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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>CUSTOMER PREFERENCE ON BRANDED FAST FOOD RETAIL OUTLETS IN KERALA</b>  <i>Dr. T. SUBASH &amp; PARVATHY R. NAIR</i>	1
2.	<b>AN OVERVIEW AND IMPACT OF GOODS AND SERVICE TAX (GST) IN INDIA</b>  <i>Dr. PRAGYA PRASHANT GUPTA</i>	9
3.	<b>THE ROLE OF SELF HELP GROUP IN PROGRESS OF NRLM AND FINANCIAL INCLUSION</b>  <i>JAI CHAND</i>	13
4.	<b>AN EMPIRICAL STUDY ON CURRENT HUMAN RESOURCE MANAGEMENT PRACTICES OF HINDUSTAN AERONAUTICS LIMITED AND ITS IMPLICATIONS</b>  <i>RICHA VERMA</i>	17
5.	<b>A STUDY ON EMPLOYEE INDUCTION PROGRAM AT PRIVATE ORGANIZATION</b>  <i>AISHWARYA VAKHARIYA</i>	21
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	27

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**CUSTOMER PREFERENCE ON BRANDED FAST FOOD RETAIL OUTLETS IN KERALA****Dr. T. SUBASH****PRINCIPAL****GOVERNMENT ARTS & SCIENCE COLLEGE FOR WOMEN****MALAPPURAM****PARVATHY R. NAIR****RESEARCH SCHOLAR (JRF)****GOVERNMENT ARTS COLLEGE****THIRUVANANTHAPURAM****ABSTRACT**

*The study finds out that the ever-changing busy world is in a fashion of shifting to fast food from homemade recipes. This indicates the growing relevance of fast food retail outlets recently. But the trend reveals that only the well-established and managed Multinational Companies are flourishing while small units are struggling in this area. Retail fast food outlets should make it sure that the food supplied are healthy enough. So that customer's health is also valued. In a nutshell, the study revealed significant opportunity to marketers as far as consumer's behavior regarding preference, usage pattern and understanding of food market is concerned. The findings can be used as basis to pattern marketing strategy towards satisfaction of the fast food market.*

**KEYWORDS**

Kerala, customer preferences, branded fast food retail outlets.

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**1. INTRODUCTION**

**F**ast food is a mass-produced food that is prepared and served very quickly. The food is typically less nutritionally valuable compared to other foods and dishes. While any meal with low preparation time can be considered fast food, typically the term refers to food sold in a restaurant or store with frozen, preheated or precooked ingredients, and served to the customer in a packaged form for take-out/take-away. Fast food restaurants are traditionally distinguished by their ability to serve food via a drive-through. Outlets may be stands or kiosks, which may provide no shelter or seating, or fast food restaurants. It has been a noticeable trend that food consumption pattern of urban Indian families has changed dramatically with the times owing to the growing influence of Western culture. Indians have started dining out and moved on to accept different varieties of delicious food from the world. Further, studies indicate a radical change in the consumption patterns of Indian consumers, who have traditionally been known for their price consciousness. Instant food is scoring over traditional food due to influence of Western countries and rise in income and subsequent standard of living, convenience, etc. As a result, fast food menus are gaining wider acceptance from the Indian consumers who do not want to spend much time in cooking in the middle of their hectic lifestyles. About 86 per cent of households prefer to consume instant food over traditional food.

Currently the Indian fast food industry stands at a massive size of \$47 billion, driven by a growing number of working professionals and increasing westernization. This industry at the moment thrives on international appeal endorsed by niche chains. The development of nutritious and healthier replacements for the traditional servings at fast food restaurants has transformed into mass promotion of portable food. It has not only provided convenience to people who shuttle between home and work for a bigger part of the day but also eliminated the requirement of conventional cutlery. As demand for all types of fast food items are consistently on the rise, pizza, burger, and French fries have become the all-time favorite among young Indians, more so with some of the well-known burger and pizza restaurants like McDonald's, Domino's, KFC, Pizza Hut, Chicking etc., operating in India. Various initiatives by the Government of India in the recent past have resulted in the entry of many international Fast Food Retailers in the country. With the economic liberalization in 1991, nearly all tariff and non-tariff barriers have been removed or minimized in India that has helped many retailers to enter the growing Indian fast food industry.

Important definitions on fast food - 1: Fast food generally refers to "a limited menu of foods which lend themselves to production-line techniques; suppliers are likely to specialize in products such as hamburgers, pizzas, chicken or sandwiches" (Bender and Bender, 1995). Definition 2: The market of fast food is described as "the sale of food and beverages for instant usage either on the premises or in selected eating areas shared with other foodservice operators or, for usage elsewhere" (Data Monitor, 2005). Definition 3: Fast food is "inexpensive food, such as hamburgers and fried chicken, prepared and served quickly". Definition 4: Fast food is "prepared for ready availability, use or consumption and with little consideration given to quality or significance" Definition 5: Fast food is "prepared in advance such as at McDonald and KFC or it may be cooked to order such as Pizza Hut" (Emerson, 1990).

**2. OBJECTIVES OF THE STUDY**

1. To identify the brand preference amongst the consumers of fast food restaurants and to identify the factors influencing the selection of a fast food outlet.
2. To identify the problems faced by customers of branded fast food retail outlets.
3. To identify the satisfaction of customers of branded fast food retail outlets.

**3. METHODOLOGY****3.1 SOURCE OF DATA****(a) Primary Data**

The data were collected through survey method, with the help of interview schedule.

**(b) Secondary Data**

Secondary data were collected from the website of several educational sites which contained journals, reports etc.

**3.2 SAMPLING DESIGN**

- (a) **Population:** The population of the study covers all the fast food retail outlet in Kerala.
- (b) **Method of sampling adopted:** The method of sampling adopted is convenience sampling
- (c) **Sample size:** The total number of 75 samples has been selected from customers visiting the fast food retail outlet.

TABLE 1: SELECTION OF SAMPLE CUSTOMERS

Name of Unit Selected	District	No. of Customers Selected	Total
KFC	Thiruvananthapuram	5	15
	Ernakulam	5	
	Kozhikkode	5	
PIZZA HUT	Thiruvananthapuram	5	15
	Ernakulam	5	
	Kozhikkode	5	
DOMINOS	Thiruvananthapuram	5	15
	Ernakulam	5	
	Kozhikkode	5	
SUBWAY	Thiruvananthapuram	5	15
	Ernakulam	5	
	Kozhikkode	5	
SFC	Thiruvananthapuram	5	15
	Ernakulam	5	
	Kozhikkode	5	
Total			75

**3.3 TOOLS FOR DATA COLLECTION**

The main tool for data collection is the questionnaire.

**(a) Tools for analysis of data**

The main tool for analysis of data is percentage analysis and weighted average method.

**(b) Tools for presentation of findings**

Tables are used to express the relationship between variables.

**3.4 PERIOD OF STUDY**

The primary data for the study were collected during the month of January - March 2019.

**4. PROFILE OF SELECTED BRANDED FAST FOOD RETAIL OUTLETS**

**4.1 KENTUCKY FRIED CHICKEN (KFC)**



TABLE 2: PROFILE OF KFC

Type	Subsidiary
Industry	Restaurants
Genre	Fast food restaurant
Founder	Harland Sanders
Headquarters	1441 Gardiner Lane Louisville, Kentucky, U.S
Key people	<ul style="list-style-type: none"> <li>• Greg Creed (Brands Chairman and CEO)</li> <li>• Roger Eaton (Yum! COO and KFC President)</li> </ul>
Products	<ul style="list-style-type: none"> <li>• Fried chicken</li> <li>• Chicken sandwiches</li> <li>• Wraps</li> <li>• French fries</li> <li>• Soft drinks</li> <li>• Salads</li> <li>• Desserts Breakfast</li> </ul>
Parent	<ul style="list-style-type: none"> <li>• Yum! Brands worldwide outside of China</li> <li>• Yum China within China</li> </ul>
Website	<ul style="list-style-type: none"> <li>• www.kfc.com</li> </ul>

4.2 PIZZAHUT



TABLE 3: PROFILE OF PIZZAHUT

Type	Wholly owned subsidiary
Industry	Restaurants
Founded	June 15, 1958; 59 years ago Wichita, Kansas, U.S.
Founders	Dan Carney Frank Carney
Headquarters	7100 Corporate Dr, Plano, Texas[1]
Products	Italian-American cuisine pizza · pasta
Parent	<ul style="list-style-type: none"> <li>• Yum! Brands worldwide outside of China</li> <li>• Yum China within China</li> </ul>
Website	www.pizzahut.com

4.3 DOMINOS



TABLE 4: PROFILE OF DOMINOS

Type	Public
Industry	<ul style="list-style-type: none"> <li>• Food delivery</li> <li>• Franchising</li> <li>• Restaurants</li> </ul>
Founded	(December 9, 1960; 57 years ago) in Ypsilanti, Michigan, US
Founders	<ul style="list-style-type: none"> <li>• James Monaghan</li> <li>• Tom Monaghan</li> </ul>
Headquarters	Domino's Farms Office Park, Ann Arbor, Michigan, US
Key people	David A. Brandon (Chairman) J. Patrick Doyle (President and CEO)
Products	<ul style="list-style-type: none"> <li>• Chicken wings</li> <li>• Dessert</li> <li>• Pasta</li> <li>• Pizza</li> <li>• Submarine sandwiches</li> </ul>

4.4 SUBWAY



TABLE 5: PROFILE OF SUBWAY

Working Hours	11am to 11pm
Average Customers per day	60
Average Sale per day	20 Thousand.
Seating Pattern	Common Fully Air Conditioned
Maximum Capacity of Customers at a time at the shop	40
Facilities Available	Wi-Fi, Digital Wallet
Facilities Not Available	Home Delivery, Car Parking, Disabled Friendly, Security, Parcel and Drive thru
Display or Indication Boards Available	Cash Counter Sign, Rate and Menu List Panel and Offers and Discount Panel.
Display or Indication Boards Not Available	Washroom Sign, Price Raise Notice Panel, Cam Surveillance Sign, Order Ready Sign And Suggestion Sticker Board.

4.5 SFC PLUS



SFC Plus was launched for those who defy tradition and for the inherent trailblazers waiting to break free in all of us. The journey from a single outlet in Abu Dhabi, UAE in 1993 to the 37 restaurants that span UAE and India today, is a story in itself - of breaking barriers and setting trends. Through our unique approach to delicious yet wholesome fast food that satisfies all your cravings in one place – from pizzas, burgers and fried chicken to salads, juices and Mocktails!– we’ve moved away from being just a traditional “quick service restaurant” to a groundbreaking “WOW service restaurant” with a dedicated table service in selected stores.

TABLE 6: PROFILE OF SFC PLUS

Working Hours	11am to 11pm
Average Customers per day	60
Average Sale per day	20 Thousand.
Seating Pattern	Common Fully Air Conditioned
Maximum Capacity of Customers at a time at the shop	40
Facilities Available	Wi-Fi, Digital Wallet
Facilities Not Available	Home Delivery, Car Parking, Disabled Friendly, Security, Parcel and Drive thru
Display or Indication Boards Available	Cash Counter Sign, Rate and Menu List Panel and Offers and Discount Panel.
Display or Indication Boards Not Available	Washroom Sign, Price Raise Notice Panel, Cam Surveillance Sign, Order Ready Sign And Suggestion Sticker Board.

4.6 CHICKING



Born in Dubai, UAE, Chicking is proud to be one of the first and fully Halal compliant, international quick service restaurants (QSR) that serves customers globally with great tasting food, infused with the largest selection of top quality herbs and spices from around the world that creates some of the most exciting flavors in a modern setting. Since opening the doors of the first outlet in Dubai during the year 2000, Chicking has grown into a highly popular and in-demand quick service restaurant.

TABLE 7: PROFILE OF CHICKING

Average Customers per day	120
Average Sale per day	60 Thousand.
Seating Pattern	Common Fully Air Conditioned
Maximum Capacity of Customers at a time at the shop	70
Facilities Available	Home Delivery and Parcel.
Facilities Not Available	Car Parking, Wi-Fi, Digital Wallet Disabled Friendly, Security and Drive thru
Display or Indication Boards Available	Cash Counter Sign, Washroom Sign, Price Raise Notice Panel, Rate and Menu List Panel, Surveillance Cam, and Offers and Discount Panel.
Display or Indication Boards Not Available	Cash Counter Sign, Washroom Sign, Price Raise Notice Panel, Order Ready Sign and Suggestion Sticker Board.
Average no. of Staffs	11

5. ANALYSIS AND PRESENTATION OF DATA

For the purpose of analyzing the perception of customers towards branded fast food outlets in Kerala, the data were collected from 75 customers using structured interview schedule. The details of analysis are given below:

5.1 PERSONAL PROFILE OF THE RESPONDENTS

The personal profile of respondents is given in the following table.

TABLE 8: PERSONAL PROFILE OF RESPONDENTS

Profile	Category	Frequency	Percent
Age	Below 25 Years	36	45
	Between 25 and 45 Years	35	47
	Above 45 Years	6	8
	<b>Total</b>	<b>75</b>	<b>100.0</b>
Gender	Male	38	51
	Female	37	49
	<b>Total</b>	<b>75</b>	<b>100.0</b>
Status	Government Servant	23	39
	Private sector employee	19	34
	Business	4	14
	Unemployed	4	13
	<b>Total</b>	<b>75</b>	<b>100.0</b>
Family Type	Single	37	30
	Husband and wife only	16	12
	Husband and wife with children	16	28
	Husband, wife, children and grandparents	6	24
	<b>Total</b>	<b>75</b>	<b>100.0</b>
Frequency of visit	First time	13	17
	At least once in a week	11	14
	At least once in a month	35	46
	Occasionally	16	21
	<b>Total</b>	<b>75</b>	<b>100.0</b>

Source: Primary Data

Awareness about Branded Fast Food Outlets

Table 9 gives the awareness of the branded fast food retail outlets among the customers.

TABLE 9: AWARENESS ABOUT BRANDED FAST FOOD OUTLETS

Outlets		Aware	Not aware	Total
KFC	No	72	3	75
	%	96.0	4.0	100
PIZZA HUT	No	53	22	75
	%	70.7	29.3	100.0
DOMINOS	No	64	11	75
	%	85.3	14.7	100.0
SUBWAY	No	39	36	75
	%	52.0	48.0	100.0
SFC	No	24	51	75
	%	32.0	68.0	100.0
CHICKING	No	61	14	75
	%	81.3	18.7	100.0

Source: Primary Data

Reason for choosing the preferred Branded Fast Food Outlet

Customers were asked to state the reason why you select a particular retail outlet. The responses are given in table 10.

TABLE 10: REASON FOR CHOOSING THE PREFERRED BRANDED FAST FOOD OUTLET

Reason		No	Yes	Total
Quick Serving	No	59	16	75
	%	78.7	21.3	100.0
Low Price	No	63	12	75
	%	84.0	16.0	100.0
Tasty Food	No	23	52	75
	%	30.7	69.3	100.0
Ease to Reach	No	33	42	75
	%	44.0	56.0	100.0
Better Ambience	No	45	30	75
	%	60.0	40.0	100.0
Fun and Entertaining	No	61	14	75
	%	81.3	18.7	100.0
Likeness by others	No	19	56	75
	%	25.3	74.7	100.0

Source: Primary Data

6.2 The facilities Available and Availed at the Branded Fast Food Outlet

The following table gives the facilities available, and facilities availed by the customer from the branded fast food retail outlet.

**TABLE 11: THE FACILITIES AVAILABLE AND AVAILED AT THE BRANDED FAST FOOD OUTLET**

Facility	Available	Facility	Availed	NA	Total
Take away	No 37	Take away	No 36	2	75
	% 49.3		% 48.0	2.7	100.0
Home Delivery	No 43	Home Delivery	No 28	4	75
	% 57.3		% 37.3	5.3	100.0
Car Parking	No 22	Car Parking	No 20	33	75
	% 29.3		% 26.7	44.0	100.0
Security	No 13	Security	No 2	60	75
	% 17.3		% 2.7	80.0	100.0
Wi-Fi	No 2	Wi-Fi	No 0	73	75
	% 2.7		% 0	97.3	100.0
Others	No 2	Others	No 0	73	75
	% 2.7		% 0	97.3	100.0

Source: Primary Data

**Type of Products Purchased from the Branded Fast Food Outlet**

The different items purchased by customer from the branded fast food retail outlet is given below.

**TABLE 12: CUSTOMER MOST OFTEN BUYS FROM THE BRANDED FAST FOOD OUTLET**

Items	Yes	No	Total
Sandwiches	No 20	55	75
	% 26.7	73.3	100.0
Salads	No 3	72	75
	% 4.0	96.0	100.0
Chicken Items	No 67	8	75
	% 89.3	10.7	100.0
Veggie Items	No 32	43	75
	% 42.7	57.3	100.0
Rice Items	No 10	65	75
	% 13.3	86.7	100.0
Beverages	No 59	16	75
	% 78.7	21.3	100.0
Others	No 8	67	75
	% 10.7	89.3	100.0

Source: Primary Data

**Problems Faced by Customer**

The different types of problems faced by customer from the branded fast food retail outlet are given in the following table.

**TABLE 13: PROBLEMS FACED BY CUSTOMER AT THE BRANDED FAST FOOD OUTLET**

Problems	No	Yes	Total
Non-availability of seats	No 47	28	75
	% 62.7	37.3	100.0
Negative approach of staff	No 72	3	75
	% 96.0	4.0	100.0
Overcrowding at the outlet	No 51	24	75
	% 68.0	32.0	100.0
Billing taking too long to get and pay	No 60	15	75
	% 80.0	20.0	100.0
No parking space	No 48	27	75
	% 64.0	36.0	100.0

Source: Primary Data

**Satisfaction Based on Price**

The satisfaction level of the customers on the basis of price of product is given in table.

**TABLE 14: SATISFACTION LEVEL ON THE BASIS OF PRICE**

Status	Dissatisfied	Neutral	Satisfied	Total
Government Servant	No. 2	16	5	23
	% 18.2	34.0	31.3	30.7
Private sector employee	No. 4	11	4	19
	% 36.4	23.4	25.0	25.3
Business	No. 1	2	1	4
	% 9.1	4.3	6.3	5.3
Unemployed	No. 0	3	1	4
	% .0	6.4	6.3	5.3
Student	No. 4	15	6	25
	% 36.4	31.9	31.3	33.3
Total	No. 11	47	17	75
	% 100.0	100.0	100.0	100.0

Source: Primary Data

**Satisfaction Based on Quality**

The satisfaction level on the customers is based on the quality is given in table.

TABLE 15: SATISFACTION LEVEL ON THE BASIS OF QUALITY

Status		Highly Dis-Satisfied	Dis-Satisfied	Neutral	Satisfied	Highly Satisfied	Total
Government Servant	No.	0	0	5	17	1	23
	%	0	0	25.0	36.2	16.7	30.7
Pvt. sector employee	No.	1	0	8	7	3	19
	%	100.0	0	40.0	14.9	50.0	25.3
Business	No.	0	0	1	3	0	4
	%	0	0	5.0	6.4	0	5.3
Unemployed	No.	0	0	0	4	0	4
	%	0	0	0	8.5	0	5.3
Student	No.	0	1	6	16	2	25
	%	0	100.0	30.0	34.0	33.3	33.3
Total	No.	1	1	20	47	6	75
	%	100.0	100.0	100.0	100.0	100.0	100.0

Source: Primary Data

**Satisfaction Based on Variety of Food**

The satisfaction level on the basis of variety of food is given in table.

TABLE 16: SATISFACTION LEVEL ON THE BASIS OF VARIETY OF FOOD

Status		Neutral	Satisfied	Highly Satisfied	Total
Government Servant	No.	6	11	6	23
	%	33.3	28.9	31.6	30.7
Private sector employee	No.	5	10	4	19
	%	27.8	26.3	21.1	25.3
Business	No.	1	2	1	4
	%	5.6	5.3	5.3	5.3
Unemployed	No.	0	3	1	4
	%	0	7.9	5.3	5.3
Student	No.	6	12	7	25
	%	33.3	31.6	36.8	33.3
Total	No.	18	38	19	75
	%	100.0	100.0	100.0	100.0

Source: Primary Data

**Satisfaction Based on Taste**

The satisfaction level on the basis of taste of the food is cross analyzed with the status profile of the customers.

TABLE 17: SATISFACTION BASED ON TASTE

Status		Satisfaction level on the basis of Taste				Total
		Highly Dissatisfied	Neutral	Satisfied	Highly Satisfied	
Government Servant	No.	1	4	12	6	23
	%	100.0	20.0	36.4	28.6	30.7
Pvt. sector employee	No.	0	8	7	4	19
	%	0	40.0	21.2	19.0	25.3
Business	No.	0	1	1	2	4
	%	0	5.0	3.0	9.5	5.3
Unemployed	No.	0	0	2	2	4
	%	0	0	6.1	9.5	5.3
Student	No.	0	7	11	7	25
	%	0	35.0	33.3	33.3	33.3
Total	No.	1	20	33	21	75
	%	100.0	100.0	100.0	100.0	100.0

Source: Primary Data

**MAJOR FINDINGS**

The following are the major findings of the study:

1. From the survey, it is clear that 86% of people prefer branded fast food retail outlets in their daily life. Moreover, the fast food provided by the outlets is of less nutritious compared to our own homely foods.
2. The study reveals that KFC is the most preferred retail outlet by majority of the customers. 96% of consumer is aware of it and only few people are aware about SFC outlet.
3. Most of the people have no preference for choosing branded fast food outlet.
4. Majority of customers (84%) were interested in the low price of the branded fast food outlet.
5. Majority (89.3 %) of customers were interested in chicken items from the Branded Fast Food Outlets.
6. Major problem of Branded Fast Food Outlets is the negative approach of staff towards customers (96%).
7. Non-availability of parking space is the major problem faced by the customer at the branded fast food outlet (42.7 %).

**SUGGESTIONS**

The following suggestions are made based on the findings of the study:

1. More nutrition food (salads of different variety) need to be offered and served by the branded fast food outlets as they are healthy and can also open a new arena of marketing.
2. More parking space need to be provided by the branded fast food outlets. In the congested areas, underground parking, circular parking lots, wallet parking, multi-level parking etc. need to be arranged so that the problem of inadequate parking space can be resolved.
3. More seats need to be arranged at least during the peak hours of the business. In addition, separate seating arrangements are made for family, groups, couples etc. both AC and Non-AC. Non-availability of seats force the customers to visit other restaurants.

4. Suggestion/complaint book should be maintained and proper indication board for the same should be set up. More over customers are encouraged to submit/write their valuable suggestions for improving the services by offering incentives/awards etc. for better suggestions.
5. The problem of misbehavior of the staff need to be taken care of. They need to be trained on various aspects of how to behave and serve a valuable customer.
6. In order to attract more and more customers towards fast food retail outlets, some special offers like discount offers, attractive packages, gift coupons, combo pack, different menu etc. should be arranged.

## CONCLUSION

The ever-changing busy world is in a fashion of shifting to fast food from homemade recipes. This indicates the growing relevance of fast food retail outlets recently. But the trend reveals that only the well-established and managed Multinational Companies are flourishing while small units are struggling in this area. Retail fast food outlets should make it sure that the food supplied are healthy enough. So that customer's health is also valued. In a nutshell, the study revealed significant opportunity to marketers as far as consumer's behavior regarding preference, usage pattern and understanding of food market is concerned. The findings can be used as basis to pattern marketing strategy towards satisfaction of the fast food market.

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**AN OVERVIEW AND IMPACT OF GOODS AND SERVICE TAX (GST) IN INDIA**

**Dr. PRAGYA PRASHANT GUPTA**  
**ASSOCIATE PROFESSOR**  
**TECHNO INSTITUTE OF HIGHER STUDIES**  
**LUCKNOW**

**ABSTRACT**

*In India, the tradition of taxation has been in force from ancient times. From ancient tax system to modern GST, India faced various types of tax incidence. Presently GST is implemented, which is known as the Goods and Services tax is defined as the giant indirect tax structure designed to support and enhance the economic growth of a country. GST is one of the most crucial tax reforms in India. It is expected to iron out wrinkles of the existing indirect tax system and play a vital role in the growth of India and a form for economic integration of India. This research paper presents an overview of GST concept, explains its features along with its timeline of implementation in India. The main purpose of this research paper to find out the impact of GST on the various sectors in India. The paper is more focused on the advantages of GST and challenges faced by India in execution.*

**KEYWORDS**

Indian taxation system, tax, indirect tax, goods and service tax (GST), taxation reforms, economic growth.

**JEL CODES**

H25, H71.

**1.0 INTRODUCTION**

The present study is an attempt to the impact of Goods and Services Tax (GST) on Indian Economy. Now GST is a well-known tax system, which is a comprehensive tax levied on manufacture, sale and consumption of goods and services at a national level. Through GST reform was expected to bring in a lot of changes in the Indian economy and the proposed GST has changed the whole scenario of the current indirect tax system. It is considered as the biggest tax reform since 1947.

The present structure of Indirect Taxes is very complex in India. There are so many types of taxes which are levied by the Central and State Governments on Goods and Services. Currently, in India, the complicated indirect tax system is followed with imbrications of taxes imposed by union and states separately. The biggest advantage of GST is the economic unification of India. GST unifies all the indirect taxes under an umbrella and creates a smooth national market. Given the passage of the Constitution Amendment Bill for Goods and Services Tax (GST) in the Rajya Sabha on 3 August 2016, the Government of India seems committed to replace all the indirect taxes levied on goods and services by the Centre and States and implement GST by April 2017. With GST, it was anticipated that the tax base will be comprehensive, and now virtually all goods and services are taxable, with minimum exemptions.

GST looks like a game changer which is a major reform for the Indian economy by developing a common Indian market and reducing the cascading effect of tax on the cost of goods and services. It impacts the Tax Structure, Tax Incidence, Tax Computation, Tax Payment, Compliance, Credit Utilization and Reporting leading to a complete overhauling of the current indirect tax system. GST will have a far-reaching impact on almost all the aspects of the business operations in the country, for instance, pricing of products and services; supply chain optimization; IT, accounting and tax compliance systems.

**2.0 HISTORY OF TAXATION IN INDIA**

What is Tax? The word tax is derived from the Latin word 'taxare' meaning 'to estimate'. "A tax is not a voluntary payment or donation, but an enforced contribution, exacted pursuant to legislative authority" and is any contribution imposed by government whether under the name of toll, tribute, impost, duty, custom, excise, subsidy, aid, supply or other names."

The first known system of taxation was in Ancient Egypt around 3000 BC - 2800 BC in the first dynasty of the Old Kingdom. Records from that time show that the pharaoh would conduct a biennial tour of the kingdom, collecting tax revenues from the people. Other records are granary receipts on limestone flakes and papyrus. Early taxation is also described in the Bible. In Genesis, it states "But when the crop comes in, gives a fifth of it to Pharaoh. The other four-fifths you may keep as seed for the fields and as food for yourselves and your households and your children." Joseph was telling the people of Egypt how to divide their crop, providing a portion to the Pharaoh. A share of the crop was the tax.

In India, the tradition of taxation has been in force from ancient times. It finds its references in many ancient books like 'Manu Smriti' and 'Arthashastra'. The Islamic rulers imposed Jizya. It was later on abolished by Akbar. However, Aurangzeb, the last Mughal Emperor as the emperor of India, levied Jajiyā tax due to financial stringency and various reasons.

The period of British rule in India witnessed some remarkable change in the whole taxation system of India. Although it was highly in favor of the British government and its exchequer it incorporated a modern and scientific method of taxation tools and systems. In 1922, the country witnessed a paradigm shift in the overall Indian taxation system. Setting up of the administrative system and taxation system was first done by the Britishers.

After independence, taxes in India were levied by the Central and the State Governments. Some minor taxes were also levied by the local authorities such as Municipality or Local Council. The authority to levy tax has derived from the Constitution of India which allocates the power to levy various taxes between Centre and State. The authority to levy tax was derived from the Constitution of India which allocates the power to levy various taxes between Centre and State. Some of the important taxes (central and states taxes) were in the various forms like CENVAT, Customs Duty, Service Tax, State Sales Tax, CST, Works Contract Act, Entry tax etc.

**3.0 CONCEPT OF GST**

GST is an indirect tax which is subsumed almost all the indirect taxes of central government and states governments into a unified tax. As the name suggests it will be levied on both goods and services at all the stages of value addition. It has dual model including central goods and service tax (CGST) and states goods and service tax (SGST). CGST subsume central indirect taxes like central excise duty, central sales tax, service tax, special additional duty on customs, counter-veiling duties whereas indirect taxes of state governments like state vat, purchase tax, luxury tax, octroi, tax on lottery and gambling will be replaced by SGST. Integrated goods and service tax (IGST) also called interstate goods and service tax is also a component of GST. It is not an additional tax but it is a system to examine the interstate transactions of goods and services and to further assure that the tax should be received by the importer state as GST is a destination based tax.

Definition of Goods and Service Tax: New Article 366(12A) of the Indian Constitution defines Goods and Services Tax (GST) as any tax on supply of goods or services or both except taxes on the supply of the alcoholic liquor for human consumption.

**4.0 WHEN WAS GST LAUNCHED IN INDIA?**

The idea of introducing GST was firstly proposed by the then Union Finance Minister, Palaniappan Chidambaram in his Budget for 2006-07. The discussion on GST took specific decision with the introduction of the Constitutional Bill (122nd Amendment), 2014. The Bill was passed by the Parliament on 8 August 2016. This was

followed by the approval of the Bill by more than 15 states. On the 1st July 2017 at midnight, the President of India, Sir Pranab Mukherjee and Prime Minister Narendra Modi launched GST all over India including Jammu and Kashmir. After that, there have been many changes and amendments made to the rates of GST.

## 5.0 REVIEW OF LITERATURE

In order to be able to understand the research and establish its objectives, it is necessary to have a good look at past and contemporary research on the topic. The following literatures are related to the research topic.

Ehtisham Ahmed and Satya Poddar (2009) studied, "Goods and Service Tax Reforms and Intergovernmental Consideration in India" and found that GST introduction will provide simpler and transparent tax system with an increase in output and productivity of the economy in India. But the benefits of GST are critically dependent on the rational design of GST.

Dr. R. Vasanthagopal (2011) studied, "GST in India: A Big Leap in the Indirect Taxation System" and concluded that switching to seamless GST from current complicated indirect tax system in India will be a positive step in the booming Indian economy. The success of GST will lead to its acceptance by more than 130 countries in the world and a new preferred form of the indirect tax system in Asia also.

Nitin Kumar (2014) studied, "Goods and Service Tax- A Way Forward" and concluded that implementation of GST in India help in removing economic distortion by the current indirect tax system and expected to encourage unbiased tax structure which is indifferent to geographical locations.

Agogo Mawuli (May 2014) studied, "Goods and Service Tax-An Appraisal" and found that GST is not good for low-income countries and does not provide broad-based growth to poor countries. If still these countries want to implement GST then the rate of GST should be less than 10% for growth.

Pinki, Supriya Kamma and Richa Verma (July 2014) studied, "Goods and Service Tax- Panacea For Indirect Tax System in India" and concluded that the new NDA government in India is positive towards implementation of GST and it is beneficial for central government, state government and as well as for consumers in long run if its implementation is backed by strong IT infrastructure.

Anand Nayyar and Inderpol Singh (2018) The Goods and Services Tax (GST) implemented in July 2017, is regarded as a major taxation reform till date implemented in India since independence in 1947. GST was planned to be implemented in April 2010 but was postponed due to political issues and conflicting interest of stakeholders. The primary objective behind the development of GST is to subsume all sorts of indirect taxes in India like central Excise Tax, VAT/Sales Tax, service tax, etc. and implement one taxation system in India. The GST based taxation system brings more transparency in taxation system and increases GDP rate from 1% to 2% and reduces tax theft and corruption in the country. The paper highlighted the background of the taxation system, the GST concept along with significant working, comparison of Indian GST taxation system rates with other world economies. And also presented in-depth coverage regarding advantages to various sectors of the Indian economy after levying GST and outlined some challenges of GST implementation.

Songara Manoj (2019) Goods and Services Tax (GST) in India – An Overview and impact, studied that the implementation of GST would pave way for a simple and understandable tax structure and would also help in avoiding any evasion taking place at any level. Thus, a lot being said and done, an appropriate implementation would lead to actually understand whether "GST is a boon or curse. All sectors in India - manufacturing, service, telecom, automobile etc. will bear the impact of GST. While comparing challenges with its advantages, it is clearly visible that its advantages are more compared to challenges; GST will give Indian economy a strong and smart tax system for economic development. But for gaining those benefits, the country will need to build a strong mechanism.

## 6.0 OBJECTIVES OF THE STUDY

The major objective of the study is to analyse the various innovative instruments introduced by banks in recent times. The study has the following objectives:

1. To analyze the Impact of Goods and Services Tax (GST) on Indian Economy.
2. To cognize the concept of GST
3. To evaluate the advantages and challenges of GST
4. To study the features of GST
5. To study the various aspects of the Goods and Services Tax system in India.

## 7.0 RESEARCH METHODOLOGY

7.1 **Research Design:** The present study is descriptive in nature so the whole study has been done through secondary sources.

7.2 **Source of Data:** The study attempts at descriptive analysis based on the secondary data sourced from journals articles and media reports. Available secondary data was extensively used for the study. Being explanatory research it is based on secondary data of journals, articles, newspapers, magazines, blogs and various websites.

7.3 **Tools of Analysis:** Considering the objectives of study descriptive type research design is adapted to have more accuracy and rigorous analysis of research study.

## 8.0 SCOPE OF GST IN INDIA

In the Indian economy, the service sector contributes to over 55%. Separate taxation of goods and services is neither viable nor desirable. GST in India had been introduced to reduce the tax burden that's on both companies and consumers. In the previous system, there were multiple taxes added at each stage of the supply chain, without taking credit for taxes paid at previous stages. As a result, the end cost of the product does not clearly show the actual cost of the product and how much tax was applied. The previous tax structure was too complex. GST integrated most of the taxes into one single tax, where the consumers are benefited. This method provides Input Tax credit paid on the purchase of goods and services which can be offset with the tax to be paid on the supply of goods and services. As a result, this reduces the overall cost, with the end customer paying less.

## 9.0 SECTOR-WISE IMPACT OF GOODS AND SERVICE TAX

By the words of Dan Millman words, "The secret of change is to focus all your energy, not on fighting the old, but on building the new", likewise, in the past few years, there had been a lot of changes made in the Indian Economy but we also need to change the way we look at our economy. There are a lot of things we don't measure well.

On 1st July 2017, GST came into the picture in the Indian Economy under Prime Minister Narendra Modi's Government. GST has defined as Goods and Service Tax which is a replacement to existing indirect taxes like excise duty, Service Tax, VAT, etc. It has levied all over India on the supply of goods and services. With the help of the following points, the impact of GST can be examined in various sectors across the country:

1. **Agriculture:** The single largest contributing sector to the Indian Economy is Agriculture which covers around 16% of Indian GDP. Majority of the indirect duties levied on agricultural products have been absorbed under the GST Rate on Agriculture. This allows every farmer, trader, and cultivator to receive the input credit for the tax paid on every value addition, thus, creating a transparent, hassle-free, and convenient supply chain. It created a successful path for the establishment and implementation of NAM (National Agricultural Market) has also been created. GST has supposed to have more of a greater indirect impact on the Agriculture Sector.

TABLE 1

GOODS	Tax Rate under GST	Impact of GST
Fertilizers	5%	Farming costs will increase
Pesticides	12%	Farming costs will increase
Plastic Pipes	28%	Plastic pipes to be expensive by irrigation, tube-well construction costly
Pumps	18%	Reduced GST on pumps will reduce manufacturing cost and indirectly drive sales.
Rubber	28%	If the tires are expensive, the tractor trolley prices will be affected, the goods will become expensive
Tractors	12%	Tractor and its equipment will become expensive

2. Alcohol Industry: There is no GST on alcohol, instead there is an increase in the price of alcohol. Price of a beer is going to rise by 15% and wine and other hard drinks will be increasing by 4%. Despite not attracting GST, the prices of liquor and beer had continued to rise after the introduction of GST. This is because, before the implementation of GST, the input raw material used for the manufacturing of beer and liquor used to be taxed at around 12-15% under various VAT regimes. However, with the implementation of GST, most of the raw material used in the manufacturing of beer and liquor now attract 18% GST rate, leading to an increase in input cost. This increase in taxes on input cost has been passed on to the customers.

The other major reason for the increase in the cost of beer and liquor is the GST applicable on freight and transportation charges. Earlier, freight and transportation used to attract a service tax of around 15%. However, under GST, these services have been taxed at 18%. Hence, despite no major changes in the input costs or VAT rates charged on beer or liquor, the cost of beer and liquor has increased due to the increase in input taxes.

3. Automobiles: In India, the automobile industry is a vast business which is producing a large number of cars annually. Under the previous tax system, there were several taxes were applicable to this sector like excise, VAT, sales tax, road tax, motor vehicle tax, registration duty which has replaced by GST. As an impact of GST, the overall effect of GST on the automobile industry is positive. It has reduced the rates and enhanced the manufacturing of automobiles by reducing taxes to one and made the present taxation system less complicated from the previous system.

TABLE 2

Category	Before GST	After GST
Commercial vehicles	30.2%	28%
Hybrid cars	30%	43%
Luxury cars	60%	42-45%
Small cars	24 – 25%	29 – 31%
Spare parts	12%	28%
Two wheelers	30.2%	28 – 31%

4. Digital Advertising Industry: Advertisements play a very important role in the success of every business. At present, the success of a business is totally based on various advertisement methods. Now, it is an industry fastest growing because of its cheaper method. It was an estimation that the advertising expenditure for the calendar year 2018 would be approximately 0.45% of the Indian GDP. GST on Ads on Mobile, Website, Apps or any other Digital Media platforms is levied @18%. GST on Print Ads is levied @ 5% on Print Ads is levied in the same manner as GST on Digital Ads except for the fact that the rate of GST is lower on print ads as compared to Digital Ads.

5. E-commerce: E-Commerce has the fastest grown business in India because more and more users are buying and selling items online. No doubt to say that the e-commerce sector in India has been growing by leaps and bounds. E-commerce aggregators are responsible under the GST law for collecting and depositing tax at the rate of 1% from each transaction. Any dealers/traders selling goods/services online would get the payment after deduction of 1% tax. In many ways, GST will help the e-com sector's continued growth but the long-term effects will be particularly interesting because the GST law specifically proposes a Tax Collection at Source (TCS) mechanism for which e-com companies are not too happy with.

6. FMCG: The Indian FMCG sector is the fourth largest sector in the economy with a total market size in excess of US\$ 13.1 billion. Fast Moving Consumer Goods (FMCG) goods are popularly named as consumer packaged goods. Items in this category include all consumables (other than groceries/pulses) people buy at regular intervals. FMCG is also one of the fastest growing sectors among all the sectors in the Indian economy.

Before GST, FMCG has to pay many taxes like VAT, Service Tax, Excise Duty, and Central Sales Tax but after the implementation of GST, it covers all the above taxes under one single point of tax in form of GST. The present GST rates are less than the previous tax system. It has been welcomed by all the major players in the FMCG industry. No input credit was available for certain taxes like CST, CVD, and SAD under the current tax regime. Whereas under GST, there is input credit available for all the GST payments made in the course of business. The Goods and Services Tax council has passed the rate slabs at Nil, 5%, 12%, 18%, 28%. From these rates, the FMCG sector is experiencing significant savings in logistics and distribution costs as the GST has eliminated the need for multiple sales depots.

7. Freelancers: India has emerged to be a hub for passionate freelancers and thereby, the freelance industry has been on a constant growth phase. In the country, this industry comprises of professional freelancers of various professions, bloggers and consultants. However, it goes without saying that this particular industry is an unorganised sector and lacks clear and specific rules and regulations but with GST 18% tax rate, it will become much easier for freelancers to file their taxes as they can easily do it online. They are taxed as service providers, and the new tax structure has brought about coherence and accountability in this sector.

8. On Gold: The implementation of GST has created a great impact on gold. In other words, gold has become expensive, by about post the introduction of GST. From the seller's perspective, India's gold market is largely unorganized sector, with the organized sector accounting for a relatively smaller portion of the market. Even though the introduction of GST on gold has increased transparency, this benefit is only applicable to the organized sector. As a result, some industry experts believe that smaller jewelers may move into the unorganized sector to avoid paying and charging GST on gold sales.

9. Pharma: After the introduction of GST in pharmaceuticals and medical sector in India, GST is taxed in four separate rates of Nil, 5%, 12% and 18%. On the whole, GST is benefiting the pharma and healthcare industries. It will create a level playing field for generic drug makers, boost the medical sector and simplify the tax structure. If there is any concern whatsoever, then it relates to the pricing structure. The pharma sector is hoping that this tax respite as it will make affordable healthcare easier to access by all.

10. Real Estate: Real estate industry is one of the most important pillars of the Indian economy. Real estate industry contributes between 6-8% to India's Gross Domestic Product (GDP) and it stands second after IT industry in terms of employment generation. The real estate sector is one of the most pivotal sectors of the Indian economy, playing an important role in employment generation in India. The impact of GST on the real estate sector cannot be fully assessed as it largely depends on the tax rates. However, the sector will see substantial benefits from GST implementation, as it has brought to the industry much-required transparency and accountability. This sector has mostly benefitted from the introduction of GST, as much of this sector has become more transparent.

In the buyer's point of view, GST will a positive impact on buyers if the benefit of input tax credit received by the developer is passed on to the buyer. As the developer or builder point of view, In the erstwhile laws, a large portion of expenditure was remained unrecorded in the books. Under GST, availability of credit on inputs and cloud storage of invoicing has reduced under-recording of expenditure and last the impacts on the allied services like labor, material suppliers, service suppliers etc. depends on the increase or decrease in the tax levied on these goods and services. This will have a consequential impact on the real estate industry as a whole.

11. Startups: With increased limits for registration, tax credit on purchases and a free flow of goods and services, the GST regime truly augurs well for the Indian startup scene. Previously, many Indian states had different VAT laws which were confusing for companies that have a Pan-India presence, especially in the e-commerce sector. All of this has changed under GST. GST has far-reaching impacts on the startups and the benefits certainly outweigh the negative impacts

it has caused to the startups. Further, it is recommended that the Government should take more steps with the introduction of various special measure or exemptions for the innovative startups and the young entrepreneurs doing their business on an e-commerce platform.

12. Telecommunications: Under the GST, states got the power to levy a tax on services also and, therefore, requiring a service provider to take state-wise GST registration instead of a centralised service tax registration under the current regime. In the telecom sector, prices will come down after GST. Manufacturers will save on costs through efficient management of inventory and by consolidating their warehouses. Handset manufacturers will find it easier to sell their equipment under GST and also save up on logistics costs.

### 10.0 IMPACT OF GST ON INDIAN ECONOMY

GST is a game-changing reform for the Indian Economy, as it has been bringing the net appropriate price of the goods and services. The various factors that have impacted the Indian economy are:

- Economic Union of India: There is freedom of transportation of goods and services from one state to another after GST. Goods can be easily transported all over the country, which is a benefit to all businesses and encourages an increase in production and for businesses to focus on PAN-India operations.
- Greater Tax Revenues: A simpler tax structure can bring about greater compliance, this increases the number of taxpayers and in turn the tax revenues collected for the government. By simplifying structures, GST encourages compliance, which is also expected to widen the tax base.
- Increase in Exports: There has been a fall in the cost of production in the domestic market after the introduction of GST, which is a positive influence to increase the competitiveness towards the international market.
- Increases Competition: The retail price of the manufactured goods and services in India reveals that the total tax component is around 25-30% of the cost of the product. After the implementation of GST, the prices have gone down, as the burden of paying taxes has been reduced to the final consumer of such goods and services. There is a scope to increase production, hence, competition increases.
- Simple Tax Structure: Calculation of taxes under GST is simpler. Instead of multiple taxations under different stages of the supply chain, GST is one single tax. This saves money and time.
- Uniform Tax Regime: GST is a single tax; it has made it easier for the taxpayer to pay taxes uniformly. Previously, there used to be multiple taxes at every stage of the supply chain, where the taxpayer would get confused, which a disadvantage.

### 11.0 BENEFITS OF GST

1. Control over the circulation of black money
2. Due to a lower burden of taxes, there is a reduction in overall costs.
3. Increase in the demand and supply of goods and services.
4. Increase in the production of goods and services
5. Removal of cascading tax effect, i.e. tax on tax.
6. Removal of multiple taxations.
7. Revenue of the government would increase.
8. The burden has been decreased on the final taxpayer, i.e. Consumer at the end.

### 12.0 CHALLENGES

1. Impact on the pricing of goods and services due to subsumed taxes.
2. To keep a check on the rates of GST.
3. There are still a few states in India which lack IT Infrastructure.
4. A separate law must be drafted.
5. Transfer of goods from one state to others all over the country.
6. Constitutional amendments to enable GST to central and state governments.
7. Constitutional amendments to enable the levy of GST on imports.

### 13.0 CONCLUSION

In the modern era, the Government plays an important role in the all-round development of society. It has not only to perform its traditional functions (defense, maintenance of law and order) but also to undertake welfare and development activities such as health, education, sanitation, rural development, water supply etc. Due to cascading and tax evasion of the previous tax system so there is a need to change that system. For the various purpose, the government introduced Goods and Services Tax (GST) which is definitely useful for all. GST will not increase the tax burden drastically, and in many cases, the total tax burden will decline due to the removal of cascading effect replacement of gamut of tax systems by one tax systems. The biggest impact shall be from an increase in competitiveness and ease of doing business which GST brings with it. The overall impact is expected to be positive on the economy thereby will increase the overall economic growth.

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## THE ROLE OF SELF HELP GROUP IN PROGRESS OF NRLM AND FINANCIAL INCLUSION

**JAI CHAND**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF COMMERCE**  
**KURUKSHETRA UNIVERSITY**  
**KURUKSHETRA**

### ABSTRACT

*National Rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. This scheme is mainly focused on promoting self-employment and organization of rural poor peoples. Financial Literacy and financial inclusion have been important policy goals of India for quite some time. Inclusive financing or Financial inclusion is the delivery of financial services at reasonable costs to vast sections of low income population with the provision of equal opportunities. GOI (2008) defines Financial inclusion as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost. The main aims of Microfinance to providing financial services to the rural poor for the socio economic development through SHG. Financial inclusion means provided the financial services to the very rural poor people at a reasonable cost. It is a financial service that offers like loan, saving, insurance, fund transfer to providing very poor small entrepreneurs. The main objective of this study to examine the role of SHG in the development of NRLM and financial inclusion. The present study is a conceptual framework and based on secondary data. This study revealed that the SHGs played an important role in the progress of NRLM and Financial inclusion. During the year 2016-17, 37.44 lakh SHGs were savings linked to banks under NRLM. This represents a growth of 8.3 % over the previous year. These SHGs had savings to the tune of ₹7552.70 crores which is growth of 17.3 % over the previous year. Under NRLM, in 2016-17 credit was disbursed to 8.86 lakh SHGs, indicating a growth of 8.6 % over the previous year. The amount disbursed was ₹17,336 crores which represents a growth of 3.3 % over the previous year. The Self Help Group (SHG) plays a significant role in the financial inclusion. The subscriber base of Atal Pension Yojana has reached 55.60 lakhs as on 30th June, 2017 from 53.33 lakhs as end of May 2017. Contribution under APY has increased from ₹2,012 crore as on May' 2017 to ₹2,152 crore as on June, 2017.i.e by 6.95%.*


### KEYWORDS

SHGs, microfinance, rural credit, financial inclusion, poverty alleviation, socio and economic development.

### JEL CODES

R51, I38.

### INTRODUCTION

 National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. The main aim of financial inclusion is delivery of banking and financial services in a fair, translucent, and impartial manner at a reasonable cost to the vast sections of disadvantaged and low or rural poor peoples. Financial Inclusion refers to a process of providing the financial products/services to weaker section of the society at affordable cost.

In India, Self Help Groups or SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self-management and development for the women who are SHG members. A self-help group (SHG) is a village-based financial intermediary committee usually composed of 10-20 local women or men. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit. For the rural women, economic empowerment can be harvested through the concept of Self-Help Groups (SHGs) based on group approach to rural development. SHGs are indeed a boon to the rural poor women who undertake viable economic activities on their own. SHGs are voluntary association of people formed to attain some common goals.

The various financial services include credit, savings, insurance, payments and remittance facilities. Financial inclusion goes beyond opening of bank accounts; it is a comprehensive set of services that needs to be offered to the clients so that they can choose based on their needs from the services. Aided in part through investment support by the World Bank, the Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. NRLM has set out with an agenda to cover 7 Crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8 -10 years.

There are four components of the NRLM (World Bank – Government of India project). The first component of the project is institutional and human capacity development. The objective of this component is to transform the role of the Ministry of Rural Development (MoRD) into a provider of high quality technical assistance in the field of rural livelihoods promotion. The second component of the project is state livelihood support. The objective of this component is to support state governments in the establishment of the necessary institutional architecture for the implementation of the National Rural Livelihoods Mission (NRLM) activities from the state to the block level. The third component of the project is innovation and partnership support. The objective of this component is to create an institutional mechanism to identify, nurture and support innovative ideas from across the country to address the livelihood needs of the rural poor. The fourth component of the project is project implementation support. The objective of this component is to establish an effective project management unit at the national level that develops key systems and processes for coordination and management of the project and the NRLM.

According to the latest report of DAY-NRLM, NRLM has now been rolled out across 30 States/UTs, Number of Districts with intensive blocks in NRLM States stood at 557, Number of Blocks identified for intensive approach in NRLM States is 4066, Number of Blocks where intensive implementation has commenced is 4049, Number of villages in which intensive implementation has started is 2,65,325, Number of households mobilized into SHGs (in Lakh) is 365.7, Number of SHGs promoted (in Lakh) is 36.2, Number of Village Organizations promoted is 161350.

### PRINCIPLES OF NRLM

- Poor have a strong desire to come out of poverty, and, have innate capabilities.
- Social mobilization and building strong institutions of the poor is critical for unleashing their capabilities.
- An external dedicated and sensitive support structure is required to induce social mobilization.
- Providing employment opportunities to people.
- To create livelihood opportunities through Self Help Groups.
- To give opportunities to marginalized sections to have some avenues to lead life with dignity.

**REVIEW OF LITERATURE**

Dr. Gomathy and jyoti nair (2016) studied a review of financial inclusion in India. the study indicated that the This study is an attempt to integrate the results of existing literature on financial inclusion in India, role played by Government, RBI and the banks in promoting inclusive growth and barriers and challenges on the demand as well as supply aspects of financial inclusion. It has been observed that Government, RBI and banks have adopted various policy measures and innovative tools to ensure access of financial products and services to weaker and under privileged sections of the society.

Paramjeet kaur (2014) studied on the financial inclusion highlighted the role of banks in implemented a scalable and sustainable financial inclusion. The banks encouraged the financial inclusion through various government schemes.

Zahid Hassan Kharuri (2014) studied based on the savings’ mobilization initiative by the Government of India through means of financial inclusion. It has been intended to explore and suggest increased savings mobility to SHG’s, so as to enhance the governments’ initiative in mobilizing savings. Bank linkage schemes like saving linked SHG’s and fresh loans to SHG’s by banks have been analyzed. Further, measures have been suggested to banks to strengthen SHG-Bank linkage programme.

Sonu Garg, Dr. Parul aggarwal (2014) this studied explained the financial inclusion in india with a review of initiatives and achievements. This study focuses on approaches adopted by various Indian banks towards achieving the ultimate goal of financial inclusion for inclusive growth in India and analyses of past years progress and achievements. The relevant data for this study has been collected with the help of from various Research journals, Articles, reports of RBI, reports of NABARD and online resources.

Gadamsetty Sai Arun (2013) studied explained the financial inclusion and role of ICT in ICT. Significant progress towards financial inclusion has been made through various initiatives taken by the Government, RBI, Banks and ICT has been the key driver in implementing these initiatives. Various models have been tested for financial inclusion, however BC model has emerged out to be the most effective model for the financial inclusion so far and has managed to reduce the transaction costs and tackle the barriers of financial inclusion.

**OBJECTIVES OF THE STUDY**

1. Analysis the SHGs with saving linked to banks under NRLM.
2. Analysis the SHGs having Credit –Linked to banks under NRLM.
3. Analysis the SHGs having Credit Outstanding to banks under NRLM.
4. Analysis the various schemes of financial inclusion.

**METHODOLOGY**

The present study is a conceptual framework. This study based on secondary data. The source of data article, journal paper, NABARD report etc.

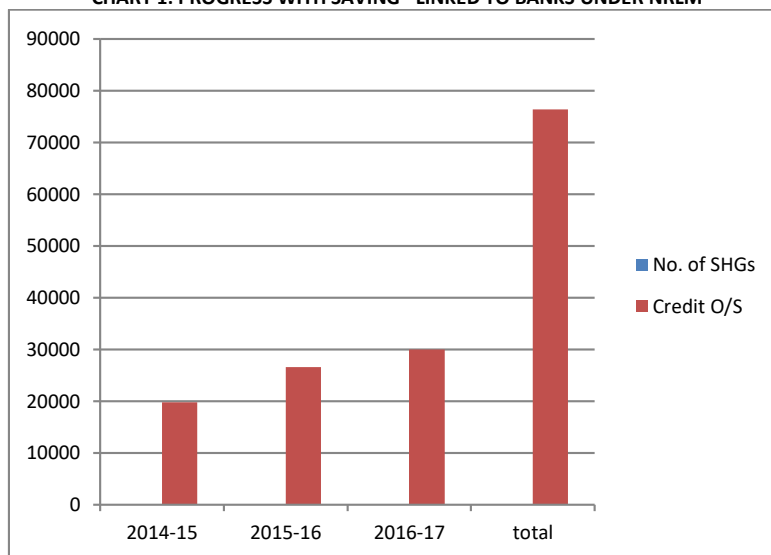
**DISCUSSION & RESULT**

**FIGURE 1: SHGs WITH SAVINGS-LINKED TO BANKS UNDER NRLM**

	No. of SHGs (in Lakh)	Saving Linked to Banks (amount in Cr.)
2014-15	30.52	4424.03
2015-16	34.57	6244.97
2016-17	37.44	7552.70
Total	102.53	18221.70

Source: The Bharat Microfinance Report 2017

**CHART 1: PROGRESS WITH SAVING –LINKED TO BANKS UNDER NRLM**



**FIGURE 2: SHGs HAVING CREDIT- LINKED TO BANKS UNDER NRLM**

	No. of SHGs (in Lakh)	Credit–Linked to Banks (in Cr.)
2014-15	6.43	9487.70
2015-16	8.16	16783.80
2016-17	8.86	17336.20
Total	23.45	43607.70

Source: The Bharat Microfinance Report 2017

CHART 2: PROGRESS WITH SHGs HAVING CREDIT - LINKED TO BANKS UNDER NRLM

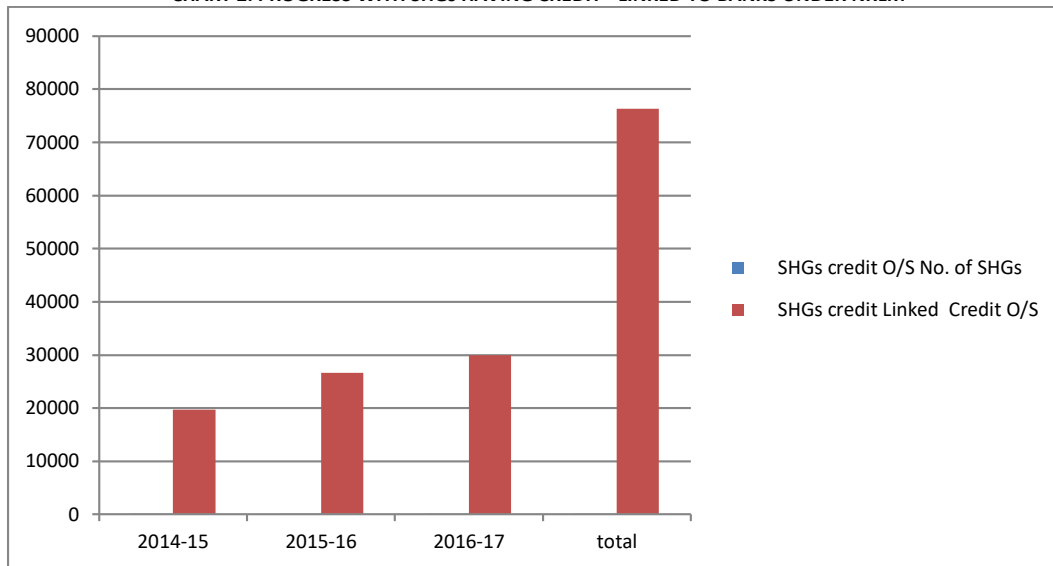
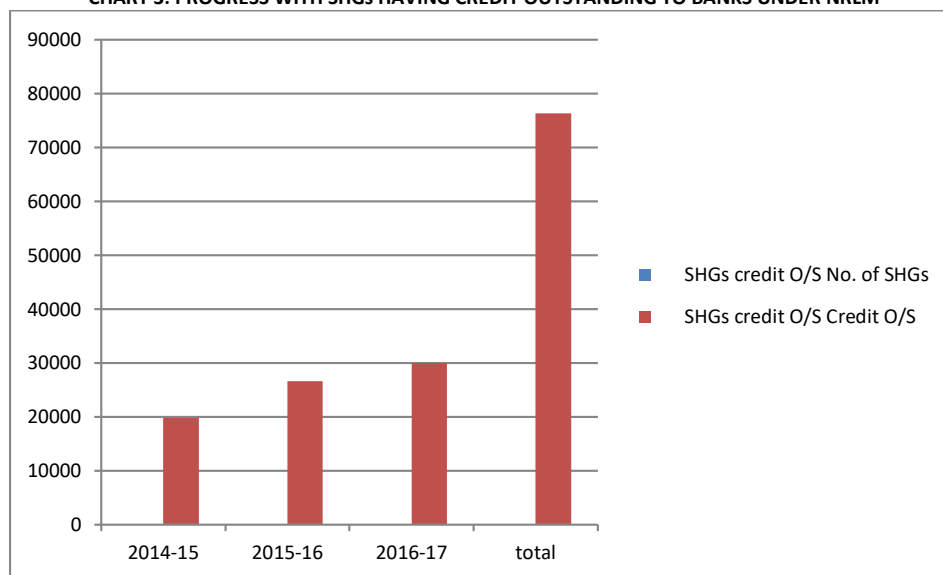


FIGURE 3. SHGs HAVING CREDIT OUTSTANDING TO BANKS UNDER NRLM

	No. of SHGs (in Lakh)	Credit outstanding to Banks (in Cr.)
2014-15	18.46	19752.70
2015-16	21.91	26610.20
2016-17	24.91	29994.40
Total	65.28	76357.30

Source: The Bharat Microfinance Report 2017

CHART 3: PROGRESS WITH SHGs HAVING CREDIT OUTSTANDING TO BANKS UNDER NRLM



The Figures 1, 2, 3, indicate above the progress of SHG linkage under NRLM.

In the year 2016-17, 37.44 lakh SHGs were savings linked to banks under NRLM. This represents a growth of 8.3 % over the previous year. These SHGs had savings to the tune of ₹7552.70 crores which is growth of 17.3 % over the previous year. Under NRLM, in 2016-17 credit was disbursed to 8.86 lakh SHGs, indicating a growth of 8.6 % over the previous year. The amount disbursed was ₹17,336 crores which represents a growth of 3.3 % over the previous year. 24.91 lakh NRLM groups had credit outstanding of ₹29,994.4 crores in 2016-17 which indicates a growth of 14.1 % and 12.7 % respectively.

**FINANCIAL INCLUSIONS SCHEMES**

In India, RBI has initiated several measures to achieve greater financial inclusion, such as facilitating no-frills accounts and GCCs for small deposits and credit. Some of these steps are:

Financial inclusion is not an Indian specific problem; it is global one. So now financial inclusion is a topic of increasing interest on the international policy agenda. But in India, home to the second largest population in the world, with huge mass of people below the poverty line spread across nearly 600,000 villages in 600 districts, it assumes utmost importance. India's government has a long tradition of promoting financial inclusion. For more than 40 years, the Reserve Bank of India has been operating priority sector lending mandating a portion of banks' loan portfolios to be in the agriculture sector and to small and micro enterprises. In 2005, it required banks to offer basic no-frills accounts with no, or very low, minimum balances and affordable charges. However, use of these accounts has been very low. In 2011, banks were advised to provide at a minimum four products: (a) a savings or overdraft account, (b) a remittance product for electronic transfer of government benefits and other remittances, (c) a pure savings product (ideally a recurring-deposit scheme), and (d) entrepreneurial credit. In a parallel initiative, in 2010 the government and the central bank set goals to provide by 2015 all villages in India with a banking outlet (either by a branch or a retail agent, in India known as a business correspondent), with stipulated annual targets along the way. While these targets were not specified by law, the Reserve Bank of India requires all banks to report progress regularly and closely monitors their achievements. It is still too early to say how successful the implementation of these ambitious goals will be. Some banks have risen to the challenge and opened numerous new outlets (mostly business correspondents). Others have complained that the financial inclusion targets hurt their profits.

**PRADHAN MANTRI JAN DHAN YOJNA (PMJDY)**

The Government of India announced "Pradhan Mantri Jan Dhan Yojna," a national financial inclusion mission which aims to provide bank accounts to at least 75 million people by January 26, 2015. To achieve this milestone, it's important for both service providers and policy makers to have readily available information outlining gaps in access and interactive tools that help better understand the context at the district level.

MIX designed the financial inclusion Lab India FI workbook to support these actors as they craft strategies to achieve these goals. Several Startups are working towards increasing Financial Inclusion in India by organising various large unorganised sectors where payments primarily happen in cash, instead of a bank transaction.

**MICRO PENSION**

The National Pension System (NPS) and Atal Pension Yojana (APY)'s subscriber base has seen gradual growth during the last five years. As of 1st quarter of this year, NPS had a subscriber base of 163.55 lakhs. The number of subscribers under NPS and APY increased from 160.43 lakhs as at the end of May, 2017 to 163.55 lakhs as at the end of June, 2017. The main contributor to the growth is Atal Pension Yojana in which the number of subscriber increased from 53.33 lakhs as at the end of May 2017 to 55.60 lakhs as at the end of June 2017, registering a growth of 4.26 %. All citizen subscribers have increased by 2.39% during the same period and Corporate Sector subscribers have increased by 1.65 % during the same period. The overall growth has been 1.94 % in the month of June, 2017.

**NATIONAL PENSION SYSTEM (NPS): SWAVALAMBAN**

There are 29 states under NPS. Various State Governments have adopted NPS architecture and implemented NPS with effect from different dates. Tamil Nadu has adopted pension scheme under National Pension System (NPS), though it does not contribute towards the employees' pension account under NPS. Besides, West Bengal and Tripura have not adopted the NPS so far, and PFRDA is in discussion with both the states to take them on board. As end of June 2017, Uttar Pradesh has the highest number of subscribers enrolled under NPS followed by Madhya Pradesh, Rajasthan and Chhattisgarh.

**ATAL PENSION YOJNA (APY)**

The subscriber base of Atal Pension Yojana has reached 55.60 lakhs as on 30th June, 2017 from 53.33 lakhs as end of May 2017. Contribution under APY has increased from ₹2,012 crore as on May' 2017 to ₹2,152 crore as on June, 2017. i.e by 6.95%. AUM under APY has increased from ₹506 crore as at the end of March, 2016 to ₹1,885 crore as at the end of March 2017 and further ₹2,161 crore as on May, 2017 to 2,354 crore as on June, 2017.

**CONCLUSION**

It is found that the Self Help Group (SHG) played a very important role in the progress of National Rural Livelihood Mission (NRLM) and the Financial Inclusion. Figure 1, 2, 3, show that indicated the progress under NRLM. In the year 2016-17, 37.44 lakh SHGs were savings linked to banks under NRLM. This represents a growth of 8.3 % over the previous year. These SHGs had savings to the tune of ₹7552.70 crores which is growth of 17.3 % over the previous year. Under NRLM, in 2016-17 credit was disbursed to 8.86 lakh SHGs, indicating a growth of 8.6 % over the previous year. The amount disbursed was ₹17,336 crores which represents a growth of 3.3 % over the previous year. Financial inclusion also shows that the progress through various schemes of Government of India side by side Reserve Bank of India (RBI). So we can say that the overall progress of NRLM and Financial inclusion it is growing very fast and increase positively year to year.

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## AN EMPIRICAL STUDY ON CURRENT HUMAN RESOURCE MANAGEMENT PRACTICES OF HINDUSTAN AERONAUTICS LIMITED AND ITS IMPLICATIONS

**RICHA VERMA**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF BUSINESS ADMINISTRATION.**  
**DDU GORAKHPUR UNIVERSITY**  
**GORAKHPUR**

### ABSTRACT

*Human resource management deals with any aspects of a business that affects employees, such as hiring and firing, pay, benefits, training, and administration. Human resources may also provide work incentives, safety procedure information, and sick or vacation days. It is the proactive management of people. It requires thinking ahead, and planning ways for a company to better meet the needs of its employees, and for the employees to better meet the needs of the company. This can affect the way things are done at a business site, improving everything from hiring practices and employee training programs to assessment techniques and disciplines. The term "Human Resource Management" has been devalued in some quarters; sometimes it means no more than a few generalized ideas about HR policies, at other times it describes a short term plan. It must be emphasized that HR practices are not just programmes, policies, or plans concerning HR issues. Its objective is to provide a sense of direction in an often turbulent environment, so that the business needs of the organization, and the individual and collective needs of its employees, can be met by the development and implementation of coherent and practical HR policies and programmes. This study will focus with exploring the nature of the Current HRM practices in Indian organizations and compare with HRM practices carried out in Hindustan Aeronautics Limited Lucknow with the relevant literature.*

### KEYWORDS

performance appraisal, promotion, recruitment and selection, training.

### JEL CODES

M12, M50, M51, M53, M54.

## I. INTRODUCTION

Human resource management is designed to help companies best meet the needs of their employees while promoting company goals. HRM gives direction on how to build the foundation for strategic advantage by creating an effective organizational structure and design, culture, employee value proposition, systems thinking, an appropriate communication strategy and preparing an organization for a changing landscape, which includes downturns and mergers & acquisitions. Companies who work hard to meet the needs of their employees can cultivate a work atmosphere conducive to productivity. Human resource management is the best way to achieve this. Being able to plan for the needs of employees by thinking ahead can help to improve the rate of skilled employees who chose to remain working for a company. Improving the employee retention rate can reduce the money companies spend on finding and training new employees.

Human resource management is essential in both large and small companies. In small companies, this may be as simple as the owner or manager taking a little time every day to observe, assist, and assess employees, and provide regular reviews. Larger companies may have a whole department in charge of human resources and development. By meeting the needs of the employees in a way that also benefits the company, it is possible to improve the quality of staff members. Taking the effort to provide employees with the tools they need to thrive is worth the investment.

## II. REVIEW OF LITERATURE

**P G Aquinas** (2013) in his book human resource management principles and practice has given the concepts of an introduction to the principles and practices of human resource management. It focuses on two aspects, the need to take a strategic orientation at all levels of the firm, and the fact that there is a competitive advantage that lies in the firms HR activities.

**Michael Armstrong and Stephen Taylor** (2012) in his book **Armstrong's handbook** of human resource management practice the 12th edition has been radically updated to create a cutting-edge textbook, which encourages and facilitates effective learning. Comprehensive online support material is provided for the instructor, student and now also the practitioner, providing a complete resource for teaching and self-learning.

**Vijaya Kumar** (1998), in his study HRM policies and practices in sugar industry with special reference to east Godavari dist. Andhra university has analyzed that sugar industry is a distinctive one in the area of HRM. The main conclusions of the study are that the sugar industry is rural biased, the training facilities available in the industry are not remarkable, the group incentives plans are absent, the promotion policy in the industry is vague.

**Devashis Rath** (2001), in his study human resource management practices in India and France; a comparative perspective personnel today examined that the human resource management practices in India and France human resource management approaches of these two countries, the similarities are only a few in number and the differences are too many.

**Budhwar and Khatri** (2001), in his article a comparative study of HR practices in Britain and India. He had discovered differences between British and Indian companies in the HR practices in the areas of recruitment, compensation, training, and communications. In order to control for possible confounds that may be caused by different manufacturing sectors or businesses with more than 200 employees were matched with their British and Indian counterparts in specific areas such as plastic, steel, textiles and pharmaceuticals. Distinctions were also made between blue and white collar employees.

**Apparao S.** (2001), in his study HRM practices; a case study in Hindustan shipyard ltd. Evaluated that human resource management practices covered human resource planning, recruitment, selection, employee's compensation system, human resource development, Industrial relations and other aspects. He collected data from 450 respondents in Hindustan shipyard ltd through employee schedule. The outcome of the study revealed the functioning of the participative management schemes is not up to the mark and suggested to improve 'participative management culture. Such an approach is believed to be conducive for promoting suitable organizational culture in the final analysis. Human resources management activities can be better organized and implemented if the top management attaches sufficient importance and also indicate that the prevalence of positive work culture, which appeared to be largely dependent on the nature of organization climate prevailing in the organization, is one of the most significant success 'mantras' of Nalco.

## III. NEED FOR THE STUDY

Human resource management is responsible for selecting and inducting competent people and training facilitating, motivating them to perform at high levels of efficiency and providing a mechanism to ensure that they maintain their affiliation with the organization

Hindustan Aeronautics Limited Organization provided an asset that can provide sustained competitive advantage to face the challenges. The changes in the business environment with increasing globalization, changing demographics of the workforce, increased focus on profitability through growth, technological changes, intellectual capital and the never-ending changes that organizations are undergoing have led to increased importance of managing human resource. Hence, it is necessary to examine and study the current human resource management practices of this defense Organization.

**IV. STATEMENT OF THE PROBLEM**

The significance of human resource management in public sector undertakings of Government assumes greater relevance due to the vast number of fleet service with large number of employees covering almost the entire population of the state. It brings about a number of issues relating to recruitment and selection of right people, their training and development, superior – subordinate relationship and employment relations. These practices lead to employee grievances. If these grievances are not handled properly, it will result in disputes between management and employees. In this globalization era continuous updation of technology further complicates these problems. Therefore, effective human resource management practices are required to handle these problems and need to improve day by day.

**V. OBJECTIVES OF THE STUDY**

Following are main objectives of the paper:

1. To study the current human resource management practices of HAL, Lucknow.
2. To analyse the existing human resource management practices at HAL, Lucknow.
3. To study the different HRM approaches adopted by HAL, Lucknow.

**VI. DATA ANALYSIS AND INTERPRETATION**

In view of the objectives of the present study the requisite primary data is collected through the survey with the help of questionnaire. Questionnaire was designed to make the respondents understand questions clearly. Question were closed ended and were requested to tick the different alternatives and rank their preferences. The researcher recorded the responses of the respondents accurately and precisely, wherever required. The survey was conducted on 110 respondents of total population comprising both executive and workmen.

The data so collected were analyzed by using SPSS software version 20.

**TABLE 6.1: RESPONDENTS OPINION REGARDING RECRUITMENT PRACTICES**

	Frequency	Percent	Valid Percent	Cumulative Percent
1.Applied Directly	13	11.8	11.8	11.8
2.Newspaper Advertisement	29	26.4	26.4	38.2
3.Employment exchanges	6	5.5	5.5	43.6
4.Written test and Interview	62	56.4	56.4	100.0
<b>Total</b>	<b>110</b>	<b>100.0</b>	<b>100.0</b>	

Source: Questionnaire

The above table shows that out of 100 respondents, 56.4 percent respondents indicated recruited through Written test and Interview. 26.4 percent respondents indicated recruited through newspaper advertising, 11.8 respondents have indicated through applied directly and 5.5 respondents have indicated through Employment Exchanges.

**TABLE 6.2: RESPONDENTS OPINION REGARDING SELECTION PRACTICES**

	Frequency	Percent	Valid Percent	Cumulative Percent
1.Job test	65	59.1	59.1	59.1
2.Selection on merit	27	24.5	24.5	83.6
3.Relative’s influence	7	6.4	6.4	90.0
4. Recommendation of management	11	10.0	10.0	100.0
<b>Total</b>	<b>110</b>	<b>100.0</b>	<b>100.0</b>	

Source- Questionnaire

The above table shows that out of 100 respondents, 59.1 percent respondents indicated have selected through job test. 24.5 percent respondents indicated have selected through selection on merit, 10 percent respondents have indicated through recommendation of management and 6.4 respondents have indicated through relative’s influence.

**TABLE 6.3: RESPONDENTS OPINION REGARDING TRAINING PRACTICES**

	Frequency	Percent	Valid Percent	Cumulative Percent
1.On the job Training	44	40.0	40.0	40.0
2.Off the job Training	28	25.5	25.5	65.5
3.Both On the job and Off the job	38	34.5	34.5	100.0
<b>Total</b>	<b>110</b>	<b>100.0</b>	<b>100.0</b>	

Source-Questionnaire

Respondents’ attitude towards current training practices adopted by the organization has been analyzed, on the basis of the opinion of the respondents it is observed that 40 percent respondents have indicated on the job, 25.5% get training off the job and 34.5 respondents have indicated get training as both.

**TABLE 6.4: RESPONDENTS OPINION REGARDING PROMOTION PRACTICES**

	Frequency	Percent	Valid Percent	Cumulative Percent
1.Seniority	55	50.0	50.0	50.0
2.Merit	24	21.8	21.8	71.8
3.Efficiency	15	13.6	13.6	85.5
4.All	16	14.5	14.5	100.0
<b>Total</b>	<b>110</b>	<b>100.0</b>	<b>100.0</b>	

Source-Questionnaire

The above table shows that out of 110 respondents, 50 percent respondents have opined that they promoted through Seniority basis. 21.8 percent respondents indicated have promoted through Merit, 14.5 percent respondents have indicated through all three i.e. Seniority, merit and efficiency and 13.6 respondents opined they promoted through their Efficiency.

TABLE 6.5: RESPONDENTS OPINION REGARDING PERFORMANCE PRACTICES

	Frequency	Percent	Valid Percent	Cumulative Percent
1.Ranking method	46	41.8	41.8	41.8
2.Forced distribution method	17	15.5	15.5	57.3
3.Factor Comparison method	18	16.4	16.4	73.6
4.360 degree	29	26.4	26.4	100.0
<b>Total</b>	<b>110</b>	<b>100.0</b>	<b>100.0</b>	

Source-Questionnaire

The above table shows that the 41.8 percent respondents have opined the evaluation of performance is done by Ranking method, 26.4 percent respondents indicated performance appraisal is evaluated by 360 degree method, 16.4 percent respondents have indicated evaluated by factor comparison method and 15.5 percent respondents opined they appraised by forced distribution method.

TABLE 6.6: RESPONDENTS OPINION REGARDING COMPENSATION

	Frequency	Percent	Valid Percent	Cumulative Percent
1.Minimum Wage	39	35.1	35.5	35.5
2.Fair Wage	48	43.2	43.6	79.1
3.Living Wage	23	20.7	20.9	100.0
<b>Total</b>	<b>110</b>	<b>100.0</b>	<b>100.0</b>	

Source-Questionnaire

The above table reveals the information about the types of wages provided to the respondents. Majority of the respondents 43.6 percent are of the opinion that the wages provided to them are Fair wages. Some of the respondents 35.1 are in the opinion that the wages provided to them are Minimum wages. About 20.7 percent are in the opinion that the wages provided to them are Living wages.

## VII. CONCLUSIONS

A summary and the conclusions of a humble effort made in the body of the research in the direction of understanding the human practices conducted in defense organization and workers employed in public sector undertakings, intended to play a big role in building the economy are given hereunder:

### A. RECRUITMENT, SELECTION AND TRAINING

Internet recruiting is most preferable in this Organization. The Organization took the written examination through online procedure and interview process is involved for qualified candidates. The use of employment exchanges and other sources of internal recruitment is less. HAL starts selection procedure mainly through job test. But there is a provision for selection on merit too under departmental examination. Employers also prefer Recommendation of management and Relative's influence during selection to have greater control over the employees. Practically any department of HAL organization runs any scheme for training outsiders. Generally selected candidates learned by doing the job but apprenticeship is even offered only to those who comes for summer-training. No payment is provided during the period, off the job training.

### B. PROMOTION, PERFORMANCE AND COMPENSATION

The criteria for promotion preferred to those employees had more experience and Senior employees and after then the employer considered Merit. The Efficiency is also an important factor for judging while promotion. For higher position all three factors involved. The evaluation of performance is generally by ranking method through which employees move from Cadre A to B, B to C, C to D. Overall performance is also calculated in appraisal method. Other mode of appraisal given an option for is less. In case of wage and salary policy fair wage is provided to maximum employees and all employees of this organization received wage and salary up to their subsistence level according to their post and position in their department.

## VIII. LIMITATIONS

This study is not devoid of limitations. The study heavily relies on primary data collected from Hindustan Aeronautics Limited. Secondary data pertaining to the evaluation of Current HRM practices have been collected and analyzed in this study only at the Lucknow division. As a result, generalization of the findings and conclusion of the study may or may not hold good at other location of Hindustan Aeronautics Limited Organization.

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### WEBSITE

- <http://www.hal-india.com/>

## APPENDIX

## QUESTIONNAIRE

1. Name of an employee .....
2. Gender
  - a. Male
  - B. Female
3. Age
  - A. 21- 30
  - B. 31 – 40
  - C. 41 – 50
  - D. 51 and above
4. Educational qualification
  - A. Diploma
  - B. Under graduate
  - C. Graduate
  - D. Post graduate
5. Category
  - A. Technical
  - B. Non- technical
  - C. Both
6. Cadre:
  - A. Group A
  - B. Group B
  - C. Group C
  - D. Group D
7. Length of service (in year)
  - A. Up to 10
  - B.11 – 20
  - C. 21 – 30
  - D. 31 and above
8. Which procedure for recruitment is generally done by HR manager in your Organization.
  - A. Applied directly
  - b. Newspaper advertising
  - C. Employment exchanges
  - D. Written test and interview
  - E. Any other (pls. specify.....)
9. How did you get selected in your organization?
  - A. Job test
  - B. Selection on merit
  - C. Relative's influence
  - D. Recommendation of Management.
  - E. Any other (pls. specify.....)
10. Which training method is usually adopted in your Organization.
  - a. On the job training
  - B. Off the job training.
  - C. Both
11. What are the criteria HR department considers while promoting.
  - A. Seniority
  - B. Merit
  - C. Efficiency
  - D. All
12. Performance appraisal is generally evaluated by which method?
  - A. Ranking method
  - B. Forced distribution method.
  - C. Factor comparison method.
  - D. 360 degree
13. The wage and salary is determined and according to:
  - A. Minimum wage
  - B. Fair wage.
  - C. Living wage

**A STUDY ON EMPLOYEE INDUCTION PROGRAM AT PRIVATE ORGANIZATION**

**AISHWARYA VAKHARIYA**  
**STUDENT**  
**B.V. PATEL INSTITUTE OF MANAGEMENT**  
**TARSADIA**

**ABSTRACT**

*Induction programme is the process used within many businesses to welcome new employees in the organisation and prepare them for their new function and position, it provides guidelines which will act as an indicator of what is the minimum that needs to be done to ensure smooth integration of new employees. The basic objective of the research is to analyse the factors of employee's induction and orientation program. The study reveals that effect of employee orientation on employee performance and the effect of employee satisfaction. The research design of the study is descriptive in nature. In the study primary and secondary data was used. In the research 150 respondent were taken based on random sampling method. The data are collected through the employee of organization by using questionnaire. It is found that company is effectively conducting induction program. The study indicates that the employees are satisfied with the induction programme.*

**KEYWORDS**

induction programme, employee satisfaction and performance

**JEL CODES**

M12, M54.

**INTRODUCTION**

Here this paper shows that how private organisation provides guidelines, and prepares them for their new role and responsibility, to ensure smooth integration of new employees into the group and the organization. The report also accommodates some research to analyze the employee's induction program. Providing new staff and employees with a thorough introduction and orientation to the organization, leads to significantly improved long-term staff retention.

An induction program should include an introduction to the organization, its value, culture, people and acceptable working practices.

- New full or part-time staff
- Contractors
- Internal promotions
- Holding position

Orientation is a planned introduction of new employees to their work environment co-workers and the larger organization context. It is an opportunity to create a favorable first impression, reduce anxieties and manage employee expectations.

However, the process of orientation goes beyond merely welcoming or conveying the 'need to know' information. A good orientation program provides the necessary information, resources and motivation to assist a new employee to adjust to the work environment and become a contributing member, as quickly as possible.

- IT will acquaint the new employees with the group's mission, vision, corporate structure, culture and values. This will help them see the big picture.
- Provides new employees an opportunity to socialize with other employees.

**BENEFITS TO ORGANIZATION**

- Reduce start-up costs – helps the employees get "up to speed" much more quickly, thereby reducing the costs associated with learning the 'ropes'.
- Reduces employee turnover – by letting the employee know that the group values the employee and helps provide the tools necessary for succeeding in the job.
- Develops realistic job expectation, positive attitudes – helps employees quickly learn what is expected of them, and what to expect from others.

**OBJECTIVES**

- To ensure the all-new employees go through consistent and well-managed orientation experiences that enhance the group's reputation as an employer.
- To provide guidelines which will act as an indicator of what is the minimum that needs to be done to ensure smooth integration of new employees into the group and the company.
- Based on the guidelines, each unit will need to formulate and clearly document its own orientation process taking into account its business, culture, location, recruitment patterns, etc.

**RESEARCH METHODOLOGY**

**Descriptive Research** Design is used for the purpose of the present study.

- **Primary Data:** Primary data has been collected through use of questionnaire and face to face interaction.

**Sample Design**

For the purpose of the study the stratified random sampling technique is used.

A sample of 50 employees was taken from manufacturing department and a sample of 50 employees was taken from information of employee training and development.

**The process**

Every new joined needs an orientation to the new workplace he is joining. Therefore, the orientation program is developed keeping in mind the needs of the new employee who is joining us. This section provides an overview of the orientation process for all private organization.

**1. Quick & Easy**

Pre joining activities

Introduction Department overview

Job /role overview

**2. Structured Orientation Program**

People policies & joining formalities

End the day – briefing & feedback

Meeting with relevant stakeholders

**NEED/ IMPORTANCE OF THE STUDY**

Induction is important for professional, individuals and organisations because the induction is an operation outline to provide new staff to a health and social care organisation the relevant information they need to be able to fulfil their role and responsibility they have accepted. It is important because it gives the means for a new member of staff to be Integrates into an organisation as quickly as possible.

- This Study helps employer will to warm and friendly welcome will reduce the possible problems
- Involvement of top management to determination of information need of the new employees
- An aspect of the induction programme would positions of the new employee at ease.

**STATEMENT OF THE PROBLEM**

In the organisation to know the needs and competencies of the employee’s induction and orientation program for new employee training and development is essential. Determine the role of induction program and find out the new employee perception about induction program employed by products.

**OBJECTIVES**

- To familiarize the new employees with the job, people, work place, work environment and the organisation.
- To establish the new activity and involvement of induction in combination with other HR tools such as HRD policies
- Find out the Induction program is the action used within many businesses to welcome new employees in the organisation and prepare them for their new function and position.

**LITERATURE REVIEW**

- 1) **Dr. Rahul Nandi** (2015). **“Effective induction for employee’s performance and satisfaction”**: The main objective behind doing this research is to identify the characteristics of employee orientation procedures and the effect of employee orientation on employee performance and find out the effect of employee orientation on employee satisfaction. SPSS was the main analysis software because of its high flexibility in data treatment and management. To help not only in retention of employees, but also enhance performance. A well planned employee orientation programme will help to get new employees off on the right foot immediately.
- 2) **Dr. M. Ashok Kumar** (august 2016). **“A study on the impact of training on employee performance in private insurance sector”**: The main objectives of this study are; to study the impact of training on employee’s performance. To study the factors determining the employee productivity through training and study the effect of other Human Resource Management (HRM) practices on employee’s performance. The education level, staff category and the work experiences of the employees are the factors determining the growth of employee’s performance in the organisation after the training. The most important resource in an organisation. The employees should be offered with proper training to improve their efficient and effective functioning in an organisation.
- 3) **Hortance Ndayisaba** (2017). **“Effect of orientation programs on employee performance”**: The general purpose of this study was to establish the effect of orientation programs on employee performance, investigate the methodologies used for the orientation program and their influence to employee performance the effect of orientation on employee predominance and their link to employee performance and identify the factors affecting orientation programs and their link to employee performance. The study recommended a well and planned orientation to new hires as a way of respecting them as first assets of the organization and to apply their suggestions during orientation when necessary.
- 4) **Anthony M. Wanjohi**, Kenya Projects Organization (2012). **“The Role of the Employee Induction Program in Organizations: A Case Study of Goal Organization in Juba”**: the main objective behind doing this research is to determine the role of induction program in GOAL, and find out the new employee perception about induction program. The questioner was analysis by the use of SPSS software. The study recommended that they should adapt the mission and vision of the organization and work towards improving their performance. Individual organizations should also look into the content of their respective employee induction program and see that it looks into the employees working conditions and motivation with the aim of improving their performance.
- 5) **Mugri Ruth Akpakip** Christiana Ekot Covenant University, Nigeria (2017). **“Effect of employee orientation in creating satisfaction with work”**: The main purpose of this study is to determine the “Effect of Employee orientation in creating employee satisfaction with work, to determine the effect of employee orientation in creating employee satisfaction with work. This study is mainly 26 and 48 employees respectively, making a total of 74 as the census sample. This study revealed that there is a significant effect of Employee orientation on employee satisfaction with work. It is recommended that Managers must ensure appropriate adherence to induction training as this forms a foundation for development and employees’ satisfaction with work itself.

**HYPOTHESIS**

Gender	Percentage
Male	80
Female	20

**Interpretation:** Out of 100 respondents 80 are male and 20 are female.

	N	Mean	Std. Deviation	Std. Error Mean
Q1	100	1.41	.588	.059

Test Value = 2						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Q1	-10.040	99	.000	-.590	-.71	-.47

H0: Employees are not agreed with the induction includes setting out work objectives for department and company Goals  
 H1: employees are agreed with the induction includes setting out work objectives for department and company Goals

	N	Mean	Std. Deviation	Std. Error Mean
Q2	100	1.710	.5559	.0556

Test Value = 2						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Q2	-5.217	99	.000	-.2900	-.400	-.180

H0: Employees are not agreed with the Induction provides the newcomers with skills and knowledge to do their duties well.  
 H1: Employees are agreed with the Induction provides the newcomers with skills and knowledge to do their duties well.

TABLE 6: ONE-SAMPLE STATISTICS				
	N	Mean	Std. Deviation	Std. Error Mean
Q3	100	1.93	.924	.092

TABLE 7: ONE-SAMPLE TEST						
Test Value = 2						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Q3	-.758	99	.450	-.070	-.25	.11

H0: employees are not agreed with the induction provide a warm and sincere welcome in company  
 H1: employees are agreed with the induction provide a warm and sincere welcome in the company  
**Interpretation:** from the table, it can be said that p value is 0.450 that is greater than 0.05, so null hypothesis is accepted, it means employees are not agreed with the induction provide a warm and sincere welcome in company.

TABLE 8: ONE-SAMPLE STATISTICS				
	N	Mean	Std. Deviation	Std. Error Mean
Q4	100	1.62	.736	.074

TABLE 9: ONE-SAMPLE TEST						
Test Value = 2						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Q4	-5.166	99	.000	-.380	-.53	-.23

H0: Employees are not agreed with the Part of the induction involves imparting and collecting information on policies and procedures.  
 H1: Employees are agreed with the Part of the induction involves imparting and collecting information on policies and procedures

TABLE 10: ONE-SAMPLE TEST						
Test Value = 2						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Q5	-.993	99	.323	-.120	-.36	.12

H0: employees are not agreed with the induction provides an understanding of company culture and structure.  
 H1: employees are agreed with the induction provide an understanding of company culture and structure.  
**Interpretation:** from the table, it can be said that p value is 0.323 that is greater than 0.05, so null hypothesis is accepted, it means employees are not agreed with the induction provide an understanding of company culture and structure.

TABLE 11: ONE-SAMPLE STATISTICS				
	N	Mean	Std. Deviation	Std. Error Mean
Q6	100	2.15	.687	.069

TABLE 12: ONE-SAMPLE TEST						
Test Value = 2						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Q6	2.183	99	.031	.150	.01	.29

H0: employees are not agreed with the induction provides good impression of the organisation.  
 H1: employees are agreed with the induction provide good impression of the organisation.  
**Interpretation:** from the table, it can be said that p value is 0.31 that is greater than 0.05, so null hypothesis is accepted, it means employees are not agreed with the induction provide good impression of the organisation

TABLE 13: ONE-SAMPLE STATISTICS				
	N	Mean	Std. Deviation	Std. Error Mean
Q7	100	2.07	.832	.083

TABLE 14: ONE-SAMPLE TEST						
Test Value = 2						
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Q7	.841	99	.402	.070	-.10	.24

H0: employees are not agreed with the induction integrates the newcomer quickly and effectively.  
 H1: employees are agreed with the induction integrates the newcomer quickly and effectively.  
**Interpretation:** from the table, it can be said that p value is 0.402 that is greater than 0.05, so null hypothesis is accepted, it means employees are not agreed with the induction integrates the newcomer quickly and effectively.

TABLE 15: ONE-SAMPLE STATISTICS				
	N	Mean	Std. Deviation	Std. Error Mean
Q8	100	2.38	1.062	.106

TABLE 16: ONE-SAMPLE TEST						
Test Value = 2						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Q8	3.580	99	.001	.380	.17	.59

H0: employees are not agreed with the induction Important to maintain good and effective induction in work area

H1: employees are agreed with the induction Important to maintain good and effective induction in work area

**Interpretation:** from the table, it can be said that p value is 0.001 that is less than 0.05, so null hypothesis is rejected, it means employees are agreed with the induction Important to maintain good and effective induction in work area.

TABLE 17: ONE-SAMPLE STATISTICS				
	N	Mean	Std. Deviation	Std. Error Mean
Q9	100	2.03	.797	.080

TABLE 18: ONE-SAMPLE TEST						
Test Value = 2						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Q9	.376	99	.707	.030	-.13	.19

H0: employees are not agreed with the Orientation coordinators are supportive and co-operative.

H1: employees are agreed with the Orientation coordinators are supportive and co-operative.

**Interpretation:** from the table, it can be said that p value is 0.707 that is greater than 0.05, so null hypothesis is accepted, it means employees are not agreed with the Orientation coordinators are supportive and co-operative.

TABLE 19: ONE-SAMPLE STATISTICS				
	N	Mean	Std. Deviation	Std. Error Mean
Q10	100	1.76	1.147	.115

TABLE 20: ONE-SAMPLE TEST						
Test Value = 2						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Q10	-2.092	99	.039	-.240	-.47	-.01

H0: employees are not agreed with the induction is important to maintain and control a safe working environment.

H1: employees are agreed with the induction is important to maintain and control a safe working environment.

**Interpretation:** from the table, it can be said that p value is 0.039 that is greater than 0.05, so null hypothesis is accepted, it means employees are agreed with the induction is important to maintain and control a safe working environment.

TABLE 21: ONE-SAMPLE STATISTICS				
	N	Mean	Std. Deviation	Std. Error Mean
Q11	100	3.14	1.083	.108

TABLE 22: ONE-SAMPLE TEST						
Test Value = 2						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Q11	10.530	99	.000	1.140	.93	1.35

H0: Employees are not agreed with the Part of the induction require additional inputs / support from organisation.

H1: Employees are agreed with the Part of the induction require additional inputs / support from organisation.

TABLE 23: ONE-SAMPLE STATISTICS				
	N	Mean	Std. Deviation	Std. Error Mean
Q12	100	2.04	1.154	.115

TABLE 24: ONE-SAMPLE TEST						
Test Value = 2						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Q12	.347	99	.730	.040	-.19	.27

H0: employees are not agreed with the induction enables the newcomers to meet colleagues with whom they will be working.

H1: employees are agreed with the induction enables the newcomers to meet colleagues with whom they will be working.

**Interpretation:** from the table, it can be said that p value is 0.730 that is greater than 0.05, so null hypothesis is accepted, it means employees are not agreed with the induction enables the newcomers to meet colleagues with whom they will be working.

TABLE 25: ONE-SAMPLE STATISTICS				
	N	Mean	Std. Deviation	Std. Error Mean
Q13	100	1.97	1.029	.103

TABLE 26: ONE-SAMPLE TEST						
Test Value = 2						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Q13	-.291	99	.771	-.030	-.23	.17



H0: employees are not agreed with the induction provides appropriate training to enable to carry out their duties.

H1: employees are agreed with the induction provides appropriate training to enable to carry out their duties.

**Interpretation:** from the table, it can be said that p value is 0.771 that is greater than 0.05, so null hypothesis is accepted, it means employees are not agreed with the induction provides appropriate training to enable to carry out their duties

## FINDINGS

- 80% of respondents are males and 20% of respondents are females from the 100 sample size.
- All respondents are aware with the Induction enables the newcomers to meet colleagues with whom they will be working.
- Majority of total respondents are satisfied with the Orientation coordinators are supportive and co-operative.
- Majority of respondents are satisfied with Induction integrates the newcomer quickly and effectively and maintain or control a safe working environment are provided by the company.
- All respondents are satisfied with the motivational and effective induction program provided by the company.
- Majority of respondents are satisfied with require additional inputs / support from organisation.
- Majority of respondents are satisfied with the Part of the induction involves imparting and collecting information on policies and procedures.
- Employees are not agreeing with the induction program is essential to improve employee's effectiveness.
- All employees are not agreeing that Induction provides the newcomers with skills and knowledge to do their duties well.
- Employees are agreeing that the Induction provides warm and sincere welcome to employees.
- Employees are agreeing that the induction is more important than other system.
- Employees have a view that management is concern for improving induction program in the organisations.
- Employees have view that company is providing a good impression of the organisation.
- Employees have a view that company is important to maintain and control a safe working environment.
- Employees have a view that the Induction provides appropriate training to enable to carry out their duties.
- Employees have a view that company is appropriate in motivational programs
- Employees have a view that company is appropriate in conducive work environment

## RECOMMENDATIONS

- Provide sufficient information to employees about induction program
- Provide more training to the employee regarding employee induction and orientation to developed their skills and new role of the organisation.

## CONCLUSION

This study is done private organisation from the study on employee induction programme by the company. To find out the effect of employee orientation on employee performance and employee satisfaction. The paper initially provided a review of induction studies focusing on the relationship between manager and new comers. Employee are satisfied with the Part of the induction involves imparting and collecting information on policies and procedures. The motivational and effective induction program provided by the company. After that, it explained how both trainers and newcomers translate the induction messages and how their Interaction leads to the negotiation and indeterminacy of the induction experience.

## LIMITATIONS OF THE STUDY

- The study focus on limited area and time.
- As a student, there is a lack of finance in research.
- The study may be the subject to personal biasness of the respondent while answering the questions.

## SCOPE FOR FURTHER RESEARCH

The induction is the first real opportunity new employees get to experience their new employer. New employees may quickly become bored and may even question their choice of employment. Induction training must be comprehensive, collaborative, systematic and coherent to be effective and make a positive impact with the trainee.

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APPENDIX

QUESTIONNAIRE

Age:  
 20-25 year  26-30 year  31-35 year  36-40 year  above 40year   
 Gender:  
 Male  Female   
 Marital status:  
 Single  Married  Divorced  Widow   
 Educational Qualification:  
 SSC  HSC  Graduate  post Graduate   
 Experience at this concern:  
 0-5 years  6-10 years  10-15 years  16-20 years

	Strongly agree	Agree	Disagree strongly	Disagree	not at all
1. The induction program is essential to improve employee’s effectiveness.					
2. Induction provides the newcomers with skills and knowledge to do their duties well.					
3. Induction provides warm and sincere welcome to employees.					
4. Part of the induction involves imparting and collecting information on policies and procedures.					
5. The induction provides an understanding of company culture and structure.					
6. Induction provides good impression of the organisation.					
7. Induction integrates the newcomer quickly and effectively.					
8. It’s Important to maintain good and effective induction in work area.					
9. Orientation coordinators are supportive and co-operative.					
10. It’s important to maintain and control a safe working environment.					
11. I require additional inputs / support from organisation.					
12. Induction enables the newcomers to meet colleagues with whom they will be working.					
13. Induction provides appropriate training to enable to carry out their duties.					

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