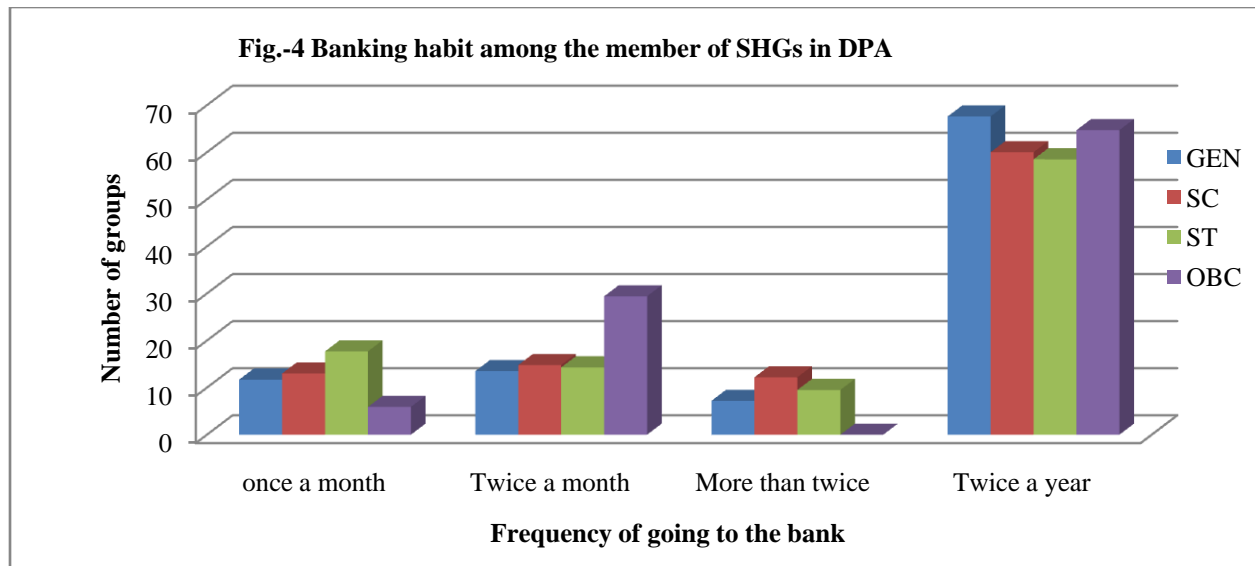
Source : Field Survey (2011-12)

The percentage distribution of the members of the sample SHGs according to their banking habits indicates that more than 60 per cent members have banking habits in DPAs as well as in NDPAs. However, if we analyze the banking habit among the non-members in DPAs, we see that at most 20 percent of them go to the bank. They told that their husbands go to the bank when required for and hence, they do not feel it necessary to go to the bank office. Most of these non-members are also found to be into a debt trap to rural moneylenders. Therefore, if these non-members in DPAs can be involved in SHG activities, then their debt burden can be relieved through an increase in income opportunities, savings habit and the banking habit.

An analysis of this banking habit can also be done on the basis of the frequency of going to the bank by any member in any particular caste during any particular month/year in DPAs. The sample results show that out of 390 members in DPAs, 14.1 per cent of members went to the bank office once a month. Among these members who were going to the bank once a month in a year, the ST members have shown highest frequency than member in other categories because some of the ST members are found to have engaged in MGNREGA activities and mid-day meal scheme in DPAs. Thus, they had to visit the bank at least once in a month to withdraw their dues. Again, 14.9 per cent of members went bank twice a month in a year. It is to be noted that out of 390 members in all categories, about 62 per cent of member were going to the bank just two days in a year. Therefore, most of the members in DPAs were not interested to visit any bank office or they did not feel any urgency to go to the bank office. However, it can be said that most of the women members in DPAs went to bank at least twice in a year. Many members in General category depend on their husbands for monetary transactions and therefore, they do not feel any necessity for going to any bank office; rather they are engaged in household works.

The banking habit of the members of SHGs by their frequency of going to the bank in DPAs is shown in Fig.-4. Similar trend is also observed among the members of the sample SHGs in NDPAs (Fig.-5).





## 8. INCOME OPPORTUNITIES OF THE MEMBERS OF SHGs

It is believed that these SHGs are an important instrument for improving the income opportunities and the livelihood pattern of the poor people in this region. In rural areas, livelihoods range from agriculture farming, animal husbandry, dairy farming to various other activities. Experience has shown that SHGs have had improved livelihoods to the extent of even providing the finance needed to start an enterprise. The sample survey results in our study have shown that the poor women had to involve them in several income generating activities in

addition to their household works to eke out a living. Adverse agro-climatic condition makes this living pattern too hard for the poor households.

The occupational status of the members of sample SHGs before and after group formation in Jangalmahal is shown in Table-4.

**TABLE-4: DISTRIBUTION OF SHG MEMBERS BY OCCUPATION BEFORE AND AFTER GROUP FORMATION IN DPAs AND NDPAs**

Occupation	No. of members before group formation in DPA	No. of members after group formation in DPA	No. of members before group formation in NDPA	No. of members after group formation in NDPA
Small farmer	21(1.7)	21(1.3)	4 (0.4)	4(0.3)
Marginal farmer	289(23.4)	307(18.8)	195(20.6)	219(18.2)
Agricultural labour	408(33.0)	408(24.9)	245(25.9)	245(20.4)
Non-agricultural labour (MGNREGA)	155(12.6)	251(15.3)	187(19.7)	228(19.0)
Non-agricultural labour (Mid-day Meal Scheme)	165(13.4)	315(19.3)	205(21.6)	240(20.0)
Small business	-	-	11(1.2)	11(0.9)
Goat rearing	114(9.2)	222(13.6)	52(5.5)	131(10.8)
Dairy	46(3.7)	55(3.4)	28(3.0)	67(5.6)
Piggery	3(0.2)	14(0.9)	-	23(1.9)
Poultry	14(1.1)	20(1.2)	10(1.1)	24(2.0)
Maid servant	1(0.1)	1(0.0)	7(0.7)	7(0.6)
Carpentry	2(0.2)	2(0.1)		
Fish dealer	5(0.4)	8(0.5)	1(0.1)	1(0.1)
Tailoring	10(0.8)	10(0.6)	1(0.1)	1(0.1)
Other Service	2(0.2)	2(0.1)	1(0.1)	1(0.1)
Total	1235 (100.0)	1636(100.0)	947(100.0)	1202(100.0)

Source: Field Survey (2011-12)[Figures in ( ) show percentages];[Note: Involvement in more than a single activity raises the number of members more than the sample size in grand total.]

The absolute number of marginal farmers among the members has increased in both DPAs and NDPAs after group formation. The purchase of small tracts of cultivable land by a few members might be the reason for such increase in marginal farmers after group formation. The tendency of leasing in cultivable land by the landless can also make them marginal farmers with a small plot of operational holding. However, with an increase in income earning opportunities from other activities, the shares of activities as 'marginal farmers' among the members have declined after the group formation in both DPAs and NDPAs. Similar trend is also observed for activities as agricultural labourers. Though involvement of the members as non-agricultural labourer in MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) and Mid-day Meal activities has increased in absolute numbers after group formation, their shares have increased only in DPAs. Group activities involving goat rearing, dairy, poultry and piggery farming seem to be the most popular income generating activities among the members of the SHGs in these

backward regions (Table-4). For instance, the share members involved in goat rearing activities has increased significantly in both DPAs and NDPAs. Similar initiatives have also been observed among the members of the SHGs in dairy, piggery and poultry farming in both DPAs and NDPAs (Table-4).

The distribution of the member of SHGs according to their own income to household income and their SHG income to household income is shown in Table-5 & 6 respectively. It has been observed that 74 per cent of the members of SHGs in DPAs and 81 per cent members of SHGs in NDPAs have contributed between 10 to 55 per cent of their income to their household income. However, 21 per cent members of SHGs in DPAs and only about 13 per cent of members of SHGs in NDPAs have contributed more than 55 per cent of their own income to their household income. Thus, the members of SHGs in DPAs have contributed more towards household income than that of NDPAs (Table-5). It is important to note in this connection that individual earning of any member can arise from sources other than group-based activities, and if a member is involved in several activities on part-time basis (say, in both poultry farming and acting as daily labour in MGNREGA / Mid-day Meal Schemes), then it is important to identify the share of individual income from SHG activities and its contribution towards household income.

**TABLE-5: DISTRIBUTION OF THE MEMBER OF SHGs ACCORDING TO THE SHARE OF THEIR OWN INCOME TO HOUSEHOLD INCOME**

Share of income contribution (%)	No. of members in DPAs	No. of members in NDPAs
0	8 (1.4)	9 (2)
1 - 5	4 (.7)	4(.9)
6 - 10	19 (3.4)	9 (2)
11 - 15	18 (3.3)	34 (7.5)
16 - 20	63 (11.4)	48 (10.5)
21 - 25	54 (9.8)	47 (10.3)
26 -35	103 (18.7)	101 (22.2)
36 - 55	169 (30.6)	142 (31.3)
55 - 75	69 (12.5)	42 (9.2)
75 - 100	34 (6.2)	17 (3.7)
101 - 125	9 (1.6)	1 (.2)
126 - 200	2 (.2)	1 (.2)
Total	552 (100)	455 (100)

Source : Field Survey (2011-12)[ Figures in ( ) show percentages]

So far as the income sources from SHG activities and their contribution towards household income are concerned, 22 per cent members of SHGs in DPAs and 34 per cent in NDPAs have no such contribution to their household income (Table-6). However, 31 per cent members of SHGs in DPAs and about 21 per cent members in NDPAs have shown important contributions in this respect. Thus, most of the members in DPAs have contributed substantial portion of income from SHG sources to their household income compared to that of NDPAs.

**TABLE-6: DISTRIBUTION OF THE MEMBER OF SHGs ACCORDING TO THEIR SHG INCOME TO HOUSEHOLD INCOME**

Contribution of SHG income to total HH income (%)	No. of members of SHGs in DPAs	No. of members of SHGs in NDPAs
0	122 (22.1)	156 (34.3)
0.9 - 10.9	115 (20.8)	152 (33.4)
10.9 - 20.9	173 (31.3)	94 (20.7)
20.9 - 30.9	74 (13.5)	32 (7)
30.9 - 40.9	32 (5.8)	14 (3.1)
40.9 - 50.9	13 (2.4)	6 (1.3)
50.9 - 60.9	14 (2.5)	1 (.2)
60.9 - 90.9	9 (1.6)	0
Total	552(100)	455(100)

Source : Field Survey (2011-12) [ Figures in ( ) show percentages]

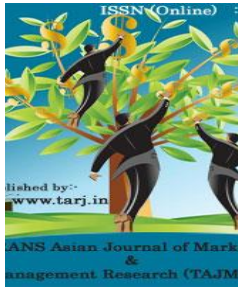
## 9. CONCLUSION

From this study it becomes clear that the growth in SHGs formed particularly by the poor women in DPAs, viz. in the so-called Jangalmahal of West Bengal, has definitely led to greater financial inclusion of the poor women of backward communities. In many cases their banking habit or the saving habit has improved after such group formation. Involvement in group-based activities has also created new income earning opportunities and this, in turn, has led to a positive contribution of these members towards their household incomes leading to an improvement in their livelihood pattern. If empowerment is a function of income earning capability, then this process can definitely be regarded as an approach road towards women empowerment in the drought prone backward districts of West Bengal.

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## A STUDY ON CONSUMER PURCHASE BEHAVIOUR TOWARDS FASHION PRODUCTS

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### ABSTRACT

*The term fashion is often used to denote trends in consumerism. The notion of fashion also involves consumption behaviour that displays an individual's tastes and values to others, given that fashion styles are usually accepted by a large group of people at a particular time and signify both social identification and distinction. This term further refers to clothing and other physical and material objects put on the human body.*

### INTRODUCTION

#### FASHION: A DEFINITION

The term fashion is often used to denote trends in consumerism. The notion of fashion also involves consumption behaviour that displays an individual's tastes and values to others, given that fashion styles are usually accepted by a large group of people at a particular time and signify both social identification and distinction. This term further refers to clothing and other physical and material objects put on the human body.

The fashions as embracing all the components include the entire range of visual elements that may lead to perceptions of fashion (e.g. Hairstyle, clothing, jewellery and accessories). Thus, the term fashion can be applied to all aspects of someone's personal appearance that provide both hedonic and utilitarian value to the consumer.

#### REASONS FOR CHANGE IN FASHION

Human beings are inquisitive and curious creatures, so the fashion changes are motivated by the visual need for a new image curiosity. Desire to be different, self-assertion, rebellion against convention, companionship and intimation are some of the reasons for fashion change. For many

years, there has been change of fashion from season because of temperature and weather change but, now style change more frequently, largely because of our in-born desire for something new. Fashion is a governing factor both direct and indirect impact on teenage group especially the college going girls creating waves of changes.

### **FASHION INDUSTRY**

Fashion industry is the multibillion-dollar in global enterprise devoted to the business of making and selling clothes. Some observers distinguish between the fashion industry and the apparel industry, but by the 1970s the boundaries between them had blurred. Fashion is best defined simply as the style or styles of clothing and accessories worn at any given time by groups of people.

The fashion industry is a product of the modern age. Prior to the mid-19th century, virtually all clothing was handmade for individuals, either as home production or on order from dressmakers and tailors. By the beginning of the 20th century-with the rise of new technologies such as the sewing machine, the rise of global capitalism and the development of the factory system of production, and the proliferation of retail outlets such as department stores-clothing had increasingly come to be mass-produced in standard sizes and sold at fixed prices. Although the fashion industry developed first in Europe and America, today it is an international and highly globalized industry, with clothing often designed in one country, manufactured in another, and sold in a third. The fashion industry has long been one of the largest employers in the United States, and it remains so in the 21st century.

### **REVIEW OF LITERATURE**

Sari Suzan Hamed Abu Adab, (2012) presented a framework for analysing the current advertising and marketing patterns in women's consumer behaviour in Finland. Swedish clothing retailer Hennes&Mauritz (H&M) was chosen as a case study since it is considered to be well-known in Finland; in 2010 average sales were astonishingly around 243million euros (H&M 2012). This study focus on women in Finland aged 16-35 and above. This study used various research methods such as case study, interview and a survey to analyse the dissertation topic.

Swati Bisht, (2013) deals in her study that advertising is the key for building, creating and sustaining brands. Advertisements play a major role in persuading, informing and reminding both potential and existing customers towards making a brand decision. It plays a vital role in shaping dreams and aspirations and helps customer take conscious product and brand decisions. Advertisements with endorsements create easy remembrance for the customers for the advertised brand or product as the customers associate the brand with the celebrity and can easily register the brand. Some products or brands will hold a stronger position in the mind of the customers compared to others from the same category. Position of a brand in the mind of the customer is always relative. When a brand's name is recalled before others it is called top of the mind positioning of that brand. Advertising also helps in creating Top of the Mind Awareness of a brand and aims at facilitating brand recall. The focus of this paper is to understand if TV Advertisements have an impact of youth purchase decisions.

### **STATEMENT OF THE PROBLEM**

The fashion products are used every day. Nowadays fashion products are gaining more attraction among the consumers for its hygienic preparation and convenient usage. The demand for fashion products is more than its supply. Apart from government owned industries, many new private

industries have set their product in this field. The competition between them is increasing day by day. For the survival, each and every company is trying to be more brand loyal, to retain the customers for a long period. This behaviour of the manufactures leads to the survival, success and development of the fashion industry. In this context, consumer purchase behaviour was deemed to be important

### **OBJECTIVES**

To carry out the study, the following objectives are framed:

- To Study the Impact of demographic variables viz. Age, Area of residence, Parental Education, Annual Income etc., on the consumer purchase behaviour for the fashion products.
- To recapitulate the major findings of the study and to make suggestions to overcome them and to conclude.

### **RESEARCH METHODOLOGY**

The area covered for the study is Erode city. The stratified Random sampling technique is used by the Researcher. The size of the sample selected for the study is 250 respondents of Erode city. The chi-square analysis has been used in this study.

### **LIMITATIONS OF THE STUDY**

The present study is subject to the following limitations:

Figures don't speak for themselves and the conclusions obtained from these figures are affected, to a great extent, by the personal ability and knowledge of the researcher.

The study is limited to the city of Erode only and the sample size comprised of female respondents only.

The number of respondents in the study is limited to 250.

### **RESULTS AND DISCUSSION (Table 1.1 & Table 1.2)**

- ❖ There is a close relationship between consumer's age and their behaviour towards purchase of fashion products on brand loyalty.
- ❖ There is a close relationship between consumer's area and their behaviour towards purchase of fashion products to verify the manufacture and expiry date.
- ❖ There is a close relationship between father's educational qualification and their behaviour towards purchasing price.
- ❖ There is a close relationship between father's income and their behaviour towards free offer.
- ❖ There is a close relationship between number of members of the respondents and Consumer purchase behaviour to buy the fashion products through online.
- ❖ There is no relationship between bachelor degrees of the respondents and consumer purchase behaviour in confidence level.

### **TABLE 1.1 TWO WAY TABLE**



<b>AGE AND CONSUMER PURCHASE BEHAVIOUR ON BRAND LOYALTY</b>			
Age	Response		Total
	Yes	No	
Below 15 years	3(1.2%)	1(0.4%)	4
15years-20years	81(32.4%)	58(23.2%)	139
20years-25years	9(3.6%)	65(26%)	74
Above 25 years	6(2.4%)	27(10.8%)	33
Total	99	151	250
<b>AREA OF RESIDENCE AND VERIFICATION OF EXPIRY DATE</b>			
Area of residence	Response		Total
	Yes	No	
Urban	78(31.2%)	26(10.4%)	104
Semi – Urban	89(35.6%)	15(6%)	104
Rural	10(4%)	32(12.8%)	42
Total	177	73	250
<b>FATHER'S EDUCATIONAL QUALIFICATION AND CONSUMER PURCHASE BEHAVIOUR IN PRICE</b>			
Father's Educational Qualification	Response		Total
	Yes	No	
Below class	38(15.2%)	21(8.4%)	59
HSLC	92(36.8%)	18(7.2%)	110
HS	29(11.6%)	16(6.4%)	45
Graduate	9(3.6%)	11(4.4%)	20
Post Graduate	12(4.8%)	4(1.6%)	16
Total	180	70	250
<b>FATHER'S INCOME AND CONSUMER PURCHASE BEHAVIOUR TOWARDS FREE OFFER</b>			
Father's Income	Response		Total
	Yes	No	
Rs.100000 - Rs.200000	53(21.2%)	36 (14.4%)	89
Rs.200001 - Rs.300000	12 (4.8%)	79 (31.6%)	91
Rs.300001 - Rs.400000	29(11.6%)	17 (6.8%)	46
Rs.400001-Rs.500000	10(4%)	14 (5.6%)	24
Total	104	146	250
<b>NUMBER OF MEMBERS AND CONSUMER PURCHASE BEHAVIOUR TO BUY THE FASHION PRODUCTS THROUGH ONLINE</b>			
Number of members	Response		Total
	Yes	No	
2 Members	58(23.2%)	2(0.8%)	60
3 Members	104(41.6%)	6(2.4%)	110
4 Members	30(14.4%)	20(8%)	56
More than 4 Members	5(2)	19(7.6%)	24
Total	203	47	250
<b>BACHELOR DEGREES AND CONSUMER PURCHASE BEHAVIOUR IN CONFIDENCE LEVEL</b>			

Bachelor degrees	Response		Total
	Yes	No	
Bachelor of Arts and science	40(16%)	40(16%)	80
Bachelor of Engineering	25(10%)	25(10%)	50
Bachelor of Education	30(12%)	30(12%)	60
Bachelor of Nursing	28(11.2%)	32(12.8%)	60
Total	128	122	250

**TABLE 1.2: CHI – SQUARE ANALYSIS**

Factor	Table value	Calculated value	Degree of freedom	Significance level
Age and consumer purchase behaviour	7.815	58.894	3	5%
Area and consumer purchase behaviour	5.9915	56.14	2	5%
Father's Educational qualification and consumer purchase behaviour	9.488	17.648	4	5
Father's income and consumer purchase behaviour	7.815	51.184	3	5%
Number of members and consumer purchase behaviour	7.815	31.602	3	5%
Bachelor degrees and consumer purchase behaviour	7.815	0.757	3	5%

## SUGGESTIONS

The present study elucidates the following suggestions:

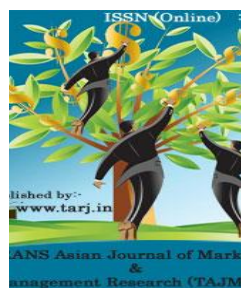
- As the respondents are very conscious about the Quality and Brand Image of the fashion products they are using, there is a very good opportunity for new players in fashion industry.
- While examining the factors influencing the consumers in the purchase of fashion products, it is found that the most important factor is quality followed by price and easy availability. It is suggested that the fashion industry has to take further steps in providing more varieties and styles of fashion products to catch the minds of different groups of consumers.

## CONCLUSION

This study is mainly focused on consumer purchase behaviour towards fashion products. The study was based essentially on the primary data captured through a specially designed questionnaire and was administered to total of 250 respondents. The study results from the significant relationship were observed among different age groups, residential area, educational qualification, annual income and number of members in the family.

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## WOMEN ENTREPRENEURSHIP IN INDIA - PROBLEMS AND ISSUES

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### ABSTRACT

*Entrepreneurship is a skill, the resultant mixture of certain qualities, traits and capabilities. Entrepreneurship is a process of actions taken by entrepreneur in a specific environment. Entrepreneurship must be a cluster of many entrepreneurial people devoted to their respective ventures. Entrepreneurship is nothing unless entrepreneurs give a creative response to the environment and undertake to establish their enterprise. But devoted, imaginative, hard-working, creative and competent entrepreneurs are not enough to further the process of entrepreneurship.*

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### INTRODUCTION

Entrepreneurship is a skill, the resultant mixture of certain qualities, traits and capabilities. Entrepreneurship is a process of actions taken by entrepreneur in a specific environment. Entrepreneurship must be a cluster of many entrepreneurial people devoted to their respective ventures. Entrepreneurship is nothing unless entrepreneurs give a creative response to the environment and undertake to establish their enterprise. But devoted, imaginative, hard-working, creative and competent entrepreneurs are not enough to further the process of entrepreneurship.

Before the 20th century women were indulged in businesses either for supplementing income or in many cases trying to avoid poverty and making up for the loss of a spouse. The ventures undertaken by these women were not known as entrepreneurial and usually they had to contribute to their domestic responsibilities.

The Govt. of India has defined women entrepreneurship based on women participation in equity and employment of a business Enterprises. Accordingly, a woman entrepreneur is defined as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women entrepreneurs."Women entrepreneurship development is an essential component of human resource development. Women are goal oriented, flexible, tolerant, creative, realistic and energetic because of which their management style differs from their male counterparts. They are by and large born managers as they manage their house. They can simultaneously do more than one task at a time and have good coordination skills. Women constitute about 50% of the population of India. They however, constitute 10% of the enterprises in India. The development of women entrepreneurship is low in India in general and in semi urban and rural areas in particular. In India, with the increase in the number of women getting educated, there is considerable awareness among women to be self-dependent and self-reliant and gradually the role of women is changing in the society. Status of women has been changing since 21<sup>st</sup> century as a result of growing industrialization and urbanization; more and more women are going for higher education, technical and professional education. Women have been shifting from kitchen and handicraft to non-traditional higher levels of activities.

## **ESSENTIALS FOR ENTREPRENEURS**

An entrepreneur should possess all such essentials with the help of which he/she can perform effectively. Most common attributes of an entrepreneur can be innovator, good-judgment, and ability of decision making, activeness, innovator, competent, well-planner, creative and emotional stability. Let us discuss some of these essentials in detail.

### **1. CALCULATED RISK-TAKER**

An entrepreneur is a calculated risk-taker. An entrepreneur avoids low-risk situation because there is a lack of challenge and he/she avoids high-risk situation because he/she wants to succeed. He/she likes achievable challenges. An entrepreneur likes to take realistic risks because he/she wants to be successful. He/she gets greater satisfaction in accomplishing difficult but realistic tasks by applying his/her own skills. Hence, low-risk situation and high-risk situation both are avoided because these do not satisfy the entrepreneurs.

### **2. INNOVATOR**

Schumpeter differentiates between an inventor and innovator. An inventor discovers new methods and new materials and an innovator is the one who utilizes those discoveries and inventions. Not only this, the entrepreneur further exploits the inventions commercially and thus produces newer and better goods which give him/her profit and satisfaction. Innovation may occur in the following form:

- i) Introduction of new goods.
- ii) Introduction of new methods of production.
- iii) Opening of a new market.
- iv) Search for new source of supply of raw-material.

### **3. CREATIVITY**

Creativity, as field knowledge, seeks to explain how humans, either individually or collectively, reach solutions that are both novel and useful. Innovation means the effort to create purposeful ventures.

### **4. COMPETENCY IN TECHNOLOGY**

Success of an entrepreneur depends largely upon his ability to adopt latest technology. Technical knowledge implies the ability to devise and use new and better ways of producing and marketing goods and services. An entrepreneur who has a high level of administrative ability, mental ability, communication ability, human relations ability and technical knowledge can be more successful than a person with low level of these abilities. A dynamic entrepreneur must also be interested in changing the pattern of production to suit the requirements.

### **5. OPTIMISTIC**

An entrepreneur should approach his /her task with a hope of success and optimistic attitude. He/she attempts any task with the hope that he/she will succeed rather than with a fear of failure. Such a hope of success enhances his/her confidence and drives him/her towards success.

### **6. DECISION-MAKING POWER**

An entrepreneur must be clear and creative when it comes to decision-making. He/she must believe in himself and should be possessing ability to take decisions effectively. Decisions taken should be based on quantitative facts. Decisions which affect organization's future and are likely to be irreversible must be taken with great care. Decisions taken must improve the future profitability of the enterprise. Entrepreneur's past experience, intuitive decision-taking ability, rational approach, problem-solving ability, creativity, innovativeness etc. will help him/her take quick and accurate decisions. A rational approach is a logical and sensible way to solve business problems.

## **7. BUSINESS PLANNING**

Planning is so important today that it occupies a major part of the time of the most respected men in business. Planning allows us to master change. It forces us to organize our expectations and develop programs to bring them about. Planning is the most effective way to draw out the best in all of us-our best thinking, our best interests and aims and to enable us to develop the most efficient way of achieving our maximum goals. An entrepreneur must be a well-known planning.

### **FUNCTIONS OF WOMEN ENTREPRENEURSHIP**

- Exploration of the prospects of starting a new business enterprise.
- Undertaking a risk and handling of economic uncertainties involved in business.
- Introduction of innovations, imitations of innovations.
- Co ordination, administration and control.
- Supervision and leadership.

### **THE MOTIVATIONAL FACTORS TO BE AN ENTREPRENEUR**

- To improve the quality of life of their children
- To share the family economic burden
- To adjust and manage household and business life successfully on their own terms
- Due to the death or sickness of their husband

### **CHALLENGES FACING WOMEN ENTREPRENEURS**

Entrepreneurship is not a walk in the park for anyone and it can be even more challenging if you are of the “female persuasion”. Even with all of the advancements that women have made in the business world, there is still a long way to go before the success rate is level between male and female entrepreneurs. Below are some of the top challenges that female entrepreneur confronting within our country.

#### **• PATRIARCHAL SET-UP OF INDIAN SOCIETY**

One of the biggest problems women entrepreneurs is the social environment in which they have to live and work. There is discrimination against women in India despite constitutional equality. Women do not get equal treatment in male-dominated Indian society and male ego puts barriers in their progress. Entrepreneurship has been traditionally seen as male- oriented and male dominated areas. Hence this also prohibits them to take initiative in this sphere.

- **DEARTH OF ENTREPRENEURIAL TRAINING INSTITUTIONS**

Large number of women is not having proper and sufficient technical and professional skill and knowledge regarding setting up of new entity, its management and organization because of shortage of entrepreneurship training institutions in the country.

- **LEGAL FORMALITIES/TWO MUCH OFFICIAL FORMALITIES**

Women entrepreneurs find it extremely difficult in complying with various legal formalities in obtaining licenses etc. hence, this discourage them.

- **CREDIT FACILITIES**

Though women constitute about 50 per cent of population, the percentage of small scale enterprise where women own 51 percent of share capital is less than 5 percent. Women are often denied credit by bankers on the ground of lack of collateral security. Therefore, women's access to risk capital is limited. The complicated procedure of bank loans, the inordinate delay in obtaining the loans and running about involved do deter many women from venturing out. At the same time, a good deal of self-employment programme has been promoted by the govt. and commercial banks.

- **MALE CHAUVINISM**

Male chauvinism is still prevalent in many parts of the country yet. Women are looked upon as - albai.e.weak in all respects. In a male dominated society, women are not treated equal to men that act as a barrier to woman's entry into business.

- **STIFF COMPETITION**

Women entrepreneurs have to face a stiff competition with the men entrepreneurs who easily involve in the promotion and development area and carry out easy marketing of their products with both the organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women entrepreneurs and hence, reduces their ability to bear risks and uncertainties involved in a business unit.

- **LOW MOTIVATIONAL INCENTIVES**

Achievement motivation of the women class found less compared to male members. Low level of education and confidence leads to low level of achievement and advancement.

- **RISK AVERTER**

Women entrepreneurs are risk averse in India because they suffer from the problem of low risk taking ability as compared to their male counterparts, also because they are living a protected life. Moreover, Inferiority complex, unplanned growth, lack of infrastructure, hesitation in taking quick decision also increases the rate of risk and chances of loss.

### **ROLE OF GOVERNMENT TO DEVELOP WOMEN ENTREPRENEURS IN INDIA**

The growth and development of women entrepreneurs required to be accelerated because entrepreneurial development is not possible without the participation of women. Therefore, a

congenial environment is needed to be created to enable women to participate actively in the entrepreneurial activities. There is a need of Government, non- Government, promotional and regulatory agencies to come forward and play the supportive role in promoting the women entrepreneur in India. The Government of India has also formulated various training and development cum employment generations programs for the women to start their ventures. These programs are as follows:

### **VISION FOR THE XII FIVE YEAR PLAN**

The vision for the XII Five Year Plan is to ensure improving the position and Condition of women by addressing structural and institutional barriers as well as strengthening gender mainstreaming.

### **GOALS FOR THE XII FIVE YEAR PLAN**

- Creating greater ‘freedom’ and ‘choice’ for women by generating awareness and creating institutional mechanisms to help women question prevalent “patriarchal” beliefs that are detrimental to their empowerment.
- Improving health and education indicators for women like maternal mortality, infant mortality, nutrition levels, enrolment and retention in Primary, secondary and higher education.
- Reducing the incidence of violence against women and providing quality care services to the victims.
- Improving employability of women, work participation rates especially in the organized sector and increased ownership of assets and control over resources.

### **CONCLUSION**

Entrepreneurship is presently the most discussed and encouraged concept all over the world, Women being the vital gender of the overall population have great capacity and potential to be the contributor in the overall economic development of any nation. Therefore, programs and policies need to be customized to not just encourage entrepreneurship as well as implement strategies which can help support entrepreneurial culture among youth. Media has the potential to play the most vital role in entrepreneurial development by creating and highlighting all such platforms which can bring out the creativity and innovation among the women and men to grow entrepreneurship culture in society. Developing countries are definitely in dire need to encourage women entrepreneurship as women workforce is promptly available to exploit the unexplored dimensions of business ventures Women entrepreneurs faced constraints in aspects of financial, marketing production, work place facility and health problems. Financial problems faced were non-availability of long-term finance, regular and frequent need of working capital. Poor location of shop and lack of transport facility were major marketing problems. Production problems included the problem of non-availability of raw material. Women entrepreneurs also faced problem of improper water and space facility. Guidelines framed as a solution to these problems can help women entrepreneurs to deal with these problems effectively.

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## INDIA'S DEMOGRAPHIC DIVIDEND: ASSET OR LIABILITY?

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**ABSTRACT**

*Demographic dividend refers to a period – usually 20 to 30 years – when fertility rates fall due to significant reductions in child and infant mortality rates. As women and families realize that fewer children will die during infancy or childhood, they will begin to have fewer children to reach their desired number of offspring, further reducing the proportion of non-productive dependents. This fall is often accompanied by an extension in average life expectancy that increases the portion of the population that is in the working age-group. This cuts spending on dependents and spurs economic growth.*

**INTRODUCTION**

Demographic dividend refers to a period – usually 20 to 30 years – when fertility rates fall due to significant reductions in child and infant mortality rates. As women and families realize that fewer children will die during infancy or childhood, they will begin to have fewer children to reach their desired number of offspring, further reducing the proportion of non-productive dependents. This fall is often accompanied by an extension in average life expectancy that increases the portion of the population that is in the working age-group. This cuts spending on dependents and spurs economic growth.

However, this drop in fertility rates is not immediate. The lag between produces a generational population bulge that surges through society. For a period of time this “bulge” is a burden on society and increases the dependency ratio. Eventually this group begins to enter the productive labor force. With fertility rates continuing to fall and older generations having shorter life expectancies, the dependency ratio declines dramatically. This demographic shift initiates the demographic dividend. With fewer younger dependents, due to declining fertility and child mortality rates, and fewer older dependents, due to the older generations having shorter life expectancies, and the largest segment of the population of productive working age, the dependency ratio declines dramatically leading to the demographic dividend. Combined with effective public policies this time period of the demographic dividend can help facilitate more rapid economic growth and puts less strain on families. This is also a time period when many women enter the labor force for the first time. In many countries this time period has led to increasingly smaller families, rising income, and rising life expectancy rates. However, dramatic social changes can also occur during this time, such as increasing divorce rates, postponement of marriage, and single-person households.

**DEMOGRAPHIC DIVIDEND IN INDIA**

In the near future India will be the largest individual contributor to the global demographic transition. A 2011 International Monetary Fund Working Paper found that substantial portion of the growth experienced by India since the 1980s is attributable to the country's age structure and changing demographics. The U.S. Census Bureau predicts that India will surpass China as the world's largest country by 2025, with a large proportion of those in the working age category. Over the next two decades the continuing demographic dividend in India could add

about two percentage points per annum to India's per capita GDP growth. Extreme actions are needed to take care of future basic minimum living standards including food, water and energy.[As per Population Reference Bureau India's population in 2050 is projected to be 1.692 billion people.

### **MECHANISMS FOR GROWTH IN THE DEMOGRAPHIC DIVIDEND**

During the course of the demographic dividend there are four mechanisms through which the benefits are delivered.

The first is the increased labor supply. However, the magnitude of this benefit appears to be dependent on the ability of the economy to absorb and productively employ the extra workers rather than be a pure demographic gift.

The second mechanism is the increase in savings. As the number of dependents decreases individuals can save more. This increase in national savings rates increases the stock of capital in developing countries already facing shortages of capital and leads to higher productivity as the accumulated capital is invested.

The third mechanism is human capital. Decreases in fertility rates result in healthier women and fewer economic pressures at home. This also allows parents to invest more resources per child, leading to better health and educational outcomes.

The fourth mechanism for growth is the increasing domestic demand brought about by the increasing GDP per capita and the decreasing dependency ratio.

However as the relatively large working age cohort grows older, population ageing sets in. Failure to provide opportunities to the growing young population will result in rising unemployment and an increased risk of social upheaval.

Attaining India's Demographic Dividend: A way forward.

Simply stated, the demographic dividend is a falling birth rate thus making a change in the age structure. With a falling birth rate, there is a smaller population of young and dependant people and thus with relatively more people in the working age population, a country gets an environment for growth if the right socio economic policies are formulated and implemented. The main criteria for attaining Demographic dividend are that there should be a transition to lower birth rates and child death rates in comparison with high birth and death rates a process referred as "demographic transition".

India has a relatively young population, and some economists believe that the resultant 'demographic dividend' will set India's path for economic development. An increasing proportion of the population that is of working age will accelerate to reap the fruits of demographic dividend. People of working age are energetic and productive than those who do not fall in the working age group. People of working age help in the accelerated accumulation of capital due to their increased savings resulting from less spending on dependants. Productive growth of the potential workers provides an opportunity for environment to move on the path of socio-economic development. Hence an increase in the working age ratio confers a "demographic dividend."

As per the Registrar General of India(2001),with a median age of 22.5 years and a dependency ratio of just a little above 0.4, a 'demographic dividend' in India is currently underway

(Registrar General of India, 2001)

## **THE DEMOGRAPHIC TRANSITION IN INDIA**

### **1. AGE DEPENDENCY RATIO (% OF WORKING-AGE POPULATION) IN INDIA**

Age dependency ratio is the ratio of dependents--people younger than 15 or older than 64--to the working-age population--those ages 15-64. We find that the dependency ratio is gradually falling. That states that we are already in the demographic transition phase. Age dependency ratio in India was last measured at 52.36 in 2013, according to the World Bank. Whether India will be able to reap the fruits of demographic dividend will depend on its accepting the challenges in providing and implementing proper policies.

### **2. POPULATION GROWTH AND ITS COMPONENTS**

India annual growth rate in the year 2013-14 is 1.27 as per US census bureau 2014. India is in the process of demographic transition. If we look at the birth rates, it has drastically reduced to 7.4 from 9.0/1000 population, the death rates have decreased to 7.4 from 9.0 thereby reducing the number of dependants on the working age population.

In India, the gap between births and deaths is narrowing, resulting in slower population growth. Population growth rate has been declining since before 2005 and is expected to do so at about the same rate until at least 2025.

#### **BIRTH RATES**

During the 1995–2025 period, the CBR in India is projected to decrease smoothly, from 28.0 per 1,000 to 17.0 per 1,000. The number of births in a country is the product of two variables: the average number of births per woman of childbearing age and the number of women in this age range. If the number of women of childbearing age is increasing, the number of births can increase even if the number of births per woman is falling – a phenomenon known as “population momentum.” We now discuss each of these in turn. The total fertility rate (TFR), the average number of lifetime births per woman (or more precisely, the number of births a woman would have in her lifetime if at each age she experienced the age-specific fertility rates of that year), is a measure of fertility that is not affected by the number of women of childbearing age in the population. The TFR is thus considered a better measure than the CBR for comparing fertility levels between countries or time periods. . The IDB estimates that in 1995 the TFR in India was 3.4 children per woman,. The IDB estimates that the TFR in India will decrease very gradually to “replacement level”—the level needed for population stabilisation in the long run (approximately 2.3 children per woman)—by 2025.

#### **DEATH RATES**

The CDR is strongly affected by the age composition of a population. India’s crude death rate (CDR) is projected to remain stable at 7 per 1000 from 2014 to 2025.

A better measure for comparing mortality risks or overall health between countries and across time periods is life expectancy at birth (LEB)—the number of years that a person born in a given year can expect to live if the age-specific mortality rates of that year apply throughout that person’s life. LEB has been increasing and is expected to continue to do so through at least 2025. LEB which is currently at 68 will go up to 71 by 2025.

### **3. AGE-SEX STRUCTURE OF THE POPULATION**

Demographers normally use population pyramids to depict the age-sex structure of a population. For nations with consistent high fertility rates, the pyramids are formed with a wide base with large number of young population and narrower bands near the top representing older population which are near the end of their natural life span. However, now it is time to bank on India's demographic dividend. Census data 2011 shows that youth cohort is now sharpest at 15-24 age groups, as its youngest and oldest age groups begin to slender. Now the working age population is 63.4% of the total, as against 60% in 2001. The ratio of dependant people i.e. children (0-14) and the elderly (65-100) to those in the working age — has shrunk further to 0.55.

India's median age has risen to 24 years in 2011 as against 22 years in 2001. Overall, 49.91% of its population is under the age of 24.

The proportion of the population under the age of 24 has dropped by four percentage points due to falling fertility. For the first time, the proportion of children in the 10-14 age groups has also fallen. However the proportion of those in the 15-19 and 20-24 age groups has risen over 2001. Again, the challenge for India is to provide necessary skills to the young workforce.

## **SOCIAL – ECONOMIC CHALLENGES**

### **1. USHERING INVESTMENTS BY FRAMING PROPER POLICIES**

The World Bank's India Development Update of October 2013 says that though the recent depression in the global economy has hampered India's macroeconomic environment, the country's growth is still set high. India has to develop further reforms to counterfeit the economic depression through strengthening financial sector, narrowing the infrastructure gap, and reducing fiscal deficit. The country's present disorder—high inflation, current account deficit, fiscal deficit have to be paid attention for sustained inclusive growth. To take advantage of the global mark, policies for exports have to be formulated to have a lasting effect as the currencies of many other emerging economies are weakening against the dollar.

### **2. POVERTY REDUCTION AND FORMATION OF PRO-POOR POLICIES**

The poverty rate has been reduced to 22% and India 137 million people have moved out of poverty between 2005 and 2012. Interestingly, a much larger fraction of the decline in poverty is in low-income states, and the poorest 40% are enjoying the benefits of growth. The economic reforms of 1990 have helped GDP growth averaging around 7 percent during 1993/94–2011/12. This has helped halve the poverty headcount rate from 45.3 percent to 21.9 percent. The growth accelerated to 8 1/2 percent during 2004/05–2009/10 after growing at an average rate of 6 1/4 percent during 1993/94–2003/04. This rapid economic growth has helped in the reduction in poverty. Poverty declined by 1.5 percentage points per year in 2004/05– 2009/10 which is double the rate of the preceding decade. However, considerable efforts are yet to be done. To achieve this, considerable efforts are needed on the part of the government to formulate and implement growth strategies. The strategies should identically cover

1. Managing the income generated through natural resources.
2. Export strategy for agricultural products so that the farmers could earn.
3. Providing a strong base to sub regional assimilation to avail economies of scale.

### **3. PROVIDING IT PLATFORM**

Since the 1990s, the information technology industry has boomed in India. However, the other

side of the coin is that still these new, technologically advanced sectors form only a tiny island in the ocean in terms of employment. The National Association of Software and Services Companies (Nasscom) has published a study saying that only 25% of information technology (IT) graduates are employable. This was taken seriously from the All-India Council for Technical Education (AICTE), the government's accreditation agency. As per AICTE, every year, one million engineers and diploma holders are added to the workforce and if Nasscom report is true, that shows that there is a skill gap. According the report, titled As per the "The National Employability Report, Engineering Graduates, Annual Report-2012", India produces more than 500,000 engineers annually, but only 2.68% meet the skill requirements of the IT products sector. The report estimated that nearly 92% of engineering graduates in India lack computer programming and algorithms skills and around 56% lack soft skills and cognitive skills. The challenge for the policymakers is to bridge the gap between education and skill deployment.

#### **4. EMPLOYMENT GENERATION**

Almost half of the Indian population work in agriculture and which is substantially the biggest informal sector in India. Women are deployed as domestic workers. Even educated women in urban areas have difficulties getting employed in the organized sector. The number of 'missing women' in the Indian economy -- women who withdraw from labour force and attend only to household work -- was a staggering 162 million in 2004-05. India's challenge is to build a strong manufacturing sector which generates massive employment. We have to direct our focus on research and development<sup>10</sup>. Though unemployment rate in India decreased to 5.20 percent in 2012 from 6.30 percent in 2011, but still efforts need to be done to increase employment, outside agriculture, especially in the organized and service sector.

#### **5. GENERATION OF VOCATIONAL TRAINING PROGRAMS**

Even though having a huge workforce, India is suffering the crucial shortage of skilled manpower. As per industry analysis, nearly 75 to 80 million jobs will be created in India over the next five years. It is estimated that almost 75 to 90% of all additional employment will require some vocational training. There is a huge demand-supply skill gap in India. About 90% of the jobs in India require skill training, thus there is an underlying requirement of vocational training. It is estimated that only 5% of the youth in India are vocationally trained. At present, institutions that are imparting skill development in the country is 3.1 million per annum against country's target of skilling 500 million people by 2022. A large number of Vocational Training Institutes have outdated syllabus which do not coincide with the current market conditions<sup>12</sup>.

To build inclusive India, it is very essential for us to strengthen our work force with capabilities that are essential for them to be market savvy. Sectors have to be identified and holistic training need to be provided to our young force.

#### **6. INTEGRATION BETWEEN GOVERNMENT, ACADEMIA AND INDUSTRY**

There is a lack of integration between the government, academia and industry in India. The curriculum in the education institutes is being taught in the same manner as it was taught decades ago though the methods of business have changed drastically. The strategy of three Es — education, employability and employment have to be taken care off. India's literacy rate is still 74.04%<sup>13</sup>. The largest part of India's schools is of poor quality. Teachers are not skilled enough. There are problems on the quantitative side too. Dropout rates are 40% at the

elementary level<sup>14</sup>. Proper enforcement of Right of Children to Free and Compulsory Education Act, 2009 has to be done.

## **7. FLEXIBILITY IN LABOUR MARKET LABOUR AND PRODUCT MARKET IN INDIA**

In India, there is a tightly-regulated labour and product markets which has given rise to a large informal sector. Although significant progress has been made in liberalizing product markets in India, still in comparison with other countries, our product and labour markets are tightly regulated. As a result, product market competition remains low. The OECD's product market regulation index (2008) suggests that in comparison with other OECD countries, India's product markets are less competitive. Due to multiplicity of labour laws, labour market rigidities remain high. Although the Industrial Disputes Act (IDA) of 1947 is the basis for industrial labour regulations in India, a relaxation of labour market regulations will foster higher employment<sup>15</sup>. More firms can enter the organized sector due to increased output and profitability, increasing competition and lowering the prices of formal goods. This will help in increasing the competitiveness of the economy leading to an increase in exports. A relaxation in product market regulations will accelerate investment and increase in output. All these reforms will stimulate GDP and will be helpful in long run.

## **8. PROVIDING HEALTH CARE FOR CHILDREN AND WOMEN**

The biggest of all challenges for the policymakers is to keep its more than 1.2 billion population fit and educated. As per World bank estimates, India ranks highest in malnutrition among children. Underweight children are highest in India. The health care facilities are not properly implemented. Though we have various health care plans in India but still they are not properly implemented. Proper strategies for healthcare are a must of our policymakers in order to not to turn demographic transition into a demographic catastrophe.

## **9. PROVIDING RURAL PROSPERITY IN AGRICULTURE**

India is suffering from the dilemma of low crop productivity, high cost of food, low purchasing power, lack of markets, low water productivity, unutilized rain-fed and wastelands. India needs development on these forefronts for attaining its demographic dividend in real sense. Need to build proper strategy on agro-industrial linkages, increasing the crop productivity, increased access to agro industries, providing agricultural credit, having access to advance technology, developing the wastelands, development of bio-mass power and bio fuels. By the improvement in agriculture and agro industries, the government can create bountiful opportunities for both the development of the country and sustained generation of employment.

## **10. PRIORITIZING EQUITABLE AND PRO-POOR POLICIES**

Steadfast, well-organized infrastructure is critical to economic and social development for promotion of pro-poor growth. Progressive and technologically advanced management of infrastructure investment, increasing the role of infrastructure in the routines of poor people, development of public private participation model in the rural areas and promoting sector investment, development of cross-sector integration are some of the areas where the government needs to look into so that the poor strata of our society are included in the economic development leading ultimately the achievement of demographic dividend.

## **11. PROMOTION OF GOOD GOVERNANCE**

In India, There is a huge difference between the rich and the poor and between the urban areas and rural areas. Also the disparity exists in the use of scarce natural resources between the corporate and the communities. However, India has recognized these issues and has placed the concept of good governance in the 11th Five Year plan. But, at the same time, proper implementation of strategies is required. The successful implementation of good governance nurtures a “development dividend”. Administrative changes and decentralization, transparency in each department, anticorruption strategies, strategic assistance with multilateral organizations and the EU are some of the matters in which the government has to look deliberately to achieve demographic dividend.

## **12. RULE OF LAW**

Rule of Law is connected with poverty reduction, development of human capital, in rendering gender equality, decentralization and economic development is the key element for good governance and peace building. In India, we find that the justice demanding takes a long governmental procedure. Moreover, fairness in application is not essential. People are denied of security. Law and order, fairness in effective application should be on the top priority list of Indian government. Peace in the state and the country develop confidence in the citizens. Effective, timely and impartiality in the justice adds to their confidence. Decisive, strategic and holistic rule of law will help in the development of democratic governance.

### **Transferring Demographic Transition Into Demographic Dividend**

Economics tells us that capital, land; labour and time have to be used for maximum returns for the creation of investment and economy. These forces multiply when combined produce though their relative value and productivity level of each is very different. For transferring demographic transition into demographic dividend, minimum of seven enablers are a prerequisite:

- 1.Large-scale and persistent long-term investment in manufacturing. Since manufacturing units are labour intensive, they will generate capital and absorb labour surplus.
- 2.Large and persistent capital flows into India, creating large capital surplus for operation into manufacturing units, energy and water sustainability.
- 3.Globalising the manufacturing units, thus earning large and persistent surplus which will help in capital formation for operations in manufacturing.
- 4.To create jobs in agriculture and deployment of strategies in proper water harvesting and irrigation and arable land.
- 5.Strong transportation management and developing cold chain infrastructure that will help in storage of agricultural produce and develop food industry.
- 6.Use of science- and technology to reach global markets with pricing power.
- 7.Maintenance of internal and external peace, so that there is no wastage of capital and time. Labour, like capital and land, has to be deployed skillfully. We have to set our priorities if we want to reap the fruits of demographic dividend. Otherwise, it will turn into a burden.

## **CONCLUSION**



When a population has a high dependency ratio, a nation will struggle to generate growth in income and output. When the dependency ratio is low, economic miracles tend to happen. Demographic composition of any nation plays an important role in the growth and development of the economy. The proportion of working age group in the total population is deemed to be more important for framing the policies for economic growth and development. Health systems as a whole need to be strengthened, with primary health care expanded, including vaccination. Sexual and reproductive health care and information and education on sex and family planning need to be improved. The quantity and quality of education needs to be improved. Vocational training need to be expanded so that youth can develop the skills required for productive employment. Education and skill building hold tremendous promise for reaping the Demographic Dividend for our society and democratic polity, just as it poses formidable challenges to policy making for socio-economic development of our country. Knowledge has come to occupy centre-stage in the development process with the realization that a significant new relationship has emerged between knowledge and the economy. A better-trained and educated labour force is a prerequisite for meeting the labour supply requirements of sustained higher growth.

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