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## PREPARING TEACHERS FOR THE AGE OF GLOBALIZATION: ROLE OF POLICY MAKERS & TEACHER EDUCATION INSTITUTIONS

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### ABSTRACT

*To prepare teachers to teach in the context of globalization is the job of teacher education programs, which like the other educational institutions they have been traditionally oriented to their local contexts. "The culture of teacher education is local and therefore has advanced policies that serve the neighborhood institutions but not the needs of future citizens of today's globalized world" (Longview Foundation, 2008), and consequently, "teacher training programs are often among the least internationalized programs. In addition, in India, teacher education already faces a multitude of different pressures. To change this culture is not easy. Any cultural change takes determination, time, and effort. The current political environment of education and teacher education makes the change even more difficult. The increased attention on standardized curriculum and testing in institutions not only has narrowed what they teach (McMurrer, 2007, 2008) but also makes it difficult for teacher education programs to expand their curricula to include courses and experiences needed to prepare globally competent teachers. This paper is an attempt to analyse the factors responsible for bringing the changes and preparing global age teachers.*

### KEYWORDS

globalisation, teacher education, curriculum.

### INTRODUCTION

To prepare teachers to teach in the context of globalization is the job of teacher education programs, which like the other educational institutions they have been traditionally oriented to their local contexts. "The culture of teacher education is local and therefore has advanced policies that serve the neighborhood institutions but not the needs of future citizens of today's globalized world" (Longview Foundation, 2008), and consequently, "teacher training programs are often among the least internationalized programs. In addition, in India, teacher education already faces a multitude of different pressures. To change this culture is not easy. Any cultural change takes determination, time, and effort. The current political environment of education and teacher education makes the change even more difficult. The increased attention on standardized curriculum and testing in institutions not only has narrowed what they teach (McMurrer, 2007, 2008) but also makes it difficult for teacher education programs to expand their curricula to include courses and experiences needed to prepare globally competent teachers. The test-driven accountability movement further pushes teachers and teacher education programs to focus on scores on a few standardized tests for both their students and future teacher candidates, which again makes adding international content an unfavorable suggestion. The tendency to reduce teachers to bureaucrats or robots to be subordinated to "externally mandated and closely monitored curricula, scripted and timed instruction, merit pay tethered to achievement scores, and public humiliation when students fail to meet the formula for expected progress" (Grumet, 2010, p. 66) forces teacher education programs to pay attention to techniques, skills, standards, and subject matter content, further limiting what future teachers can learn. Moreover, the almost exclusive emphasis on the need for teachers in STEM lures teacher education programs to go after the precious dollars put up by the government while neglecting other subject matters such as foreign languages and international studies. But the imperative to change is clear and immediate. The need for all teachers to be well prepared to teach culturally and linguistically diverse students have been well documented (Garcia et al., 2010); so has the need for globally competent teachers (Longview Foundation, 2008). The number of schools that wish to offer more internationally themed courses in response to public demand is on the rise (CCSSO & Asia Society, 2008). The shortage of foreign language teachers, especially the traditionally less commonly taught languages such as Mandarin Chinese and Arabic, is growing (Asia Society, 2008).

A few visionary teacher education programs have already embarked on the journey to prepare teachers for the global age. In 2008, the Longview Foundation convened a group of education deans, teacher educators, teachers, and global educators to address this question. The report that resulted from the meeting, "Teacher Preparation for the Global Age: The Imperative for Change," gathers the strategies, programs, and practices from teacher education programs that have begun the transformation. Although the activities in which these pioneers have engaged provide excellent examples, we need to have a much more comprehensive, thoughtful, and deliberate plan to prepare our future citizens to successfully live in a world that will become only more globalized in the future.

### SUGGESTIONS

#### POLICY ADVOCACY

The current education policies and priorities are major obstacles to preparing globally competent students and teachers. Thus, the first element of a comprehensive plan for global education is to advocate policy changes. For the sake of students, there is need to emphasize the importance of global education at the national, state, and local levels.

#### CULTURAL REORIENTATION

The second thing the teacher education profession should do is to shift its thinking from serving the local community to the global. We need this shift to create a culture that immerses future teachers in educational experiences that expand their horizons, change their perspectives, and cultivate a positive disposition toward the world. This shift is needed also because preparing the teachers to work possibly in any part of the world, and to serve students from any part of the world, and have teacher candidates from other nations. In addition, research is consumed by teacher professionals from all over the world. Thus, as both practitioners and researchers, there is need to situate our work in the global context and be mindful of its global nature.

#### ARTICULATING EXPECTATIONS

The third element should be a set of explicit and well-articulated expectations for all teacher candidates to become globally competent. Such expectations can serve as a guiding framework for a coherent and systematic experience we can offer future teachers. More importantly, they can serve as goals for future teachers. The Longview Foundation (2008) report provides a list of expectations that can serve as a good starting point.

#### PROGRAM REALIGNMENT

The fourth element is to realign programs to the needs of education in the age of globalization. Although the existing programs may already be overloaded with all mandated courses and experiences, we must think creatively about how to infuse a global element in all experiences we offer our future teachers, for example, internships abroad, service learning in the English learning community or a foreign country (Garcia et al., 2010), and utilizing international graduate students as teaching assistants. A global element can also be integrated in existing courses. In methods courses, for example, international testing and educational practices from other countries can be included. There is another level of program realignment: the preparation of specialized educators for global education. Teacher education programs should expand their scope of preparation. Foreign language teachers, especially those in less commonly taught languages, are in demand. There are other areas that will see a rise in demand as well. For example, a growing number of schools have begun to offer international education programs in the forms of student exchange, online international conferences and collaborations, study abroad programs, and courses focusing on global issues. It is foreseeable that many schools will create positions for those with expertise and preparation in this area. Coordinating and



teaching in these programs require specialized training, which is currently unavailable. Thus, teacher education institutions should anticipate, even proactively create the need and begin developing such programs.

#### COMPREHENSIVE AND COHERENT EXPERIENCES

A comprehensive and coherent curriculum that maps out the courses, experiences, and activities aimed at preparing globally competent teachers. This curriculum should cover all the years of the future teachers' university experiences. Teacher education programs need to work with other units across the campus to devise such a curriculum.

#### GLOBAL EDUCATION PARTNERSHIPS

Teacher education programs do not stand alone and cannot meet the challenges alone. Three types of partnerships are needed to deliver a comprehensive and coherent global education program: university-wide partnerships, P-12 schools and community partnerships, and international partnerships. Very often on the same campus exist international studies centers, foreign language departments, study abroad offices, and disciplinary departments that have been engaged in global issues; colleges of education can and should work with them to identify courses and experiences related to the development of global understanding and make these courses part of future teachers' learning plans. Teacher education programs can also benefit a great deal by collaborating with schools and communities that have a high concentration of immigrant children and/or a strong interest in global education. These schools and communities can serve as sites for student teaching, service learning, and observation. Developing partnerships with teacher education institutions in other countries is also of tremendous value not only for future teachers but also for developing global competence in the faculty.

#### CONCLUSION

Globalization has already affected our economic, social, and cultural life significantly. The impact of globalization is only going to deepen and the consequences will be more broadly felt. For our children to live successfully and peacefully in this globalized world, we need to help them develop the appropriate skills, knowledge, attitudes, and perspectives. This requires a new generation of teachers who are able to act as global citizens, understand the global system, and deliver a globally oriented education. To prepare this new generation of teachers, we need a teacher education system that is globally oriented. In the age of globalization, educational institutions will continue to be operated as local entities; however, they will need to consider themselves as global enterprises because their products (students) will need to function well in the globalized world in terms of competition for opportunities and collaboration with individuals from different cultures. Thus, schools need to adopt a global perspective in deciding what they should offer their students and how they can take advantage of global resources to provide high-quality education. This does not mean that schools should abandon their traditions. Quite the contrary, globalization demands schools to be different and unique so they can prepare students who will be able to discover and create their own niche. The term *glocalization*, which combines *globalization* and *localization*, suggests an excellent framework for the kind of education we need in the 21st century: local but with a global perspective.

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**WORK LIFE BALANCE AND DEMOGRAPHIC INFLUENCE IN HEALTH CARE INDUSTRY**

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**INDORE**

**ABSTRACT**

*The present research study investigated the impact of demographic variables on work life balance of doctors working in Health Care Organizations in Indore City of Madhya Pradesh. Four hypotheses on demography were formulated and tested. For the purpose of study 200 questionnaires were distributed to allopathic doctors working in Public and Private Hospitals. Non Probability Convenience Sampling Method was used to distribute the questionnaire to the target sample respondents. The anova analysis and t-test at .05 level of significance indicated that there was a significant difference between the work life balance of doctors based on the demographic variables*

**KEYWORDS**

work life balance, demography, doctors, age, gender, marital status, experience.

**INTRODUCTION**

Work-Life Balance was first coined in the late 1970s to describe the time devoted by an individual at work and in personal life. Thus work life balance is a broad concept including proper prioritizing between "work" on one hand and "life" on the other. In effect, Work includes inter-alia career and ambition whereas personal life emphasizes on pleasure, leisure, family and spiritual development.

Work-Life Balance is not necessarily a new concept and the terminology work/life balance has evolved over time. Throughout history, work and life were basically integrated. Life activities like community involvement, childcare, and elder care happened right alongside work.

"Health is Wealth", health is considered as the most important phenomenon in today's world which determines the wealth of the country at large. The health care industry in India is one of the largest economic and fastest growing professions. In order to create a balance between the provision and reception of health care, various strategies have been worked out which makes the industry effectively by health consciousness among people & welfare schemes. Doctors play the major role in health care industry and are the first ones who are thought about when we talk about health care and thus it is necessary that their needs have to be taken care and a congenial atmosphere is created for them to work with utmost job satisfaction and content, the result of which would be a high quality care.

**DEMOGRAPHIC VARIABLES AND WORK LIFE BALANCE**

Demographic variables taken for the purpose of study are age, gender, marital status and experience of doctors. Such variables also influence the doctors in balancing their personal and professional life. Various studies were conducted in this direction to determine the influence of demographic variables on work-life balance of Doctors. Changes in the workplace and in demographics in the past few decades have led to an increased concern for understanding the boundary and the interaction between work and non-work lives of doctors.

**LITERATURE REVIEW**

Thriveniet.al (2012) studied the impact of demographic variables on work-life balance revealed that there is a significant relationship between all demographic variables - age, experience, marital status, income, type of family, number of dependents and perception of work- life balance of employees. This shows that there is a significant relationship between demographic variables and work life balance.

Doble et.al (2010) while studying the gender differences in the perception of work-life balance reveals that both men and women reported experiencing work life imbalance. Supportive work environment will help to reduce work life imbalances. Flex time, work from home, child care facilities and the part time work are facilities will help employees to balance their life.

Torrieri (2013) in an article posted that married or single, physicians often have a difficult time finding balance between work and life. Unlike married physicians single physicians don't have the added stress of family demands, but they have their own one-of-a-kind challenges, namely how to reign in career ambition to create space for a personal life and "enhancing soft skills" that will allow for them to make said meaningful connections. It is suggested that special connection" moments, such as mystery drives with the kids or surprise/spontaneous meetings with spouse, block off time for special family events, vacation, and downtime at the beginning of the year, and arrange for on-call and other coverage well in advance will help the doctors to find a better balance in their work and life.

Sutherland (2014) while conducting a survey on who's happier: employed or private practice physicians commented that both employed and self-employed doctors are almost equally satisfied. The study further reveals that doctors moved from employed to self-employed are happier than those who made opposite move. Typically, employed physicians work shorter, and more regular, hours thus more than half of the respondents reported that work-life balance improved after taking an employed position. Work-life balance is also an important indicator of career satisfaction, especially for young doctors. The results of the study further indicate that 64 percent of employed physicians would recommend it to other doctors. Nearly a third of self-employed doctors would also recommend employment. However, 37 percent of self-employed physicians would discourage employment.

Jain (2012) in his post on doctors in private practices are now joining hospital staffs said that doctors in private practice are paid fixed salaries based on productivity, which distances them from some of the unpredictable changes in health care. Due to this doctors are relieved from competing practice by others in the sector. Doctors in private practice if join the hospital will be giving them more job security and better work-life balance as well. He said that many younger colleagues, including those just completing their residencies are taking this route.

Berber et.al (2014) highlighted that neither being a mother nor the age of the youngest child significantly predicted career motivation. Those who had more traditional views on what a mother ought to be (e.g. spending most of their time with their children) were less motivated than those who had more modern views on this issue. Moreover, a supportive work environment – especially supervisor's support for one's career goals – was beneficial for career motivation of female doctors.

**OBJECTIVES OF THE STUDY**

The main objective of the study is to determine the impact of demographic variables on work life balance of allopathic doctors working at Indore City.

**RESEARCH METHODOLOGY**

The present study is mainly based on primary data collected from 200 allopathic doctors of different specialty working with public and private hospitals in Indore city of Madhya Pradesh. A self-designed questionnaire based on Likert's five point scale was administered among the respondents. Non Probability Convenience Sampling Method was used for choosing the sample respondents. Statistical tools such as Independent t-test and Anova was used to determine the relationship between demographic variables and work-life balance of allopathic doctors.

**ANALYSIS AND DISCUSSION****DEMOGRAPHIC PROFILE OF THE RESPONDENTS**

Frequency table shows that 65.5 % of the respondents are male and 34.5% are female respondents. Majority of the respondents i.e. 40% are of the age group 21-30 years, 34% are of age group 31-40yrs and others are of age group 41& above years. Out of the total respondents 68% of the respondents are married and Majority of the respondents i.e. 53% are having an experience of 0-5 years, 17% having an experience of 6-10 years and others are having an experience of more than 11 years.

**IMPACT OF DEMOGRAPHIC VARIABLES ON WORK-LIFE BALANCE****1) GENDER AND WORK LIFE BALANCE OF DOCTORS****TABLE 1: GROUP STATISTICS**

	Gender	N	Mean	Std. Deviation	Std. Error Mean
WLB	Female	69	26.4058	9.98870	1.20250
	Male	131	26.5954	8.83592	.77200

**TABLE 2: INDEPENDENT SAMPLE TEST**

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
WLB	Equal variances assumed	1.783	.183	-.138	198	.891	-.18962	1.37564	-2.90241	2.52316
	Equal variances not assumed			-.133	124.539	.895	-.18962	1.42898	-3.01785	2.63861

**H1: There is no significant difference between the work life balance of male and female doctors.**

The result of the study show that p value is more than 0.05, it shows that stated null hypotheses H1 is accepted. This shows that there is no significant difference between the work life balance of male and female doctors. Thus it is said that gender of doctors do not affect their work life balance. Both male and female doctors facing the imbalances in their work and life and are not significantly different.

**2) Marital Status and Work Life Balance of Doctors****TABLE 3: GROUP STATISTICS**

	Status	N	Mean	Std. Deviation	Std. Error Mean
WLB	Married	137	25.0730	9.23121	.78868
	Unmarried	63	29.6984	8.44648	1.06416

**TABLE 4: INDEPENDENT SAMPLE TEST**

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
WLB	Equal variances assumed	1.055	.306	-3.379	198	.001	-4.62542	1.36893	-7.32498	-1.92586
	Equal variances not assumed			-3.492	130.822	.001	-4.62542	1.32455	-7.24573	-2.00511

**H2: There is no significant difference between the work life balance of married and unmarried doctors.**

The result of Independent t-test indicates that significance value is less than 0.05, which shows that null hypotheses H2 is rejected. This shows that there is a significant difference between the work life balance of married and unmarried doctors. Mean value of Work life balance of married doctors is 25.0730 and unmarried doctors is 29.6984 (High value of WLB indicates work life balance is low), it shows that work life balance amongst married doctors is better than unmarried doctors.

**AGE AND WORK LIFE BALANCE OF DOCTORS****TABLE 5: DESCRIPTIVES**

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
WLB	21-30	81	29.7407	8.16207	.90690	27.9360	31.5455	11.00	46.00
	31-40	68	25.7941	8.87989	1.07685	23.6447	27.9435	4.00	43.00
	41-50	30	24.7667	9.81443	1.79186	21.1019	28.4314	6.00	40.00
	51 & above	21	19.0476	8.33352	1.81852	15.2542	22.8410	4.00	35.00
	Total	200	26.5300	9.22522	.65232	25.2437	27.8163	4.00	46.00

**TABLE 6: ANOVA**

		Sum of Squares	Df	Mean Square	F	Sig.
WLB	Between Groups	2140.828	3	713.609	9.454	.000
	Within Groups	14794.992	196	75.485		
	Total	16935.820	199			

**H3: There is no significant relationship between the age and the work life balance of doctors.**

F-Value for work life balance is 9.454 and p value is less than 0.05 which means that null hypotheses H3 is rejected. This shows that there is a significant relationship between the age and work life balance of the doctors. Table No. 5.3.14 indicates that mean value of Work Life Balance of doctors in age group 21-30 yrs (29.7407) and 31-40 yrs (25.7941) is comparatively higher than doctors in age group 41-50 yrs (24.7667) and 51 & above years (19.0476). Here higher mean value of WLB indicates the low balance in personal and professional life of doctors. Thus it may be said that work life balance of doctors increases with the increase in their age.

TABLE 7: DESCRIPTIVES

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
WLB	0-5 yrs	107	28.9720	8.10015	.78307	27.4194	30.5245	10.00	46.00
	6-10 yrs	59	25.7288	9.76946	1.27188	23.1829	28.2747	4.00	43.00
	11-15 yrs	9	21.3333	10.44031	3.48010	13.3082	29.3585	4.00	35.00
	16-20 yrs	7	15.4286	8.84792	3.34420	7.2456	23.6115	6.00	31.00
	21-25 yrs	8	25.7500	5.52268	1.95256	21.1329	30.3671	18.00	35.00
	26 & above yrs	10	18.2000	6.74619	2.13333	13.3741	23.0259	9.00	27.00
	Total	200	26.5300	9.22522	.65232	25.2437	27.8163	4.00	46.00

TABLE 8: ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
WLB	Between Groups	2480.429	5	496.086	6.658	.000
	Within Groups	14455.391	194	74.512		
	Total	16935.820	199			

**H4: There is no significant relationship between experience and work life balance of the doctors.**

F-Value for work life balance is 6.658 and significance is 0.00 which means that null hypotheses H4 is rejected. This shows that there is a significant relationship between the experience and the work life balance of the doctors. Thus it is said that experience of doctors have significant impact on their work life balance.

Results indicates that mean value for Work Life Balance of doctors having an experience of 0-5 yrs is (28.9720), 6-10 yrs (25.7288), 11-15 yrs (21.3333), 16-20 yrs (15.4286), 21-25 yrs (25.7500), 26 & above years (18.2000). Here the higher mean value of work life balance indicates the low balance in personal and professional life of doctors on the basis of their experience. This indicates that work life balance amongst the doctors having an experience of 0-5 yrs, 6-10 yrs, 11-15 yrs and 21-25 yrs is low as compared to doctors having an experience of 16-20 yrs and 26 & above years. Thus it may be concluded that work life balance is more amongst the doctors in the age group 16-20 years whereas it is less amongst the doctors in the age group 0-5 years.

## CONCLUSION

Work life balance practices are important for all including doctors. Based on the analysis it is concluded that significant relationship is found between demographic variables and work life balance of doctors. The researcher has found that there is a significant impact of age, marital status and experience on the work life balance of doctors but no significant impact of gender is found on the work life balance of Doctors. The relationship between demographic variables and work-life balance of doctors will be an important input in designing appropriate policies for doctors to address work –life balance issues. Work-life balance initiatives designed by health care organizations will help doctors to balance their work and personal lives are not only an option, but also a necessity for health care organizations today.

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**AN ASSESSMENT OF SATISFACTION LEVEL OF TOURISTS IN KANHA NATIONAL PARK**

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**ABSTRACT**

*Kanha National Park has always been a major tourist spot in Madhya Pradesh. Every year so many tourists from all around the globe come to visit this spot. This paper is an attempt to know the satisfaction level of tourists- both domestic and international, towards the services availed by them in Kanha National Park and their perception towards it as a preferred tourist's destination. Tourist's satisfaction level is analyzed on the basis of several points related to management of tourist spot, and accommodation availability in resorts, Online Ticket Booking and also charges for availing such services. Primary research based study in which a sample of 45 tourists is taken and information is gathered from them through questionnaires. Tourists are selected on random basis and asked to know their experience about this destination. Changes they want to be incorporated by the forest department are considered and the same is suggested to the concerned department. Percentage Analysis, Chi-square test and One-Way ANOVAs is used to analyze obtained data and gaps and major satisfiers/ dissatisfiers are also identified. The findings are useful to Kanha authorities and marketers interested in branding image of Kanha as an attractive destination to visitors.*

**KEYWORDS**

accommodation, anova, chi—square, tourist spot.

**JEL CLASSIFICATION**

D 8, D 83.

**INTRODUCTION**

**K**anha National Park is situated in the Indian state of Madhya Pradesh is among the few most scenic and beautiful wildlife reserves in Asia. The romance of the Kanha National Park has not reduced over time-it is still as beautiful. The park was created in 1955 by a special law and, since then, it has dedicated itself in preserving a variety of animal species. Many endangered species have indeed been saved here. Located in the Mandla district of Madhya Pradesh extends over an area of over 1,940-sq-kms. The major feature of this region's interesting topography is the horseshoe shape valley and the whole park area is surrounded by the spurs of the Mekal range of mountains.

**MAJOR WILDLIFE ATTRACTIONS OF KANHA**

The main wildlife attractions in the park are Tiger, Bison, Gaur, Sambhar, Chital, Barasingha, Barking deer, Black deer, Black buck, Chousingha, Nilgai, Mouse deer, Sloth bear, Jackal fox, Porcupine, Hyena, Jungle cat, Python, Pea fowl, Hare, Monkey, Mongoose, and leopard.

The birds species in the park include Storks, Teals, Pintails, Pond herons, Egrets, Peacock, Pea fowl, Jungle fowl, Spur fowl, Partridges, Quails, Ring doves, Spotted parakeets, Green pigeons, Rock pigeons, Cuckoos, Papihas, Rollers, Bee-eater, Hoopoes, Drongos, Warblers, Kingfishers, Woodpeckers, Finches, Orioles, Owls, and Fly catchers.

**CLIMATE**

The climate of this region is tropical. Summers are hot and humid with a maximum and minimum temperature of 40.6°C and 23.9°C. Winters are pleasant with an average maximum and minimum temperature of 23.9°C and 11.1°C, respectively. The park is closed from July to mid-October during monsoon.

**LITERATURE REVIEW**

1. Dr. Bhattacharya Debashish, Mitra Asim. (2013). An Assessment of Foreign Tourists' Perceptions of Darjeeling as A Tourism Destination: A Factor Analytic Approach. The conducted a study to look at the destination Image of 'Darjeeling' among the foreign tourists. A descriptive survey among the foreign tourists was conducted with a structured questionnaire. EPI (Latu and Everett, 1999) format (modified SERVQUAL) was used to obtain data from the respondents. A few underlying image dimensions were revealed using an exploratory factor analysis. From the expectation and perception scores, gaps and major satisfiers/ dissatisfiers were also identified. The findings could be useful to marketers interested in branding image of Darjeeling as an attractive destination to foreign visitors.
2. According to Vijayanand S. (2012). Socio- economic impacts in Pilgrimage Tourism said that visitor population ranged widely from very religious orthodox pilgrims, through "traditional" pilgrim-tourists to secular tourists. The features of present-day pilgrims can be represented on a scale that may be described as secular versus spiritual, and tourism versus pilgrimage. The findings highlight the increasing convergence of old-fashioned pilgrimage and current tourism, which have much in common. Additionally, this research emphasizes the expanding nexus of holy sites, society, politics, ideology, and culture. This article explains and supports the idea that the economic impacts of religious tourism should not be neglected or underestimated, although religious institutions have traditionally attempted to downplay this in the past. Additionally, the paper argues that religion and tourism have much in common. In the modern world it is hard to ignore the impression that in most places of pilgrimage the profane impacts of tourism are just as important if not more so than the religious.
3. According to Banerjee Abhijit. (2011). Is wildlife tourism benefiting Indian protected areas? A survey analysed tourism practice in a sample of popular tiger reserves in India according to four principles of responsible ecotourism: minimization of environmental impacts, generation of funds for conservation, benefits to local communities, and education of visitors. The Indian Forest Service, which manages the PAs (Protected Areas), is on the whole unprepared and ill-equipped to plan and implement proper ecotourism practices and faces constant pressure from other actors to increase tourism revenue. Periyar National Park stands out as an exception where innovative approaches involving local communities have brought about a significant positive change. Policy



recommendations are offered based on limited, low-impact activities with high participation of local communities which is essential to build local support for conservation that has been historically lacking.

4. Raguraman K. (1998). Troubled passage to India, in his paper found two sets of interrelated factors to be largely responsible for this poor performance of India's tourism sector. The first factor is the low prioritization of tourism in the hierarchy of development directions identified by the Government. As a consequence, key areas such as tourism infrastructure development, marketing and promotion, and manpower development have lagged behind the industry's requirements. The second factor relates to India's aviation policy, which has led to the lack of adequate and high quality air transport services into India. The paper will show how these factors have retarded the growth of the tourism industry in India and will offer some insights on how these problems could be addressed by the Government.
5. According to Prof. Dr. D'Silva Bernadette and Prof. Dr. D'Silva Stephen. Perception of tourists towards India as a Preferred Tourist Destination - An Empirical Research, analyzed in his study that India should focus on building and maintaining strong tourist's relationships should note that the selection and training of tour guides who are directly dealing with the tourists. Accordingly, the holiday destination managers may undertake certain measures to improve the status of the dominant factors, which will ultimately lead to the improvement in visitors' perception towards India as a tourist destination. Hence expertise and communication, and familiarity with tourists are the most effective relationship-building strategies.

## IMPORTANCE OF THE STUDY

The purpose behind this study is to know satisfaction level of tourist with Kanha National Park. Tourist satisfaction is analyzed with the charges of services availed by them and how their satisfaction level will affect their re-visit plan. This study also focuses on all those factors like security level, park entry charges, online ticket booking system and residential facility which have a direct impact on satisfaction level. A comparison in between these factors is made separately to analyze highest and least important factor which lead impact on satisfaction level and accordingly suggestions are made to improve the facility of that factor.

## OBJECTIVES

1. To analyze the relationship of service charges with satisfaction level of tourist
2. To analyze the relationship of satisfaction level with re-visit plan of tourist
3. To identify the difference in impact of factors which decrease tourist satisfaction in Kanha

## HYPOTHESIS

H01: There is no significant association of satisfaction level of tourist with service charges

H02: There is no significant relationship of satisfaction levels with re-visit plan of tourist

H03: There is no significant difference in impact of factors which decrease tourist satisfaction in Kanha

## RESEARCH METHODOLOGY

**SOURCES OF DATA:** The study is exploratory in nature based on Primary data. Primary data has been collected by designing structured close and open ended questionnaire.

**AREA OF SAMPLING:** This study is conducted in Kanha National Park, Mandla District of M.P. The idea behinds this study is to know satisfaction level of tourists with the service availed by them.

**SAMPLE SIZE:** Data is collected from targeting 45 tourists both of Indian and Foreign Origin.

**SAMPLING TECHNIQUE:** Simple random technique has been applied.

**STATISTICAL TOOLS:** Percentage analysis is used to analyze data. Cross tabulation have been applied to find out the association between the variables and one – way ANOVA for analyzing variance among the variables

## RESULT AND DISCUSSION

### 1) GENDER ANALYSIS

TABLE 1

Gender	No. of Respondents	Percent	Cumulative Percent
Male	31	68.8	68.8
Female	14	31.1	100
Total	45	100	

Out of the sample size of 45 respondents, around 69% are Male and 31% are Female.

### 2) NATIONALITY

TABLE 2

Nationality	No. of Respondents	Percent	Cumulative Percent
Indian	35	77.7	77.7
Foreigner	10	22.2	100
Total	45	100	

Out of the sample size of 45 respondents, around 78% are Indians and only 22% are Foreigners. This shows that less foreigners visit the spot and some steps need to be taken in this direction to increase foreign tourist arrivals in Kanha

### 3) VISITING STATUS

TABLE 3

Visiting Status	No. of Respondents	Percent	Total
First Time Visiting	30	66.6	66.6
Re-visiting	15	33.3	100
Total	45	100	

Out of the sample size of 45 respondents, around 67% are visiting the place first time and 33% are re-visitors. It is good that one third of the respondents re-visit the spot and hence steps need to be taken to improve the same.

### 4) AMOUNT CHARGED TOWARDS THE SERVICE PROVIDED

TABLE 4

Amount Charged	No. of Respondents	Percent	Cumulative Percent
Less	3	6.6	6.6
Economical	9	20	26.6
Overcharged	33	73.3	100
Total	45	100	

Out of the sample size of 45 respondents, around 73% said that they are overcharged, 20% said they feel economical charges and only 3% said that charges are less. As majority of respondents feel overcharged, steps need to be taken to revise service charges.



## 5) SATISFACTION LEVEL OF TOURIST WITH THE SPOT

TABLE 5

Satisfaction Level	No. of Respondents	Percent	Cumulative Percent
Highly Dissatisfied	10	22.2	22.2
Dissatisfied	14	31.1	53.3
Average	11	24.4	77.7
Satisfied	7	15.5	93.2
Highly Satisfied	3	6.6	100
Total	45	100	

Out of the sample size of 45 respondents, around 53% are dissatisfied with the spot. This shows that management of spot is not up to the mark and steps need to be taken to increase satisfaction level.

## 6) FACTORS AFFECTING TOURIST SATISFACTION

TABLE 6

Factors	Frequency	Percent	Cumulative Percent
Poor Security	12	15.5	15.5
Online Ticket Booking	20	44.4	59.9
High Entry Fees	10	22.2	82.1
Poor Residential Facility	8	17.7	100
Total	45	100	

Out of the sample size of 45 respondents, around 44% said Online Ticket Booking is the biggest drawback which decrease image of Kanha in the eyes of respondents. They have to return home without park visit if they have not booked tickets prior to their arrival and that too two months before. This lead majority of people dissatisfied. Second main drawback is High entry charges for park visit. Charges are as per the zone to be visited. In exchange of high charges no infrastructure facility is provided in terms of sanitation and Hygienic condition

## 7) RE-VISIT PLAN STATUS

TABLE 7

Re-visit Plan	Frequency	Percent	Cumulative Percent
Yes	10	22.2	22.2
No	29	64.4	86.6
Cannot Say	6	13.3	100
Total	45	100	

Out of the sample size of 45 respondents, around 78% are not willing to re-visit the spot. This shows that they are not satisfied with the services availed by them.

## HYPOTHESIS TESTING

H01: There is no significant association of service charges with satisfaction level of tourist

## 8) SERVICE CHARGE \* SATISFACTION LEVEL CROSS TABULATION

TABLE 8

			Satisfaction Level					Total
			Highly Dissatisfied	Dissatisfied	Average	Satisfied	Highly Satisfied	
Service Charge	Less	Count	1	0	1	0	1	3
		% within Service Charge	33.3%	.0%	33.3%	.0%	33.3%	100.0%
		% within Satisfaction Level	10.0%	.0%	9.1%	.0%	33.3%	6.7%
		% of Total	2.2%	.0%	2.2%	.0%	2.2%	6.7%
	Economical	Count	1	0	2	5	1	9
		% within Service Charge	11.1%	.0%	22.2%	55.6%	11.1%	100.0%
		% within Satisfaction Level	10.0%	.0%	18.2%	71.4%	33.3%	20.0%
		% of Total	2.2%	.0%	4.4%	11.1%	2.2%	20.0%
	Overcharged	Count	8	14	8	2	1	33
		% within Service Charge	24.2%	42.4%	24.2%	6.1%	3.0%	100.0%
		% within Satisfaction Level	80.0%	100.0%	72.7%	28.6%	33.3%	73.3%
		% of Total	17.8%	31.1%	17.8%	4.4%	2.2%	73.3%
Total	Count		10	14	11	7	3	45
	% within Service Charge		22.2%	31.1%	24.4%	15.6%	6.7%	100.0%
	% within Satisfaction Level		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total		22.2%	31.1%	24.4%	15.6%	6.7%	100.0%

TABLE 9: CHI-SQUARE TESTS  
Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.691 <sup>a</sup>	8	.006
Likelihood Ratio	21.230	8	.007
Linear-by-Linear Association	6.266	1	.012
N of Valid Cases	45		

**INTERPRETATION:** The Chi-square test has been applied to find out the association of service charges with satisfaction level of tourists.

It was found that the Pearson Chi-square value is 21.691 (degrees of freedom at 8) is statistically significant at 5 percent level of significance. Therefore, the null hypothesis is rejected and concluded that there exists an association of service charges with satisfaction level of tourist.

It is shown in Table No. 8 that there exists an inverse relationship between service charges and satisfaction level. More the service charge less is the satisfaction level and vice versa.

**H02:** There is no significant relationship between satisfaction levels with re-visit plan of tourist

#### 9) SATISFACTION LEVEL \* RE-VISIT PLAN CROSSTABULATION

TABLE 10

			Re-visit Plan			Total
			Yes	No	Cannot Say	
Satisfaction Level	Highly Dissatisfied	Count	1	8	1	10
		% within Satisfaction Level	10.0%	80.0%	10.0%	100.0%
		% within Revisit Plan	10.0%	27.6%	16.7%	22.2%
		% of Total	2.2%	17.8%	2.2%	22.2%
	Dissatisfied	Count	0	12	2	14
		% within Satisfaction Level	.0%	85.7%	14.3%	100.0%
		% within Revisit Plan	.0%	41.4%	33.3%	31.1%
		% of Total	.0%	26.7%	4.4%	31.1%
	Neutral	Count	3	5	3	11
		% within Satisfaction Level	27.3%	45.5%	27.3%	100.0%
		% within Revisit Plan	30.0%	17.2%	50.0%	24.4%
		% of Total	6.7%	11.1%	6.7%	24.4%
	Satisfied	Count	4	3	0	7
		% within Satisfaction Level	57.1%	42.9%	.0%	100.0%
		% within Revisit Plan	40.0%	10.3%	.0%	15.6%
		% of Total	8.9%	6.7%	.0%	15.6%
	Highly Satisfied	Count	2	1	0	3
		% within Satisfaction Level	66.7%	33.3%	.0%	100.0%
		% within Revisit Plan	20.0%	3.4%	.0%	6.7%
		% of Total	4.4%	2.2%	.0%	6.7%
Total		Count	10	29	6	45
		% within Satisfaction Level	22.2%	64.4%	13.3%	100.0%
		% within Revisit Plan	100.0%	100.0%	100.0%	100.0%
		% of Total	22.2%	64.4%	13.3%	100.0%

TABLE 11: CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.377 <sup>a</sup>	8	.037
Likelihood Ratio	18.624	8	.017
Linear-by-Linear Association	6.267	1	.012
N of Valid Cases	45		

**INTERPRETATION:** The Chi-square test has been applied to find out the association of service charges with satisfaction level of tourists.

It was found that the Pearson Chi-square value is 16.377 (degrees of freedom at 8) is statistically significant at 5 percent level of significance. Therefore, the null hypothesis is rejected and concluded that there exists an association of satisfaction level with re-visit of tourist.

It is shown in Table No. 8 that there exists a positive relationship between satisfaction levels and re-visit plan of tourist. Higher the satisfaction level more is their chances to revisit and vice versa.

**H03:** There is no significant difference in impact of factors which decrease tourist satisfaction in Kanha

**H04:** There is no significant difference between Poor Security, Online Ticket Booking, High Entry Fees and Poor Residential Facility in decreasing tourist satisfaction level

**H05:** There is no significant difference between Poor Security and Online Ticket Booking

**H06:** There is no significant difference between Poor Security and High Entry Fees

**H07:** There is no significant difference between Poor Security and Poor Residential Facility

**H08:** There is no significant difference between Online Ticket Booking and High Entry Fees

H09: There is no significant difference between Online Ticket Booking and Poor Residential Facility

H10: There is no significant difference between High Entry Fees and Online Ticket Booking

TABLE 12

Factors	No. of Respondents	Percent	Cumulative Percent
Poor Security	7	15.5	15.5
Online Ticket Booking	20	44.4	59.9
High Entry Fees	10	22.2	82.1
Poor Residential Facility	8	17.7	100
Total	45	100	

TABLE 13: DESCRIPTIVES

**Descriptives**

Satisfaction Level

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1. Poor Security	12	2.9653	.47469	.13703	2.6637	3.2669	2.00	3.83
2. Online Ticket Booking	15	3.4444	.30483	.07871	3.2756	3.6133	3.00	3.92
3. High Entry Fees	10	3.4833	.46114	.14583	3.1535	3.8132	2.83	4.08
4. Poor Residential Facility	8	3.2396	.39198	.13858	2.9119	3.5673	2.83	3.75
Total	45	3.2889	.44686	.06661	3.1546	3.4231	2.00	4.08

TABLE 14: ANOVA

**ANOVA**

Satisfaction Level	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.017	3	.672	4.073	.013
Within Groups	6.769	41	.165		
Total	8.786	44			

TABLE 15

**Multiple Comparisons**

Satisfaction Level

Tukey HSD

(I) Factors	(J) Factors	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1. Poor Security	2. Online Ticket Booking	-.47917 <sup>*</sup>	.15737	.020	-.9005	-.0578
	3. High Entry Fees	-.51806 <sup>*</sup>	.17398	.024	-.9839	-.0522
	4. Poor Residential Facility	-.27431	.18546	.459	-.7709	.2223
2. Online Ticket Booking	1. Poor Security	.47917 <sup>*</sup>	.15737	.020	.0578	.9005
	3. High Entry Fees	-.03889	.16588	.995	-.4831	.4053
	4. Poor Residential Facility	.20486	.17789	.660	-.2714	.6812
3. High Entry Fees	1. Poor Security	.51806 <sup>*</sup>	.17398	.024	.0522	.9839
	2. Online Ticket Booking	.03889	.16588	.995	-.4053	.4831
	4. Poor Residential Facility	.24375	.19273	.590	-.2723	.7598
4. Poor Residential Facility	1. Poor Security	.27431	.18546	.459	-.2223	.7709
	2. Online Ticket Booking	-.20486	.17789	.660	-.6812	.2714
	3. High Entry Fees	-.24375	.19273	.590	-.7598	.2723

\*. The mean difference is significant at the 0.05 level.

**INTERPRETATION:** Table 13 depicts that Decrease in Tourist Arrival rate due to Poor Security, Online Ticket Booking, High Entry Fees and Poor Residential Facility significantly differ in their mean values ( $F= 4.073$  and  $p< 0.05$ ). Hence, Hypothesis H04 is rejected at 5% significance level. Table 4 depicts that High Entry Fees and Online Ticket Booking has highest mean value of 3.48 and 3.44 hence these are majorly responsible for decreasing tourist satisfaction in Kanha. Poor Security with mean value of 2.96, and Poor Residential Facility with mean value of 3.23 represents that decrease in tourist satisfaction due to these factors are comparatively very less.

In order to find out significant difference between groups i.e. Poor Security and Online Ticket Booking; Poor Security and High Entry Fees; Poor Security and Poor Residential Facility; Online Ticket Booking and High Entry Fees; Online Ticket Booking and Poor Residential Facility; High Entry Fees and Poor Residential Facility; Tukey test was applied as indicated in Table 15. It represents that p value in groups 1 and 3 is 0.020, and 0.024 and this means null hypothesis H05, and H06 are rejected at 5% significance level and it can be inferred that there is significant difference between Decrease in Tourist Arrival Rate due to Poor Security and Online Ticket Booking; Poor Security and High Entry Fees. While p values in group 2 and 4 is 0.995, 0.660 and 0.590 and this means that null hypothesis H07, H08, H09 and H010 is not rejected at 5% significance level and it can be inferred that there is no significant difference between Poor Security and Poor Residential Facility; Online Ticket Booking and High Entry Fees; Online Ticket Booking and Poor Residential Facility and High Entry Fees and Poor Residential Facility.

## FINDINGS

- 1) It can be seen that out of the total respondents 69% are Male and 31% are Female.
- 2) Around 78% are Indians and only 22% are Foreigners. This shows that less foreigners visit the spot and some steps need to be taken in this direction to increase foreign tourist arrivals in Kanha.
- 3) Around 67% are visiting the place first time and 33% are re-visitors. It is good that one third of tourist re-visit the park and hence steps to be taken in this direction to improve the same.
- 4) Majority of respondents around 73% said they are overcharged for the services availed, so service charges to be revised to increase tourist arrivals.
- 5) Around 53% are dissatisfied with the services and management of spot, so steps needed to be taken in this direction to increase satisfaction level of tourists and out of this 44% and 22 % said main reason behind their dissatisfaction is online ticket booking and high entry ticket respectively.
- 6) Around 78% are not willing to re-visit the spot. This shows that they are not satisfied with the services availed by them.
- 7) There is a relationship between service charges and satisfaction level. More the service charge less is the satisfaction level and vice versa and accordingly their re-visit plan is dependent on the satisfaction level with the spot.
- 8) Factors like poor security, online ticket booking, high entry charges, and poor residential facility significantly differ in decreasing satisfaction level of tourist. Online Ticket Booking and High Entry Charges are mainly responsible for decrease in satisfaction level while impact of Poor Security and Poor Residential Facility is comparatively less.

## SUGGESTIONS

- As out of total respondents percentage of foreigners is very less so more and more foreigners should be attracted by strong promotional tools and other marketing strategies.
- As satisfaction level of tourists is directly connected with charges of services therefore care should be taken in revising the same.
- Revisit plan of tourist is dependent on their satisfaction level so management should try to do their best to satisfy tourists.
- Online ticket booking should be made on 50% basis and 50% of tickets should be issued through ticket counter. By doing this, those who did not have online booking will certainly get ticket and can visit the park which in case of 95% online not possible.
- High Entry Charges including charges of Gypsy and Guide is too high which is to be revised to make it also convenient for middle class families to visit the park.

## CONCLUSION

It can be concluded that proper management in terms of reasonable charges and availability of tickets with ease play important role in satisfying tourists. Most of the tourists visit the spot with the intension to reduce their tension and to get change from their routine work. If they don't get it, they may return dissatisfied. So management should do their best to increase satisfaction level by providing them better hospitality, best security, easy availability of accommodation and proper hygienic condition. This study shows that tourist rate the spot good or bad in terms of service charges and ticket availability procedure. Though, satisfaction is self generated feeling but reasonable service charges and easy availability of ticket is the medium through which it can be achieved.

## LIMITATIONS

Although this paper clearly specifies that there are some factors which decreases satisfaction level of tourists with the park, but still there are certain limitations in this study like improper answering by respondents which makes some points ambiguous. Sometimes respondents did not understand the questions asked to them properly. Feedback obtained by them is not proper. Most of the respondents are not interested in answering.

These limitations can be reduced by convincing respondents to give proper answer and making them aware the importance of their feedback to make changes in the spot management

## SCOPE FOR FURTHER RESEARCH

Study can be conducted by focusing a specific zone in Kanha Park. Further sample size can be increased to better analyze tourist perception about the management of the spot. Comparative study can be made among different national parks of Madhya Pradesh. Study can be done by focusing only on Indians or on Foreigners to know their perception towards the facility availed by them in return of charges paid by them.

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**WEBSITES**

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12. <http://www.kanhatigerreserve.com/>

**ANNEXURE**

Indicate your degree of Satisfaction to the quality/availability of following services provided, Highly Satisfied- 5, Satisfied-4, Average- 3, Dissatisfied-2, Highly Dissatisfied-1

**TABLE 16**

S.No.	Services	1	2	3	4	5
1	Level of Security					
2	Quality of food being provided					
3	Connectivity in terms of communication					
4	Availability of Transportation					
5	Infrastructure					
6	Behavior of General Public					
7	Accommodation availability in MP Tourism Hotels					
8	Accommodation availability in Private Hotels					
9	Condition of Roads					
10	Maintenance of Hygienic Condition					
11	Management of Tourist Spots					
12	Facility of Guide					

**BRAND AWARENESS OF HINDUSTAN UNILIVER LTD. AT THIRUTHURAIPONDI**

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**ABSTRACT**

A brand as, a name term, sign, symbol or design of combination of them, intended to identify the goods or services of on seller or group of sellers and to differentiate them from those of competitors. Thus a brand identifies the seller or maker. Under trademark law the seller is granted exclusive rights. Consumer view a brand as an important part of a product and branding can add value to a product. The main objectives of the study is to find out the market potential of HUL products, to study the satisfactory level of the consumer for HUL products and study the factor influencing the purchase of HUL products. The problem undertaken for the study purpose is to find out the public eagerness to purchase FMCG products for this purpose, preferential statuses of consumers are analysed on what basis the consumer prefers his brand and which influence him to buy such as brand and how his buying motives is created, are analysed and conducted the exact buying behaviour of the consumer towards using FMCG products. They should be conscious of the fact that the consumer is a prime determining factor or decisive force in the market. So the producer should understand what exactly is expected of him by the consumers who are highly sensitive and reactive.

**KEYWORDS**

consumer, HUL, behaviour, satisfaction, FMCG.

**INTRODUCTION**

**B**randing is a major issue in product strategy. Well known brands commands a price premium. Developing a branded product requires a great deal of long term investment, especially for advertising production and packing. The most distinctive skill of professional marketers is their ability to create maintain protect and enhance brands.

**BRANDS**

According to the American Marketing Association defines "A brand as, a name term, sign, symbol or design of combination of them, intended to identify the goods or services of on seller or group of sellers and to differentiate them from those of competitors. Thus a brand identifies the seller or maker. Under trademark law the seller is granted exclusive rights. Consumer view a brand as an important part of a product and branding can add value to a product.

**BRAND IMAGE**

Brand image means the image of a particular brand in market and in eyes of people. Brand image decides the popularity of a brand in market. A brand having good brand image is considered more popular than a brand with low image.

**COMPONENTS OF BRAND IMAGE**

There are three components to a brand image : attributes, consequences and brand personality. It is perhaps more inclusive to think of a brands image as encompassing all the associates that a consumer has for that brand: all the thoughts, feelings and imagery-even colours, sounds and smells - that are mentally liked to that brand in the consumers memory.

First comes the attributes, attributes means qualities or functions or advantages of a particular brand. A brand is known by its attributes i.e. the qualities it offers. Attributes effect the brand image i.e. a product or brand with lot of advantages in comparison to its nearest substitute is considered more suitable. Thus it enhances the brand image. Then come the consequences, consequences means the effect of the product. The product or brand which gives ultimate good result is considered good brand. Thus, consequences also effect brand image. Last component of brand image is brand personality. Brand personality includes associations with particular characters, symbols, endorsers, life styles and types of users. Together, such brand personality associations create a composite image of a brand. It gives the brand a sense of human, it makes you feel a brand as a person.

Thus it characterized it as adventurous, head strong, undependable, excitable etc. Brand personality also anociate feelings with brand. Like fun, excitement with Pepsi, taste, health with honey. Brand personality also creates an association of that brand with certain important life values, such as exciting life, the search for self respect, the need to be intellectual, the desire for self-expression etc. Finally what often matters more than the specific personality attributed to brand is the question of whether a brand has any clear personality at all. Thus, it could be said that the brand personality of a "brand as a person", is used by various advertising agencies and marketing client companies.

Thus, these are the 3 components of brand image. Brand image is a important tool for making effective sales. Brand image builds the confidence in customers. A product which owns high brand image is always at an advantage in comparison to products with low brand image. Thus, brand image can be described as impression of brand in eyes of customers.

**OBJECTIVES OF THE STUDY**

1. To find out the market potential of HUL products.
2. To study the satisfactory level of the consumer for HUL products
3. To study the factor influencing the purchase of HUL products

**METHODOLOGY**

Methodology is a comprehensive term, which includes various methods and procedures, which are used for research analysis. It is way to solve the research problems systematically. This study attempts to find the public eagerness to purchase HUL products. Since the objectives of the study are mainly concerned with



customers attitude, the necessarily date for analysis were from primary and secondary data. Primary data are collected from the customers through questionnaire secondary data regarding the company profile and collected from journals and magazines.

### STATEMENT OF THE PROBLEM

The problem undertaken for the study purpose is to find out the public eagerness to purchase FMCG products for this purpose, preferential statuses of consumers are analysed on what basis the consumer prefers his brand and which influence him to buy such as brand and how his buying motives is created, are analysed and conducted the exact buying behaviour of the consumer towards using FMCG products.

### SCOPE OF THE STUDY

The present research study has very wide scope. It covers various aspects it is several ways to various people. It helps to find out the expectations to public in FMCG products. It shows us, which is leading brand is FMCG Products. It shows the various reasons for selecting a particular brand in FMCG Products.

### COMPANY PROFILE

Hindustan Unilever Limited (HUL) is the largest Fast Moving Consumer Goods (FMCG) company, a leader in home & personal care products and foods & beverages. HUL was established in 1933 as Lever Brothers India Limited. It is currently headquartered in Mumbai, HUL has produced many business leaders for corporate India. It is referred to as a 'CEO Factory' in the Indian press for the same reasons. HUL's brands are spread across 20 distinct consumer categories, touching lives of every 2 out of 3 Indian. It has employee strength over 15000 and 1200 managers.

Hindustan Unilever Limited (HUL) is an Indian consumer goods company based in Mumbai, Maharashtra. It is owned by Anglo-Dutch company Unilever which owns a 67 percentage controlling share in HUL. HUL's products include foods, beverages, cleaning agents and personal care products.

HUL was established in 1933 as Lever Brothers and, in 1956, became known as Hindustan Lever Limited, as a result of a merger between Lever Brothers, Hindustan Vanaspati Mfg. Co. Ltd. and United Traders Ltd. It is headquartered in Mumbai, India and employs over 16,500 workers, whilst also indirectly helping to facilitate the employment of over 65,000 people. The company was renamed in June 2007 as "Hindustan Unilever Limited".

Hindustan Unilever's distribution covers over 2 million retail outlets across India directly and its products are available in over 6.4 million outlets in the country. As per Nielsen market research data, two out of three Indians use HUL products.

According to this approach analysis of data in a general way involves a number of closely related operations which are performance with the purpose of summarizing the collected data and they are organised in such a manner that they are amenable to answer the research questions.

**TABLE NO. 1: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF BRAND DECISIONS IN THE FAMILY**

S.No	Brand Decision	No. of Respondents	Percentage
1	Husband	54	36
2	Wife	45	30
3	Children	30	26
4	Others	21	14
	Total	150	100

Source: Primary data

The above table shows that 36 percentage of the respondents are decided the brand by husband and 14 percentage of the respondents are decided by others.

**TABLE NO. 2: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF MEDIA SELECTION**

S.No	Media Selection	No. of Respondents	Percentage
1	Television	74	49
2	Newspaper	58	39
3	Salesman	18	12
	Total	150	100

Source: Primary data

The above table shows that majority 49 percentage of the respondents are selection of television, 12 percentage of the respondents are like to salesman.

**TABLE NO. 3: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF YEARS OF USING THE BRAND**

S.No	Years using the brand	No. of Respondents	Percentage
1	Below 5 years	87	58
2	6 to 10	53	35
3	Above 10	10	07
	Total	150	100

Source: Primary data

The above table shows that year of using the brand majority of the respondents are (58 percentage) using 5 years and remaining 7 percentage of the respondents are using above 10 years. The consumer taste and preference are changing to the periodical situation so the consumer change the brand within the year.

**TABLE NO. 4: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF BRAND PREFERENCE**

S.No	Brand preference	No. of Respondents	Percentage
1	Great value for money	93	62
2	Highly competitive product	32	21
3	Satisfaction guarantee	25	17
	Total	150	100

Source: Primary data

The above table shows that 62 percentage of the respondents have satisfied the great value for money and 17 percentage of the respondents have prefer for the satisfaction of guarantee. The majority of the respondents are expected the satisfaction for the value paid for the product and others preference to satisfaction guarantee.

**TABLE NO. 5: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF LEVEL OF SATISFACTION**

S.No	Brand satisfaction	No. of Respondents	Percentage
1	Fully satisfied	105	70
2	Satisfied	39	26
3	Dissatisfied	06	04
	Total	150	100

Source: Primary data

The above table shows that 70 percentage of the respondents are fully satisfied in using the brand and 4 percentage of the respondents are dissatisfied in using the brand.

The researcher collect the information from 100 sample respondents and find out the following factors for the study:-

### SUGGESTIONS

Customers buy the brands depend upon the price of the product. If the price is reduced considerably all the consumers will prefer that brand. Improvement of quality should be considered but at the same time price equilibrium should be maintained. Steps should be taken to make the products available in different quantities. Sensible advertisement should be made for better impression in the customer mind. Samples could be provided to rural areas to create awareness about the product. Most of consumer feels about price off or gift offer to buy the product. So, it should be given at least three months and six months once. The manufacturer must take Market survey, once in six months, to know the consumer attitude and preference. There should be regular supply of all brands of FMCG product.

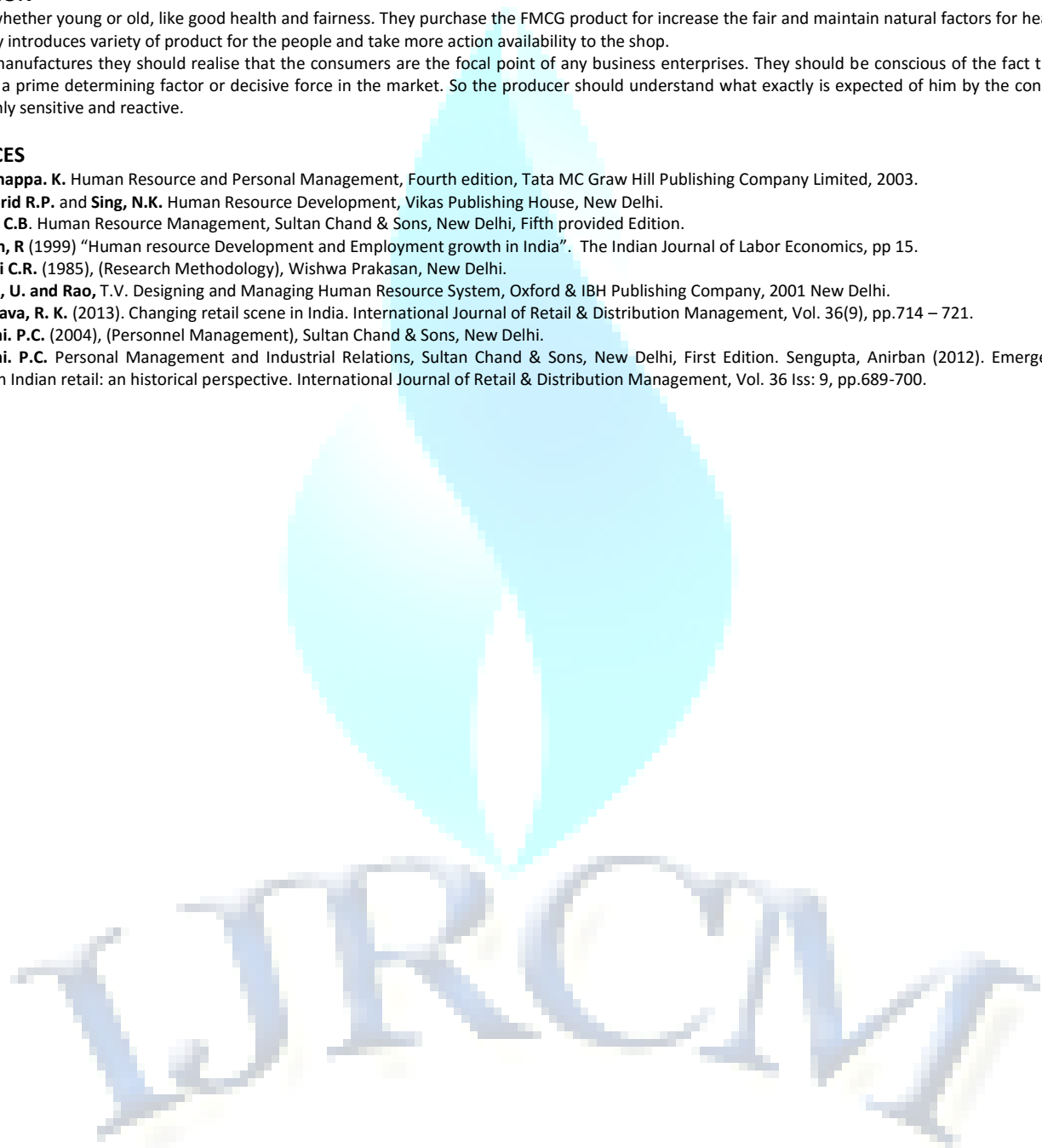
### CONCLUSION

All people, whether young or old, like good health and fairness. They purchase the FMCG product for increase the fair and maintain natural factors for health. So the company introduces variety of product for the people and take more action availability to the shop.

As regards manufactures they should realise that the consumers are the focal point of any business enterprises. They should be conscious of the fact that the consumer is a prime determining factor or decisive force in the market. So the producer should understand what exactly is expected of him by the consumers who are highly sensitive and reactive.

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## SOME EXAMPLES IN USAGE OF PARAMETRIC TESTS

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**ABSTRACT**

A parametric statistical test is one that makes assumptions about the parameters of the population distribution(s) from which one's data are drawn. They are used for interval and ratio scales of measurement and for testing the property of a single population, e.g. Testing the mean/median value, The percentage or proportion of the population which has a particular property and to test dispersion/spread of a specified property in the population. Parametric tests are used for parametric data which have an underlying normal distribution. As their shape can be defined mathematically, more conclusions can be drawn from such data. Variances are assumed to be homogenous and these measure the quality of sample parameters or for testing if estimates of a parameter are equal for two samples. Some common examples of parametric tests are z-test, t-test etc. This paper studies some examples on application of parametric tests. A note on testing normality using SPSS is also provided.

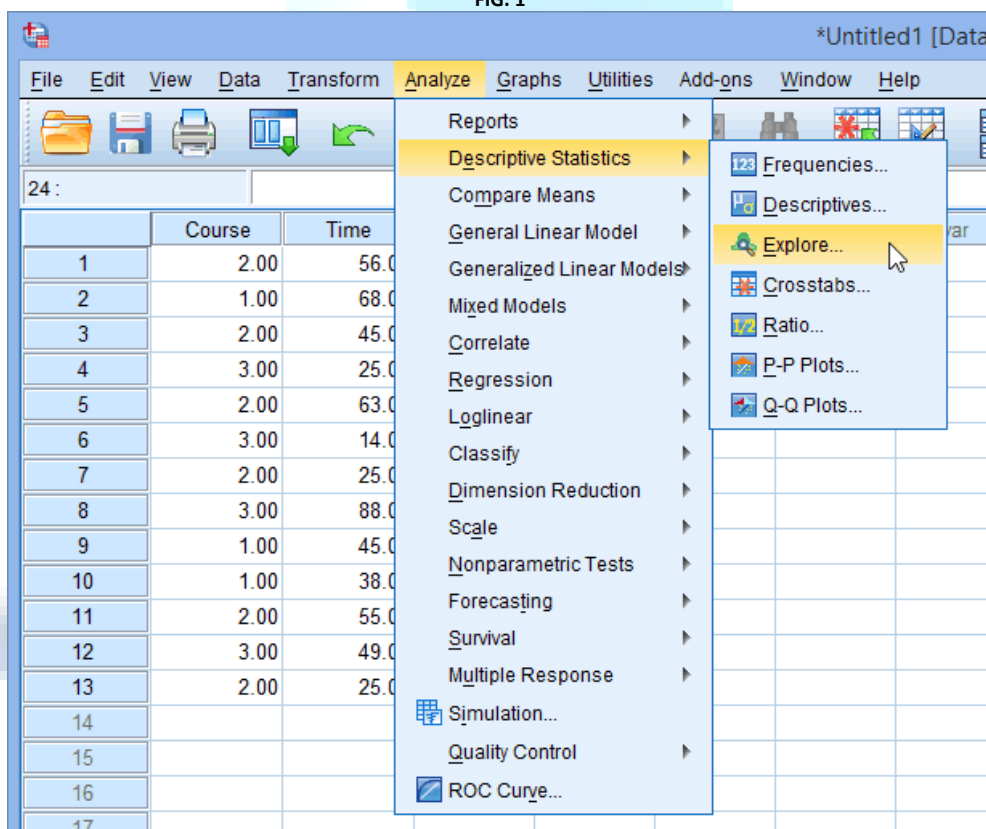
**KEYWORDS**

parametric tests, normal distribution, application of tests, parametric data, SPSS.

**1. INTRODUCTION**

While attempting to select a test, the critical question would be to be clear on the hypothesis. In many cases, there would be no hypothesis but only to understand the situation. For example, in medical studies, there would not be any hypothesis for a prevalence study. It is only to determine prevalence. It is important to decide beforehand whether the study is confirmatory or exploratory. Parametric tests are used to test hypotheses about specific parameters of the population such as the mean or the variance. The main assumptions are that the measured values are independent, that means the selection or non selection will not bias the choice of other units. Observations are drawn from normal samples and the populations for comparing two or more groups must have the same variance. Measurements should be done at least on interval scale. Some examples are Z-test, t-test, ANOVA etc. To begin with, we test for normality using skewness and kurtosis. Then, a suitable test is applied.

FIG. 1



Generally, statistical tests or visual inspection of data helps in determining normality. But sometimes, these tests are sensitive to sample sizes. The experience of statisticians can help in making a subjective judgement about the data from graphs which allow good judgement of the data visually.

Using SPSS, we use EXPLORE command when we have more than two groups also. This can be applied if we have a categorical independent variable. When we have more than two categorical variables which are independent, then we need to use split file option.

**EXAMPLES**

**EXAMPLE 1:** a sample of 50 students is taken from a large population and the mean height of the students is found to be 64 inches with a population standard deviation of 4 inches. Can it be reasonably regarded that the mean height of the students of the population is 64 inches.

The suitable tool in this case is "test for single mean when variance is known".

Null hypothesis  $H_0$ : The mean height of the students of the population is 66 inches.  $\mu = 66$

Alternative hypothesis  $H_1$ : The mean height of the students of the population is not equal to 66 inches.  $\mu \neq 66$

$$z = \frac{\bar{x} - \mu}{\sigma / \sqrt{n}} \sim N(0,1)$$

Test Statistic:

Level of Significance:  $\alpha = 0.05$

Decision Rule: Reject  $H_0$  if  $|z| \geq z_{\alpha/2}$

**Calculation:**

Given  $n=50$ ,  $\bar{x}=64$ ,  $\sigma=4$ ,  $\mu_0=66$ ,  $\alpha=0.05$

$$z = \frac{\bar{x} - \mu}{\sigma / \sqrt{n}} = -3.53$$

$$z_{\alpha/2} = 1.96$$

Statistical Decision: Since  $|-3.53| > 1.96$  we reject the null hypothesis.

**Conclusion:** The mean population height of the students is not equal to 66 inches.

**EXAMPLE 2:** General Nucleonics, the major energy corporation is attempting to take over all Sergeant Nucleonics. General's consultant reports that 60% of Sergeant's shareholders support the takeover bid. To be sure of this, General's president requests a telephone survey of a random sample of Sergeant's shareholders. The staff polls 1500 shareholders and find that 784 support the takeover bid. At level of significance 0.01, does the poll refute the consultant's report?

The suitable Tool is "Test for single proportion" as the proportion of shareholders is given in the question as also the sample proportion.

**Solution**

Null hypothesis  $H_0$ : The proportion of sergeant shareholders who support the takeover bid is 0.60.  
 $P = 0.60$

Alternative hypothesis  $H_1$ : The proportion of sergeant shareholders who support the takeover bid is less than 0.60.  
 $P < 0.60$

$$z = \frac{p - P}{\sigma_p} \sim N(0,1)$$

Test Statistic:

Level of Significance:  $\alpha = 0.01$

Decision Rule: Reject  $H_0$  if  $z \leq -z_{\alpha}$

**Calculation:**

Given  $X=784$ ,  $n=1500$ ,  $P=0.60$

$$p = \frac{X}{n} = 0.52, \quad \sigma_p = \sqrt{\frac{P(1-P)}{n}}$$

$$z = \frac{p - P}{\sigma_p} = -6.32$$

$$-z_{\alpha} = 2.33$$

Statistical Decision: Since  $-6.32 < -2.33$  we reject the null hypothesis.

**Conclusion:** The proportion of sergeant shareholders who support the takeover bid is less than 0.60, hence the poll refutes the consultant's reports.

**EXAMPLE 3:** An attitude survey was conducted on randomly selected MLAs from two states towards the economic policy adopted by the central government. In state A, Congress party was in power; in the other state B, a combined Left Front was in power. If  $S_A = 10$ ,  $S_B = 15$ ,  $n_A = 20$ ,  $n_B = 25$ , can we say the variances differ significantly at 0.05 level of significance?

The suitable Tool is "Snedecor's F test" as we are comparing several variances at the same time.

**Solution:**

Given:  $S_A = 10$ ,  $S_B = 15$ ,  $n_A = 20$ ,  $n_B = 25$

$$H_0 = S_A^2 = S_B^2; H_1: S_A^2 \neq S_B^2$$

$$F = \frac{n_B S_B^2}{n_B - 1} \bigg/ \frac{n_A S_A^2}{n_A - 1} = \frac{234.375}{105.263} = 2.227$$

i.

ii. The tabulated value  $F_{0.05, 24, 19} = 2.11$ , hence the critical region is  $F \geq 2.11$

iii. The observed F is in the critical region. We therefore reject  $H_0$  and conclude that MLAs from the Congress run state appear more homogeneous in their attitude towards the new economic policy than the MLAs from the Left Front run state.

**EXAMPLE 4:** A psychologist predicts that students will learn most effectively with a constant background sound, as opposed to an unpredictable sound or no sound at all. She randomly divides twenty-four students into three groups of eight. All students study a passage of text for 30 minutes. Those in group 1 study with background sound at a constant volume in the background. Those in group 2 study with noise that changes volume periodically. Those in group 3 study with no sound at all. After studying, all students take a 10 point multiple choice tests over the material. Their scores are as follows:

TABLE 1

Group	Test scores							
Constant sound	7	4	6	8	6	6	2	9
Random sound	5	5	3	4	4	7	2	2
No sound	2	4	7	1	2	1	5	5

The suitable tool is One way ANOVA as "sound" is the only variable here which may be affecting the scores.

H<sub>0</sub>: There is no significant difference between test scores of various groups.

H<sub>1</sub>: There is a significant difference between test scores of various groups.

The ANOVA table is given below:

TABLE 2

Sources of Variation	Sum of Squares	Degrees of freedom	Mean sum of squares	F
Within groups	87.88	21	4.18	3.59
Between groups	30.08	2	15.04	

Table value of F at (2, 21) at 0.05 = 3.4668

**Conclusion:** The psychologist can conclude that hypothesis H<sub>1</sub> may be supported. The means are as he/she predicted and the constant music group has the highest score.

## CONCLUSION

As with all statistical tests, parametric tests have to be used with caution and using judgement. It is necessary for the assumptions to be satisfied and if applied in a proper manner, they prove to be invaluable tools of hypothesis testing.

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**STATUS OF QUALITY PRACTICES IN HIGHER LEARNING INSTITUTIONS IN PUDUCHERRY STATE**

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**ABSTRACT**

*In our country there are various stages of education like Primary, Secondary, Higher Secondary and Higher education. Quality education must be provided at each stage. The Present paper discusses the status of quality practices in Government Higher learning Institution in Puducherry State. The respondents are the students of Government Arts and Science College in puducherry region. The tools used for analysis are Reliability Analysis. Sample T- Test, Correlation and Stepwise Multiple Regression .The study concludes that there is a significant relationship between Student's Perception and Satisfaction among the students of Government Arts and Science College in puducherry state.*

**KEYWORDS**

quality education, government higher learning institution.

**INTRODUCTION**

Progress of a country is possible only when its citizens are dynamic, enterprising and responsible. Without such citizens, a country cannot achieve progress in any field. Education is the most important tool to create such type of citizens. The development of a nation mostly depends upon growth of education in the society. In the development of any country, primary education helps in creating base while Higher Education (HE) is important for providing the cutting edge. Higher Learning Institutions (HLIs) contribute to the growth of every nation by providing specialized knowledge and skilled manpower. It is even more important for a developing country like India.

Nobel Laureate and Economist Amartya Sen, a strong believer of bridging the gap between the country's rapid economic growth and its dismal literacy rate has argued that the root cause for most of India's development challenges lies in the education sector. A famous Chinese Educationist Confucius stated that goal of education is to produce men of quality who combines competence with virtue. Quality is multi- dimensional and through HE it strives to develop human resource of global standards. The quality HE seeks to develop human resource with skill, excellence in performance and capable of delivering the goods as a unit of the work force.

This paper makes an attempt to assess of the status of the existing a practices in HLIs in Puducherry State which is listed as a front runner in the field of Higher Education.

**REVIEW OF LITERATURE**

The Study reviews different academic exercises made by many authors in the field of Education.

Nayantara Padhi (2005), has made an attempt to investigate the genesis and concept of (TQM), and reviews the application and benefits of TQM in HLIs and Total Quality Management presents a strategic model for implementing TQM in ODL (Open and Distance Learning) Institutions, and a few guidelines for its successful implementation.

Norwani, N.M. (2005), has adapted I-E-O model to analyze the contributions of students input and Institutional environmental factors towards the development of in at Public funded HLIs. The assessment of development was based on academic achievement interim cumulative grade point average (CGPA) and improvement in competencies such as creative- critical , communication and group work.

Westbrook, T.S et al (2005) , in his article reports that the student perceptions of expected and experienced academic service and instructional quality across 4 years of college enrolment. The Study reveals that a particular pattern of perceived change over 4 years with a significant difference between students' expectations and experienced quality. Also, it suggests that there is a continued support for linking in –class and out- of- class faculty and student development initiatives.

Barnes, B. R (2006), has adopted a modified SERVQUAL (Service Quality) instrument to investigate expectations and perceptions of SERVQUAL among a sample of postgraduate Chinese students at a leading management school in the UK and that concludes, the load on exists significant relationship on five SERVQUAL dimensions.

Khan, A.M (2006), has made an attempt to examine the quality status of private sector HE in Pakistan. The population for the study consists of 270 administrators, 6180 teachers and 61108 students in 54 private universities and degree awarding Institutions of Pakistan .Multi- stage random sampling procedure has been used to select the sample for this study. The collected data was analyzed and interpreted by using ANOVA and't test. It concludes that Male, experienced, permanent and highly qualified administrators have favorable opinion about the quality of HE particularly quality of management and quality of curriculum.

Pal Pandi, A.et al (2009), has made an attempt to study the status of Integrated Total Quality Management (ITQM) practices in select technical Institutions in Tamilnadu, and also to investigate the assess the performance level of 250 students of self – financing engineering Institutions. The results of the study points out the fact that the status of quality with regard to the knowledge building factor is high in privately run Technical Institutions in Tamilnadu. This finding can also be applied internationally with minor modifications based on culture and need in the Institutions of professional learning.

**STATEMENT OF THE PROBLEM**

Quality of education at graduation level is often judged by the number of students who can prove their merit and efficiency by securing a position in the job market and / or by securing a berth in HE sector. In India, at present the enrolment ratio at Postgraduate level is too low. The reason behind may be viewed from different angles. The most important one is the limited scope for enrolment due to lack of sufficient infrastructural facilities. Only most brilliant students can utilize the available opportunities with the help of their skill derived from strong education background. In the job market, where the scope for employment is gradually becoming limited, only those graduates who can freely and confidently communicate their knowledge and understanding about the relevant areas before the board of adjudicators achieve success at the end. Also, it is a fact that most of the graduates are lacking in their employable skills.



**SCOPE OF THE STUDY**

This study proposes to identify the Students' Perception on the present quality practices in HLIs in Puducherry State which comprises of seven Arts and Science Colleges in puducherry, Karaikal, Mahe, and Yanam regions and to find out deficiencies reason in the HE system. Also, the study aims at providing some valuable clues for improving the standards of our HLIs on par with some of the highly rated universities and colleges in other parts of our country.

**OBJECTIVES OF THE STUDY**

1. To identify Government Arts and Science Colleges Students' Perception (SP) and Students' Satisfaction (SS) on the quality practices in HLIs.
2. The employers have made earlier a huge shift from the criteria's followed in the selection process for the job positions. Now, the selection is made only on the basis of aptitude and other tests like Pschometric etc. The grades, Percentages etc are no longer the benchmarks.
3. If the perception is found to be discouraging to find out the deficiencies which are responsible for the present quality status.
4. To provide suitable remedies for the defecencies if any.

**HYPOTHESES OF THE STUDY**

1. There is no significant difference between Perception of Arts and Science students on quality practices between Govt and Private HLIs.
2. There is no significant correlation between perception and satisfaction among Arts and Science students on quality practices in Govt.HLIs.

**METHODOLOGY**

The data required for the study is collected through Questionnaire framed using Likert Scaling technique from the students of Arts and Science Colleges in Puducherry State

**TOOLS USED**

This study has applied Statistical tools such as Reliability Analysis. One Sample't' test and Correlation and Regression Analysis by adopting Service Quality (SERVQUAL) instrument.

**LIMITATIONS OF THE STUDY**

1. This study is restricted only to Arts and Science colleges in Puducherry State.
2. Only Students' Perception is used for the study.

Owing to these reasons, this study which makes an attempt to identify the status of quality practices and to estimate the perception of the students is to be considered as a major step in the high direction.

**ANALYSIS AND INTERPRETATION****STATUS OF QUALITY PRACTICES IN GOVERNMENT HLIs IN PUDUCHERRY STATE – ANALYSIS**

The status of quality practices in Government HLIs has been analyzed in respect of the Perception and Satisfaction of Arts and Science Graduates Students. Observation of the results from Table 1 shows that there are 26 items measuring SP and 5 items measuring SS on quality practices in HLIs in Puducherry State. The reliability analysis for these produces the Cronbach's alpha coefficient of .792, which is well above the norm (0.70), indicating that these 34 items are reliable measures.

**TABLE 1**

Quality Practices	Cronbach's Alpha
Curriculum design is practical oriented and challenging (SP1)	.787
Wide publicity and transparency in the admission process (SP2)	.791
Participative learning Techniques (SP3)	.785
ICT is effectively used with computers (audio- visual aids) (SP4)	.787
Access to library beyond working hours with networking (SP5)	.788
Adequate Common facilities available (SP6)	.780
Internet access to teachers (SP7)	.791
Facilitates faculty to undertake research by providing funds (SP8)	.788
Provisions of enhanced research funds through schemes like SAP, FIST etc.(SP9)	.791
Special coaching classes conducted for appearing in various competitive examinations (SP10)	.791
Makes efforts to reduce the drop-out Rate (SP11)	.788
Self- appraisal of teaching and non-teaching staff (SP12)	.787
Student evaluation of teachers (SP13)	.786
Effective participative decision-making process (SP14)	.787
Sustainable practices for Governance and Leadership (SP15)	.788
Adequate scholarships for Research and P.G. Students (SP16)	.786
No of value- added courses offered (SP17)	.784
Curriculum provides interdisciplinary knowledge (SP18)	.785
Classes regularly conducted (SP19)	.787
Effective Feedback Mechanism is utilized for updating course content (SP20)	.792
Highly experienced Teachers (SP21)	.788
Early declaration of results (SP22)	.782
Examination processes are transparent and reliable (SP23)	.785
Encouraged to organize and participate seminars, conferences and workshops and other cultural and sports activities (SP24)	.782
Provides proper guidance in Bio-data preparations (SP25)	.782
Better rewards awarded for meritorious students (SP26)	.784
<b>Students Satisfaction</b>	
Active Participation in Institution development (SS1)	.780
Inter- collegiate competitions like sports, music and other extracurricular activities (SS2)	.788
Motivation to become an entrepreneur(SS3)	.782
High degree of Teacher- Student Relationship(SS4)	.787
Feeling proud to be part of the Institution (SS5)	.788
<b>Cronbach's Alpha</b>	<b>.792</b>

TABLE 2: COMPARISON OF SP ON QUALITY PRACTICES AMONG ARTS AND SCIENCE STUDENTS IN GOVERNMENT HLIs

Quality Practices	t's value
Curriculum design is practical oriented and challenging (SP1)	-6.343 (.000**)
Wide publicity and transparency in the admission process (SP2)	-2.472(.014)
Participative learning Techniques (SP3)	-3.576(.000**)
ICT is effectively used with computers (audio- visual aids) (SP4)	4.406(.000**)
Access to library beyond working hours with networking (SP5)	8.339(.000**)
Adequate Common facilities available (SP6)	4.333(.000**)
Internet access to teachers (SP7)	.251(.802)
Facilitates faculty to undertake research by providing funds (SP8)	4.358(.000**)
Provisions of enhanced research funds through schemes like SAP, FIST etc.(SP9)	10.564(.000**)
Special coaching classes conducted for appearing in various competitive examinations (SP10)	9.274(.000**)
Makes efforts to reduce the drop-out Rate (SP11)	5.820(.000**)
Self- appraisal of teaching and non-teaching staff (SP12)	.787
Student evaluation of teachers (SP13)	.786
Effective participative decision-making process (SP14)	.787
Sustainable practices for Governance and Leadership (SP15)	.788
Adequate scholarships for Research and P.G. Students (SP16)	.786
No of value- added courses offered (SP17)	.784
Curriculum provides interdisciplinary knowledge (SP18)	.785
Classes regularly conducted (SP19)	.787
Effective Feedback Mechanism is utilized for updating course content (SP20)	.792
Highly experienced Teachers (SP21)	.788
Early declaration of results (SP22)	.782
Examination processes are transparent and reliable (SP23)	.785
Encouraged to organize and participate seminars, conferences and workshops and other cultural and sports activities (SP24)	.782
Provides proper guidance in Bio-data preparations (SP25)	.782
Better rewards awarded for meritorious students (SP26)	.784

Table 2 presents the t-test results comparing the opinion of Arts and Science students in Government HLIs about quality practices. The t-value of SP1, SP3, SP4, SP5, SP6, SP8, SP9, SP10, SP11, SP16, SP20, SP21 AND SP24, which is significant at 1 percent level, has supported that the level of perception about quality practices differ significantly. In sum, from the above results, it is found that the quality practices such as "Curriculum design is practical oriented and challenging", "Participative learning Techniques", "ICT is effectively used with computers(audio-visual aids)", "Access to library beyond working hours with networking", "Adequate common facilities available", "Facilities faculty to undertake research by providing funds", "Provision of enhanced research funds through schemes like SAP, FIST etc.", "Special coaching classes conducted for appearing in various competitive examinations", "Makes efforts to reduce the drop-out Rate", "Effective Feedback Mechanism is utilized for updating course content", "Highly experienced Teachers" and "Encouraged to organize and participate seminars, conferences and workshops and other cultural and sports activities" vary significantly among the Arts students in Government HLIs in Puducherry State.

TABLE 3: CAUSE AND EFFECT RELATIONSHIP BETWEEN SP AND SS ON ACCOUNT OF SS1 AMONG ARTS AND SCIENCE STUDENTS IN GOVERNMENT HLIs

Quality Practices	Unstandardized Coefficients ()	R2	Adj. R2	F Value
(Constant)	-.191 (.624)			
Encouraged to organize and participate seminars, conferences and workshops and other cultural and sports activities	.216 (.003)			
Curriculum provides interdisciplinary knowledge	.222 (.005)	.241	.217	9.788
Effective Feedback Mechanism is utilized for updating course content	.196 (.002)			
Wide publicity and transparency in the admission process	.220 (.016)			
Better rewards awarded for meritorious students	.136 (.040)			

Table 3 depicts the cause and effect relationship between SP and SS on account of SS1 among Arts and Science students in Govt. HLIs. It is inferred that the Arts and Science students in Govt. HLIs in Puducherry State have been satisfied with regard to "Active Participation in Institution Development" in respect of the quality practices such as "Encouraged to organize and participate seminars, conferences and workshops and other cultural and sports activities", "Curriculum provides interdisciplinary knowledge", "Effective Feedback Mechanism is utilized for updating course content", "Wide publicity and transparency in the admission process" and "Better rewards awarded for meritorious students".

TABLE 4: CAUSE AND EFFECT RELATIONSHIP BETWEEN SP AND SS ON ACCOUNT OF SS2 AMONG ARTS AND SCIENCE STUDENTS IN GOVERNMENT HLIs

Quality Practices	Unstandardized Coefficients ()	R2	Adj. R2	F Value
(Constant)	.997 (.000)			
Encouraged to organize and participate seminars, conferences and workshops and other cultural and sports activities	.341 (.000)	.152	.141	14.029
Better rewards awarded for meritorious students	.172 (.016)			

Table 4 depicts cause and effect relationship between SP and SS on account of SS2 among Arts and Science Students in Govt. HLIs. It is inferred that the Arts and Science Students in Govt. HLIs in Puducherry State has been satisfied with regard to "Inter-collegiate competitions like sports, music and other extracurricular activities" in respect of the quality practices such as "Encouraged to organize and participate seminars, conferences and workshops and other cultural and sports activities" and "Better rewards awarded for meritorious students".

TABLE 5: CAUSE AND EFFECT RELATIONSHIP BETWEEN SP AND SS ON ACCOUNT OF SS3 AMONG ARTS AND STUDENTS IN GOVERNMENT HLIs

Quality Practices	Unstandardised Coefficients ()	R2	Adj. R2	F Value
(Constant)	.853 (.001)			
Provides proper guidance in Bio-data preparations	.270 (.000)			
ICT is effectively used with computers (audio – visual aids)	.162 (.010)	.211	.196	13.901
Better rewards awarded for meritorious students	.170 (.014)			

Table 5 depicts the cause and effect relationship between SP and SS on account of SS3 among Arts and Science Students in Govt. HLIs. It is inferred that the Arts and Science Students in Govt. HLIs in Puducherry State has been satisfied with regard to "Motivation to become an entrepreneur" in respect of the quality practices such as "Provides proper guidance in guidance in Bio-data preparations", "ICT is effectively used computers (audio-visual aids)" and "Better rewards awarded for meritorious students".

**TABLE 6: CAUSE AND EFFECT RELATIONSHIP BETWEEN SP AND SS ON ACCOUNT OF SS4 AMONG ARTS AND SCIENCE STUDENTS IN GOVERNMENT HLIS**

Model	Unstandardised Coefficient ( )	R2	Adj. R2	F Value
(Constant)	1.760 (.000)			
Classes regularly conducted	.201 (.000)			
Examination processes are transparent and reliable	.173 (.004)	.133	.116	7.948
Provides proper guidance in Bio-data preparation	.166 (.015)			

Table 6 depicts the cause and effect relationship between SP and SS on account of SS4 among Arts Students in Govt. HLIs. It is inferred that the Arts and Science Students in Govt. HLIs in Puducherry has been satisfied with regard to "High Degree of Teacher – Student Relationship" in respect of the quality practices such as "Classes regularly conducted", "Examination processes are transparent and reliable" and "Provides proper guidance in Bio-data preparations".

## FINDINGS, SUGGESTIONS AND CONCLUSION

### FINDINGS

From the interpretation of the results, this study has identified the following findings with regard to the Status of Quality Practices in HLIs in Puducherry State.

#### STATUS OF QUALITY PRACTICES IN GOVERNMENT HLIS IN PUDUCHERRY STATE

1. The quality practices such as "Curriculum design is practical oriented and challenging", "Participative learning Techniques", "ICT is effectively used with computers (audio-visual aids)", "Access to library beyond working hours with networking", "Adequate Common facilities available", "Facilitates faculty to undertake research by providing funds", "Provision of enhanced research funds through schemes like SAP, FIST etc.", "Special coaching classes conducted for appearing in various competitive examinations", "Makes efforts to reduce the drop-out Rate", "Effective Feedback Mechanism is utilized for updating course content", "Highly experienced Teachers" and "Encouraged to organize and participate seminars, conferences and workshops and other cultural and sports activities" vary significantly among the Arts and Science students in Government HLIs in Puducherry State.
2. There exists significant relationship between SP and SS on account of SS1 among Arts and Science Students in Govt. HLIs in Puducherry State.
3. The Arts and Science Students in Govt. HLIs in Puducherry State are adequately satisfied with regard to "Active Participation in Institution Development" in respect of the quality practices such as "Encouraged to organize and participate seminars, conferences and workshops and other cultural and sports activities", "Curriculum provides interdisciplinary knowledge", "Effective Feedback Mechanism is utilized for updating course content", "Wide publicity and transparency in the admission process" and "Better rewards awarded for meritorious students".
4. There is a significant relationship between SP and SS on account of SS2 among Arts and Science Students in Govt. HLIs in Puducherry State.
5. The Arts and Science Students in Govt. HLIs in Puducherry State are moderately satisfied with regard to "Inter-collegiate competitions like sports, music and other extra-curricular activities" in respect of the quality practices such as "Encouraged organizing and participating seminars, conferences and workshops and other cultural and sports activities" and "Better rewards awarded for meritorious students".
6. There is a significant relationship between SP and SS between Arts and Science students in Govt. HLIs in Puducherry State.
7. The Arts and Science Students in Govt. HLIs in Puducherry State are having satisfaction with regard to "Motivation to become an entrepreneur" in respect of the quality practices such as "Provides proper guidance in Bio-data preparations", "ICT is effectively used with computers (audio – visual aids)" and "Better rewards awarded for meritorious students".
8. There is a significant relationship between SP and SS on account of SS4 among Arts and Science students in Govt. HLIs in Puducherry State.
9. The Arts and Science Students in Govt. HLIs in Puducherry State are having satisfaction with regard to "High degree of Teacher – Student Relationship" in respect of the quality practices such as "Classes regularly conducted", "Examination processes are transparent and reliable" and "Provides proper guidance in resume preparations".
10. There is a significant relationship between SP and SS on account of SS5 among Arts and Science Students in Govt. HLIs in Puducherry State.
11. The Arts and Science Students in Govt. HLIs in Puducherry State are adequately satisfied with regard to "Feeling proud to be part of Institution" in respect of the quality practices such as "Curriculum provides interdisciplinary knowledge", "Classes regularly conducted", "Encouraged to organize and participate seminars, conferences and workshops and other cultural and sports activities" and "Participative learning Techniques".

### SUGGESTIONS

1. There should be an effort on the part of the College administration to review the syllabus in the traditional subjects periodically.
2. Research among faculty and students of the conventional programmes could be further encouraged.
3. All students must be encouraged to participate either in NCC or in NSS or in some kind of physical activity in time slots suitable for each group of students.
4. Video-conferencing facilities may be provided for interaction with higher centers of learning and research.
5. More number of foreign languages may be introduced in view of globalization as it provides more opportunities.
6. Former students are to be involved in quality assurance initiatives.
7. Student support services like counseling, soft skill training, placement, etc. may be strengthened, and creation of better facilities for sports/ extra-curricular activities is to be expeditious.
8. The Institutions should create a future road map for overall development and quality enhancement.

### CONCLUSION

To sum up, the study has made a through investigation on the SP and SS on Quality practices in HLIs in Puducherry State, by adopting SERVQUAL techniques. It is further understood that the Students are adequately satisfied with regard to all the Quality Practices such as "Active Participation in Institution Development", "Inter-collegiate competitions like music, sports and other extracurricular activities", "Motivation to become an entrepreneur", "High Degree of Teacher-Student Relationship" and "Feeling proud to be part of the Institution" is influenced commonly in respect of "Encouraged to organize and participate seminars, conferences and workshops and other cultural and sports activities", "Provides proper guidance in Bio-data preparations", "Self-appraisal of teaching and non-teaching staff", "Better rewards awarded for meritorious students", "Facilitates faculty to undertake research by providing funds", "Classes regularly conducted", "Sustainable practices for Governance and Leadership" and "Special coaching classes conducted for appearing in various competitive examinations". Also, this paper concludes that HE should be quality based and has to facilitate different stakeholders namely students, teachers and administrators for the empowerment of the next generation of this country.

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## A CROSS SECTIONAL STUDY ON IMPACT OF DEMOGRAPHIC VARIABLES IN CONSUMER PERCEPTION TOWARDS MOBILE VALUE ADDED SERVICES: A HOLISTIC PERCEPTIVE

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### ABSTRACT

*A research study was conducted with an objective to understand consumer perception towards mobile value added services. Collected data was analyzed. In this article researcher highlights the entire relationship with in the demographic variables of consumers in their perception towards Mobile Value Added Services. The outcome of this research provides diagnostic insight into how different demographic variables influences consumer behavior towards Mobile Value Added Services.*

### KEYWORDS

consumer buying behavior, consumer perception, demographic variables, mobile value added services.

### INTRODUCTION

With the rapid development of mobile telecommunication technology and wireless network, new technologies and applications are emerging daily. In the meantime, the telecom industry has become highly competitive market. Driven by various policy initiatives the Indian telecom sector witnessed a complete transformation in the last decade. The Indian telecom industry has proved to be the fastest growing in the world and is currently the second largest globally by subscriber base.

The year 2009 was a significant year for the telecommunication industry. Several events took place during that year which changed the entire landscape of the industry and propelled it into a phase of tremendous growth and was also characterized by a continuing declining trend in Average Revenue Per User (ARPU). It was the beginning of stiff tariff war which resulted in falling ARPU's, even as the numbers of subscribers on the rise. It was further fuelled by the new entrants in to the market who introduced innovative tariff plans in order to attract subscribers resulting in a intensified war with each operator trying to outdo the other. In order to increase average ARPU's mobile service providers introduced mobile value added services like games, ringtones, apps etc. some of these value added services are provided by, mobile service provider and other by third party generators.

The following demographic variables are considered for this study

1. Mobile service provider
2. Gender
3. Period of technology Usage
4. Type of plan and
5. Monthly expenditure

### LITERATURE REVIEW

Rekha Jain (1993) reviewed the policy changes in the Indian Telecom Sector during the initial stages of post liberalization. The author explained that in response to the business needs of faster, cheaper, and more varied modes of communication, the telecommunication sector in many countries had undergone rapid technological and structural changes.

Athreya (1996) described about the significant changes in the Indian Telecommunications sector during the NTP 1993. He identified three phases of changes. First, there was a policy vacuum almost up to 1990. Second, there was a shift in telecommunication policy brought about by a paradigm shift in government economic policy. Third, difficulties were experienced in implementing the new policy.

Jain (2001) explained that spectrum auctions had been used with significant success in many developed countries. He analyzed that while India was one of the early adopters of spectrum auctions, its success in service provision had been low.

A study had done by Heinonen & Strandvik (2003) Showed that mobile channels are perceived to be more personal than traditional and e-mail channels. Li et al (2002) discusses how negative reactions like irritation arise through intrusion Advertising. The channel influences consumer responsiveness to marketing Communication by being perceived as either disturbing or acceptable. If the consumer considers marketing communication via a channel as disturbing it May negatively affect the attention to and perception of the message. In contrast, the Channel may also enhance the acceptance of the marketing communication if is Perceived as appropriate for the specific marketing communication. Also, some consumers may perceive the channels as neutral. i.e., it is neither disturbing nor accepted.

Despite substantial marketing potential, research on mobile Marketing in general and advertising in particular through its most successful application, short message service (SMS) is still embryonic. In a comprehensive survey concerning consumers experiences of direct marketing channels in Finland it was found that consumers perceived direct marketing channels differently compared to each other. (Finish Marketing Association, 2009). The experiences of mail Order, internet and e-mail experiences were more positive compared to other direct Market channels such as tele-marketing and door-to-door sales. 80% of the Respondents had positive experiences of mail order, 77% had positive experiences of internet and e-mail s marketing channels and the corresponding number for SMS. For



tele-marketing and door-to-door sales the number of positive consumers was down to 30% and 25% respectively. Concerning satisfaction with information Received, there seemed to be differences between channels. The study also indicated those consumers have considerable less experience of SMS messages compared to Mail order, internet and email.

New media in the digital Economy have created potentially powerful tools for direct and interactive marketing. Traditional marketing communication Strategies have been based on the interruption logic (Godin 1999) where the Consumer is forced to momentarily pay attention. Permission marketing was introduced as a new managerial approach in marketing communication. It has been argued that firms benefit from getting consumers permission to be contacted (Mari nova, Murphy and Massey 2002). Permission from the consumer would resolve the difficulties to get access to the consumer. Permission is, however, not necessarily a guarantee that the consumer pays attention; it is only a door Opener and gives an indication of the consumer's potential interest areas.

We believe that by using the information retrieval and filtering Capabilities of mobile agents and location information about the user, there exists a good opportunity for value added services to be provided to the end Users. This also brings about a new way for cellular phone service providers to Achieve competitive advantage by competing not only on the basis of price and Packaging, but also on the basis of the set of value-added services that they provide To their clients. In order to overcome the input/output limitations brought about by Mobile devices, the system should be free of user's intervention. To that end, It is suggested to use mobile agents for provisioning context-awareness in the project active map in which they took advantage of the location concept to define the Context of people, object and the changes that occur to them. Day and Abowd Stated that a system is context-aware it uses context to provide relevant information and services to user where relevancy depends on user's task.

Krishnamurthy (2001) also proposes a conceptual framework for Managing on line advertising using the permission marketing approach. Permission Marketing requires the consumer to participate in the programme by giving the permission and the information for continuing the relationship. The interest in this Participation arises from the balance of benefits (message relevance and monetary benefits) and costs (personal information, message processing costs, privacy costs) For consumers. One of the main challenges and opportunities for mobile marketing Companies are also to understand and respect the personal nature of usage of mobile phones. The key is to use interactive wireless media to provide customers with time And location sensitive, personalized information that promotes goods, services and ideas thereby generating value for all stakeholders. The mobile marketing relevance can be influenced by the contextualization of advertising messages. Barwise & Strong take up the flexibility and time based nature but also the fact that the small screens restrict the length of the message. Barnes (2002) stresses the interactive nature of mobile marketing and the ability to use contextual information to target The messages to individual receivers, in other words to personalize the message. Location aware advertising messages are creating five to ten times higher click through rates compared to traditional internet advertising messages.

Robert Gee (2008), highlighted that organizations must understand what drives both value and delight for their customers. Hyunchul Ahna et al (2011) points out that as the competition between mobile telecom operators become severe; it becomes critical for operators to diversify their business areas. Especially, the mobile operators are turning from traditional voice communication to mobile value-added services (VAS), which are new services to generate more average revenue per user (ARPU). That means, cross- selling is critical for mobile telecom operators to expand their revenues and profits. In this study, the authors propose a customer classification model, which may be used for facilitating cross-selling in a mobile telecom market. This model uses the cumulated data on the existing customers including their demographic data and the patterns for using old products or services to find new products and services with high sales potential.

## OBJECTIVES OF THE STUDY

1. To study and understand how different demographic variables impact consumer perception towards mobile value added services.
2. To know the relationship between demographic variables and their impact on consumer behavior.

## RESEARCH METHODOLOGY

This study aims to understand consumer perception towards mobile value added services with special reference to Prakasam district, Andhra Pradesh. This study is based on primary data through well structured questionnaire. The relevant secondary data have been collected from various journals magazines groups and websites.

### SAMPLE SIZE

The sample size is 511 and data were collected from student who are in the age group 18 to 25.

### STATISTICAL TOOLS

Simple percentages, and Chi – Square tests using SPSS(Statistical Package for Social Sciences)

### SAMPLING METHOD

Convenient Sampling

## RESULTS AND DISCUSSIONS

This section covers chi-square analysis using Pearsons chi-square test (also called as test of independence). The Pearsons chi-square used to ask questions about two nominal variables, and it can be used to determine whether two nominal variables are associated in some manner. The variables chosen are type of plan, period of tech usage, gender, monthly expenditure, choice of service provider.

1. Relationship between service provider choice and type of plan

A chi square test was administered to further substantiate the association of type of plant and service provider choice the results are as follows.

TABLE 1: CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.927 <sup>a</sup>	8	.348
Likelihood Ratio	9.607	8	.294
Linear-by-Linear Association	.744	1	.388
N of Valid Cases	511		

The Chi-square test shows  $\chi^2(N=511) = 8.927$ ,  $p=0.348$ . Since p-value greater than test significance value of 0.05, null hypothesis is accepted. Thus the study concludes that at 95% confidence level, there is no association between type of plan and service provider choice in MVAS.

2. Relationship between service provider choice and period of tech usage

TABLE 2

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	53.598 <sup>a</sup>	24	.000
Likelihood Ratio	53.776	24	.000
Linear-by-Linear Association	2.212	1	.137
N of Valid Cases	511		



## 3. Relationship between service provider and gender

TABLE 3

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	27.767 <sup>a</sup>	8	.001
Likelihood Ratio	30.959	8	.000
Linear-by-Linear Association	.358	1	.550
N of Valid Cases	511		

## 4. Relationship between service provider choice and monthly expenditure

TABLE 4

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	49.632 <sup>a</sup>	32	.024
Likelihood Ratio	56.337	32	.005
Linear-by-Linear Association	.403	1	.525
N of Valid Cases	511		

## 5. Relationship between gender and monthly expenditure

TABLE 5

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.876 <sup>a</sup>	4	.300
Likelihood Ratio	5.210	4	.266
Linear-by-Linear Association	.916	1	.339
N of Valid Cases	511		

## SUMMARY

This research started with an investigation of associations among the demographic variables. The study found that there is no association between gender and monthly expenditure and type of plan in MVAS. It was concluded that both males and females are choosing similar types of plan and are spending equivalent proportion of money on MVAS. The research also found no association between service provider and type of plan. The reason for this is that telecom is a regulated market and all the service providers have moreover similar plans. Similarly, no association was found between gender and type of plan as discussed above. Another interesting finding was that there is no association between period of technology usage and monthly expenditure. Period of technology usage describes the adoption of technology and it was interesting to find that technology adoption does not ensure increase or decrease of expenditure but it only ensures efficient use of that expenditure.

On the other hand the study found significant association between choice of service providers and technology usage, gender and monthly expenditure. It was interesting to find that when it comes to gender, males and females are choosing service providers differently. Similarly technology diffusion and monthly expenditure was also influencing the choice of the customers when it comes to service providers. Likewise an association was found between gender and period of technology usage, which suggests that the rate of technology adoption is different between males and females. Correspondingly an association was found between service plan and period of technology usage and monthly expenditure.

## LIMITATIONS AND FUTURE RESEARCH

The study was conducted in rural markets of Prakasam district. It would be useful to include other districts and states in a future study and further investigation of the relationship between service quality dimensions and cultural dimensions may be undertaken, especially given that India is a vast country with a population of more than 1.2 billion (approx.), 117 officially recognized languages, 28 states and 7 union territories.

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## SCOPE OF MEDICAL SOCIAL WORK IN CURRENT CENTURY

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PANANGAD****ABSTRACT**

*Medical social workers assess the psychosocial functioning of patients and families and intervene as necessary. Interventions may include connecting patients and families to necessary resources and supports in the community providing psychotherapy, supportive counseling, or grief counseling; or helping a patient to expand and strengthen their network of social supports. Social work is a professional and academic discipline committed to the pursuit of social welfare, social change and social justice. The field works towards research and practice to improve the quality of life and to the development of the potential of each individual, group and community of a society. This paper examines the scope of social work in current century.*

**KEYWORDS**

social, medical, psychotherapy, cognitive, relation, education.

**INTRODUCTION**

**M**edical social work is a sub-discipline of social work, also known as Hospital social work. Medical social workers typically work in a hospital, skilled nursing facility or hospice, have a graduate degree in the field, and work with patients and their families in need of psychosocial help. Medical social workers assess the psychosocial functioning of patients and families and intervene as necessary. Interventions may include connecting patients and families to necessary resources and supports in the community; providing psychotherapy, supportive counseling, or grief counseling; or helping a patient to expand and strengthen their network of social supports. Medical social workers typically work on an interdisciplinary team with professionals of other disciplines (such as medicine, nursing, physical, occupational, speech and recreational therapy, etc.). Social work is a professional and academic discipline committed to the pursuit of social welfare, social change and social justice. The field works towards research and practice to improve the quality of life and to the development of the potential of each individual, group and community of a society. Social workers perform interventions through research, policy, community organizing, direct practice and teaching. Research is often focused on areas such as human development, social policy, public administration, program evaluation and international and community development. Social workers are organized into local, national, continental and international professional bodies. Social work, an interdisciplinary field, includes theories from economics, education, sociology, medicine, philosophy, politics, psychology, and as well as anti-oppressive and anti-racist discourse.

**HISTORY****BRITAIN AND IRELAND**

Medical social workers in Britain and Ireland were previously known as Almoners, or Hospital Almoners. In Ireland, the origins of medical social workers go back to Dr. Ella Webb, who in 1918 established a dispensary for sick children in the Adelaide Hospital in Dublin, and to Winifred Alcock who trained as an Almoner and worked with Dr. Webb in her dispensary. In 1945 the Institute of Almoners in Britain was formed, which in 1964 was renamed as the Institute of Medical Social Workers. The Institute of Medical Social Workers was one of the founder organizations of the British Association of Social Workers which was formed in 1970. In Britain, Medical Social Workers were transferred from the NHS into local authority Social Services Departments in 1974, and generally became known as Hospital Social Workers.

**UNITED STATES**

The Massachusetts General Hospital was the first American hospital to have professional social workers on site in the early 1900s. The position was created by Richard Clarke Cabot to help patients to deal with areas of their life that made treatment difficult. This was important from an epidemiological point of view, as it made it easier to control and prevent outbreaks of syphilis and tuberculosis.

**SOCIAL WORK PRACTICE**

Social work practice involves a systematic process and activity designed to assess client situations and help clients achieve prescribed goals and promote optimal health and well being

**Social work practice includes an understanding of:**

- Human development and behavior, human diversity, interpersonal relationships and family dynamics
- Mental disorders, stress, chemical dependency, interpersonal violence and consequences of illness or injury
- Impact of physical, social, and cultural environment
- Cognitive, affective, and behavioral manifestations of conscious and unconscious process

Social workers have greatly expanded their roles to include the field of developmental disabilities. They need to be well-informed about medical advances, federal policy, ethical issues, and the latest social work practices when working with individuals who have a developmental disability.

**SERVICES PROVIDED BY MEDICAL SOCIAL WORKERS****SUPPORTIVE COUNSELING FOR PATIENTS/FAMILIES/PARTNERS**

- Life Altering Diagnosis
- Grief Counseling
- Chemical Dependency Counseling and Resources

**PSYCHOSOCIAL ASSESSMENT FOR PLANNING AND TEAM CONSULT**

- Mental Status Examination
- Collaboration with MD's; Geriatric/Oncology/Nephrology Specialists, case managers, and other team members

**LONG AND SHORT TERM CARE PLANNING**

- Assessment of Home and Support System
- Anticipation of Future Care and Support Needs
- Board and Care/SNF/ Residential Community Consult
- Residential and Home Hospice Options
- Home Health Options

**ROLE OF THE MEDICAL SOCIAL WORKER**

Medical social workers are employed in hospitals, clinics and other medical settings.

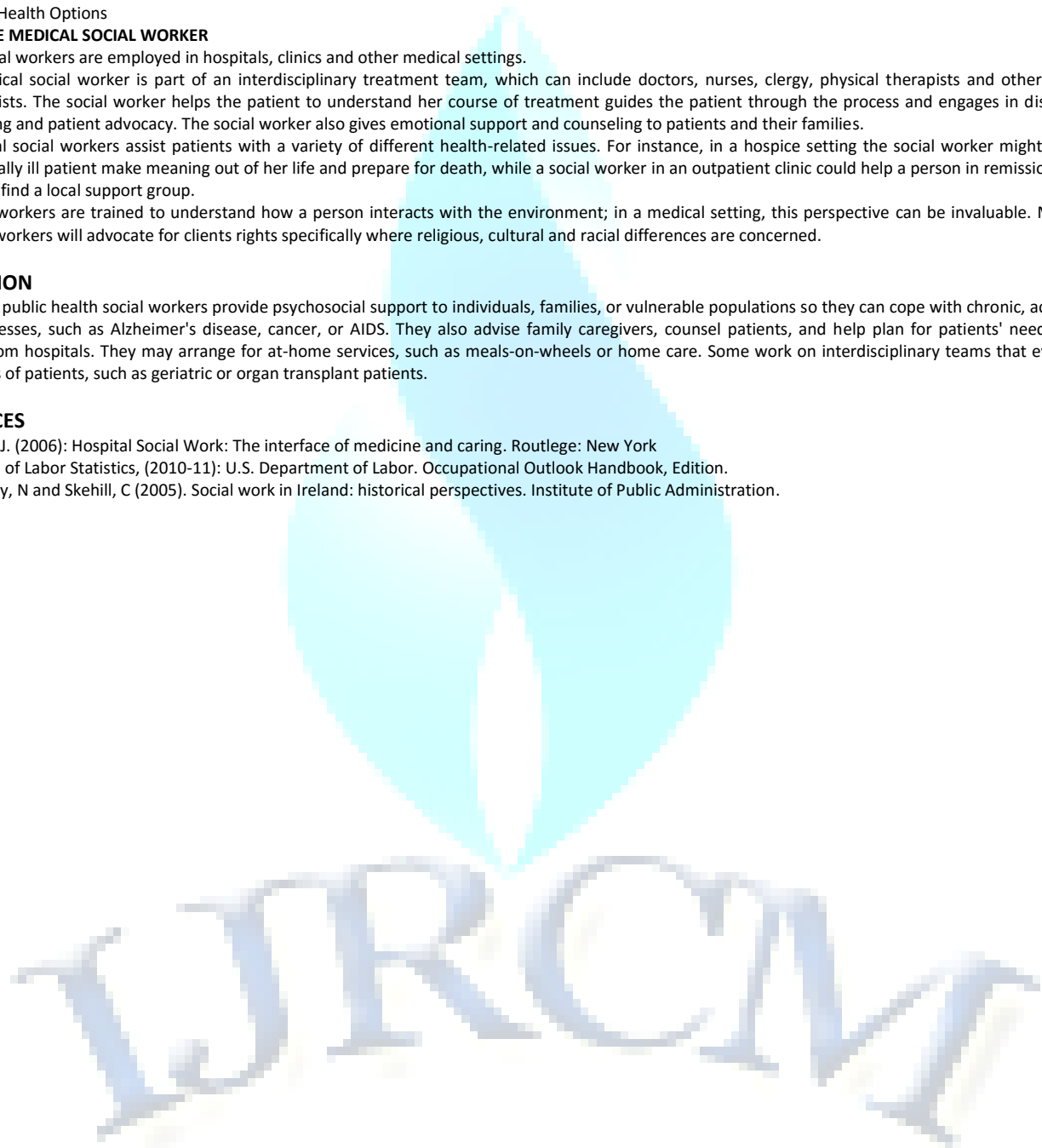
1. A medical social worker is part of an interdisciplinary treatment team, which can include doctors, nurses, clergy, physical therapists and other health specialists. The social worker helps the patient to understand her course of treatment guides the patient through the process and engages in discharge planning and patient advocacy. The social worker also gives emotional support and counseling to patients and their families.
2. Medical social workers assist patients with a variety of different health-related issues. For instance, in a hospice setting the social worker might help a terminally ill patient make meaning out of her life and prepare for death, while a social worker in an outpatient clinic could help a person in remission from cancer find a local support group.
3. Social workers are trained to understand how a person interacts with the environment; in a medical setting, this perspective can be invaluable. Medical social workers will advocate for clients rights specifically where religious, cultural and racial differences are concerned.

**CONCLUSION**

Medical and public health social workers provide psychosocial support to individuals, families, or vulnerable populations so they can cope with chronic, acute, or terminal illnesses, such as Alzheimer's disease, cancer, or AIDS. They also advise family caregivers, counsel patients, and help plan for patients' needs after discharge from hospitals. They may arrange for at-home services, such as meals-on-wheels or home care. Some work on interdisciplinary teams that evaluate certain kinds of patients, such as geriatric or organ transplant patients.

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# LEGAL PROCEDURE AND STATUS OF ELECTRONIC SIGNATURE FOR SERVICE QUALITY IN NOTARY PUBLIC'S OFFICES: IRAN AND FRANCE

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## ABSTRACT

*The most important trusted factor in the validity of electronic notarial deeds is to enjoy electronic signature. This paper addresses to appeal the legislatures to recognize officially electronic signature based on special law in notary public's offices. This research examines the function, role, status and place of issue of electronic signature under Iranian and French legal systems. Electronic signature does not pose the status of manual signature and the capability of electronic signature is merely recognizable by law; this signature is an inseparable part of electronic notarial deed. The results show a legal gap exists for electronic signature recognition in the notary offices which hampers to substitute with manual signature.*

## KEYWORDS

electronic notarial deed, manual signature, notary public's office, Secure electronic signature.

## INTRODUCTION



One of the factors that determines the validity of the contract or any other instrument is the attribution to issuer and what has provided this importance to date, is the "signature". Signature, in fact, is a means by which the parties of an instrument not only indicate their intents and consents towards the provisions of the instrument, but also ensures their commitments to these provisions. With the inevitable advent of Information and Communication Technology (ICT) and necessity of setting deeds in cyberspace, validating the electronic deeds is also essential and this question arises whether we can replace the traditional manual signature by a signature on electronic form with the same legal impacts and credits. Obviously, this subject will be far more important in the case of electronic notarial deeds, with regard to the particular circumstances which are imposed towards deeds establishment in notary public's offices by the legislators.

A consideration of the nature and functions of the signature demonstrates that what being always considered by legislator regarding signature, is a way to assign an instrument to the issuer nor the manner of its creation and issuance. Therefore, the means of signature issue is unimportant. For this reason, the "signature" is legally able to be presented in electronic form in cyberspace. However, this capability is applicable and protected by sufficient sanctions when its legal platform has been provided.

With e-commerce development, the domestic and international regulations applicable to electronic commerce and signature have been approved which among them emerge:

- UNCITRAL Model Law on Electronic Commerce (1996) and UNCITRAL Model Law on Electronic Signatures (2001);
- General Usage for International Digitally Ensured Commerce (GUIDEC) of International chamber of commerce (1997);
- Directive 1999/93/EC of the European Parliament and the Council of 13 December 1999 on a Community framework for electronic signatures and Directive 2000/31 / EC of the European Parliament and of the Council of 8 June 2000 on certain legal aspects of the information society, in particular electronic commerce, in the Internal Market ('Directive on electronic commerce');
- Act No. 2004-575 of 21 June 2004 on confidence in the digital economy of France;
- E-Commerce Law of Iran approved 7/1/2004.

Numerous articles also appeared in the field of electronic commerce and signature which are addressed as far as possible in this paper; however, none of the papers have studied application and legal capability of electronic signature, specifically, in notary public's offices. Whereas, Iranian notaries were bound to establish the deeds electronically via electronic signature since 14 September 2013. (Article 4 of Instruction for Applying the Notary Offices from Deeds' Electronic Registration System) Despite recognition of electronic signature in e-commerce law of Iran passed in 2004, predicting this technology, in addition to legislative recognition of electronic notarial deeds, in notary public's offices by a special law is presently be required. Regarding this necessity, the French legislator, while recognizing electronic signature in Article 1316-4 of Civil Code declares the signature of public officer as authenticity factor in deeds, therefore provides the legally possibility of applying this technology, during last decade, in notary public's offices of this country. Hence, the signature which should be apposed on electronic notarial deeds is a challenge that notary public's offices have to be always involved, thus it should be considered by legislator.

This paper is organized as follows. First, in determining the legal nature of the signature, the signature definition and functions are mentioned. Second, the concept of electronic signature and its status under Iranian and French legal systems are addressed. Finally, as stated existing legal gaps, the legal process of electronic signature realization under Iranian and French law and current functions of this technology in Notary Public's Offices are examined in order to create an appropriate platform towards electronic notarial deeds recognition and draw legislator's attention to special legislation on electronic signature.

## DISCUSSION

This paper seeks to detect the "signature" as a binding factor in each instrument and authenticity factor in notarial deeds, of course in both traditional and electronical formalities. Hence, at first, the "signature" and its functions are defined, then, the concept of electronic signature and its impact on authenticating the electronic instrument will be discussed, finally, the historical basis of electronic signature and its legal infrastructure is also overviewed under Iranian and French legal systems.

### 1- DEFINITION OF SIGNATURE

Signature is determined by "writing name, last name (or both) or drawing certain sign that points out the identity of its owner under notarial or private instruments, and indicates a transaction, a commitment, an agreement or a testimony and like these or whichever should be recorded later (blank)". (Ja'fari Langrodi 1992, P.81) According to another definition, the signature is characterized as "a personal mark on a script or effect that testifies its creation by this person or authenticates its contents". (The Larousse dictionary, 2010)

The signature must be based on the secure manner and process of identification, authenticity verification, and belonged to the instrument that is affixed to it. (Kaynia 2009, P.84)



**2- SIGNATURE FUNCTIONS**

According to above definitions, the signature possesses three fundamental functions:

- A) Identifying the issuer (Identification Function);
- B) Consenting the signatory to the provisions of the signed instrument (Evidence Function);
- C) Establishing relevance between the signatory and instrument content (Attribution Function). (Zarkalam 2012, P.34)

The functions reveal the particular status of "signature" in order to validate the documents. According to Article 1301 of Iranian Civil Code "A signature apposed on a script or document serves as evidence against the signatory".

Indeed, the effect of signature is assessed at commitment of signatory towards all aspects of the signed instrument or contract. Even though the stated article is not considered one of the important effects of signature on signed instrument as evidence in favor of the signatory, each document that is signed, in fact is credited and it can be attributed to the issuer's and committed him to its content. (Rezaie 2012, P.90)

According to Article 65 of Registration Code of Iran, the legislator also provides that: "signing the registered notarial deed by the parties of transaction or their agent after reading, it would be as their consent". Therefore, the signature is indicative of consent and intent of the parties towards the contents and provisions contained in deed (Mohammadzadeh 2007, P.18) and obviously, if it is not signed by them, this implies invalidity and lack of any legal effect regarding the deed. (Rezaie, op .cit. p.91)

Accordingly, the French legislator to consider the matter and in addition to determine signature as identification factor of the person who apposes it, detects it as an evidence of consent the parties to the obligations which flow from a transaction. (Art. 1316-4 of French Civil Code)

**2-1- STATUS OF SIGNATURE IN PRIVATE INSTRUMENT**

Signature is an essential element to private document. In other words, signing the instrument indicates the identity of the signatory and confirms its contents by him. Hence, according to Article 1293 of Iranian Civil Code "If a document has been prepared by an official authority charged with the drawing up of documents, but that authority has not been competent to draw up the document or has not observed the legal requirements connected with the drawing up of the document, such a document, if it bears the signature or the seal of the party is regarded as private".

Article 1318 of the French Civil Code in this regard requires: "An instrument which is not authentic because of the lack of power or incapacity of the officer, or of a defect in form, has the value of a private instrument, if it was signed by the parties". Signature is regarded as an essential element under French law, as well. (Zarkalam, op .cit. p.33) Consequently, each attributable script which is not possessed by any condition of notarial deed, however is assessed by signature, would be considered as private instrument. (Shams 2010, PP. 147&148) Of course, the articles provide no legal force towards the instrument without of signature or seal of the parties. (Shahri 2004, P.140)

**2-2- STATUS OF SIGNATURE IN NOTARIAL INSTRUMENT**

A legal instrument signed by the parties (in person or by their representatives), actually reveals that they are committed to the legal results of this instrument; signing the instrument by public officer, in addition to signature of parties, leads to authenticate this instrument. (Cornu, 2005)

When the signature is apposed by a public officer, in fact it confers authenticity to the instrument. (Art. 1316-4 of French Civil Code) As a result, the established and registered deed is not followed by any legal effect as long as it is not signed. (Mohammadzadeh, op .cit. p.19)

**3- ELECTRONIC SIGNATURE**

In cyberspace that the entries are Non-visualized exterior and insubstantial, thereby data exchange takes place in a virtual environment, reconsidering the concept of signature is also required. In the context of electronic commerce that the documents based on electronic data are being replaced paper documents, in regards to safeguard the reliability and verify the attribution of electronic documents, it is also necessary to replace the manual signature with electronic signature. (Vesali Naseh 2007, P.54)

The electronic signature, in a general sense, is a data which is affixed to other data and uncovers the relevance between the signatory and affixed data. Considering that the most important effect of the signature is the commitment of signatory to the entire legal consequences induced the instrument or agreement signed by him, therefore the electronic signature as manual signature should be able to identify the signatory of instrument and commit him to its content. (Vesali Naseh, ibid, P.58) In this concept, a password, a message, or any other immaterial procedure, under the specified conditions, could possess the evidential value of signature in traditional sense. (Zarkalam 2004, P.37) Thus, the definition of electronic signature and its legal status will be discussed in the next section.

**3-1- THE DEFINITION OF ELECTRONIC SIGNATURE UNDER IRANIAN AND FRENCH LEGAL SYSTEMS**

Paragraph (i) of Article 2 of Iranian Electronic Commerce Law defines "electronic signature" as: "Any sign appended or logically affixed to a "data message" which may be used to identify its signatory".

As the definition suggests, electronic signature is predicated to any confirmation composed electronically and it could be a sign, password, word, number, typed name, and digital image of a handwritten signature or any electronic proof of identity that is adopted by the issuer or his deputy and is attached into a contract or any other document.

The French legislator in Article 1316- 4 of the Civil Code, after declaring the functions of a reliable signature, represents the terms of an electronic signature realization. Thus, the first paragraph of the Article attributes the signature to the person who apposes it and demonstrates it as a proof of consent the parties to the obligations which flow from that transaction, it also asserts the signature of public officer as authenticity factor in deeds. The second paragraph, as expression of electronic signature terms, refers to a reliable process of identifying which safeguards the signature link with the instrument to which it relates and testifies to identity of the signatory, as well as integrity of the document; and with these conditions, the principle is put on validity.

**3-2- TYPES OF ELECTRONIC SIGNATURE**

Iranian E-commerce law recognizes two levels of electronic signature. The first is simple "Electronic Signature" as defined in paragraph (i) of Article 2 of this Law and the second is "Secure/Enhanced/Advanced Electronic Signature" which should be in compliance with the conditions of Article 10 of above-mentioned Law. (Paragraph (k) of Article 2 of E-commerce law of Iran ) This means that:

- "a) Be unique to the signatory.
- b) Identify the signatory of "data message".
- c) Be signed by the signatory or under his/her sole intention.
- d) Be affixed to "data message" in a way that any change in data message can be detected and identified".

It is notable that French Civil Code, in the section of electronic signature, is not distinguished the division above mentioned; however, the terms of "signature" in general (in the first paragraph of Article 1316-4) and "electronic signature" in particular (in the second paragraph of mentioned Article), without any distinction between this type of signature, are defined and affirming the requirements of this signature is trusted to decree of State Council.

The cited Decree which was published in the Official Gazette of 30 March 2001 introduced the electronic signature on two levels; thus, the conditions stipulated in paragraph 2 of Article 1316-4 of Civil Code, in defining electronic signature, are confirmed as a general concept of this signature and the following requirements for secure electronic signature are identified:

"- Be specific to the signatory;

- It is created using means that the signatory can maintain under his sole control;

- Ensuring the act with which it is attached a link such that any subsequent change of the act is detectable." (Article 1 of Decree No. 2001-272 of 30 March 2001)

**3-3- THE LEGAL STATUS OF ELECTRONIC SIGNATURE**

With expansion electronic commerce, ensuring the reliability and its security by the legal systems is of course required and recognition of electronic signature in addition to provide its technical requirements is one of the most important means to achieve the validity towards electronic transactions. (Vesali Naseh, op .cit. p.69)

Since the electronic signature is the principal elements in order to establish the notarial deeds electronically, (Signature of the first deed electronically, 2008) in this section, the legal status of this technology under Iranian law and subsequently in the notary public's offices is addressed; then, legal aspects and process of electronic signature recognition under French law and notary public's offices of this country, as a pioneer in applying the electronic instrument, are examined.

### 3-3-1- THE STATUS OF ELECTRONIC SIGNATURE UNDER IRANIAN LEGAL SYSTEM

Following the development of communication through electronic devices and the necessity of legislation in the field of new technologies, the Iranian legislator, in order to harmonize with international regulations and provide the legal security of electronic business transactions, ratified the "Electronic Commerce Law". This law which is adapted from UNCITRAL Model Law on Electronic Commerce (1996), in fact is a law regards to authenticate modern electronic communication devices in business relationships and transactions that is approved in January 2004 and is currently considered as the legal basis for electronic commerce in Iran. (Rezaei, op .cit. PP. 95 & 98)

The E-commerce law detects any sign appended or logically affixed to a data message as "Electronic Signature" ( Paragraph (I) of Article 2 of E-commerce law) and according to Article 7 recognizes expressly this type of signature with the provision that: "where the law requires a signature, an electronic signature may suffice".

Article 10 of this law contains the requirements of a secure electronic signature. Pursuant to Article 14, all secure data messages are deemed to be valid and reliable documents by judicial or legal authorities and thus, in accordance with Article 15, the secure electronic signature may not be questioned or denied and only a claim of forgery or a proof of its invalidity on a legal basis may be considered.

Iran's Fifth Five-Year Development Plan (2011 - 2015) which is adopted in January 2011 allocates several of its articles towards more efficient electronic devices as follows:

1- Article 48 (Paragraph A) of the Fifth Development Plan assigns the Ministry of Commerce, order to develop e-government, e-commerce and e-service supplies, to enhance the Electronic Certification Service Providers and to apply electronic signature to the extent that e-business and service systems be able to interest these devices by the end of third year of the Plan;

2-According to Article 211 ( paragraph m) of the mentioned Plan, "The State Organization of Deeds and Properties is bound to electronize all phases of transactions registration within the end of second year of the Plan, in the way that provides immediate and electronically response to registry inquiries and immediate registration of transactions by applying secure electronic signature in order to develop an Integrated Registration of Deed and Property System and establish a National Center for Registry Data".

### 3-3-2- ESTABLISHMENT'S PROCESS ELECTRONICALLY OF NOTARIAL DEEDS, THROUGH ELECTRONIC SIGNATURE, IN NOTARY PUBLIC'S OFFICES OF IRAN

Following enforcement of the assignments which was mentioned in the previous section, Iranian notaries were bound to establish the deeds via electronic system of the State Organization of Deeds and Properties since 14 September 2013 ;( Article 4 of Instruction for Applying the Notary Offices from Deeds' Electronic Registration System in Iran approved 14/9/2013) as follows that notary, initially establishes the deed by logging on system of the State Organization, then he prints the deed from the system and its contents are registered literally in the notary's current book after reviewing and making any necessary modifications so as their finalities. Then, notary prints the final copy of the deed by obtaining a unique identifier for the deed established by him via the token which contains his identity information and electronic signature. Finally, the parties of the transaction sign following the deed and notary's current book as the notary who signs and seals the copies of deed so delivers the copies of interested parties up and maintains a copy of the deed in the archives of office.

According to what is passed, notary's electronic signature is applied merely in receiving the unique identifier, in order to creating an authentication code at system of the State Organization to which it is possible to control the authenticity of the deed established and thus the possibility of fraud and flaws in official deeds is reduced. However, the manual signature of notary and interested parties following the prints of deed which is established electronically, is surely necessary and the electronic signature has not achieved the legal status of manual signature yet. Therefore, it is essential that the legislator determines the legal status of electronic signature as well as recognizing the notarial deeds. Whereas, this serious affair is being neglected by the legislator in Comprehensive Plan of Iran's Cadaster Act (approved 24 June 2014) whereby registering in the physical notary's current books will be nullified and replaced with electronic books; by virtue of this Act, manual signature and physical archives are still remained in force. (Article 7 of Comprehensive Plan of Iran's Cadaster Act)

Moreover, this importance is also unnoticed in amendment bill of Notaries Public's Office Code which is presented by members of parliament; according to Article 14 of this amendment bill, Article 18 of Notaries Public's Office Code (approved 16 July 1975) is amended as follows and two notes is affixed it:

"Article 18: All deeds in notaries public's office and marriage & divorce registries must be established and registered electronically within one year after the date of enactment of this code. Registration in these offices will be done via an online network in the database of the Registry Office.

Annexed note 1 – The established deeds in these offices must be signed by the notary in addition to the parties' signature.

Annexed note 2 – The regulation of electronic registration, the way of reacting in case of network disturbance and lack of electronic systems, a timing of conversion method, instructions of establishment and maintenance the deeds and access relevant information, will be passed by the Head of the Judiciary."

As it is obvious, in spite of assigning the notary and parties to sign the established deeds, the form of the signature is although uncertain.

### 3-3-3- THE STATUS OF ELECTRONIC SIGNATURE UNDER FRENCH LEGAL SYSTEM

The European parliament codified the Directive on a community framework for electronic signatures on 13 December 1999. This Directive is binding for EU countries (legal framework for electronic signatures, 2015) and the countries are bound to transpose the European directives in their legislation at the set time. Electronic signature in France since 2000 under the regulations to which we address below, is recognized officially as a manual signature: (digital signature , 2012)

- Act No.2000-230 of 13 March 2000 adapting the law of evidence in information technology and on the electronic signature;

French legislator codifies this Act on 13 March 2000 in order to adapt the internal rights of this country with the Directive of the European Parliament (1999/93/EC). The concepts of electronic script, instrument and signature are interpolated to French Civil Code by this Act which consists of six articles. Article 1316-4 is annexed to Civil Code through the Act (Article 4) whereby the electronic signature is recognized and the terms of this type of signature are determined.

- Decree No. 2001-272 of 30 March 2001 adopted in application of Article 1316-4 of the Civil Code relating to electronic signatures.

As noted previously, Article 1316-4 of the French Civil Code defining the electronic signature and its terms provides that: "(...) where it (the signature) is electronic, it consists in a reliable process of identifying which safeguards its link with the instrument to which it relates. The reliability of that process shall be presumed, until proof to the contrary, where an electronic signature is created, the identity of the signatory secured and the integrity of the instrument safeguarded, subject to the conditions laid down by decree in Council of State".

With regard to the latter part of Article 1316-4 of the Civil Code, characterizing the requirements of electronic signature is trusted to decree of State Council. This decree that was published in the Official Gazette of 30 March 2001, in determining the technical characteristics of the electronic signature process suggested the concepts such as "secure electronic signature", (Clause 2 of Article 1 of Decree No. 2001-272) "The device secure electronic signature creation" (Clause 6 of Article 1 of Decree No. 2001-272) and "electronic certificate". (Clause 9 of Article 1 of Decree No. 2001-272)

### 3-3-4- PROCESS OF ESTABLISHING THE ELECTRONIC NOTARIAL DEED APPLYING ELECTRONIC SIGNATURE IN FRENCH NOTARY PUBLIC'S OFFICES

The French notaries are the first ones in Europe who have been equipped with secure electronic signature since 12 September 2007. (Signature of the first deed electronically, op .cit.)

Actually, the secure electronic signature is a mechanism to recognize the electronic deed which should be applied, according to the conditions stipulated in Decree No. 2001-272 of 30 March 2001, by the notary. ( Article 17 of Decree No. 2005-973 of 10 August 2005 amending Decree No. 71-941 of 26 November 1971 on documents issued by notaries (in France))

Process of establishing the electronic deed in the French notary public's offices is thus to provide the act on the software dedicated to establish the deed and the notary scans all appendices and paper-documents in order to attach them to the act electronically.

In the appointment of signing the act, the notary represents it on the monitor to be read by the parties. Thus, the document appears on a tablet, the date of deed is fixed and the place of signature is specified. The notary gives a light pen to the parties for signing the electronic deed and its appendices. However, what



makes this process distinct and significant from traditional method, it takes place by signing of the notary. In this way, when all the modifications done, the notary confirms authenticity on the content of the deed and its attachments with his electronic signature by a flash called "REAL" and connected to the USB port of his computer.

In fact, "REAL" is the private key of a notary which is saved in the flash and brings recognition of the notary signature and the act is established by him. The key is exclusive and accessible only for notary which is secured under a pin code. The pin code includes the identification traits of the notary and his signature features (private and public key algorithms).

In short, the electronic deed shall be recognized by reflection of the notary's electronic signature on the act and the parties can receive a print of the act. (The electronic deed: a dream come true, 2012)

## CONCLUSIONS

In the modern world, due to tendency of legislators of different countries to more deployment of electronic devices and in this regard, notary public's offices assignment to realize the electronic notarial deeds, taking advantage of secure electronic signature is inevitable.

Currently, the application of electronic signature in Iranian notary public's offices is limited to obtain the unique identifier for the deed established by the notary in order to create an authentication code at system of the State Organization and thereby establish a National Center for Registry Data. However, such application is per se considered a very important movement towards preventing infractions, the electronic signature does not achieve the legal status of manual signature which applies already in deeds establishment. Whereas, in French notary public's offices, in addition to signing the notary via secure electronic signature in deed legalization, the signature of parties is through light pen, thus it is reflected in the deed electronically.

Since electronic signature is a basic principles in establishing the electronic notarial deeds which has been emphasized repeatedly in recent years under various laws, it is essential that the Iranian legislator determines the legal status of electronic signature, under a special law, as well as recognizing the notarial deeds until the statutory functions of signature are effectively recognized towards electronic signature whereby application of this technology would be protected by the adequate sanction.

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**PRADHAN MANTRI JAN DHAN YOJANA: PROGRESS IN SIKKIM STATE (INDIA)**

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**ABSTRACT**

*In the era of liberalization, the banking sector has grown vastly but usurious moneylenders in urban slums and rural areas continuing to exploit the poor section in the society. After economic reforms of 1991, Government of India and RBI had taken various initiatives for inclusive growth but still about 6 crore rural and 1.5 crore urban households do not have access to banking services. From the learning of past schemes Pradhan Mantri Jan Dhan Yojana ambitious scheme for comprehensive financial inclusion launched by the prime minister on 28,2014 August for weaker section of the society as an integrated approach for providing banking, insurance and pension. In this context, the present paper attempts to give an overview of PMJDY, analyze progress of financial inclusions in Sikkim state (India) with special reference to PMJDY, analysis of its different key areas, the barriers in the process and suggests strategies to ensure maximum financial inclusion for the underprivileged and unbanked areas. It is found that, after PMJDY, Sikkim has 1, 20,344 households out of the 1, 22,238 households in 989 wards across Sikkim, having access to banking. As per the latest data available with the Lead Bank office, Gangtok, a total of 34,279 accounts have been opened under PMJDY-considering one of the biggest financial inclusion initiative in the world-after a survey of 1, 20,344 households in 989 wards across the state, The number of accounts opened under PMJDY may low but the progress which stands at 98.45 percent is proof enough that state is way ahead in terms of banking. Despite the tremendous progress made by this scheme in the state of Sikkim, there are many in both urban and rural Sikkim who still fails to grasp the outcome of the scheme. The reason could be lack of awareness. So it would be better if banks conduct many general cum financial literacy camps by lectures and distribution of learning materials and making door-to-door campaigns. It is also suggested that banks should seek help from Gram Panchayats to aware people on the scheme during Gram Sabhas to popularize the benefits of the scheme.*

**KEYWORDS**

financial inclusion, Pradhan Mantri JanDhan Yojana and Sikkim.

**INTRODUCTION**

Financial inclusion has been an important subject in both industrialized and developing economic in the era of financial globalization. It has very far reaching positive result, which can facilitate many people to come out of the object poverty condition. Access to saving and affordable credit and other financial services by the vulnerable groups, poor, disadvantages areas and lagging sectors is recognized as a pre-condition for reducing income disparities, poverty and for accelerating growth. Access to a well working financial system by creating uniform opportunities allows socially and economically excluded people to integrate better into the economy and actively contribute to development and save themselves against economic shocks. It is generally believed that financial inclusion furnishes formal identity, access deposit insurance and payment system and many other financial services. But in India the basic concept of financial inclusion is having a saving or current account with any bank. Despite of broad international consensus regarding the importance of access to finance as an important poverty alleviation tool, it is estimated that globally over two billion people are currently excluded from the access to financial services, both formal and informal.

In India with the objective of including poor and weaker section of society to the main stream of financial inclusion, several specific provisions, special legislations and number of plans and programmes have been launched from time to time by the government both at central and state level. However, the achievements are not remarkable. Despite more than six decades of planned economic development, large part of the population particularly segments like marginal farmers, SCs, STs, OBCs, and landless agricultural labourers suffers social and financial exclusion. There is a closed connection between financial inclusion and social inclusion.

The Reserve Bank of India (RBI) has also launched a comprehensive programme with financial inclusion as a goal of the banking system.

Eminent persons across the globe have believed that, in the large population and limited available financial resources with the developing country credit play a critical role in economic growth of the poor. It can help to achieve the twin objects of social justice and growth. Realizing the importance of credit in improving the economic condition of the poor people and in order to reduce the degree of "financial untouchability" the new government has come up with a big bang action plan which is popularly known as "Pradhan Mantri Jan-Dhan Yojana". It's a mega financial inclusion plan with the objective of covering all households in the country with banking facilities along with inbuilt insurance coverage. The purpose is to accelerate growth, fight poverty effectively and to empower the last man in the last row in Indian economy. Amid this background, the present paper attempts to study the recent trends in financial inclusions in Sikkim state (India) with special reference to PMJDY, analysis of its different key areas, the barriers in the process and suggests strategies to ensure maximum financial inclusion for the underprivileged and unbanked areas.

**PRADHAN MANTRI JAN DHAN YOJANA**

'Pradhan Mantri Jan-Dhan Yojana' was announced by Honorable Prime Minister, 'Mr. Narendra Modi', in his first Independence Day address on 15 August, 2014. This is a National Mission on Financial Inclusion includes integrated approach to bring about complete financial inclusion of all the households in the country. This scheme is launched on 28th august 2014. The logo of this scheme is designed by Priya Sharma. The plan forecast universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility. In addition, the beneficiaries would get Rupay Debit card having inbuilt accident insurance covers of Rs. 1 lakh. The plan also envisages channeling all Government benefits (from Central/State transfer (DBT) scheme of the Union Government. The technological issues like poor connectivity, on-line transactions will be addressed. Mobile transactions through telecom operators and their established centre's as cash outpoints are also planned to be used for financial inclusion under the scheme.

**Objective of "PRADHAN MANTRI JAN DHAN YOJANA"** is ensuring access to various financial services like availability for basic saving bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e. weaker section & low income group. This deep penetration at affordable cost is possible only with effective use of technology.

**SCHEME DETAILS**

PRADHAN MANTRI JAN DHAN YOJANA is National mission for financial inclusion to ensure access to financial services, namely, banking/saving & deposit accounts, remittance, credit, Insurance, pension in an affordable manner.

Account can be opened in any bank branch or business correspondent (bank mitra) outlet. PMJDY accounts are being opened with zero balance. However, if the account-holder wishes to get cheque book, he/she will have to fulfill minimum balance criteria.

**DOCUMENTS REQUIRED TO OPEN AN ACCOUNT UNDER PRADHAN MANTRI JAN-DHAN YOJANA**

1. If Aadhar card /Aadhar number is available then no other documents is required. If address has changed, then a self certification of current address is sufficient.
2. If Aadhar card is not available, then any one of the following officially valid documents (OVD) is required: Voter ID card. Driving License, PAN card, Passport & NREGA card. If these documents also contain your address, it can serve both as proof of Identity and Address.

If a person does not have any of the officially valid documents mentioned above, but is categorized as low risk by the banks then he /she can open a bank account by submitting any one of the following documents:

If identity card with applicant's photography issued by Central/State Government Departments, Statutory Regulatory Authorities, Public sector Undertaking, Scheduled Commercial Banks and Public Financial Institutions.

### ACTION PLAN FOR IMPLEMENTING PMJDY

There are two phases of this scheme in which the objective of financial inclusion of the poor people is to be achieved.

#### PHASE-I OF PMJDY

The first phase of this scheme starts from August 15, 2014 to August 14, 2015 which envisages the following: (a) All households across the country have access to banking facilities with at least one Basic Bank Accounts with a bank branch or a fixed point Business Correspondent (BC). (b) All households have RuPay Debit Card with Rs. 1 lakh inbuilt accident insurance cover. (c) If bank account is operated satisfactorily for 6 months, Rs. 5000 overdraft facility will be granted to only Aadhaar enabled accounts. (d) Direct Benefit Transfer facility of various government schemes will be provided through bank accounts to the beneficiaries. (e) The existing Kisan Credit Card is proposed to be issued as RuPay Kisan Card to the farmers. (f) Financial literacy programme under the scheme will be implemented up to village level.

#### PHASE-II OF PMJDY

The period of Phase II is August 15, 2015 to August 14, 2018 which focuses on the following: (a) Micro insurance will be provided to the people. (b) Swavlamban- an unorganized sector pension scheme is to be proposed through the Business Correspondents. (c) Households in hilly, tribal and difficult areas will be covered in this phase. (d) This phase would also cover the remaining adults and students in households.

### LITERATURE REVIEW

**Gaikwad (2012)**, had tried to find out the role played by the state bank of India in promoting financial inclusion in India. From the study author had found that SBI has been forefront of financial inclusion initiatives. More than 67 percent of its 13,000 branch network is in rural and semi urban areas. The bank has set up more than 15,000 customer services points (CSPs) of business correspondents (BC) as well as 13,000 business facilitators (BFs) to increase its outreach in the last four years.

**Naveen, Manjunath & Arun (2012)**, from the study it was found that though several measures have been taken by the banks for financial inclusion, like No frills Account, Core Banking facilities, Microfinance, advertisement for financial inclusion etc, but still there is a long road ahead to reach financial inclusion. The improper repayment need for additional work force, time consumption, high cost and illiteracy are continuing to be a road block to financial inclusion. The authors have given suggestion to banks to offer forms in the regional languages of their customer and they should establish new biometric ATMs to assist the customer who are unable to memorize PIN. Most important suggestion given by authors for government was to include financial literacy in the curriculum of schools and Colleges.

**Dangi & Kumar (2012)**, from the study it was revealed that, Government of India and Reserve Bank of India have taken a lot of initiatives and policy measures for financial inclusion in India. Some initiatives and policy measures were like; overdraft facilities in saving account, financial literacy program etc. Despite several measures from Government, RBI, NABARD, and the implementing agencies the result of financial inclusion is not satisfactory. Large number of population and rural households of India do not have access to banking and other financial services. Author further suggested that all of us have to put our heart and minds together to take financial inclusion forward.

**Thapar (2013)**, author tried to find out how the schemes of RBI on financial inclusion were taken into account and the banker perception on financial inclusion.

**Nasser & Ahmod (2012)**, in this paper authors have tried to identify the problems and bottlenecks in relation to financial inclusion using the case of Madhya Pradesh. Study reflected that like several other central and northeastern states, Madhya Pradesh continues to lag behind in the ability to extend financial services to its people. Lack of awareness, income and assets constraints limited literacy and social exclusion act as major barriers to financial inclusion in Madhya Pradesh. Cumbersome documentation procedure, high transaction costs and unavailability of diversified products and services and easy availability of informal credit are other major barriers of financial inclusion.

**Raihanant & Parvaze (2014)**, this research was conducted to study the role of commercial banks in the financial inclusion. Secondary sources of data have been used for the study. Study reflected that commercial banks have been performing very important role in the area of financial inclusion. Some of the initiatives by commercial banks were :Financial literacy, Credit counseling, BC/BF Model, NO –frill account ,Mobile Banking and other measures such as microfinance, and microcredit etc.

**Saini (2014)**, the main purpose of this paper was to find out the prospects and problems of mobile banking in India and also to give necessary suggestion for mobile banking growth on the basis of findings. From the study it was reflected that there is a vast opportunities in mobile banking area. At present only 23.80 % of consumers are using mobile banking. Rest of 76.20% is still unaware of mobile banking and uncomfortable with the facilities of mobile banking. The major concerns among customers were privacy, security. authors have further suggestions are , to make software that is user friendly and available in different languages, so that people of rural area can also easily understand the information .The main constraints of mobile banking in India are Ignorance, Illiteracy and lack of guidance from the part of formal institutions

**Avais (2014)**, this paper discussed how some of the innovative financial product helped in financial inclusion for the poor people, more over it reflected use of technological advancement for innovative financial products thus helped in financial inclusion and poverty alleviation.

### OBJECTIVES OF THE STUDY

1. To assess the progress made under the PMJDY in Sikkim State of India.
2. To understand threats for success of this scheme and to make suggestions for its smooth functioning.

### METHODOLOGY

The present paper is primarily based on secondary sources of data. Published sources include government publications, and other publications like research articles published in journals.

### RESULT AND DISCUSSION

Sikkim with around 11 commercial banks and its various branches spread across the state with a population of mere 6,10,577(2011), is an indication that its citizens are bank friendly even as majority of the people resides in rural areas. Reasons behind these are. (A). State's has literacy rate of 81.4 which is higher than nation's 73 percent literacy rate, (2011). (b). Due to implementation of several welfare scheme such as student scholarships and rural job programme. As a bonus, the prime minister's Jan Dhan Yojna (PMJDY), has stimulated the banking index in Sikkim. After PMJDY, Sikkim has 1,20,344 households out of the 1,22,238 households in 989 wards across Sikkim, having access to banking. As per the latest data available with the Lead Bank office, Gangtok, a total of 34,279 accounts have been opened under PMJDY-considering one of the biggest financial inclusion initiative in the world-after a survey of 1,20,344 households in 989 wards across the state,

The number of accounts opened under PMJDY may low but the progress which stands at 98.45 percent is proof enough that state is way ahead in terms of banking .Out of the 11 commercial banks, 57,526 household were covered by State Bank of India alone, followed by 25,570 household Central Bank of India, followed by 12,778 households by United Bank of India. The banks were successful not only in opening new account but could also mobilize handsome balance in an accounts opened in Sikkim. A deposit of Rs.21, 97,785 has been mobilized in the accounts opened in Sikkim. Of the total account there are 10,971 zero

balance accounts and 11,712 Aadhar based account. Rupay cards, has been issued to 21,680 Sikkim beneficiaries who will get a benefit if personal accidental insurance of Rs.1 lakh. In addition, a life insurance of Rs 30,000 is also being provided to eligible beneficiaries. However non commercial banks like Sikkim State Cooperative Bank Limited (SISCO), in Sikkim for instance are not eligible for Rupay cards as the banks lacks automated teller machine. Despite the tremendous progress made by this scheme in the state of Sikkim, there are many in both urban and rural Sikkim who still fails to grasp the outcome of the scheme. The reason could be lack of awareness. So it would be better if banks conduct many general cum financial literacy camps by lectures and distribution of literacy materials and making door –to door campaigns. It is also suggest that if banks seek help from Gram Panchayats to aware people on the scheme during Gram Sabhas to popularize the benefits of the scheme.

## SUGGESTIONS

Despite the tremendous progress made by this scheme in the state of Sikkim, there are many in both urban and rural Sikkim who still fails to grasp the outcome of the scheme. The reason could be lack of awareness. So it would be better if banks conduct many general cum financial literacy camps by lectures and distribution of literacy materials and making door –to door campaigns. It is also suggest that if banks seek help from Gram Panchayats to aware people on the scheme during Gram Sabhas to popularize the benefits of the scheme. Under the PMJDY, each account holder are bound to get Rs. 5,000/- as overdraft loan without any collateral. If loan are not repaid then the overdraft facility of Rs. 15 crore is likely to become an economic burden on banks. It is, therefore, necessary to evolve basic guidelines for providing overdraft facility. A comprehensive pilot studies should be conducted in each district to assess the borrower's perception, the actual requirement, the use of overdraft facility and on-time payment and settlement of draft loans. It is also suggested that the overdraft facility can be granted solely at the discretion of banks.

## CONCLUSION

The PMJDY is superior over the UPA's financial inclusion programme because the earlier programme had no focus on individual households. Further, there was no emphasis given on financial inclusion in urban areas. Again there was Know Your Customer ( KYC) norm to open an account which has restricted account opening. Lack of credit disbursement, untraceable business correspondents and maximum inactive accounts were some of the deficiencies in earlier schemes. The present PMJDY has addressed all the existing and possible deficiencies. This programme is in true sense one of the poverty alleviation programmes. Crores of poor people in India are still outside the organized financial system, despite the nationalisation of commercial banks long ago in 1969. Hence, this is the mission to eradicate poverty through the financial inclusion programme. The poor and the underprivileged people in rural, semi-urban and urban areas are expected to get all the benefits such as financial inclusion, financial stability and financial freedom through the PMJDY. Particularly in Sikkim this scheme has done tremendous progress. State of Sikkim has already achieved banking coverage of 98.45 percent.

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**LAND ACQUISITION BILL: A LONG AWAITED REFORM TO SPEED UP 'MAKE IN INDIA' INITIATIVE**

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**ABSTRACT**

*The study shows that while on one hand the Act has been criticised as anti-farmer and exploitative in nature by the opposition and a group of social activists, on the other hand the amendments made in the law stands to fast track the clearances required for the stalled projects. Besides, it intends to take care of the interest of the land owners. This new facet of Law appears to be a positive change against the backdrop of need for effective implementation of Make in India initiative. Yet, the possibility of weak administration and socio-environmental concerns cannot be ignored.*

**KEYWORDS**

land acquisition bill, make in India, reforms.

**INDIAN ECONOMY: AN OVERVIEW**

There has been a substantial change in the sectoral contribution to GDP over last 60 years. From about 60 per cent during the independence era the share of agriculture and allied activities in nation's GDP dropped to 15 %. Yet more than 60 per cent of population is relying on this sector as a source of livelihood.

The Indian model of development is principally driven by rapid expansion of high -end knowledge intensive sectors. Its major revenue comes from sectors like IT, biotech, BPO/KPO and other similar services. It has so far neglected low-end labour intensive mass manufactures. From an agriculture-dominated economy, India straight away jumped to an economic structure, where, services and high-end manufacturing assumed the lead role. This type of development model is neither equitable nor sustainable in democracy.

**MODIAN MODEL - MAKE IN INDIA INITIATIVE (MII)**

In the face of lackluster performance by the manufacturing sector, Prime Minister Narendra Modi is focused on expanding the manufacturing sector's share of the economy in order to boost employment for India's young population. The government launched its flagship Make in India program on September 25, 2014, and it has identified 25 "thrust sectors" to be given special attention. But it has yet to outline concrete measures for promoting investment in these areas.

MII includes major new initiatives designed to facilitate investment, foster innovation, protect intellectual property, and build best-in-class manufacturing infrastructure.

The MII campaign also reemphasizes on the revival and up gradation of key sectors with the policies and processes. It shifts its focus to manufacturing sector which has greater employability of rural India major. MMI identifies some key sectors which include leather, textiles, construction, chemicals, food processing, mining, oil & gas to name a few.

This cannot necessarily be achieved through counter-productive policies of reservation and prolonged protection..There has to be a proactive policy framework to resolve infrastructure deficits. According to World Bank Survey, India ranks a dismal 142 among 189 countries in the area of "ease of doing business".

**FACTORS OF PRODUCTION**

As known by everyone, there are four major factors of production namely, land, labour, capital and entrepreneur. The very first factor in the list; availability of land has become as major bottleneck in the process of industrial activity.

Land is a key factor when one plans growth map, be it for erection of facilities of new highways, industrial corridor or industrial parks. Once the units start the acquisition process for the land they requires, they confront with numerous difficulties be it environmental issues, rehabilitation of the displaced people or compensation to be paid to land owners. The legislative machinery plays a pivotal role in shaping up the entire process. Ease of land acquisition is a precondition to the development which helps the industries to acquire land for their plants.

In the backdrop of implementation of Make in India programme, the study aims to review the various policy issues associated with land acquisition

**COLONIAL LAND ACQUISITION ACT OF 1894**

This law made the farmers to sacrifice their lands in public interest for meager compensation. It was meant to serve the British interests. It has failed to address some important issues associated with land acquisition particularly forcible acquisitions, definition of "public purpose", widespread misuse the of "urgency clause", compensation, lack of transparency in the acquisition process, participation of communities whose land is being acquired and virtually no rehabilitation and resettlement package. The concept of public purpose has very often being misused and land acquired was finally deployed for amusement parks, malls and luxury residential complexes.

**THE LAND ACQUISITION, REHABILITATION AND RESETTLEMENT BILL, 2011**

The land acquisition bill 2011 introduced a number of changes over and above the existing 1894 law on land acquisition. It mandates a Social Impact Assessment of the proposed acquisition by an independent body for all acquisitions. For projects undertaken by private companies or through public-private partnerships, the bill requires the consent of 80% of the affected people which will a long way in reducing forcible acquisitions. It guarantees higher compensation to the land losers and adopts the market value method to compute compensation

Despite the object and purpose of the bill stating that the definition of "public purpose" needs to be redefined so as to "restrict its scope", the definition presented in the bill has largely remained the same and leaves enough scope for its abuse. The major point of criticism from all corners has been the power of the Central Government vis-a-vis the state governments in relation to sale and purchase of land by private companies and the applicability of the R&R provisions. The provision for compensation on the basis of "market value" of land will remain elusive in the absence of a well functioning land market in India. Further, very few land transactions happen at the rural level which prevents the discovery of real value of land. The issue is further compounded by the underreporting of the transaction price to avoid stamp duty.

The same law continued to operate with minor changes till 2013 when UPA government came with 2013 legislation.

**Right to Fair Compensation, Rehabilitation and Resettlement Act 2013** replaced the 1894 Land Acquisition Act .The new legislation as it says favored farmers as it requires 80 % consent for the projects in private sector while 70 % consent of landowner for public private ventures. It also increased compensation paid to these landowners which was correlated to market rates. It made Social Impact Assessment study mandatory for all projects.

With so many stringent regulations the 2013 Legislation made it the process of land acquisition lengthy and cumbersome exercise. Besides the requisition of consent and social impact analysis was left to state agencies which had credibility issues. It followed the route of temporary ordinances.

## NEW DEVELOPMENTS

In a bid to ease the process of land acquisition in Dec 2014, Union cabinet recommended promulgation of ordinance to amend the original act. With the new bill- Right to Fair compensation and transparency in Land Acquisition, Rehabilitation and Resettlement Amendment Bill 2015, NDA govt eased the process to some extent. It advocated to do away with-consent of 70% and 80% for five new categories of projects –defense, rural infrastructure, housing for poor, industrial corridors, infrastructure and social infrastructure projects & elimination of Mandatory social impact and Environmental study.

Further it made few amendments in the original ordinance-like -giving employment to at least one member of displaced family, ensuring that only bare minimum land required for the project will be acquired, restriction on acquisition of land within one km of railroads and highways. But investors were reluctant to put money in land based on temporary ordinances.

## CRITICISM

Colin Gonsalves, lawyer and founder of Human Rights Law Network says 2013 Act not only retained but sharpened some draconian features of 1894 law. The separation between public purpose acquisition by govt. and the acquisition for companies was given a public purpose flavor.

Defining public purpose as "the provision of land for infrastructure, industrialization and urbanization projects of appropriate government, where benefits largely accrue to the general public" can be interpreted differently by different stakeholders. In effect, the bill does not clarify how private and public purpose in a private sector-led project will be evaluated.

Again consent from farmers is a debatable issue. Sometimes it is taken through illegal means while in some cases after initial payment and possession residual amounts are not paid.

Market value of land concept reflects only the white money component which appears on papers. Besides, the compensation is decided after considering the present value. It ignores the opportunity cost of the land that is the revenue streams foregone amidst availability of ample investment opportunities.

The provision for lapsing of acquisition when physical possession is not taken and compensation not paid under 1894 Act for five years prior to the coming into force of the 2013 Acts, have been diluted. Similar is the case for return of unused land to the farmers.

These provisions are being called as anti-farmer policies. While govt is defending its new bill by saying it will foster industrial growth and thereby create widespread opportunities for unemployed unskilled rural youth. Further, there are several points raised by social activists which, includes undemocratic and anti-farmer nature, need of an ordinance and the ignorance of farmers about it.

The new bill freed social infrastructure like private hospitals and private educational institutions from the provisions of consent and SIA. It appears to favour corporate interests. This exemption was eventually dropped in the face of protests.

The process of land acquisition is going to be extremely lengthy and difficult. With the steps to be followed like social impact assessment, environmental clearance and several other clearances, R&R, litigation hurdles, etc, acquiring a sizeable piece of land is going to be a time consuming process. Such is the proposed law that a handful of motivated land-owners can block or jeopardize projects of strategic importance.<sup>5</sup>

While the bill promises transparency and certainty in acquisition process and after, by having several layers of bureaucracies for all land acquisition cases, it makes land acquisition a complicated exercise. This will act as a demotivating factor for many potential entrepreneurs.

## SUGGESTIONS

The land acquisition policy requires relaxation in its rehabilitation norms to rationalize acquisition costs and timelines. Just as sector of national significance have been kept out of purview of consent and environmental assessment, segments of core organized real estate such as IT parks, commercial office and retail development can also come under the faster processing norms. There is also need to streamline the land records as said by *Anshuman Magazine* in his article Making India Attractive.

Experts have made suggestions like land pooling which means that lands of the farmers are pooled together and common infrastructure is built. A part of land is returned to farmers and its value increases substantially. The farmers may quit farming or retain the land.

Leasing of land from land owners for certain lease period. Energy projects such as oil, gas and wind power development have been following this model successfully.

Land auctions as better alternatives to acquisitions by state agencies. All landowners will submit ask prices for their plots and the cheapest one can be accepted.

A recent NDTV investigation shows that the industrial development Corporation of Maharashtra, AP, UP, Rajasthan and Gujarat had together acquired 572793 acres of land. Out of this about 45 % of land has not been allotted to any industrial projects. This backlog needs the government attention.

Again the risk of deterioration of environment cannot be denied in the wake of phasing out approvals and environmental and social study as encountered by China.

As stated by Dheeraj *Fartode in Hitavada* in case of Multimodal International Hub and Airport at Nagpur (MIHAN) legal disputes continue to delay sorting out of land acquisition issues. Besides, the desired investment has not come to land acquired and allotted so far under the ambitious project. Maharashtra chief minister Mr. Fadnavis said not a single (affected) family will be excluded from rehabilitation. He has also instructed officials to start an industrial technical training institute so that local youth can get training and employment in the projects.

## CONCLUSION

While on one hand the Act has been criticised as anti-farmer and exploitative in nature by the opposition and a group of social activists, on the other hand the amendments made in the law stands to fast track the clearances required for the stalled projects. Besides, it intends to take care of the interest of the land owners. This new facet of Law appears to be a positive change against the backdrop of need for effective implementation of Make in India initiative. Yet, the possibility of weak administration and socio-environmental concerns cannot be ignored.

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# ONE PERSON COMPANY (OPC): ANALYSIS OF COMPANIES ACT, 2013 WITH RESPECT TO FORMATION AND OPERATION OF OPCS IN INDIA

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## ABSTRACT

*In order to bring the unorganised sector of proprietorship into the organised version of a limited company, the concept of One Person Company has been introduced in the Business World. The organised version of OPC will open the avenues for more favourable banking facilities. This will open all options for Indian entrepreneurs, with pros and cons, and leave it in the hands of such promoters to decide the best options. Various small and medium enterprises, doing business as sole proprietors, might enter into the corporate domain. The concept would boost the flow of foreign funds into India, as the requirement for a nominee shareholder would be done away with.*

## KEYWORDS

one person company, companies act, 2013, meetings.

## INTRODUCTION

The Companies Act, 1956 has been replaced by the Companies Act, 2013 and most of the provisions of the new Act have come into force with effect from 01.04.2014. An innovative and unique form of business organization called “One Person Company” has been gifted to the Indian Business Community by the Companies Act, 2013. The reason why the Companies Act of 1956 had made it compulsory for a Company to have a minimum of two members (in case of a private limited company) or seven members (in case of public limited company) was so that it could be clearly separated from a sole proprietorship. However, the duplicity of this provision was blatant and rampant. People started forming companies by adding a nominal member, allotting them one single share and retaining the rest of the shares themselves. Thus a person could enjoy the status and benefits of a Company while operating and functioning like a proprietary concern for all practical purposes. Hence, to make things clearer and more logical, an option has been created wherein one person can form a company.

## OBJECTIVES

- To know the requirements of formation of One Person Company (OPC)
- To determine the exemptions available to OPCs under the Companies Act, 2013.
- To identify the restrictions and Limitations of OPCs.

## MEANING AND DEFINITION OF ONE PERSON COMPANY

‘One Person Company’ is essentially a legal entity which functions on the same principle as a Company, but with only one member and one shareholder. It was an alternative for Indians, who typically operate using the risky concept of a proprietorship. Section 2(62) of the Companies Act, 2013 defines ‘One Person Company’ to mean a company which has only one person as a member.

## FORMATION OF ONE PERSON COMPANY

Section 3 (1) (c) of the Companies Act, 2013 provides that a ‘One Person Company’ may be formed for any lawful purpose by one person by subscribing his name to a memorandum and complying with the requirements of this Act and the rules made thereunder in respect of registration.

An application for registration of a company shall be filed, with the Registrar within whose jurisdiction the registered office of OPC is proposed to be situated, in **Form No. INC.2** along with the following documents and information:—

- The memorandum and articles of the company duly signed by the subscriber to the memorandum.
- A declaration in the prescribed form (Form INC.8) by an advocate, a chartered accountant, cost accountant or company secretary in practice, who is engaged in the formation of the company, and by a person named in the articles as a director, manager or secretary of the company, that all the requirements of this Act and the rules made thereunder in respect of registration and matters precedent or incidental thereto have been complied with.
- An affidavit in Form INC.9 from the subscriber to the memorandum and from persons named as the first directors, if any, in the articles
  - that he is not convicted of any offence in connection with the promotion, formation or management of any company, or
  - that he has not been found guilty of any fraud or misfeasance or of any breach of duty to any company under this Act or any previous company law during the preceding five years and
  - that all the documents filed with the Registrar for registration of the company contain information that is correct and complete and true to the best of his knowledge and belief;
- The address for correspondence till its registered office is established.
- The particulars of name, including surname or family name, residential address, nationality and such other particulars of subscriber to the memorandum along with proof of identity.
- The particulars of the persons mentioned in the articles as directors of the company, their names, including surnames or family names, the Director Identification Number, residential address, nationality and particulars of proof of identity in Form DIR.12; and
- The particulars of the interests of the persons mentioned in the articles as directors of the company in other firms or bodies corporate along with their consent to act as directors of the company in Form DIR.12.

## CERTIFICATE OF INCORPORATION/FORMATION

The Registrar shall issue a certificate of incorporation on the basis of documents and information filed as above to the effect that the proposed company is incorporated as One Person Company under this Act. On and from the date mentioned in the certificate of incorporation, the Registrar shall allot to the company a corporate identity number (CIN), which shall be a distinct identity for the OPC.

## REQUIREMENTS OF COMPANY (INCORPORATION) RULES, 2014 WITH RESPECT TO FORMATION OF ONE PERSON COMPANY

- Only a natural person who is an Indian citizen and resident in India shall be eligible to incorporate a One Person Company. The term “resident in India” means a person who has stayed in India for a period of not less than one hundred and eighty two days during the immediately preceding one calendar year [Rule 3(1)].
- No person shall be eligible to incorporate more than a One Person Company or become nominee in more than one such company [Rule 3(2)].

3. The subscriber to the memorandum of a 'One Person Company' shall nominate a person, who shall, in the event of the subscriber's death or his incapacity to contract, become the member of that One Person Company. Prior written consent of such person is required to be obtained before his nomination as such [Rule 4(1)].
4. Such nomination in Form No INC.2 along with consent of such nominee obtained in Form No INC.3 and fee as provided in the **Companies (Registration offices and fees) Rules, 2014** shall be filed with the Registrar at the time of incorporation of the company along with its memorandum and articles [Rule 4(2)].

#### SPECIFIC PROVISIONS AND EXEMPTIONS WITH RESPECT TO OPERATION OF ONE PERSON COMPANIES

1. The words "One Person Company" shall be mentioned in brackets below the name of such company, wherever its name is printed, affixed or engraved.
2. Where One Person Company enters into a contract with the sole member of the company who is also the director of the company, the company shall, unless the contract is in writing, ensure that the terms of the contract or offer are contained in a memorandum or are recorded in the minutes of the first meeting of the Board of Directors of the company held next after entering into contract. However, this shall not apply to contracts entered into by the company in the ordinary course of its business. The company shall inform the Registrar about every contract entered into by the company and recorded in the minutes of the meeting of its Board of Directors within a period of fifteen days of the date of approval by the Board of Directors [Section 193].
3. One person Company is not required to hold Annual General Meeting of Shareholders (Section 96). Further it is not required to convene Extra-Ordinary General Meetings. Therefore, the provisions of section 98 and sections 100 to 111 (both inclusive) of the Companies Act, 2013 shall not apply to a One Person Company (Section 122).
4. For the purposes of Section 114 of the Companies Act, 2013, any business which is required to be transacted at an annual general meeting or other general meeting of a company by means of an ordinary or special resolution, it shall be sufficient **in case of One Person Company**, if the resolution is communicated by the member to the company and entered in the minutes-book required to be maintained under section 118 and signed and dated by the member and such date shall be deemed to be the date of the meeting for all the purposes under the Companies Act, 2013.
5. Where there is only one director on the Board of Directors of a One Person Company, any business which is required to be transacted at the meeting of the Board of Directors of a company, it shall be sufficient if, in case of such One Person Company, the resolution by such director is entered in the minutes-book required to be maintained under section 118 and signed and dated by such director and such date shall be deemed to be the date of the meeting of the Board of Directors for all the purposes under the Companies Act, 2013.
6. A One Person Company shall file a copy of the financial statements duly adopted by its member, along with all the documents which are required to be attached to such financial statements, within one hundred eighty days from the closure of the financial year (Section 137).
7. The annual return shall be signed by the company secretary, or where there is no company secretary, by the director of the company.
8. According to Section 149, every company shall have a Board of Directors consisting of individuals as directors and shall have—
  - (a) a minimum number of three directors in the case of a public company, two directors in the case of a private company, and one director in the case of a One Person Company; and
  - (b) a maximum of fifteen directors:

Therefore, One Person Company can also have maximum of fifteen directors.

9. A One Person Company shall be deemed to have complied with the provisions of Section 173 if at least one meeting of the Board of Directors has been conducted in each half of a calendar year and the gap between the two meetings is not less than ninety days. In case of other companies, as required by Section 173, they are required to hold a minimum number of four meetings of its Board of Directors every year in such a manner that not more than one hundred and twenty days shall intervene between two consecutive meetings of the Board.
10. Nothing contained in Section 174 with respect to quorum for a meeting of the Board of Directors of a Company shall apply to One Person Company in which there is only one director on its Board of Directors.
11. The financial statement of One Person Company may not include the cash flow statement [Section 2(40)]. In case of other Companies, the financial statement include:- (i) a balance sheet as at the end of the financial year; (ii) a profit and loss account, or in the case of a company carrying on any activity not for profit, an income and expenditure account for the financial year; (iii) cash flow statement for the financial year; (iv) a statement of changes in equity, if applicable; and (v) any explanatory note annexed to, or forming part of, any document referred to in sub-clause (i) to sub-clause (iv).

#### RESTRICTIONS WITH RESPECT TO OPERATION OF ONE PERSON COMPANY

Companies (Incorporation) Rules, 2014 lays down certain restrictions on the operation of One Person Company which are as follows:-

1. One Person Company cannot carry out Non-Banking Financial Investment activities including investment in securities of any body corporate [Rule 3(6)].
2. Where the paid up share capital of an One Person Company exceeds fifty lakh rupees or its average annual turnover during the relevant period exceeds two crore rupees, it shall cease to be entitled to continue as a One Person Company [Rule 6(1)].

(ii) Such One Person Company shall be required to convert itself, within six months of the date on which its paid up share capital is increased beyond fifty lakh rupees or the last day of the relevant period during which its average annual turnover exceeds two crore rupees as the case may be, into either (a) a private company with minimum of two members and two directors or (b) a public company with at least of seven members and three directors [(Rule 6(2))].

**Explanation.**-For the purposes of this rule, "relevant period" means the period of immediately preceding three consecutive financial years.

(iii) Such Company shall within period of sixty days give a notice to the Registrar in **Form No.INC.5** informing that it has ceased to be a One Person Company and that it is now required to convert itself into a private company or a public company by virtue of its paid up share capital or average annual turnover, having exceeded the prescribed threshold limit [(Rule 6(4))].

1. No One Person Company can convert itself voluntarily into any other kind of company unless two years have expired from the date of incorporation of One Person Company, except threshold limit (paid up share capital) is increased beyond fifty lakh rupees or its average annual turnover during the relevant period exceeds two crore rupees [Rule 3(7)]
2. Such Company cannot be incorporated or converted into a Section 8 Company i.e. Companies for Charitable Purpose [Rule 3(5)]

#### CONCLUSION/RECOMMENDATION

From the above analysis, we can say that the operation of OPCs from legal compliances point of view are relatively simplified and hurdle free. However, experts feel the key challenge for such a company will be to ensure that supporting legislations also recognise such a company as an entity and not just an extension of a sole proprietorship.

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**RURAL MARKETING: AN OVERVIEW**

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**ABSTRACT**

Indian rural market has a vast size and demand base. Rural India comprises all places that are not urban. The government of India only defines a non-urban market. An urban market is the one which has a population density of 400 people per sq/km. 7% of its population has to be involved in non-agricultural activities and there is a municipal body. If we go by statistics, roughly around 70% of the Indian population lives in the rural areas. That's almost 12% of the world population. Rural marketing involves the process of developing, pricing, promoting, distributing rural specific product and a service leading to exchange between rural and urban market which satisfies consumer demand and also achieves organizational objectives. It is a two-way marketing process wherein the transactions can be 1. Urban to Rural- It involves the selling of products and services by urban marketers in rural areas. The researcher frame the objectives are to analyze the production and marketing support services of extension, input supply and marketing and to analyze the structure of Rural Marketing Infrastructure. The success of farmers' markets depends crucially on their marketing committees, which take decisions regarding prices, infrastructure development and support services. Thus, the second recommendation is that these markets should have permanent structures, which are also dynamic at the same time.

**KEYWORDS**

Rural population, rural marketing, marketing infrastructure.

**INTRODUCTION**

India is a land of diversity and about 70% of the Indian population lives in villages. These villages contribute in the economic development of the nation through the production of food grains, vegetables, fruits, etc. Export of these agricultural commodities result in the generation of capital and earnings of foreign exchange. There are 600,000 villages in India 25% of all villages account for 65% of the total rural population. So we can contact 65% of 680 million or 700 million population by simply contacting 150000 villages which shows the huge potential of this market. Indian rural market has a vast size and demand base. Rural India comprises all places that are not urban. The government of India only defines a non-urban market. An urban market is the one which has a population density of 400 people per sq/km. 7% of its population has to be involved in non-agricultural activities and there is a municipal body. If we go by statistics, roughly around 70% of the Indian population lives in the rural areas. That's almost 12% of the world population.

In recent years, rural markets have acquired significance in country India, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. On account of the green revolution in India, the rural areas are consuming a large quantity of industrial and urban manufactured products. In this context, a special marketing strategy, namely, rural marketing has taken shape.

Sometimes, rural marketing is confused with agricultural marketing – the later denotes marketing of produce of the rural areas to the urban consumers or industrial consumers, whereas rural marketing involves delivering manufactured or processed inputs or services to rural producers or consumers. Also, when we consider the scenario of India and China, there is a picture that comes out, huge market for the developed products as well as the labor support. This has led to the change in the mindset of the marketers to move to these parts of the world. To expand the market by tapping the countryside, more and more MNCs are foraying into India's rural markets. Among those that have made some headway are Hindustan Lever, Coca-Cola, LG Electronics, Britannia, Standard Life, Philips, Colgate Palmolive and the foreign-invested telecom companies.

**RURAL MARKETING**

Rural marketing involves the process of developing, pricing, promoting, distributing rural specific product and a service leading to exchange between rural and urban market which satisfies consumer demand and also achieves organizational objectives. It is a two-way marketing process wherein the transactions can be 1. Urban to Rural- It involves the selling of products and services by urban marketers in rural areas. These include Pesticides, FMCG Products, Consumer durables, etc. 2. Rural to Urban- Here, a rural producer (involved in agriculture) sells his produce in urban market. This may not be direct. There generally are middlemen, agencies, government co-operatives, etc who sell fruits, vegetables, grains, pulses and others. 3. Rural to rural- These include selling of agricultural tools, cattle, carts and others to another village in its proximity

**OBJECTIVES OF THE STUDY**

1. To analyze the production and marketing support services of extension, input supply and marketing.
2. To analyze the structure of Rural Marketing Infrastructure.
3. To analyze the determinants of marketable supply
4. To analyze the market structure, conduct and performance
5. To identify major constraints, opportunities of Marketing and supply

**STATEMENT OF THE PROBLEM**

The nature of the product on the one hand and the lack of organized market system on the other have resulted in low producers price. There are production and marketing problems challenging fruit and vegetable development in the District. These are input supply, pest and disease, low productivity, production seasonality from the production side and lack of transport, storage, post handling facilities, organized market system from the marketing side.

**SCOPE OF THE STUDY**

The area coverage of this study is Thanjavur District in Tigray national regional state with specific focus on Fruits and Vegetables. These crops account for the major proportion of fruit and vegetable production in the District and pass through a number of marketing stages.

**SIGNIFICANCE OF THE STUDY**

This study might generate important information useful to formulate fruit and vegetable marketing development programs and guidelines for interventions that would improve efficiency of the fruit and vegetable marketing system. The potential users of the results of this study would be farmers, traders, policy makers, governmental and non-governmental organization, who want to introduce interventions in fruit and vegetable marketing system. Furthermore, this study could be used as source material for further study.

**RESEARCH METHODOLOGY**

The research methodology is a way to solve the research problems systematically. In this, we study the various steps, that are one rally adopted by the researcher in studying his research problems along with the logic behind them. It is necessary for the researcher to know not only the research but also the methodology.

**METHODS OF DATA COLLECTION**

Data were collected from primary and secondary sources. Primary data sources incorporated the entire situations of the marketing system from the producing farmer up to the retailers through structured questionnaire. The most important data types collected consist of production, buying and selling, pricing, input delivery, determinants of market supply, production and marketing problem and characteristics. The secondary data have been collected from the text books, journals and websites etc.

**SAMPLING PROCEDURE**

A multi-stage random sampling technique was employed. The sampling covered farmers and retailers to probability proportional to sample size.

**DISCUSSION & SUGGESTIONS OF THE STUDY**

The study found out that only 7 wholesaler abide private loan. Various banks are now implementing the micro credit scheme to help the small traders. The vegetable traders can utilize this facility without approaching moneylenders. This scheme is very easy to obtain, charges low interest and has convenient repayment system. The street vendors face various financial and marketing problem. This is more acute for women vendors. Hence they could form themselves into self help groups which would help them solve their problems.

The supply of vegetables to the wholesalers also comes only from other states especially Tamilnadu. This increases the price due to transport cost. This could be solved if more vegetables are procured from nearby districts.

Prices of vegetables are fixed by wholesalers/retailers. Since most of the traders on want members of the merchant association. If all the traders joined the association and fix the price collectively along with the market committees the prices could be stable and reasonable.

**CONCLUSION**

The district is essentially a deltaic terrain and greater part of its consists of an undulating plain bisected by the valley of Cavury. The climate of the district is basically tropical and the district falls under the category of medium and high rainfall region with annual average rainfall of 1053 mm. Major part of precipitation is received through North East Monsoon (October to early December). The soils in the district range from fine alluvial in Cauvery Delta to sandy soils in coastal areas. The farmers' markets provide farmers with instant cash and fair prices and also provide a place to the consumers wherein they can buy vegetables and fruits cheaper than the retailer market. These can also enable farmers to withstand the forces of globalisation that have already forms of contract farming and corporate farming, which is fast gaining ground in India. The success of farmers' markets depends crucially on their marketing committees, which take decisions regarding prices, infrastructure development and support services. Thus, the second recommendation is that these markets should have permanent structures, which are also dynamic at the same time.

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## A STUDY OF AWARENESS ABOUT LIFE INSURANCE SCHEME AMONG PEOPLE IN KANGRA DISTRICT OF HIMACHAL PRADESH

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### ABSTRACT

*Insurance is brought in order to hedge the possible risk of the future which may or may not take place. This is a mode of financial insuring. If an incident happens then the loss does not affect the present well being of the person or the property insured. Thus, through insurance a person gets security and protection. In this paper an aggressive attempt has been made to analyze the awareness regarding life insurance policy. The effect of demographic variables like occupation, education, gender, age and income is also related with awareness of life insurance among the policy holders and those who do not have insurance policy. The Study reveals that the most of respondents are aware about life insurance policies but reaming 18 percent people are not aware about life insurance policy. Female, less educated, farmers and low income respondents are not aware about life insurance policies.*

### KEYWORDS

life insurance, demographic variables, percentage and pie-chart.

### 1. INTRODUCTION

Insurance policy compensates those losses which are uncertain and affect every human life. The trend of insurance policy becomes quite interesting among all those minds who know the meaning of uncertainty in life. Insurance is brought in order to hedge the possible risk of the future which may or may not take place. This is a mode of financial insuring that if such an incident happens then the loss does not affect the present well being of the person or the property. Through insurance a person buy security and protection. Insurance reimburses or protects a person from contingent risk of losses through financial means, in return for relatively small, regular payments to the insuring body or insuring company. The insurance principle comes to be more and more useful in modern affairs. Not only does it serve the ends of individuals or special group of individuals, but it also tends to pervades transformation our modern social order too. Insurances reduce the impact of risk of the owner and those who depends on the assets. However the financial support can be evaluated and compensated.

### 2. CONCEPT OF INSURANCE

Human life is subject to risk-risk of death or disability due to natural or accidental causes. Humans are also prone to disease, the treatment of which may involve huge expenditure. On the other hand, property owned by man is exposed to various hazards, natural and man-made. Risk has the element of unpredictability death/disability or loss/damage could occur at anytime. Losses can be mitigated through insurance. Insurance is a commodity which offers protection against various contingencies. An insurance contract promises to make good to the insurance a certain sum in consideration for a payment in the form of premium from the insured. Insurance offers security and peace of mind to the individual. The concept of insurance is that the losses of a few are made good by contribution from many. It is based on the law of large numbers. It stemmed from the need of man to find a solution for mitigation of losses. It also reflects the nature of man to find a solution for mitigation of losses. It also reflects the nature of man to find a solution collectively.

The Government of India (1993), constituted a committee for recommending improvements in insurance sector under the chairmanship of Dr. R. N. Malhotra, Ex-Governor of RBI. sWorking of Insurance Corporation and to make recommendations for change in structure of insurance industry. On 7 January, 1994 the committee submitted its recommendations to the finance minister. But these were implemented from 2000. These have made splendid impact on the country's life and non-life insurance business sector. Some of the important recommendations were as follows:

1. The private sector should also be permitted in insurance sector, but some company not be permitted to perform both life and general insurance business.
2. One state co-operative in each state to set up life insurance business.
3. All the four associate companies of general insurance should be granted permission to perform their business independently and GIC should work only as Reinsurance Company.
4. Insurance regulatory authority should be setup.
5. Nationalized insurance companies should face competition.
6. Insurance intermediary system to be revamped.
7. Pricing of insurance product and system of loss assessment should be revising.
8. Pension scheme need to be popularized.
9. Technology should be drastically upgraded.
10. Subject foreign operations to rigorous scrutiny.
11. Ombudsman should be setup.

### 3. REVIEW OF LITERATURE

The insurance sector in India is destined to be one of the highly charged intellectual atmospheres in next few days. Professional literature are bound to provide secrets of insurance columns for the users to plunges for the entrepreneurs and service providers will harness power to propel them into the happening zone of the future business. Ellis et.al (2000) discussed in their paper "Health insurance in India, prognosis and prospectus". Comes up with a series of recommendations including improvements in delivery of health care and its financing, efficient functioning of the ESIS (employees state insurance scheme) and CGHS (central government health scheme) amending the Medi-claim system to tap the huge market potential, modification policies, alternatives in the exclusion clause,

enhanced competition and possible privatization of health insurance within a strict regulatory regime. **Rande et.al, (2000)** stated that the insurance regulation in India is a challenge and a necessity actions for the healthy growth of this industry. The challenge for regulator then is to maintain an equal distance between the private players and the government in the grab of the incumbent. Insurance is a big business and will certainly grow. Insurance pension funds are the domain of big institutional investors who will play an important role in the functioning of financial sector and more importantly also in corporate governance. **RBI (2000)** stated that commercial bank has to adopt three results to satisfy customers: First is Undertake distribution of insurance product as an agent of insurance companies on fee basis, Second is Make investment in an insurance company for providing infrastructure and service support and third Setup a joint venture company for undertaking insurance business with risk participation. **Garg, (2001)**, concluded that insurance is Rs. 400 billion businesses in India and yet its spread in the country is relatively thin and shallow. **Bhatt et.al, (2000)** concluded that the medi-claim scheme sun by the government owned general insurance corporation of India (GICI) is currently the only private voluntary health insurance scheme available in India. This scheme has been in operation since 1986 and from time to time a number of revisions have been made to address the need of its clients. The analysis of the claim and reimbursement under this scheme is scanty. **Bakshi, (2002)**, described that the process of evolution for the Indian insurance industry has been rather slow due to prolonged state control. **Purdy (2004)**, stated that "India is vastly under insured country in world". It is at the 18<sup>th</sup> position among life insurance market and 28<sup>th</sup> in non-life insurance market in world. This indicates that there is vast untapped market, particularly for insurance products. **Bansal, (2005)**, concluded that insurance penetration both in life and non-life business in country is very low. The potential of insurance business in India is phenomenal as still more than 40% of the insurable population is not covered by insurers. **Jhaveri, Nani, (2005)** suggested that sale of insurance is driven by demand side factors; even agent find it convenient to push insurance as saving product to increase their margins. Agents should guide the consumers about the right product for them at right time keeping in mind the long term implications. **Bakshi, (2005)** argued that re-tariff the market would be logical after privatization. The low penetration level in domestic market shows robust growth in the sector and thus and integrated approach is required to create awareness and enhance the reach through cost-effective distribution and product innovation. **Rajesham et.al,(2006)**, highlighted the suggestion to the insurance companies. Insurance companies of India are required to come up with multi-benefit policies including tax benefits with quantity based timely customer services and need to focus on health insurance which is one of the untapped area of insurance including services through innovative. **Hasanbanee et al, (2007)**, stated that in India, insurance has not been on the main agenda of either individuals or corporate. Hence, reforms encompass not merely regulatory intervention but also promotional effort to develop the market. The steady growth of the industry, as also the consolidation of private players progressively bears a silent testimony to the proactive regulatory regime in place in India. **Chui et al, (2008)** stated in their article "National Culture and insurance consumption" that individualism indeed has a significant, positive effect on life insurance consumption, whereas power distance and masculinity/femininity have significant negative effects. However the relationship between uncertainty avoidance and life insurance consumption is weak. **Venkatachalam et al, (2010)** stated that as policyholder's awareness has been found to influence their level of satisfaction, the insurance company should come forward to present advertisement in regional language. It will create awareness in the minds of public at large. Exhaustive market survey, consumer education programme, effective advertising campaign customer grievance cell and effective after sales services are some steps which improves the marketing of rural insurance. **Tiwari et al, (2010)**, described that in insurance, the slowdown affects is that in insurance, the slowdown affects in comparatively less as people are still buying policies but at slower rate. **Arulsuresh et al, (2011)** concluded that LIC of India is a service oriented industry. The important duty of a development officer is to locate markets for life insurance business in the area in which he operates is also. It was also revealed that the development officer works through the agency organization, to achieve the objectives of the LIC of India. So The success of the insurance industry is primarily depend upon meeting the rising expectations of general public who is real king in the liberalized insurance market. Increasing the awareness is a condition precedent to penetration of life insurance. The key to life insurance sector growth is through an integrated approach which includes creating knowledge about life insurance among people, enhancing reach through cost-effective distribution, meeting customer need through product innovation. To understand the growth and development and the future aspect of life insurance sector, to know the awareness level about its policies, effective source of information, expectations, and requirements of people regarding insurance etc. are the major issue of opportunities and challenges for a life insurance sector. Customer relationship management is a comprehensive approach for creating, maintaining and expanding customer relationship. But it cannot meet the expected requirements due to lack of awareness among people, limited participation of the people in the marketing research and attitudinal problem's at the front end office. It is the need of hour to know and create life insurance awareness among the people. It will require a whole lot of efforts on the supply and distribution side. The present study is an effective step towards this examination which reveals the effect of personal variables on awareness regarding insurance policy.

#### 4. SCOPE OF THE STUDY

The present study is related to Kangra Town which is one among the few places in the world where an enormous amount of history and heritage has been distilled into such a small place. The town came into existence in the first quarter of the ninetieth century. The main focus of study is to examine the life insurance in Kangra Town; percentage of insured people and many other issues related to life insurance .An effort has insurance policies. All aspect related to life insurance have been studied in the present study.

#### 5. OBJECTIVES

1. To study the awareness of life insurance through demographic variable.
2. To make suggestion to how to increase the level of insurance awareness.

#### 6. RESEARCH METHODOLOGY/DESIGN

The present study is descriptive in nature. In order to know about the awareness level of people in Kangra Town and the reach of life insurance sector among people of Kangra Town, primary data has been collected form 200 respondents. The efforts have been made to include all possible questions to collect all the possible in formations consistent with the objective of the research work. The questionnaire has covered various aspects about respondent's personal profile, knowledge regarding life insurance policies, source of information, their preference regarding insurance companies, their opinion on different issues related to life insurance etc.

#### 7. ANALYSIS AND INTERPRETATION

In the present study, the focus of discussion has been on the consumer's awareness with life insurance in Kangra Town. The respondent's opinion on the basis of classification of gender, age, education, occupation and annual income with awareness level about life insurance policies, source of information, number of policies held, reason behind insuring their life and preference of company. The collected data was with the help of percentage method and pie -chart.

##### I. AWARENESS ABOUT LIFE INSURANCE

It has been shown in the classification of respondent's on the basis of awareness level with life insurance in Kangra town. It is clear that majority of people i.e. 82.0 percent are aware of life insurance business whereas small number of people i.e. 18 percent in Kangra are still not aware of life insurance.

TABLE NO. 1: AWARENESS LEVEL OF RESPONDENTS WITH LIFE INSURANCE

S.NO	DETAIL	NO. OF RESPONDENTS	PERCENT
1.	Aware	164	82.00
2.	Not aware	36	18.00
	Total	200	100.0

Source: Data Compiled Through Questionnaire



The Table.1 shows classification of respondents on the basis of awareness level with life insurance sector. The study revealed that the majority of respondents have aware about life insurance policy.

TABLE-2: CLASSIFICATION ON THE BASIS OF AGE AND AWARENESS LEVEL WITH LIFE INSURANCE

SR. NO	AGE GROUP	AWARE	NOT AWARE	TOTAL
1.	below to 30	44 (80.0)	11 (20.0)	55 (100.0)
2.	30-40	38 (84.4)	7 (15.6)	45 (100.0)
3.	40-50	44 (78.6)	12 (21.0)	56 (100.0)
4.	Above -50	38 (86.4)	6 (13.6)	44 (100.0)
	<b>Total</b>	<b>164 (82.0)</b>	<b>36 (18.0)</b>	<b>200 (100.0)</b>

Source: Data Compiled Through Questionnaire.

From the table it is clear that majority of people of all age groups are aware of life insurance business. The awareness level is highest among those who belongs to higher age group (above 50) i.e. 86.4 percent followed by those who are of age group 30-40 year. i.e. 84.4 percent.

TABLE-3: CLASSIFICATION ON THE BASIS OF SEX AND AWARENESS LEVEL WITH LIFE INSURANCE SECTOR

Sr. No	Sex	Aware	Not aware	Total
1.	Female	62 (78.5)	17 (21.5)	79 (100.0)
2.	Male	102 (84.3)	19 (14.9)	121 (100.0)
	<b>Total</b>	<b>164 (82.0)</b>	<b>36 (18.0)</b>	<b>200 (100.0)</b>

Source: Data Compiled Through Questionnaire

It has been shown in the classification of respondent's on the basis of sex and their awareness level with life insurance business. The majority of people in both sex groups are aware of life insurance business i.e. 84.3 percent males and 78.5 percent females. It is clear that males are more aware than females in Kangra although the difference in awareness between them is marginal.

TABLE-4: CLASSIFICATION ON THE BASIS OF EDUCATION LEVEL AND AWARENESS LEVEL WITH LIFE INSURANCE

Sr. No	Education level	Aware	Not aware	Total
1.	Illiterate	13 (52.0)	12 (48.0)	25 (100.0)
2.	Up to 12 <sup>th</sup>	19 (59.4)	13 (40.6)	32 (100.0)
3.	Graduation	63 (86.3)	10 (13.6)	73 (100.0)
4.	Post-graduation	69 (98.5)	1 (1.5)	70 (100.0)
	<b>Total</b>	<b>164 (82.0)</b>	<b>36 (18.0)</b>	<b>200 (100.0)</b>

Source: Data Compiled Through Questionnaire

It has been shown in table 4 the classification of respondent's on the basis of education and their awareness level with life insurance business. It is clear that awareness level of life insurance in Kangra is positively correlated with the level of education. The degree of awareness is very high among highly educated people. On the other hand, illiterate people are least aware about life insurance business. The awareness level is highest among post graduated people i.e. 98.5 percent followed by graduate people i.e. 86.3 percent where as illiterate people are least aware i.e. 52.0 percent.

TABLE NO.5: CLASSIFICATION ON THE BASIS OF OCCUPATION AND AWARENESS LEVEL WITH LIFE INSURANCE BUSINESS

Sr. No	Occupation	Aware	Not aware	Total
1.	Agriculture	16 (72.7)	6 (27.3)	22 (100.0)
2.	Business	45 (75.6)	15 (25.0)	60 (100.0)
3.	Govt. employee	53 (85.5)	9 (14.5)	62 (100.0)
4.	Private employee	50 (89.3)	6 (10.7)	56 (100.0)
	<b>Total</b>	<b>164 (82.0)</b>	<b>36 (18.0)</b>	<b>200 (100.0)</b>

Source: Data Compiled Through Questionnaire

It has been shown in the classification of respondent's on the basis of occupation and their awareness level with life insurance business. The majority of people irrespective of their occupation are well aware of life insurance business. The proportion of awareness among private employees is very high i.e. 89.3 percent, followed by govt. employees i.e. 85.5 percent, business group i.e. 75.6 percent and agriculture group i.e. 72.7 percent.

TABLE NO. 6: CLASSIFICATION ON THE BASIS OF ANNUAL INCOME AND AWARENESS LEVEL WITH LIFE INSURANCE

Sr. No	Annual income	Aware	Not aware	Total
1.	Below to 150,000	59 (70.2)	25 (28.6)	84 (100.0)
2.	150,000-300000	65 (86.7)	10 (13.3)	75 (100.0)
3.	Above 300000	40 (97.5)	1 (2.5)	41 (100.0)
	<b>Total</b>	<b>164(82.0)</b>	<b>36 (18.0)</b>	<b>200(100.0)</b>

Source: Data compiled through questionnaire

It has been shown in the classification of respondent's on the basis of annual income and their awareness level about life insurance business. It is clear that majority of people in Kangra of all income groups are aware of life insurance business. However the awareness level increases as the level of income increases. People who earns more than Rs.300000 per annum are highly aware of life insurance i.e. 97.5% followed by those who earn between 150000 to 300000 i.e. 86.7 percent and those who earn up to 150000 i.e. 70.2 percent.

## 8. CONCLUSION AND RECOMMENDATION

The awareness level of life insurance shows that the majority of respondents are aware about life insurance policy. 82 percent respondents are aware about life insurance. On the other hands age wise classification shows that that the overall age group has aware from life insurance. Here we are strongly recommended that the insurance companies required to initiate start the awareness programs at the lower level. The sex wise classification of awareness of life insurance revealed that the majority of male respondents more aware from female respondents and there is strongly recommended that the start the awareness programs for females. The study also shows that the awareness level regarding education level very high and we are strongly recommended that the start awareness programs for the less educated people. The occupation wise break up of awareness regarding life insurance shows that the private sectors employees highly aware from life insurance followed by government employees, business man and farmers. We are strongly recommended that the awareness programmers start for the framers and businessmen. The income wise break up of awareness regarding life insurance policy revealed that the high income people very much aware for the life insurance. The income group less than Rs. 1,50,000 very less aware about insurance policy ant strongly recommended for the start awareness programs for low income peoples.

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## A STUDY TO ANALYSE THE RELATIONSHIP BETWEEN THE PRODUCTION OF STEEL AND FERRO ALLOYS IN THE WORLD WITH SPECIAL REFERENCE TO INDIA

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### ABSTRACT

*There is huge scope for Indian Steel Industry to increase its market share in the world's total steel production considering the consistent growth rate of Indian economy in coming years, slowdown of other emerging economies, domestically increasing usage of the steel etc. Ferro alloys are vital inputs for production of all the types of steels. The steel industry and steel and iron industry are the major consumer of Ferro alloys. Therefore, it is imperative to study the relationship between these two industries. And for this purpose a study to analyze the relationship between the production of steel and the production of Ferro alloys in the world with special reference to India has been done. In this research paper, the data for a period of twelve years are collected from various authenticated secondary sources and tabulated appropriately. The data is then analyzed using the various statistical tools such as correlation analysis, hypothesis testing etc. From the data analysis and discussion, it is found that there is significant relationship exist between the production of steel and production of the Ferro alloys at global level. Further, with reference to India also the same relationship stands valid.*

### KEYWORDS

Ferro alloys, production, relationship, steel industry.

### INTRODUCTION

The world has evolved a lot after the World War II. This development has been possible because of the remarkable performance of various industries and one of the most important out of them is the steel industry. Steel industry is considered as the core industry across the globe and its economic importance is immense. This industry has gone through various phases of economic cycle which results in increase or decrease in the production of steel as the usage of the steel is linked to the economic activities such as infrastructural development and others. In spite of going through good and bad patches, the overall production of the steel has shown remarkable growth. The production of the steel in the world since 1950 till 2014 has been tabulated in the table 1. In 1950 the world steel production was 189 million tonnes which rises to 1665 million tons in 2014. This means world steel industry has grown around 9 times in last 65 years.

**TABLE 1: WORLD STEEL PRODUCTION 1950 TO 2014 (Million Tonnes)**

Year	Production
1950	189
1960	347
1970	595
1980	717
1990	770
2000	850
2005	1148
2010	1433
2014	1665

Source:- World Steel Association

There are many industries which are directly or indirectly linked to Steel Industry and Ferro alloys industry is one of them. Ferro alloys are vital inputs for production of all the types of steels. They are used to impart various properties to the steel and steel industry is the major consumer of Ferro alloys which suggest that Ferro alloy industry is allied industry of steel Industry. Thus, it is important to understand how closely these two industries have been associated with each other and hence the purpose of this paper is to study how significantly these industries are related to each other. To find out this here a study has been carried out to analyze the relationship between the production of steel and production of Ferro alloys. The research involves the study of production of steel in the world to understand the trend in steel production. Later, the production of steel and the Ferro alloys for a period of twelve years have been studied very thoroughly. Appropriate statistical tools have been used so as to ensure the accuracy in the data analysis. To study the relationship of the above stated industries the analysis has been done for the world as a whole as well as for India separately since in this study the special reference has been given to India. The findings and conclusions are discussed thereafter.

### REVIEW OF LITERATURE

In the research paper 'A study on capital structure determinants of Indian steel companies' author 'Shrabanti Pal' used the correlation and regression analysis to explore the relationship between dependent variable leverage and other independent variables like tangibility, size, non-debt tax shield, growth opportunity, profitability and business risk.

In the paper 'the analysis of the correlation between the economic growth and crude steel production in the period 1991-2011' the authors G. Dobrotă, C. Căruntu has carried out the study with the purpose of analyzing the trend of the crude steel production and the correlation between this and the economic growth. The data used were reported to a set of six countries for the period 1991 to 2011. The results obtained demonstrate the fact that the economic growth rates influence the production of crude steel, but in different proportions from a country to another.

Authors Par Jonsson, Thobias Sjoqvist, and Oystein Grong in their article on 'Future Demands on Ferroalloys from the Customers in the Steel Industry', discussed the possible reasons for increasing trend in improving the knowledge of how size, distribution and composition of inclusions change during steel making in the recent years.

In a paper of 'A brief history of Indian iron and steel industry', the author K.N.P. Raahas described the journey of Indian Steel industry.

In the paper 'Indian Ferro Alloy Industry– Present Status and Future Outlook' the authors C.N. Harman and N.S.S.RamaRao, discussed in detail about the evolution of the Indian Ferro alloy industry in a phased manner.

B. Sinha and M. Ayyamperumal in their paper 'Technology of Ferro Alloys Making in India- A status and Recent Developments', highlighted the production technology. The technology of bulk ferro alloy processing in general and Research and Development activities carried out in particular have been discussed in detail in this paper.

In the paper 'The Indian Ferroalloy Industry At Cross Roads'- the paper for Metals & Minerals Review – Ferroalloy Special – January 2013 issue the author Prabhaskar Gokarn, has discussed in detail the various aspects regarding the past performance of the industry and the expected growth of it.

The authors Didaleusky, J.R., Jorgenson, J.D., Corathers, L.A., Fenton, M.D., Kuck, P.H., Papp, J.F., Polyak, D.E., Shedd, K.B. in their paper 'Changes in the North American ferroalloys industry structure and trends in the industry during the past 20 years' have analysed the changes in the North American (Canada, Mexico, and the United States) ferroalloys industry between 1987 and 2007 with respect to production, imports, exports, pricing, and the structure of ownership since 1987. They found that in North America there has been a decline in ferroalloys production. The number of operating companies and plants has decreased, and there has been a steady decrease in ferroalloy production while overall world production has increased.

## NEED/IMPORTANCE OF THE STUDY

As per World Steel Association, often abbreviated as world steel-the international trade body for the iron and steel industry, in the steel production in 2014, China was at the top with the 822.7 million tonnes production and India was at number four with 86.5 million tonnes steel production. India's market share in world's total steel production is only 6% whereas China's market share is more than 50%. China's market share increases from 18% in 2001 to 50% in 2014. This is the period when China recorded highest growth rate in the world and it is the undoubtedly the fastest growing economy in the world. But as estimated by IMF China's growth will slow down in coming years and India will become the fastest growing economy of the world by 2019. In such scenario when the overall growth would slow down, naturally China's steel production will also slow down which will create an opportunity for Indian steel makers to increase their market share in world steel production. Further on consumption side, India's per capita consumption of steel in 2014 was just 59.9 kg which is very low as compared to major nations of the world. China's usage of the steel increases from 153.6 million tons to 700.2 million tons while during the same period India's steel usage increases from 27.4 million tons to 73.7 million tons. This shows that the usage of steel in India is very low as compared to China. Now, India is in process of developing world class infrastructure which naturally increases the domestic demand/consumption/usage of the steel.

Thus, expected slowdown in China, increasing demand of steel from other developing countries to meet their infrastructure requirements and increasing domestic demand for steel keeping in view the overall trend of steel in consumption across the globe and decent pace of overall growth of the Indian economy compared to other countries, Indian Steel Industry has golden opportunity to increase the market share. So, when Indian Steel Industry will grow, the industry which is closely associated with Steel Industry has all the potential to grow. Ultimately, these associated industries will be benefited by the growth of the steel industry. Therefore, the analysis of the relationship between the production of steel and Ferro alloys becomes very important in finding out association of these two industries which ultimately help Indian Ferro alloy industry to be in the state of readiness to match up the requirement of Indian Steel industry

## OBJECTIVES

The core objective of this study is to find out whether there is any relationship between the production of steel and the Ferro alloys. This study is in special reference to India keeping in mind huge prospect of growth for Indian steel industry. Thus the objectives of the study are as under:-

1. To study the relationship between the production of Steel and Ferro alloys at global level.
2. To study the relationship between the production of Steel and Ferro alloys in India context.

## RESEARCH METHODOLOGY

### NATURE AND SOURCE OF THE DATA

The data which is being used for the purpose of this study is collected from secondary sources. The websites of various international national agencies such as world steel organization, international monetary fund, Indian Ferro Alloy Producers' Association; government websites like websites of US government Geological department, Indian steel ministry etc. are used for collecting the data. Further the year books of Indian Bureau of Mines (IBM) are also used to collect the data.

### SAMPLE SIZE AND PERIOD

The data for a period of twelve years i.e. from 2001 to 2012 for world and Indian steel and ferro alloy industry is taken for this study.

### TOOLS AND TECHNIQUES

Pearson Correlation coefficient is used to find out the relationship between production of steel and production of the Ferro alloys. The variables used in the study are quantitative variables. Hypothesis testing has also been carried out.

### FORMULATION OF HYPOTHESIS

The hypothesis are formulated taking into account the objective of the study. The hypothesis for this study as follows:

1. **H1:** There is significant positive relationship between the production of Steel and Ferro alloys at global level.
2. **H1:** There is significant positive relationship between the production of Steel and Ferro alloys in case of India.

## DATA ANALYSIS AND HYPOTHESIS TESTING

The data for the world's total Ferro alloys production versus world's total steel production is tabulated in the table 2. The data is taken from 2001 to 2012 and this period represent both bull and bear phase-Bull run in around 2003-04 especially in emerging economies and bear phase in 2008-09.

TABLE 2: PRODUCTION OF FERRO ALLOYS & STEEL AT WORLD LEVEL (in MT)

Year	Ferro alloy production	Steel Production
2001	19,200,000	851,073,000
2002	20,300,000	904,170,000
2003	22,800,000	969,915,000
2004	26,300,000	1,062,541,000
2005	28,000,000	1,147,805,000
2006	32,800,000	1,250,107,000
2007	37,900,000	1,348,122,000
2008	37,600,000	1,343,269,000
2009	38,300,000	1,238,285,000
2010	45,800,000	1,432,761,000
2011	48,300,000	1,537,206,000
2012	47,900,000	1,559,472,000

Source: US geological survey and world steel association

TABLE 3: CORRELATION STATISTICS

	Ferro alloy production	Steel Production
Ferro alloy production	1	
Steel Production	0.982617439	1

The coefficient of correlation is calculated as 0.982617439. The calculated value is nearer to the 1, indicating the significantly positive correlation between the two variables.

**HYPOTHESIS TESTING**

**H0:-** There is no significant relationship between the production of the Steel and Ferro alloys at global level.

**H1:-** There is significant positive relationship between the production of the Steel and Ferro alloys at global level.

In this case, on calculating the t value using the t value formula  $t = \{r(n-2) / \sqrt{1-r^2}\}^{1/2}$  comes out to be **45.03626999**

Now, on using **T (DIST)** function in excel worksheet with  $t = 45.036$ , degrees of freedom= 2 and for two tail the values comes out to be **0.0000000000007019**.

This number is very low as compared to significant level 0.05 hence we reject the null hypothesis H0 and accept the alternate hypothesis H1.

**INDIAN CONTEXT**

The data for the India's total Ferro alloys production versus India's total steel production is tabulated in the table 4. The data is taken for twelve years i.e. from 2001 to 2012.

TABLE 4: PRODUCTION OF STEEL &amp; FERRO ALLOYS IN INDIA (in '000 MT)

Year	Ferro Alloy	Steel
2001	903	27291
2002	828	28814
2003	1,016	31779
2004	1,239	32626
2005	1,480	45780
2006	1,645	49450
2007	2,001	53468
2008	2,965	57791
2009	2,220	63527
2010	2,494	68976
2011	2,797	73471
2012	3,000	77264

Source: Indian Bureau of Mines and world steel association

TABLE 5: CORRELATION STATISTICS'

	Prod. of Ferro Alloy	Prod. of Steel
Prod. of Ferro Alloy	1	
Prod. of Steel	0.943761727	1

The coefficient of correlation is calculated as 0.943761727. The calculated value is nearer to the 1, indicating the significantly positive correlation between the two variables.

**HYPOTHESIS TESTING**

**H0:-** There is no positive relationship between the production of the Steel and Ferro alloys in India.

**H1:-** There is significant positive relationship between the production of the Steel and Ferro alloys in India.

In this case, on calculating the t value using the t value formula  $t = \{r(n-2) / \sqrt{1-r^2}\}^{1/2}$  comes out to be **13.6353**

Now, on using **T (DIST)** function in excel worksheet with  $t = 45.036$ , degrees of freedom= 2 and for two tail the values comes out to be **0.000000087121**.

This number is very low as compared to significant level 0.05 hence we reject the null hypothesis H0 and accept the alternate hypothesis H1.

**CONCLUSIONS**

- 1) Thus from the above data analysis and discussion, it is concluded that there is significant positive relationship between the production of the Steel and Ferro alloys at global level.
- 2) Further, with reference to India also there is significant positive relationship between the production of the Steel and Ferro alloys.

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## EFFECTS OF JOB CHARACTERISTICS ON JOB SATISFACTION AMONG THE STAFFS OF INSURANCE COMPANIES IN JAFFNA

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### ABSTRACT

*This study investigated Effects of job characteristics on job satisfaction between the staffs of insurance companies who perform more routine work. A purposive sample of 137 staffs from the insurance companies. Private and public insurance companies of Jaffna district was selected randomly questionnaire were used for measuring job characteristics and job satisfaction respectively. Pearson correlation coefficient and descriptive statistics techniques were used to explain the relationship between independent and dependent variables. The study found there is a positive relationship between job characteristics and job satisfaction of insurance staffs.*

### KEYWORDS

job characteristics, job satisfaction.

### INTRODUCTION

As a topic of central importance in management discipline, job characteristics have emerged interesting that it affects on job satisfaction. According to Hackman and Oldham (1980) job is defined as a collection of related positions that are similar in terms of the work performed or goods served by the organization. Job characteristics thus refer to the content and structure of jobs that is performed by employees. The focus of job characteristics research tends to be on the tasks and activities that job incumbents perform on a day-to-day basis.

Task characteristics are primarily attributable to the traditional focus on job design of the work itself. Recent research demonstrated the importance of task characteristics. Conceptually, Hackman and Oldham (1978) developed task characteristics into five dimensions that make jobs more satisfying for workers. It included autonomy, skill variety, task identity, task significance, and feedback from the job. According to the job characteristics model, the presence of these five core job dimensions leads employees to experience three psychological states: They view their work as meaningful, they feel responsible for the outcomes, and they acquire knowledge of results. These three psychological states in turn are related to positive outcomes such as overall job satisfaction, internal motivation, higher performance, and lower absenteeism and turnover. Research shows that out of these three psychological states, experienced meaningfulness is the most important for employee attitudes and behaviors, and it is the key mechanism through which the five core job dimensions operate.

Job characteristics theories are considered as job design or job enlargement theories that were designed by Turner and Lawrence (1965) and J.R. Hackman and Oldham the absence of some core job characteristics will reduce the level of job satisfaction and internal motivation when an employee's growth need strength is high. Job satisfaction higher.

Locke (1976) defines job satisfaction as a positive emotional state resulting from the appreciation of one's job or working experience a person meaning that job satisfaction is a reflection of one's feelings towards his job.

Scholars and human resource professionals generally make a distinction between affective job satisfaction and cognitive job satisfaction. Affective job satisfaction is the extent of pleasurable emotional feelings individuals have about their jobs overall, and is different to cognitive job satisfaction which is the extent of individuals' satisfaction with particular facets of their jobs, such as pay, pension arrangements, working hours, and numerous other aspects of their jobs.

The effects of job characteristics on job satisfaction among staffs are to identify the five job characteristics influence on job satisfaction with selected sample in insurance companies in Jaffna. Especially in the insurance companies performance of the private sector is more considerable than the government sector. The staffs work in insurance companies men and women also consider for sample area. This research tried to measure the effect of job characteristics on the job satisfaction of insurance staffs.

The researches discussed so far are mostly revealed the relationship between personal characteristic and demographic characteristic with job satisfaction. Job satisfaction refers to the overall positive feeling people have about a job.

### LITERATURE REVIEW

In 1975 Oldham and J. Richard Hackman constructed the original version of the Job Characteristics Theory which is based on earlier work by Turner and Lawrence and Hackman and Lawler. Turner and Lawrence provided a foundation of objective characteristics of jobs in work design. Further, Hackman and Lawler indicated the direct effect of job characteristics on employee's work related attitudes and behaviors and, more importantly, the individual differences in need for development, which is called Growth Need Strength in Job Characteristics Theory.

In 1980, Hackman and Oldham presented the final form of the Job Characteristics Theory in their book Work Redesign. The main changes included the addition of two more moderators Knowledge and Skill and Context Satisfaction, removal of the work outcomes of absenteeism and turnover, and increased focus on Internal Work Motivation. Several of the outcome variables were removed or renamed as well. Concentration was shifted to the affective outcomes following results from empirical studies that showed weak support for the relationship between the psychological states and behavioral outcomes.

### CORE JOB CHARACTERISTICS

- Skill Variety: The degrees to which a job requires various activities, which include different, job related skills and talents. Jobholders can experience more meaningfulness in jobs that require more skills and ability than when the jobs are elementary and routine.
- Task Identity: The degree to which the job requires the jobholders to identify and complete a work piece with a visible outcome. Workers experience more meaningfulness in a job when they are involved in the entire process rather than just being responsible for a part of the work.
- Task Significance: The degree to which the job impacts other people's life. The influence can be either in the immediate organization or in the external environment. Employees feel more meaningfulness in a job that substantially improves either psychological or physical well-being of others than a job that has limited impact on anyone else.
- Autonomy: The degree to which the job provides the employee with significant freedom, independence, and discretion to plan out the work and determine the procedures in the job. For jobs with a high level of autonomy, the outcomes of the work depend on the workers' own efforts, initiatives, and decisions; rather than on the instructions from a manager or a manual of job procedures. In such cases, the jobholders experience greater personal responsibility for their own successes and failures at work.
- Feedback: The degree to which the job can provide direct and clear information to workers about the effectiveness of their performance. When employees receive direct and clear information about their work performance, they have better overall knowledge of the results of the work activities.

## RESEARCH PROBLEMS

Here the positive attitude of employees most important for higher performance. So that the employees should need to satisfy about his or her work. The following statement shows the problem of the study.

“What extent job characteristics influence on job satisfaction among staffs of insurance companies in Jaffna?”

## HYPOTHESIS

Independent variable is job characteristics and dependent variable is the job satisfaction

Hypothesis formulations are:

H1 - High level of task significance will result in high level of job satisfaction.

H2 - High level of task identity will result in high level of job satisfaction.

H3 - Higher skill variety results in high level of job satisfaction.

H4 - Higher level autonomy results in high job satisfaction.

H5 - High level of feedback will result of high level of satisfaction.

H6 - Job Characteristics positively relates with job satisfaction.

## OBJECTIVES OF THE STUDY

The primary objective of this research is to understand how job characteristics affect employees. To explore these effects, the proposed research has three specific aims.

- To find out the relationship between job characteristics and job satisfaction among staffs of insurance companies.
- Measure the effects of job characteristics for individual employment outcomes. These outcomes lead overall job satisfaction.
- To suggest the possible characteristics in job satisfaction for changing their perspective about the job.

## DATA COLLECTION METHODS

For the Completion of the present research project primary data used. The researcher gathered primary data directly through giving questionnaire to employees, of insurance companies.

### QUESTIONNAIRE

Data have collected through two types of questionnaire for research purpose. First type of questionnaire contains two parts. The part I represent the personal details of selected employees. The part II includes the questions regarding job Characteristics. Twelve questions are designed related to job satisfaction.

Marks were allocated in the following manner to the answer for the two types of questions.

1-Strongly Disagree

2-Disagree

3-Moderate

4-Agree

5-Strongly Agree

To identify job satisfaction level following scores is utilized.

### SATISFACTION LEVEL SCORE

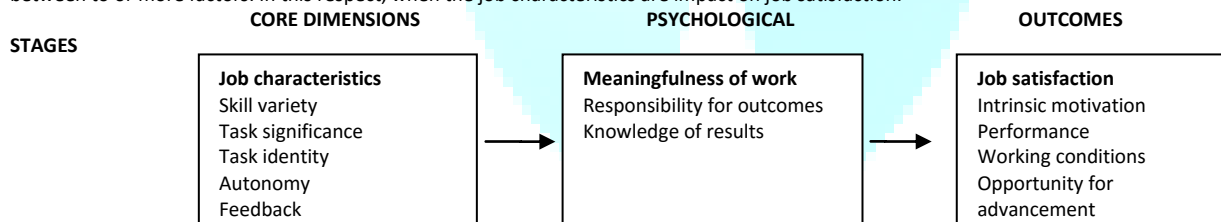
Low Below 32

Moderate 33 – 41

High 42 – 50

### CONCEPTUALIZATION

Conceptual model has been developed by the researcher to provide an overall of the research report. Conceptual model seems to analyze the connection between to or more factors. In this respect, when the job characteristics are impact on job satisfaction.



SOURCE: Hackman and Oldham job characteristics model

## DATA ANALYSIS

### CORRELATION ANALYSIS

The most common of correlation or predictability is “Pearson coefficient correlation” (r), although there are certainly many other. Pearson can have a value anywhere between -1 and +1. The larger r, the stronger the association between the two variables and the more accurately predict one variable from knowledge of the other variable.

To assess how the job characteristics relates with job satisfaction, the following hypothesis was developed,

**Hypothesis 1:** High level of task significance will result in high level of job satisfaction

The correlation analysis technique was used to test the above hypothesis. The results are furnished as below

### CORRELATION BETWEEN TASK SIGNIFICANCE AND JOB SATISFACTION

TABLE 1: CORRELATIONS

		TaskSig	job satisfaction
TaskSig	Pearson Correlation	1	.209*
	Sig. (2-tailed)		.014
	N	137	137
job satisfaction	Pearson Correlation	.209*	1
	Sig. (2-tailed)	.014	
	N	137	137

\*. Correlation is significant at the 0.05 level (2-tailed).

Source: Survey data

From the above table it can be observed that there is a positive relationship between task significance and job satisfaction. The correlation value is .209\*\* and which is significant at the levels of 0.05%. According to the above Table the hypothesis is accepted. There is a weak positive correlation between task significance and job satisfaction.

**Hypothesis 2:** High level of task identity will result in high level of job satisfaction

The correlation analysis technique was used to test the above hypothesis. The results are furnished as below

#### CORRELATION BETWEEN TASK IDENTITY AND JOB SATISFACTION

TABLE 2: CORRELATIONS

		Task Identity	job satisfaction
Task Identity	Pearson Correlation	1	.624**
	Sig. (2-tailed)		.000
	N	137	137
job satisfaction	Pearson Correlation	.624**	1
	Sig. (2-tailed)	.000	
	N	137	137
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: Survey data

From the above table it can be observed that there is a positive relationship between task identity and job satisfaction. The correlation value is .624\*\* and which is significant at the levels of 0.01%. According to the above Table the hypothesis is accepted. There is a weak positive correlation between task significance and job satisfaction

**Hypothesis 3:** High level of skill variety will result in high level of job satisfaction

The correlation analysis technique was used to test the above hypothesis. The results are furnished as below

#### CORRELATION BETWEEN SKILL VARIETY AND JOB SATISFACTION

TABLE 3: CORRELATIONS

		Skill Variety	job satisfaction
Skill Variety	Pearson Correlation	1	.080
	Sig. (2-tailed)		.351
	N	137	137
job satisfaction	Pearson Correlation	.080	1
	Sig. (2-tailed)	.351	
	N	137	137

Source: Survey data

From the above table it can be observed that there is a positive relationship between skill variety and job satisfaction. The correlation value is .080 and According to the above Table the hypothesis is rejected. There is no relationship between skill variety and job satisfaction.

**Hypothesis 4:** High level of autonomy will result in high level of job satisfaction.

The correlation analysis technique was used to test the above hypothesis. The results are furnished as below

#### CORRELATION BETWEEN AUTONOMY AND JOB SATISFACTION

TABLE 4: CORRELATIONS

		Autonomy	Jobsatisfaction
Autonomy	Pearson Correlation	1	.629**
	Sig. (2-tailed)		.000
	N	137	137
Jobsatisfaction	Pearson Correlation	.629**	1
	Sig. (2-tailed)	.000	
	N	137	137
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: Survey data

From the above table it can be observed that there is a positive relationship between autonomy and job satisfaction. The correlation value is .629\*\* and which is significant at the levels of 0.01%. According to the above Table the hypothesis is accepted. There is a weak positive correlation between task significance and job satisfaction.

**Hypothesis 5:** High level of feedback will result of high level of satisfaction

The correlation analysis technique was used to test the above hypothesis. The results are furnished as below

#### CORRELATION BETWEEN FEEDBACK AND JOB SATISFACTION

TABLE 5: CORRELATIONS

		Feedback	Jobsatisfaction
Feedback	Pearson Correlation	1	-.428**
	Sig. (2-tailed)		.000
	N	137	137
Jobsatisfaction	Pearson Correlation	-.428**	1
	Sig. (2-tailed)	.000	
	N	137	137
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: Survey data

From the above table it can be observed that there is a negative relationship between feedback and job satisfaction. The correlation value is  $-.428^{**}$  and which is significant at the levels of 0.01%. According to the above Table the hypothesis is accepted. There is a weak negative correlation between feedback and job satisfaction.

**Hypothesis 6:** Job Characteristics positively relates with job satisfaction. The correlation analysis technique was used to test the above hypothesis. The results are furnished as below

#### CORRELATION BETWEEN JOB CHARACTERISTICS AND JOB SATISFACTION

TABLE 6: CORRELATIONS

		Jobcharacteristics	Job satisfaction
Jobcharacteristics	Pearson Correlation	1	.463**
	Sig. (2-tailed)		.000
	N	137	137
Jobsatisfaction	Pearson Correlation	.463**	1
	Sig. (2-tailed)	.000	
	N	137	137

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Source: Survey data

From the above table it can be observed that there is a positive relationship between job characteristics and job satisfaction. The correlation value is  $.463^{**}$  and which is significant at the levels of 0.01%. According to the above Table the hypothesis is accepted. There is a weak positive correlation between job characteristics and job satisfaction.

#### REGRESSION ANALYSIS

Regression analysis is used to predict the value of one variable on the basis of other variables. This technique may be the most commonly used statistical technique. The technique involves developing a mathematical equation that describes the relationship between the variables. The dependent variable is denoted y, independent variables are denoted  $X_1, X_2, X_3, \dots, X_k$  (k is the no of independent variable)

#### TASK SIGNIFICANCE AND JOB SATISFACTION

##### THE REGRESSION RESULT FOR TASK SIGNIFICANCE AND JOB SATISFACTION

TABLE 7: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.209 <sup>a</sup>	.444	.370	1.86299

a. Predictors: (Constant), TaskSig

Source: Survey data

It can be observed that the simple regression analysis was carried out to find out the effect of task significance and job satisfaction. The  $r^2$  value is .444. Thus the task significance contributes significantly to increase the job satisfaction in insurance companies at 44% and remaining 56% can be attributed by other factors.

TABLE 8: COEFFICIENTS<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10.266	.428		23.966	.000
TaskSig	.265	.106	.209	2.489	.014

a. Dependent Variable: job satisfaction

From the above table the regression equation could be derived in the following manner.

$Y = 10.266 + 0.265x$  for the behavior pattern b value is 0.265. This reveals that job characteristics and job satisfaction tends to move in same direction.

#### TASK IDENTITY AND JOB SATISFACTION

##### THE REGRESSION RESULT FOR TASK IDENTITY AND JOB SATISFACTION

TABLE 9: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.624 <sup>a</sup>	.389	.385	1.48909

a. Predictors: (Constant), Task Identity

Source: Survey data

It can be observed that the simple regression analysis was carried out to find out the effect of task identity and job satisfaction. Thus the task identity contributes significantly to increase the job satisfaction in insurance companies at 38.9% and remaining 61.1% can be attributed by other factors.

TABLE 10: COEFFICIENTS

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.449	.639		8.529	.000
Task Identity	1.521	.164	.624	9.274	.000

a. Dependent Variable: job satisfaction

From the above table the regression equation could be derived in the following manner.

$$J.S = B_0 + B_1(T.I.)$$

Where  $B_0, B_1$  are the regression co efficient and

J.S=Job satisfaction

T.I=Task identity

$$Y = 5.449 + 1.521x$$

For the behavior pattern b value is 1.521. This reveals that job characteristics and job satisfaction tends to move in same direction.

#### SKILL VARIETY AND JOB SATISFACTION

##### REGRESSION RESULT FOR SKILL VARIETY AND JOB SATISFACTION

**TABLE 11: MODEL SUMMARY**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.080 <sup>a</sup>	.006	.000	1.89911

a. Predictors: (Constant), Skill Variety

Source: Survey data

It can be observed that the simple regression analysis was carried out to find out the effect of skill variety and job satisfaction. Thus the skill variety contributes significantly to increase the job satisfaction in insurance companies at 6% and remaining 94% can be attributed by other factors.

**TABLE 12: COEFFICIENTS**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.650	.666		15.980	.000
	Skill Variety	.176	.188	.080	.937	.351

a. Dependent Variable: job satisfaction

From the above table the regression equation could be derived in the following manner.

$$J.S = B_0 + B_1 (S.V)$$

Where  $B_0$ ,  $B_1$  are the regression co efficient and

J.S=Job satisfaction

S.V=Skill variety

$$Y=10.650+0.176x$$

For the behavior pattern b value is 0.176. This reveals that skill variety and job satisfaction tends to move in same direction.

#### AUTONOMY AND JOB SATISFACTION

##### REGRESSION RESULT FOR AUTONOMY AND JOB SATISFACTION

**TABLE 13: MODEL SUMMARY**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.629 <sup>a</sup>	.396	.391	1.48081

a. Predictors: (Constant), autonomy

It can be observed that the simple regression analysis was carried out to find out the effect of autonomy and job satisfaction. Thus the autonomy contributes significantly to increase the job satisfaction in insurance companies at 39.6% and remaining 60.4% can be attributed by other factors.

**TABLE 14: COEFFICIENTS**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.186	.762		5.492	.000
	autonomy	1.679	.178	.629	9.407	.000

a. Dependent Variable: job satisfaction

From the above table the regression equation could be derived in the following manner.

$$J.S = B_0 + B_1 (A)$$

Where  $B_0$ ,  $B_1$  are the regression co efficient and

J.S=Job satisfaction

A=Autonomy

$$Y=4.186+1.679x$$

For the behavior pattern b value is 0.178. This reveals that autonomy and job satisfaction tends to move in same direction.

#### FEEDBACK AND JOB SATISFACTION

##### REGRESSION RESULT FOR FEEDBACK AND JOB SATISFACTION

**TABLE 15: MODEL SUMMARY**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.428 <sup>a</sup>	.183	.177	1.72231

a. Predictors: (Constant), Feedback

It can be observed that the simple regression analysis was carried out to find out the effect of feedback and job satisfaction. Thus the f contributes feedback significantly to increase the job satisfaction in insurance companies at 18.3% and remaining 81.7% can be attributed by other factors.

**TABLE 16: COEFFICIENTS**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.675	.997		16.726	.000
	Feedback	-1.352	.246	-.428	-5.496	.000

a. Dependent Variable: job satisfaction

From the above table the regression equation could be derived in the following manner.

$$J.S = B_0 + B_1 (f)$$

Where  $B_0$ ,  $B_1$  are the regression co efficient and

J.S=Job satisfaction



A=feedback

$Y=16.675+ (-1.352) x$

For the behavior pattern b value is -1.352. This reveals that autonomy and job satisfaction tends to move in opposite direction.

#### JOB CHARACTERISTICS AND JOB SATISFACTION

#### REGRESSION RESULT FOR JOB CHARACTERISTICS AND JOB SATISFACTION

TABLE 15: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.463 <sup>a</sup>	.214	.208	1.68889
a. Predictors: (Constant), job characteristics				

The table 4.12, it can be observed that the simple regression analysis was carried out to find out the effect of feedback and job satisfaction. Thus the f contributes feedback significantly to increase the job satisfaction in insurance companies at 21.4%.

TABLE 18: COEFFICIENTS

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.893	1.222		3.185	.002
jobcharacterist	.383	.063	.463	6.067	.000
a. Dependent Variable: job satisfaction					

From the above table the regression equation could be derived in the following manner.

$$J.S = B_0 + B_1 (f)$$

Where  $B_0$ ,  $B_1$  are the regression co efficient and

J.S=Job satisfaction

J.C=job characteristics

$$Y=3.893+0.383x$$

For the behavior pattern b value is 0.383. This reveals that job characteristics and job satisfaction tends to move in same direction.

#### CONCLUSION

In this chapter the most of data related to personal facts of respondents were explored with the facilitation of tables. Then the objectives of this research were evaluated to identify that whether they achieve their expected destinations by using analysis techniques. In that part, the hypothesis were formulated to assess the relationship and impact between Job characteristics and job satisfaction were tested and accepted and also some hypothesis rejected. In this way H1, H2, H3, H4, H6, are accepted other hypothesis H5, are rejected. Based on this observers ion task significance, task identity skill variety autonomy, positively relates with, job satisfaction. Feedback negatively relates job satisfaction.

In this chapter, some of the major analysis and sub analysis have been carried out using the data obtained from questionnaire. The following chapters will Summarized the conclusion derived from those analysis and recommendation to the staffs from insurance companies.

#### SUGGESTIONS

Even though the current study is aimed at studying how job characteristics affects the job satisfaction the researcher was able to study only job satisfaction, and Hackman model of job characteristics There are various factors affecting job satisfaction. So, in future, when decide to conduct this research, various other factors should also be taken into consideration.

This research only covers up insurance companies in jaffna. But regarding with other districts staffs perception may vary. That is, other district staffs perception mostly different from jaffna. Therefore, in future, when carrying out this research other district staffs should also be taken into consideration.

Further, suggestions and conclusion are given to Whole Island. Sri Lanka consists of twenty five districts. Since research was unable to consider all districts, Jaffna district only was included in this research. Therefore it is insufficient to give general findings to Whole Island.

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**IMPACT OF ADVERTISEMENT ON CONSUMER BEHAVIOUR: A STUDY ON COSMETIC PRODUCTS**

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**ABSTRACT**

*Present paper reveals the impact of advertisements regarding cosmetic products on college students. A questionnaire prepared to collect the data. The sample data has been collected from college students between 18-26 age groups. As a whole 7 brands of cosmetic has been taken into consideration, like Lakme, Loreal, Olay, Maybelline, Avon, Revlon, Ponds. Results revealed that consumers considered advertisement as a reliable source of knowledge as compared to others. Advertisements play a major role in changing the behaviour and attitude of consumers towards the products shown in the advertisement.*

**KEYWORDS**

college students, consumer behaviour, brands, cosmetic products, personality.

**INTRODUCTION**

Advertisement has today become one of the most important aspects of all business and to imagine life without it is almost impossible. Advertisement has a great influence on our daily lives because of its creativity. The main intention of advertisement is to create awareness, interest, arouse desire and action on customers. To achieve this every business concern adopts a proper strategy in their ads. They are-

1. Selection of proper media
2. Selection of celebrity
3. Creativity in advertisement
4. Advertisements appeal
5. Layout of advertisement

Effective advertisements through media persuade the consumer to make a purchase irrespective of various factors. It persuades the consumer by taking him/her through a series of stages in a sequence from generating awareness to ultimate purchase of the brand. Advertisement can not only change the buying decision but also has the power to change the mindset and attitude of people. The intention advertisement is to get a response from the target audience. The response of the consumer may be cognitive, affective and behavioural.

**CONSUMER BEHAVIOUR**

Consumer behaviour refers to buying, using and disposing of goods and services to satisfy his/her needs, wants and desires. Consumer behaviour is influenced by various factors like demographic, socio cultural, family and personal factors.

**UNDERSTANDING OF CONSUMER BEHAVIOUR**

Understanding of consumer behaviour is important for a marketing manager because it provides useful information to business for developing new product, choice of channels, price levels, media decision and other marketing variable decisions. In today's world many people are aware that their personal appearance is very important before others. So they always give more importance to cosmetic advertisement. For this purpose cosmetic concerns are encouraging customers through effective advertisement.

**RATIONAL OF STUDY**

The research was conducted to find out the impact of advertisement on consumer behaviour with reference to their cosmetic products. Advertisers and marketers are more concerned to know what are the consumer motives and purchasing pattern relating to cosmetic products.

**OBJECTIVES OF THE STUDY**

1. To understand the consumer behaviour in purchasing cosmetic products.
2. To find out the impact of personality in advertisement
3. To find out the impact of appeal used in advertisement
4. To determine the impact of media on consumer

**SCOPE OF THE STUDY**

The present study helps in understanding the consumer behaviour. It is understood that advertisement is not only used for creating awareness about goods and services, but also plays an important role in creating demand, brand loyalty and also increase the sales.

**NEED OF THE STUDY**

It is a matter of fact that all the companies spend a lot of money on advertisement to establish the product as well as brands. It is also important for the companies to know whether their advertisements are effective or not and also about how much effect it has on consumer behaviour.

**RESEARCH METHODOLOGY****RESEARCH DESIGN**

In this study researcher will use descriptive design. The main purpose of the present study is "to know the impact of advertisement of consumer buying behaviour" on cosmetic products among college students. A survey was conducted amongst the college students and a thorough analysis was made.

**SAMPLE SIZE**

A sample of 100 students was taken for the purpose of study analysis. This sample size consists of girls of the age group of 18- 25 years. They all were viewers of cosmetic advertisements.

**SAMPLING UNIT**

Sampling unit consists of random selection of consumers those who are having interest in cosmetic products.

**DATA COLLECTION**

Data was collected through primary and secondary sources.

**PRIMARY DATA:** Primary data was collected with the help of well structured questionnaires and schedules administered among 100 respondents.

**SECONDARY DATA:** Secondary data will be obtained from various published reports, research studies.

#### TOOL FOR ANALYSIS

The different statistical tool used for the purpose of the analysis of this study is the simple percentage technique, collected through well structured questionnaire.

#### LITERATURE REVIEW

In reviewing previous works on the subject matter, so many views cropped up with others adding new knowledge to the subject.

Advertising has been a subject discussed over centuries ago, but prior to the 20th Century, this subject was not as New Media and Mass Communication ISSN 2224-3267 (Paper) ISSN 2224-3275 (Online) Vol.27, 201450 important as it seems now. The reason has been that, in the 19th century, economists were busy trying to develop the theory of perfect competitive markets. This theory assumed that, there was perfect information in the market and that, consumers had fixed preference for their products which were homogenous in nature. It was then thought of as a waste of resource and an increase in cost of production for one to advertise on products because consumers were not in any way going to respond to that.

An early reflection was given by Alfred Marshall (1890, 1919), in his works, "Principles of Economics" and "Industry and Trade". He marks out two roles played by advertising. To him, advertising might be useful in providing information to consumers which will help them satisfy their wants. He termed this as a constructive role played by advertising. The second role he calls a combative role played by advertising. It may provide less information to consumers leading them to shift among products. Marshall gave an insight to the role of advertising but less can be said of its fusion to microeconomics.

(Bagwell, 2011) Chamberlin in his work "The Theory of Monopolistic Competition" came up with new ways of looking at advertising. He modelled the expenditure of a firm as a "selling cost" that expands a firm's demand for a differentiated product. In his work, he describes a market structure in which there are many firms producing and selling similar but not identical products. In this market, Chamberlin believes that advertising may provide consumers with information about their wants but also adds that, it can be persuasive and alter one's demand for another. Advertising when informative makes consumers responsive to price changes and thus increases the demand elasticity for the product but a persuasive advertisement will create brand loyalty making the demand for a good inelastic.

(Bagwell, 2011). Scale economies play a central role in Chamberlin's work and he believes that, such economies may exist in production and advertising as well. Chamberlin then concluded that, the effects of advertising cannot be determined by theory alone. One should consider whether a firm's demand curve is tangential to its U-shaped average cost of production and selling, and the extent to which advertising is informative or persuasive and also whether scale economies exist.

(Bagwell, 2011) After this insight by Chamberlin, there came into existence three views of advertising; persuasive, informative and complementary. The persuasive view developed by Robinson and later advanced by Braithwaite (1928) and Kaldor (1950), and empirically supported by Bain (1956) and Comanor and Wilson (1967) holds that, advertising affects one's demand and it is capable of ensuring brand loyalty. This view adds that, advertising makes demand for a product inelastic and thus ensures increase in the price of the product and this effect might lessen as a result of scale economies. The view also adds that, consumers are unwilling to try new products especially those of unknown quality and this may deter entry of new producers. These scholars agree that, this view of advertising will only work in the presence of scale economies in production.

The informative view of advertising, propagated by Ozga (1960) and Stigler (1961) holds that, advertising serve to inform consumers about a product. They add that, advertising increases the demand elasticity for a product and this happens because, it is believed by these scholars that, as information of a product is given, it is assumed the product is of high quality and this can even increase the demand for products which is of low quality in general.

There is the complementary view of advertising which is developed by Stigler and Becker (1977) and thoroughly defended by Stigler and Murphy (1989). This view believes that, advertising influences consumers by attaching a "complementary influence in the consumer's utility function" (Bagwell 2001). It might be that, a consumer would like to attain some status in society and using a certain product is capable of achieving this. What this view means is that, the consumer, in his quest to achieve social status will be influenced by this advertising.

Anneza Bashir And Nijma Iqbal Malik (2009), concluded in their study, "effect of advertisement on consumer behaviour of university students" that advertisement persuade the consumer to at least buy the product once in a life time. Personality used in commercials influenced the consumers more as compared to keywords/captions. Results also revealed that consumers considered advertisement as a reliable source of knowledge as compared to others (friends, neighbours, reference group) opinions.

These views make us understand the different phases through which advertising has gone and we now know the areas through which advertising works perfectly.

#### THE INDIAN BUYING BEHAVIOUR

The Indian consumer buying behaviour has seen tremendous growth over the past years. This can be attributed to the high growth of the middle class in the country. This increase in the middle class has resulted in increased demand for luxury and personal care products. Many foreign firms and entrepreneurs have noted the increase in the demand for goods and have ensured increasing supply of these goods to consumers. A lot of foreign companies moved into the Indian market after the liberalisation of trade and there have been massive increase in job opportunities and income, resulting in high demand for goods and services. The rise of companies after trade and liberalisation in the 1990s saw most cosmetic firms enter India with local ones gaining grounds from partnerships. Consumers have since then increased their demand for products of these cosmetic firms. It is in this steady growth that the Associated Chambers of Commerce and Industry in India,

ASSOCHAM (2013) estimated the Indian cosmetic market to be \$50 billion. The high demand in cosmetic products has been a great deal for firms and the Indian market has also benefitted from the products provided by these firms.

ASSOCHAM has also found out that, there is increase in the buying behaviour among the youth in India especially with regard to personal care products. They attributed the increase in the female spending on cosmetic products to an increase in female employability and females being bread winners in their families. They also found out that, men on average spend more on cosmetic products than women, with the men spending averagely about Rs.1000 - Rs.5000 on cosmetic products monthly. This, they attributed to men's demand for decent hair care, deodorants and razor blades. The high increase in the spending on cosmetic products because of the youth in India being conscious of their bodies and looking for products to enhance their physical appearance.

With an increase in the level of literacy and the influence of the media, there has been a greater influence on the spending of males in particular (ASSOCHAM, 2013) This high growth in demand for cosmetic products makes it worth while researching this area to know the motives behind consumers purchase and factors associated with their purchase and also to know how much effects advertisements and its contents affects on consumer buying behaviour. It is therefore a necessity to have this research done.

#### PERCENTAGE OF PERSUASION DUE TO ADVERTISEMENT

TABLE 1

Response Category	Percentage
Mostly Persuaded	11
Sometimes Persuaded	86
Never	3

The three basic things in advertisement that can influence the consumer were personality, layout and appeal. The above table reveals that 86% of consumers at some time are persuaded to purchase the cosmetic due to advertisement; only 3 % respondents were never persuaded.

**PERCENTAGE OF PERSUASION DUE TO PERSONALITY****TABLE 2**

Response category	Percentage
Mostly Persuaded	11
Sometimes Persuaded	65
Never	24

Another persuasion component of advertisement is personality or celebrity. 65% of respondents sometime were persuaded to buy the cosmetic because of personality in advertisement. Only 11% of respondents were mostly persuaded by personality. But 24 % of respondents did not give much importance to celebrity in advertisement relating to cosmetic products.

**PERCENTAGE OF USERS DUE TO ADVANTAGES OF COSMETIC PRODUCTS EXPLAINED IN ADVERTISEMENTS****TABLE 3**

Response Category	Percentage
Yes	80
No	20

Another positive impact of cosmetic products is good looks, beauty and its advantages. Above table reveals that 80% of respondents buy the cosmetic because of advantages. Only 20 % of respondents were not influenced by advantages of cosmetics but they buy the products because of good quality maintained by the brand.

**IMPACT OF MEDIA ON CONSUMER****TABLE 4**

Media	Percentage
TV	77
Internet	13
Magazines	10

There should be a relationship between advertisement and media. Media influence the consumer to buy the products. Above table reveal that 77% of respondents were influenced by TV because of audio and visual effects, 13 % of respondents by internet and 10% of respondents by magazines because of clarity in explanation. 50% of respondents collect information before purchasing, through friends, internet etc if influenced by media.

**FACTORS EFFECTING CONSUMERS' BUYING DECISION****PERCENTAGE OF RESPONDENTS****TABLE 5**

Factors	1 <sup>st</sup> Rank	2 <sup>nd</sup> Rank	3 <sup>rd</sup> Rank	4 <sup>th</sup> Rank	Total
Advertisement and Sales Promotion	62%	10%	15%	13%	100%
Income	10%	11%	52%	27%	100%
Lifestyle	16%	58%	15%	11%	100%
Friends	12%	21%	18%	49%	100%

The above table reveals that 62% of respondents were influenced by advertisement and sales promotion. Second important factor is life style; third factor is income and finally friends.

**FACTORS INFLUENCING PURCHASE OF BRAND****PERCENTAGE OF RESPONDENTS****TABLE 6**

Factors	I Rank	II Rank	III Rank	IV Rank	Vth Rank	Total
Advertisement	15%	50%	14%	10%	11%	100%
Doctors	9%	14%	49%	24%	4%	100%
Models	10%	14%	10%	48%	18%	100%
Self	11%	12%	10%	12%	55%	100%
Quality	55%	10%	17%	6%	12%	100%
	100	100%	100%	100%	100%	

The above table reveals that 55% of respondents were influenced by Quality of cosmetics. So they considered quality, the first factor that influenced them to buy the branded cosmetics. Second important factor is advertisement, 50 % of respondents had given second rank to advertisement. Third factor is Doctor, 49% of respondents had given third rank to Doctors. Fourth factor is models, 48% respondents had given fourth rank to models and last factor is self 55% of respondents had given fifth rank to self.

**PERSUASION DUE TO APPEAL USED IN ADVERTISEMENT****TABLE 7**

Response Category	Percentage of Respondents
Mostly persuaded	14%
Some time Persuaded	79%
Never Persuaded	7%

**PERCENTAGE OF APPEAL AFFECTS ON CONSUMER****TABLE 8**

Appeal	1 <sup>st</sup> Rank	2 <sup>nd</sup> Rank	3 <sup>rd</sup> Rank	4 <sup>th</sup> Rank	5 <sup>th</sup> Rank	6 <sup>th</sup> Rank	Total
Price	14%	52%	7%	14%	9%	4%	100
Product Quality	60%	13%	11%	1%	14%	1%	100
Distinction	12%	6%	50%	16%	10%	6%	100
Sex Appeal	4%	11%	2%	10%	13%	60%	100
Fear	2%	3%	12%	6%	50%	27%	100
Love and affection	8%	15%	18%	53%	4%	2%	100
total	100	100	100	100	100	100	

Another important persuasion is appeal used in advertisement like price, product quality, distinction, sex appeal, fear, love and affection. The above table reveal that percentage of respondents persuaded due to appeal used in advertisement and the percentage of customer taking purchasing decision due to appeal used in advertisement. 79% of consumers are at some time persuaded due to appeal and 60% of respondents due to product quality because they had given first rank to product quality. So first rank to product quality second rank to price, third rank to distinction, fourth rank to love and affection, fifth rank to fear and last rank to sex appeal.

**BRAND PREFERENCE OF CONSUMER****TABLE 9**

Brand	Percentage of respondents
Lakme	56%
Loreal	23%
Olay	15%
Revlon	6%

The Table shows Lakme topped the preference of product in the category of cosmetics with 56% of consumers expressing their preference.

**IMPACT OF PERSONALITY ON CONSUMER****TABLE 10**

Influence	Percentage
Immediately influenced to purchase	8%
Sometime influenced to purchase	62%
Never influenced to purchase	30%

The Above table reveals that percentage of customers who purchase due to persuasion of celebrity. 62% of respondents at some time decide to purchase. 30% of respondents never purchase influenced by personality.

**FINDINGS OF THE STUDY**

1. The main component of advertising in cosmetic is personality. The personality used in cosmetic advertisement influenced the consumers more.
2. People prefer Lakme brand due to good quality first and then due to advertisement of them. Then comes l'oreal, olay and revlon.
3. Another component is appeal used in advertisement which had a very good impact on consumers. Appeals like product quality, price, distinction attract the attention of consumers more for a long period of time.
4. These results reveal that advertisement and life style factor affect more on consumer to take buying decision.
5. Consumers purchase branded cosmetic because of product quality, advertisement and doctors.
6. It was also clear from the result that TV has greater impact on consumers because of audio and visual effects.
7. Another component is the advantages explained about product in advertisement.

**SUGGESTIONS**

1. The companies should concentrate on television advertisement.
2. The company should give clear information about the product of cosmetics because 80% of consumer purchase the product for that reason.
3. To make the advertisement more effective, the companies should engage such personality who match the products because there should be good relationship between the cosmetic and personality.
4. Companies also give importance to appeal, quality, price, distinction, love and affection and not for fear and sex appeal.

**CONCLUSION**

There are various factors affecting the consumer for cosmetic products. E.g. advertisement, life style, doctors, income etc. Advertisement affects more on consumer for cosmetic product. The components used in advertisement are personality, appeal, advantages etc. Advertisement should be effective and must have positive impact and remembrance value on consumer.

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**POTENTIAL CUSTOMER FOR MARUTI SUZUKI SWIFT****RAMESHA.R****STUDENT****AMRITA VISHWA VIDYAPITAM****MYSORE****SANDHYA.P****LECTURER****DEPARTMENT OF COMMERCE & MANAGEMENT****AMRITA VISHWA VIDYAPITAM****MYSORE****ABSTRACT**

Automobile industry has a major market in the world and in India, due to its population. There are various global players in the market, including MARUTI SUZUKI- which is an Indian company & subsidiary of Japan's Suzuki company. The Brand Trust Report published by Trust Research Advisory, a brand analytics company, has ranked Maruti Suzuki in the thirty seventh position in 2013 and eleventh position in 2014, among the most trusted brands of India. Our research analysis is to know the potential market of MS(Swift) in Mysore city. We have analysed using questionnaire method and also using both primary and secondary data. This analysis shows that the majority of them prefer MS(Swift), due to its comfort, design and most primarily due to its low cost spare parts availability than any other cars. Swift has changed its phase in Indian markets outsmarting Ford, TATA and many other domestic players. Most of respondents suggest that mileage, interiors and fuel efficiency of this car is better than any other cars. Being in the industry for long time Maruti Suzuki has good brand awareness and is perceived as a credible and reliable brand. Again Maruti Suzuki is perceived as an economic brand and suitable for Indian families.

**KEYWORDS**

Primary data, Secondary data and Questionnaire.

**INTRODUCTION OF THE STUDY****ABOUT SWIFT**

In 2004 Maruti Suzuki launched its new car copy "Maruti Suzuki Swift". Swift is a hatchback model of Maruti Suzuki, which is a of an American Model Car with more boot space. Earlier Maruti was using FIAT engine in its car but now Maruti has launched its own manufactured K-series engine. In swift its using 1.2L K-series engine which is running successfully. Swift is Specification ENGINE – Capacity - 1,298cc (diesel) 1,197cc (petrol) Number of Cylinders - 4 (16valve) Maximum Power - 75ps @ 4,000rpm Maximum Torque - 190 Nm @ 2,000rpm Fuel Tank Capacity - 43 litres Available in Petrol and Diesel variants.

**FEATURES**

Air Conditioner, Power Doors Locks, Body Color Bumper, Rear Defogger, Electrically-adjustable Outside Mirrors, Tubeless Tyres, Cube Holder, Leather-wrapped Steering & Gear Knob, Tinted Window Glass, Power Window, Power Steering, Roof Antenna, and Wheel Covers

**STRENGTHS**

Maruti Suzuki has a strong customer base by taking first mover advantage hatchback market segment. It has a good number of loyal customer bases. With cars having very good mileage Maruti Suzuki could tap the potential customers in India who are looking for cars with good mileage. Being in the industry for long time Maruti Suzuki has good brand awareness and is perceived as a credible and reliable brand. Again Maruti Suzuki is perceived as an economic brand and suitable for Indian families.

**WEAKNESS**

Talking about weakness of the brand Maruti Suzuki has got limited production capacity which will restrict from meeting the arising customer demand and thus increasing the sales. When comparing to other models which are in the same category of Swift it has become outdated in the design and appearance. Maruti cars interiors are not of that luxury and attractive, it is dull and monotonous.

**OPPORTUNITY**

The target customers of Maruti Swift are the major population of the country. This opens the opportunity for the company to attract this wide population towards its brand and increase sales. The average income of people is increasing which makes the purchase of more premium cars than basic cars. Due to the increased sales and demand the company can reduce the cost of production due to economies of scale.

**THREAT**

The major threat is competition with large number of players in the industry such as Volkswagen Polo, Fiat Punto, Tata bolt, Hyundai elite i20 etc. Many international players have entered the industry which led to the increased bargaining power of the customers. Maruti was operating in a limited number of competitive frameworks, but now the scenario has changed with lot of players which is a threat to the company

**OBJECTIVES OF THE STUDY**

1. To find market potential for swift car
2. To know which type car Mysore customer would like to purchase.
3. To study which features customer give more importance while buying a car.
4. To study which factor influence customer while purchasing the car.

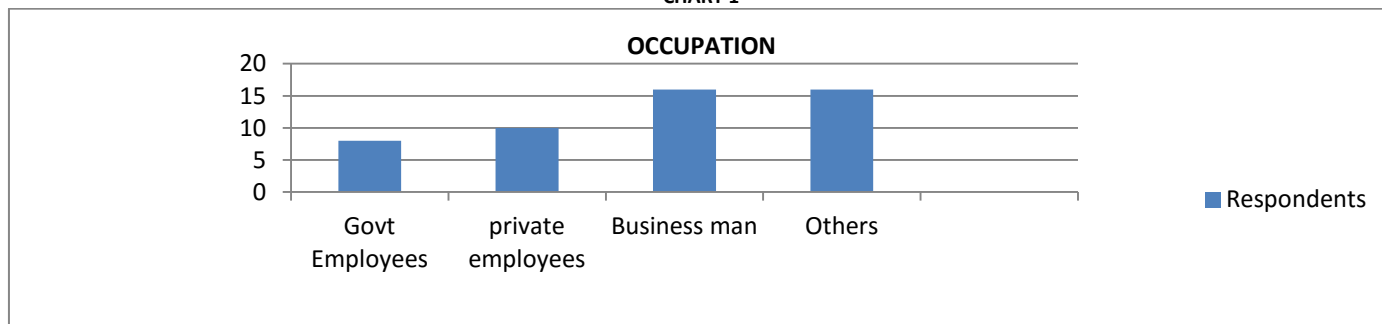
**RESEARCH METHODOLOGY**

- **Data collection:** Data is collected through primary and secondary sources.
- **Primary Data:** Primary data was collected through the distribution of questionnaires, direct interaction with the customers.
- **Type of research:** Survey method.

TABLE NO 1: SHOWS THE ANALYSIS OF THE OCCUPATION OF THE RESPONDENTS (No. of Respondents: 50)

Particulars	Respondents
Govt Employees	16
private employees	16
Business man	8
Others	10

CHART 1

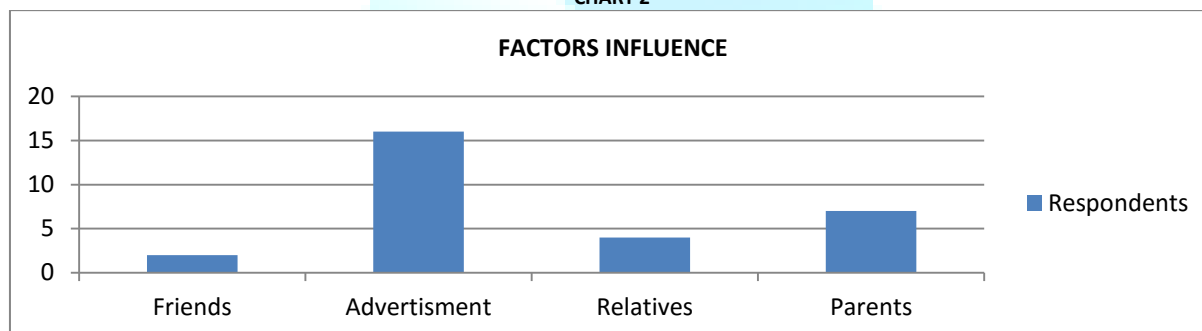


**INFERENCE:** From the above analysis, it can be inferred that 8 out of 50 respondents belong to govt employees, 10 respondents belong to private employees, 16 belong to business men, and 16 belong to other categories.

TABLE 2: SHOWS THE FACTORS INFLUENCED TO DECIDE THE MODEL (No. of Respondents: 50)

Particulars	Respondents
Friends	23
Advertisements	16
Relatives	4
Parents	7

CHART 2

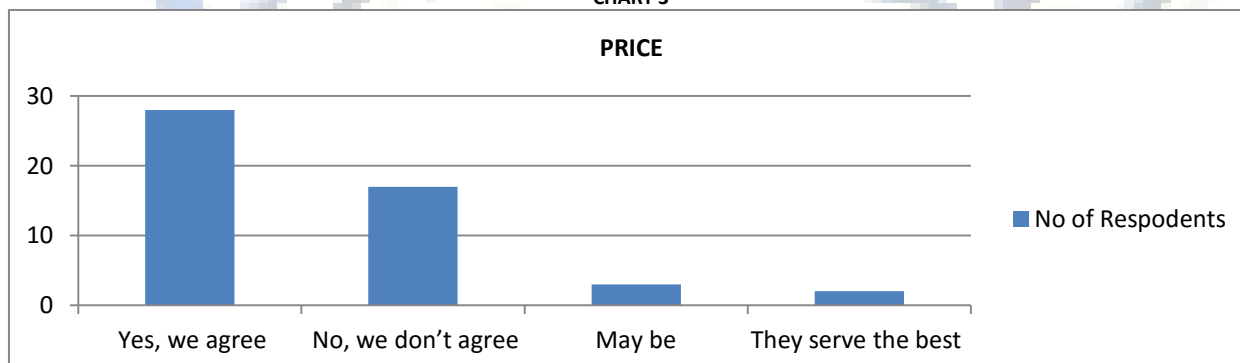


**INFERENCE:** From the above analysis it shows that 23 respondents are influenced by friends, 16 respondents are influenced by advertisement, 4 respondents are influenced by relatives, and 7 respondents are influenced by Parents.

TABLE- 3: SHOWS THE AGREE WITH PRICE OFFERED BETTER THAN OTHER COMPANIES (No. of Respondents: 50)

Particulars	No of Respondents
Yes, we agree	28
No, we don't agree	17
May be	3
They serve the best	2

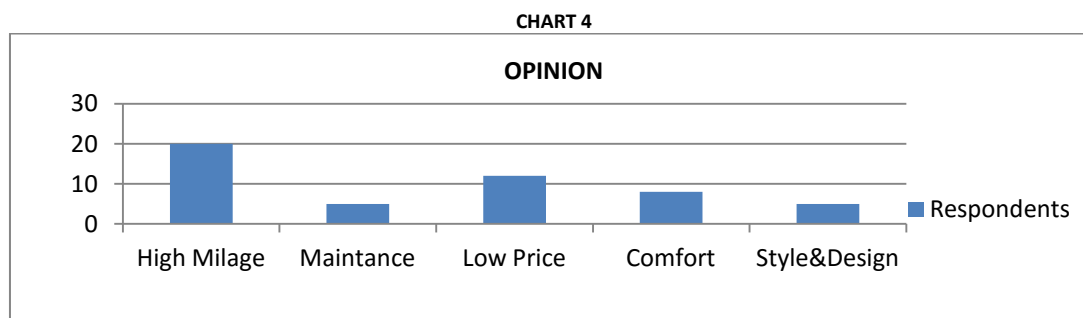
CHART 3



**INFERENCE:** From the above analysis it shows that 28 respondents say Yes we agree, 17 respondents say they strongly agree 3 respondents say they disagree and 2 respondents say they strongly disagree.

**TABLE-4: SHOWING THE RESPONDENTS OPINION ABOUT MARUTI SUZUKI SWIFT (No. of Respondents: 50)**

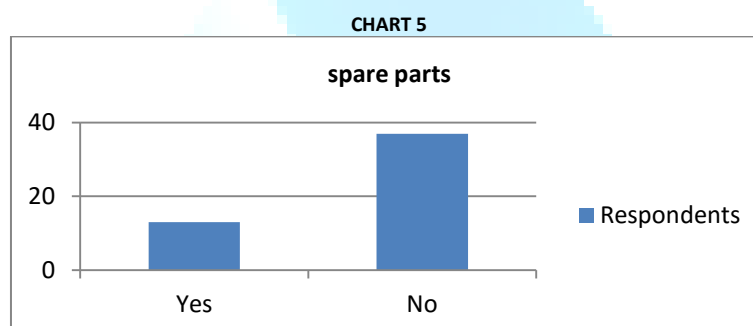
Particulars	Respondents
High Milage	20
Maintance	05
Low Price	12
Comfort	8
Style&Design	5



**INFERENCE:** From the above analysis it shows that 20 respondents chose high milage, 5 respondents chose for low maintenance cost 12 respondents chose low price and 8 respondents chose comfort 5 chose for style & design

**TABLE-5: SHOWS THE FACED ANY PROBLEM UNAVAILABILITY OF SPARE PARTS (No. of Respondents: 50)**

Particulars	Respondents
Yes	13
No	37



**INFERENCE:** From the above analysis it shows that 13 respondents are not satisfied with the availability of spare parts and 37 respondents are satisfied with the availability of spare parts.

## FINDINGS

- Business men and government employees are using swift cars
- Spare parts are easily available.
- High mileage and fuel efficiency.
- Good performance and low maintenance cost.
- Suitable for family.
- Availability in more colour and Design
- Less price when compare to other cars and worth.

## SUGGESTIONS

- Effective advertisement through television should be telecasted to attract customers
- Maruti Suzuki should provide a good design of swift in future also.
- Should provide good facilities like insurance ,easy instalment lowdown payments ,and also provides offers and festivals seasons.
- Should provide good service to customers.
- Adopt more features in future swift cars.
- Conduct more customer welfare programmes to knowing need and wants relating to purchase of customer.

## CONCLUSION

- From overall the study it can be concluded that most of the customer considered for mileage ,price and comfort
- Swift car is worth for its price and its features.
- It is suitable to government employees and private employees.
- Spare parts availability is good.
- Availability in more colours.

## REFERENCE

1. [www.investorpedia.com](http://www.investorpedia.com)

## PRIVATE SECTOR, THE ENGINE OF RWANDA'S ECONOMIC DEVELOPMENT

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## ABSTRACT

*In the 1980s and 1990s, many African countries embarked on reform of the business environment (protection of property rights, relaxation of labor regulations, etc.) with a view to promoting private sector development. The experience of the past three decades has shown that, while these reforms may be necessary, they are not sufficient to promote entrepreneurship, unlock private sector dynamism and boost productive capacity in the region. Consequently, there is a need for a more balanced and pragmatic approach to promoting private sector development on the continent. In 1999 the Government of Rwanda has established Private Sector Federation with the mission of making "Profitable businesses for a prosperous Rwanda" reconciles business and Rwandan society. The Private Sector Federation has been dedicated to: Promote and represent the interests of the Rwandan business community; Dialogue with Government on matters related to the improvement of business through the economic partnership forum, Promote and develop Business; Promote Entrepreneurship and Business Growth; Build Private Sector Capacity; Effective private sector advocacy; Support active involvement in Regional and International Trade; Develop Quality Member Services and enhance Communication. The present research, taking Rwanda as a case study, aims to determine whether Private Sector is an engine of Economic Development or no. Using Qualitative and Quantitative Methods, the research found that the Private Sector Federation has registered major successes since its creation in 1999. As an umbrella organization that groups 10 professional chambers referencing 10 areas of Economic Development (Agriculture, Commerce, Finance, Arts & Craft, ICT, Industry, Liberal Professions, Tourism, Women entrepreneurs, Youth Entrepreneurs), Private Sector covered by PSF, is the real engine of Economic Development in Rwanda.*

## KEYWORDS

economic development, investment, private sector, private sector federation (PSF), small and medium enterprises (SMEs).

## JEL CODE

O1, O2.

## INTRODUCTION

UN 2013 affirms that as one of the main stakeholders in any economy, the private sector has a crucial role to play in boosting intra African trade. In this context, there is a need to strengthen the capacity of the private sector to produce and export goods, particularly those with high income elasticity and export demand. In that context, African Development Bank implemented the new Ten Year strategy (2013-2022) that will be decisive for Africa as the continent seeks to build on strong growth that is broad based and sustainable. The Strategy focuses on closing the infrastructure gap, economic integration, private sector development and support to fragile states (AfDB 2012).

The Government of Rwanda (GoR) is convinced that the competitiveness of the country's industrial exports is however particularly challenged by its narrow domestic market and landlocked position, which renders transportation costs high. The GoR has initiated a comprehensive privatization policy to help reduce costs and prices and widen consumer choice, and for the state to play a strategic and catalyst role, ensuring that infrastructure, human resources and legal frameworks are geared towards stimulating economic activity and private sector investment (UN Rwanda, 2013).

GoR set that in the context of Vision 2020, where GoR planned supports to private sector in improving business enabling environments, and strengthening their international competitiveness; broadening participation and inclusion of the private sector and supporting development by spurring robust employment creation and improving social well-being; and encouraging the embedment of social and environmental responsibility, sustainability, and good corporate citizenship in private sector development (MINECOFIN, 2000). The GoR, like other African countries, fights the constraints to private sector development including insufficient transport networks and lack of access to power and finance. The GoR has established the Private Sector Federation (PSF) with the mission of representing the interests of the private sector, dialogue with Government on matters related to the improvement of business through the economic partnership forum, promoting and developing Business, Promoting Entrepreneurship and Business Growth, Build Private Sector Capacity (GoR, 2007a), Support active involvement in Regional and International Trade.

The present research targets the level and degree of intervention of Private Sector in Economic Development in Rwanda.

## 1. PRIVATE SECTOR IN AFRICAN ECONOMIC DEVELOPMENT CONTEXT

The Private Sector Development is widely recognized by the international community as the engine of sustainable business and inclusive economic growth. The African Development Bank (AfDB), the first financial development institution in the continent, identified private sector development as one of its fundamental areas of focus to reduce poverty and support sustainable growth in Africa. The implementation of Bank's vision for the development of this sector uses a number of approaches, including: improving business environment, support for private companies, strengthening institutions and financial systems, the promotion of regional integration and trade, and the creation of a demonstrative effect that attract resources from other donors. The Bank continues to make significant investments to stimulate private sector growth in Africa.

## Key documents

AfDB 2010: The Bank's primary objective is to contribute to the sustainable economic development and social progress of its regional members, individually and jointly. This objective is met by financing a broad range of development projects and programs among others are: (i) public sector loans (including policy-based loans), (ii) private sector loans, (iii) public and private capital investment. The Bank's priorities are national and multinational projects and programs that promote regional economic cooperation and integration.

AfDB 2013: Dedicated to Private Sector Development Strategy 2013-2017, the document affirms that governments' efforts to create wealth will be vain if governments fail to create an environment that allows entrepreneurs to thrive. In this line, the document confirms that Africa needs its business leaders as never before – to help it generate more electricity, grow more food, and create more jobs to keep growing strongly, while also improving people's well-being through less poverty, better health and education, and more hope. This cannot be done without private funds. In fact, at their best, private funds ease budget constraints and raise efficiency by leveraging private sector management expertise and innovation.

*The Vision of the Strategy is:* A competitive private sector, which will play a significant role as an engine of sustainable economic growth and poverty reduction in Africa, in the next decade and beyond. *The Objective of the Strategy is:* To contribute to sustainable development and poverty reduction in Africa by promoting broad-based economic growth, employment and inclusive development through effective private sector development. *The Pillars mentioned by the Strategy are:* (i) improving Africa's investment and business climate; (ii) expanding access to social and economic infrastructure; and (iii) promoting enterprise development.

The Core priorities are infrastructure development, regional integration, private sector development, governance and accountability and skills and technology, while areas of special emphasis include fragile states, gender and agriculture and food security.

## 2. BUSINESS AND INVESTMENT IN RWANDA

In 2013, the World Bank's Ease of Doing Business Indicators report ranked Rwanda 32<sup>nd</sup> in the world and 2<sup>nd</sup> in sub-Saharan Africa, building on six years of steady improvements in Rwanda's ranking. Rwanda's economy is overwhelmingly rural and heavily dependent on agriculture. Rwandan exports grew 32% year-on-year in 2013, reaching \$640 million (US Commercial Service, 2014).

**Institutions involved in Business and Investment in Rwanda are:**

**Ministry of Trade and Industry:** It has the vision to achieve accelerated and sustained economic growth led by a dynamic and competitive private sector. The Ministry's mission is to facilitate Rwanda's economic transformation through enabling a competitive private sector integrated into regional global market, while ensuring a level playing field and protection of consumers.

**Rwanda Development Board (RDB):** RDB was set up by bringing together all government agencies responsible for the entire investor experience under one roof. This includes key agencies responsible for business registration, investment promotion, environmental clearances, privatization and specialist agencies which support the priority sectors of ICT and tourism as well as small and medium enterprises and human capacity development in private sector.

**Rwanda Bankers' Association (RBA):** RBA was established and acts as forum for the banking sector. Any bank licensed by the National Bank of Rwanda is eligible for membership of the association. The National Bank of Rwanda will not be eligible for membership but a representative may be invited to any meeting should be felt that their presence would be on benefit.

**Bank Rwandaise de Development (BRD):** BRD is a Public Company Limited by shares, registered at the office of the Registrar General, whose company code no 1000003547, its incorporation certificate issued on 7/7/2011 and a banking license no 003 issued by the National Bank of Rwanda on August 11, 2009. BRD was incorporated on August 5, 1967.

**The Capital Market Advisory Council (CMAC):** CMAC was established by the Prime Minister's decree of March 2007, to guide in the development of a capital market in Rwanda. The board of CMAC consists of 7 non-executive directors representing different interest groups appointed by the Minister of Finance. The board works through periodic board and committee meetings and is answerable to the Minister of Finance.

**Office of Registrar General (ORG):** ORG was established in 2008 to continue the function of the Rwanda Commercial Registration Agency. ORG is housed in the RDB as a division under the Investment Promotion and Implementation Department.

**Private Sector Federation (PSF):** Private Sector representation started in Rwanda prior to 1994, in the form of Rwanda Chamber of Commerce and Industry. A government driven institution, the Chamber of Commerce exhibited three important limitations: Lack of autonomy, weak representation, and lack of relevant services. As a result, industrialists, Banks, Insurers, Transporters, and Women created stand-alone associations to serve their needs. PSF- Rwanda was therefore founded in December 1999.

## 3. PRIVATE SECTOR FEDERATION (PSF)

### 3.1 PSF HISTORICAL BACKGROUND

The Government of Rwanda's long term goal is to divest itself from doing business and being an active service provider to being a facilitator to the private sector which is now recognized as the engine of economic growth (MINALOC, 2012). The Private Sector Federation- Rwanda (PSF) is a professional organization, dedicated to promote and represent the interests of the Rwandan business community. It is an umbrella organization that groups 10 professional chambers. It was established in December 1999 replacing the former Rwanda Chamber of Commerce and Industry and acting as the Private Sector's counterpart and umbrella organization in the Private Public Partnership framework in Rwanda (PPP). Initially, the PSF grouped together 14 Associations that were sector specific. The number grew to 23 Associations representing 17 specific business associations and 6 provincial business associations. From 2006, PSF leadership undertook a restructuring exercise for the purpose of injecting a greater level of efficiency within all its working sites and enhancing the PSF- Rwanda as the umbrella organization and voice of private sector in Rwanda. The 2004- 2007 strategy also identified the need to strengthen sectoral associations. In November 2005, the private sector General Assembly approved the new chamber structure composed of 10 chambers. Each chamber (equivalent to a sectoral association) is governed by a board of Directors comprised 3 leaders of the executive and number of administrators according to the number of associations in the chamber. This new structure presents 3 main benefits: Ensuring a stronger voice on sectoral matters; Providing easier and more effective consultation with a more holistic and less fragmented view of industries; Establishing stronger capacity to provide sector specific services.

The PSF- Rwanda Secretariat has also been restricted into departments along the line of its major strategic priorities as laid out in the 2004- 2007 strategy. Those departments are: Entrepreneurship Development and Business Growth; Capacity Building and Employment; Trade and Policy Advocacy; Membership, Events and Communications.

This restructuring has led to improvements in the direction of the Federation which have been further built upon in the 2007- 2010 strategy which has built upon the momentum gained during the 2004- 2007 period while the same time focusing Rwanda PSF's efforts to limited number of key priority areas: Promote Entrepreneurship and Business Growth; Build Private Sector Capacity; Effective Private Sector Advocacy; Support active involvement in Regional and International Trade; Develop Quality Member Services and enhance Communication. These priorities consolidate activities undertaken since January 2005 and embody the PSF- Rwanda leadership's ambitions for the Federation as an institution while responding to the needs of the Rwandan private sector (PSF, 2013a).

### 3.2 PSF MEMBERSHIP AND ADVANTAGES

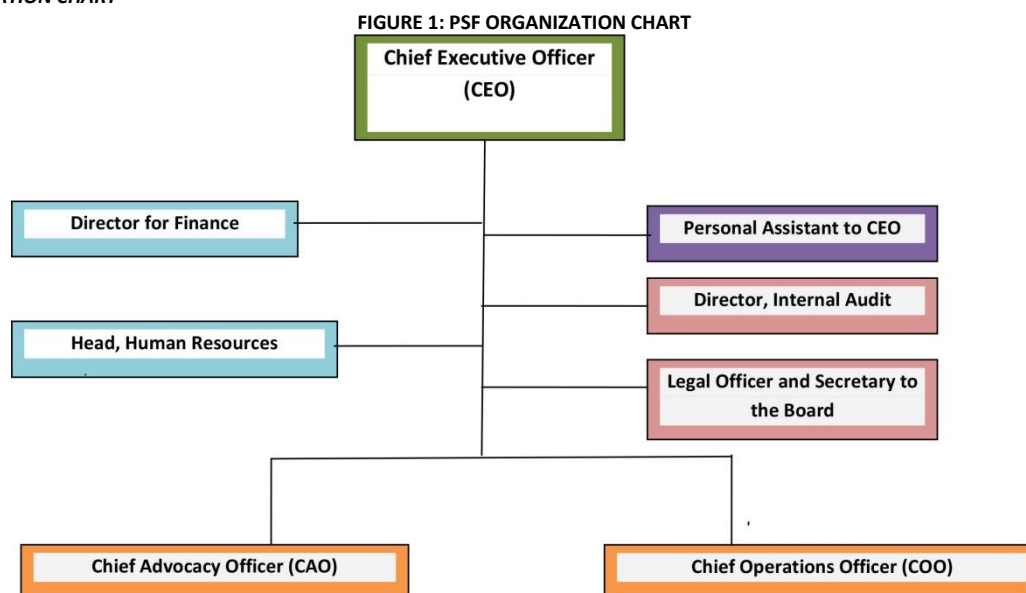
PSF- Rwanda's members are of two categories: Golden Circle and ordinary members. The Golden Circle members will champion private sector's role in implementation of Rwanda's development agenda. This might involve facilitation of an effective business dialogue with government organs, policy makers and other key stakeholder; it may also involve personalized facilitation so that Golden Circle members can access local and international opportunities and a myriad of other exclusive benefits only accessible to a chosen few. Ordinary Members are those business professional organizations set as chambers, associations, industry chains which subscribe to become PSF members.

PSF membership is drawn from business companies grouped into geographical and professional organizations committed to address the challenges associated with the development of Rwanda's private sector (PSF, 2009).

PSF membership offers several advantages such as: Becoming part of a larger professional body working together to lobby policy making processes that stimulate and spur growth of private businesses in Rwanda; Access to Business Development Services such as entrepreneurship skills, Business counseling, business health check, business plan development at a discounted rates; Participation in the decision making process within PSF Organs; Benefiting from the funds available through the Projects managed by PSF. The various products/services include: Business Development Services, Training of individual enterprises, Business Plan Support, grants and collateral programs; Enjoying discounted rates on fee based activities: trainings, seminars; conferences; exhibitions etc; Involvement and participation in various business forums, sector working groups on policy that might affect the private sector; Getting regular first hand information and business opportunities in Rwanda, East African Community and other trading blocks in the world; Access to information at PSF Resource Center; Participation in PSF networking meetings and member activities.



## 3.3 PSF ORGANIZATION CHART



## 3.4 PSF CHAMBERS

According to PSF 2009, there are 10 chambers working under PSF Rwanda:

**Chamber of Agriculture and Livestock:** The Chamber of Agriculture and Livestock has existed since June 2006 to represent the private members of the agriculture sector in Rwanda. It aims to promote, defend and sensitize its members, training and educating farmers, building an organizational framework and increasing capacity. By PSF, the Technology Demonstration Centre makes it easy for farmers to see the latest agricultural machinery in action, and buy it at an affordable price. The Farmers Bank will offer loans at competitive rates, and the Commodity Chain will ensure value addition throughout the production process.

Member associations: Filière pomme de terre (FECOPORWA); Rwanda National Dairy Board; Filière Intra Agricoles; Filière Peaux et Cuires; FERWACOTHE; FERWACAPI (APICULTEURS); Filière Peche; FUCORIRWA (RIZ); UNICOOPAGI (Union des Producteurs de Blé); Filière Horticulture; Association des Exportateurs du Café.

**Chamber of Commerce:** The Commerce and Services Chamber was formed by representatives of the import, export, wholesale, retail, transport and ICT sectors in 2006. It seeks to represent and serve its members through lobbying and advocacy, while providing timely and relevant business development services. The Chamber aims to be a credible and effective organization supporting the emergence of a strong private sector for Rwanda's economic transformation. This will be achieved through the encouragement of franchising, the facilitation of company registration, product promotion, networking and matchmaking and strong advisory services.

Member associations: APPOR; Association des Importateurs Des Produits Pharmaceutiques; Association des Transporteurs Publiques (ATPR); Concessionnaire des Marques Automobiles; Association des Distributeurs des Produits Pétroliers (ASSIMPER); ACGDR; SYTRAMORWA; FERWACOTAM; Association des Transporteurs Agréer au Rwanda (ATAR).

**Chamber of Art & Crafts:** The Chamber of Craft, Art and Artisans has at its core the desire to develop Rwanda socially, culturally and economically through the education and support of its members. It aims to organize crafts people within the association, support the innovation of artisan and the creativity of artists. The Chamber's main objectives are to defend the professional interests of its members, while giving informed opinions on economic issues of relevance to artists and artisans. They regularly inform and consult members on Chamber activities, support and encourage development and capacity building among members, and aim to enhance diversification in art and craft.

Members Associations: APHORWA (Association des Photographes du Rwanda); Association des Garagistes du Rwanda; Association des Professionnels du Cinéma et de l'audio-visuel (IRIZA CART); Association pour la Promotion des jus et boissons alcoolisées au Rwanda; Association pour la Promotion des soudeurs en Technologies; Association Rwandaise des écrivains (Plume d'Or); Association Rwandaise des vendeurs des produits artisanaux; INGOMA Music Association; ISOKO Arts Rwanda; Association pour la Promotion des producteurs des produits artisanaux (URUMURI).

**Chamber of Finance:** The Chamber of Financial Institutions represents the interests of professionals involved in Rwanda's financial sector. It aims to ensure that the legal and economic environment of the country is beneficial to the financial sector and conducive to its success – ultimately transforming the country into a specialized financial hub with a competitive edge in the region. Key in the facilitation of the Chamber's aims is the defense of the professional interests of its members, as well as the collection and sharing of relevant information and financial data. The Chamber assists and promotes its members by co-coordinating educational, networking and team-building activities. It also contributes to the creation of new policies to promote and develop the Rwandan financial sector.

Member associations: Bankers association; Microfinance institutions; Insurance brokers; Forex bureaux

**Chamber of ICT:** The ICT Chamber is the youngest member of the Private Sector Federation (PSF), formed in August 2011 as an agent to support ICT sector development. More specifically the Rwanda ICT Chamber brings together ICT Associations, businesses, groups and individuals into a community where they can share ideas on how to promote and develop Rwanda's ICT and ICT enabled Industries.

Member Associations: Software Development Association; ICT Solutions Association; Cyber Cafes Association; Capacity Building Association; Broadcasting Association; Telecoms and ISPs Association; Young ICT Entrepreneurs' Association (The iHills); IT Equipment Resellers Association.

**Chamber of Industry:** Rwanda Chamber of Industry is the voice of industrial businesses in Rwanda. The Chamber represents the business perspective and advocates for local and national businesses on current and emerging issues affecting them. The Chamber provides members with a range of services to designed for their needs.

Member Associations: Various business sectors that forms associations: Mining, Manufacturers, Energy, Printing, Construction, Maize Miller and Cassava processors.

**Chamber of Liberal Professions:** The Chamber of Liberal Professions was founded by five professional associations in 2006, to protect, represent and promote the liberal professions in Rwanda. Its vision is to enhance professional excellence in the sector through networking, technical and advisory services, and advocacy. The Chamber actively participated in the business laws reforms; taking into account interests of its members and the entire business community.

Member associations: Architects Association; Accountants; Institute of Engineers in Rwanda; Auditors (OCCAR); Rwanda Organization of Professional Consultants (ROPIC); Lawyers (Barreaux des Avocats); Clearing agencies (ADR); Private doctors association

**Chamber of Tourism:** The Chamber of Tourism is one of the nine professional chambers that currently exists under the umbrella of the Rwanda Private Sector Federation (PSF). The Chamber of Tourism is committed to promoting and representing the interests of players in the tourism sector in Rwanda. The Chamber of

Tourism promotes a program whereby hotels, restaurants, bars and other entertainment centers are encouraged to promote Rwandan culture. Events and activities such as traditional dances, music, poetry and sales of art and crafts are particularly popular. On a quarterly basis, the Chamber releases an events calendar which is circulated among all hotels, restaurants and other entertainment centers.

Member associations: Rwanda Hotels, Restaurants & Bars (RHRBA); Rwanda Tourism and Hospitality Training Institutions; Rwanda Driver and Safari Guide / RWAGASA; RTTA.

**Chamber of Women Entrepreneurs:** The Chamber of Women Entrepreneurs exists to enable women to perform and be competitive in national, regional and international markets by reinforcing their capacity and competency. The Chamber achieves its objectives through the creation of support structures for entrepreneurship and the employment of women, entrepreneurship training, and the facilitation of access to finance for women's enterprises. The Chamber also works to help develop business partnerships, networking and matchmaking opportunities for women. It promotes awareness-raising in the area of information and communications technology for businesswomen, and supports the establishment of telecentres in rural areas.

**Chamber of Young Entrepreneurs:** The Chamber of Young Entrepreneurs was established in 2006 to support people young in business. It serves all members equally, regardless of age, gender or economic sector. A Young Entrepreneur is any person who has recently started a business. The Chamber aims to encourage and promote the survival and prosperity of young entrepreneurs' businesses in Rwanda. They plan to do this by delivering dynamic, high value, event-driven programs that relay fundamental business techniques to young entrepreneurs. The emphasis is on clubs, training programs and interactive meetings – with existing businesspeople as inspiration.

### 3.5 PSF ACHIEVEMENTS OF THE PERIOD 2007- 2010

PSF sets strategic plan where it lists priorities and makes evaluation at the end. The following table shows achievements of PSF's strategic plan for 2007-2010.

**TABLE 1: PSF STRATEGIC PLAN ACHIEVEMENTS 2007- 2010**

Strategic Priority	Achievements
Promote Entrepreneurship and Business Growth	<ul style="list-style-type: none"> <li>. Articulated a National Business Development Services (BDS) Development Plan</li> <li>. 17 BDS centers opened</li> <li>. Business Plan Competition undertaken</li> <li>. Investment Corporation Program launched</li> </ul>
Build Private Sector Capacity	<ul style="list-style-type: none"> <li>. Developed Capacity Building Plan for Small and Medium Enterprises and Cooperatives and received funding from African Capacity Building Foundation</li> <li>. Initiated a partnership with Maastricht School of Management for long term training</li> <li>. Active involvement in Technical and Vocational Educational Training (TVET) development</li> <li>. PSF institutional capacity strengthened</li> </ul>
Effective Private Sector Advocacy to influence policy reforms	<ul style="list-style-type: none"> <li>. Represent private sector in Public Private Partnership meetings (PPP)</li> <li>. Actively participated in the review of business laws</li> <li>. Lifting the ban on movements of commercial trucks after six pm.</li> </ul>
Support active involvement in Regional and International Trade	<ul style="list-style-type: none"> <li>. Successful organization of annual international trade fairs</li> <li>. Signed agreement with Spatial Solution for the new International Fairs and Exhibition Park</li> <li>. Promoting intra- regional trade through the reduction of NTBs</li> <li>. Active participation in EAC and EPAs negotiations</li> </ul>
Development Quality Member Services and enhance Communication	<ul style="list-style-type: none"> <li>. Developed a strong communication strategy and new identity for PSF</li> <li>. Conducted a first ever business operators' census</li> <li>. Improved membership revenue collection</li> </ul>

## 4. GOVERNMENT'S MECHANISMS TO STRENGTHEN PRIVATE SECTOR IN RWANDA

"One of the key pillars of Rwanda's Vision 2020 is a "private sector-led development", spearheaded by competitiveness and entrepreneurship" (MINECOFIN, 2000).

**Invest in infrastructure:** Realizing the trade and development potential of Africa requires that constraints imposed by a lack of transport, energy, communications and water infrastructure be lifted. Inadequate infrastructure limits access to markets, raises trade costs and reduces productivity, thereby hampering intra-African trade.

**Make finance more accessible and less costly:** Largely, financial inclusion in Africa and Rwanda in particular is still low mainly because there is limited penetration by banks and other financial institutions. Government of Rwanda has made efforts in technology revolution so that financial institutions could be available everywhere.

**Develop and strengthen workforce skills:** Domestic firms are increasingly facing intense competition in exports markets as a result of globalization. Their ability to withstand competition depends in part on their technological capabilities, which can be developed either through technology transfer or domestically through investment in education, training and research and development. Strengthen mechanisms for consultation with the private sector. The establishment of a credible mechanism for effective State-business relations is also needed to unlock private sector potential, build productive capacity and enhance prospects for boosting intra-African trade. Although Governments have the responsibility for setting priorities, making rules, signing trade agreements and facilitating trade, it is the private sector that is in a position to take advantage of opportunities created in the trading system.

**Build local and regional value chains:** Local and regional value chains have vital roles to play in broadening the manufacturing base of African economies, expanding productive capacity and boosting intra-African trade. Regional value chains present opportunities for improving productivity and quality standards, both for domestic firms with export potential and those that produce goods predominantly demanded at the national and regional levels.

**Maintain peace and security:** Achieving peace and security is the most pressing development challenge facing Africa and must be a key element in any credible policy package to strengthen private sector development and boost intra-African trade. Insecurity has been a reoccurring problem on the continent since the 1960s. It takes various forms, ranging from civil wars, criminal violence and political unrest to terrorism and piracy. While significant progress was made in the last decade, several countries are currently involved in violent conflicts which have dire consequences for their economies and for regional trade and development.

## 5. PRIVATE SECTOR AS THE ENGINE OF ECONOMIC DEVELOPMENT

TABLE 2: PRIVATE SECTOR, ENGINE OF ECONOMIC DEVELOPMENT

Economic Development Indicator	PSF actions and responsibilities
Job Creation and Education	<p>According to MALUNDA 2012,</p> <ul style="list-style-type: none"> <li>PSF intervene by: (i) Initiatives or programs aimed at creating employment through improving access to finance for both start-ups and existing SMEs in the private sector (ii) Training programs aimed at supporting and developing entrepreneurial and business skills of women youths and (iii) Internship programs which are aimed at integrating new entrants (including TVET and university graduates) into formal and informal labor markets.</li> <li>The Private Sector Federation has two ongoing programs aimed at promoting business development and entrepreneurship including the district-wide Business Development Services (BDS) and the TVET program respectively.</li> </ul> <p>TVET:</p> <ul style="list-style-type: none"> <li>The main objectives of the TVET program include (i) Empowering technical schools' graduates with practical hands-on skills through an integrated Technical and Vocational Education and Training (TVET) system (ii) converting technical and vocational skills into business by empowering TVET graduates with entrepreneurship skills needed to successfully manage their own start-ups (iii) Establishing linkages or networks between the TVET service providers and the private sector through internship placements and (iv) promote a culture of business and self employment or job creation as opposed to job seeking after training.</li> <li>The Private Sector Federation's TVET program consists of an internship program, a Business Plan Competition (BPC), and an advocacy component—all which target graduates from the TVET system:</li> </ul> <p>PSF's internship program promotes of skills development through an industrial attachment where graduates are placed in industries as interns and 60% of those graduates are employed. Business Plan Competition (BPC) started in 2005 was to facilitate graduates or any other person who has a positive idea but failed to get funds due to lack of collateral, high rate of repayment etc (PSF, s.d).</p> <p>Provincial Investment Cooperation: The PSF also has a program of Provincial Investment groups, where rich people in different provinces mobilize funds to generate large investment capital and plan what business to carryout depending on what is crucial in their province.</p> <p>The Private Sector Federation has implemented a district-wide Business Development Services (BDS) program that started in January 2006. These include entrepreneurship and business training; preparation of business plans; and facilitating access to finance for SMEs.</p> <p>BDS:</p> <ul style="list-style-type: none"> <li>Other programs for employment promotion in this area of intervention are specifically intended to provide access to finance for start-ups and existing SMEs. The Business Development Fund (BDF) is such a program. The Government of Rwanda created BDF in partnership with the Rwanda Development Bank (BRD) with a chief objective of increasing access to finance for SMEs as spelt out in the National SME Development Policy. As such, it is an umbrella institution through which funds for SME development are channeled (GoR, 2007b).</li> </ul>
Agriculture and Livestock	Private sector has increased investment activities by the production, processing, marketing and trading with agricultural inputs, but the involvement of the private sector in agricultural financing remains low. In fact, the agricultural sector being a relatively risky business, for example due to heavy dependency on climatic conditions, is still not attracting many investors. Statistics from BNR show that the total Bank loans in the agricultural sector amounted to around 2.25 Billion RWF, representing only 1.92% of all bank loans. The two Non-commercial Banks, The Rwanda Development Bank (BRD) and the Peoples Banks (UBPR) play a major role in agricultural financing (MINAGRI, 2004).
Trade	In this Sector, PSF organizes profitable exhibitions: Rwanda International Trade Fair and Exhibition Park (RITEP), Gikondo Expo Ground. PSF also develop revenues generating PSF infrastructure (Rwanda plot in Mombasa, Djibouti, Isaka, Business Development Plot in Musanze and Rwamagana).
Finance	Rwandan financial sector is narrow and shallow and comprises of insurance and banking services. The banking sub-sector includes commercial banks, development banks and microfinance institutions. The banking sub-sector has tremendous growth over the past 5 years including attractions of multinational banks and foreign equity. In Finance Sector, PSF executes several tasks: Defend the professional interests of our members; Contribute to the formation of new policies to promote the sector; Collect, analyze and share information relevant to our members; National and international networking and educational events
Health	<p>Health Sector Strategic Plan III (HSSP) is expected to bring a major shift in the comparative role of the private sector in health interventions. The relative share of private investment in the health sector is expected to rise spectacularly from 10 percent during Economic Development and Poverty Reduction Strategy I (EDPRS) (until 2013) up to 70 percent by the end of EDPRS II (2018) (MINECOFIN, 2013). Private medical sector in Rwanda has grown considerably and continues to grow. There are a number of private physicians and pharmacies throughout the country. The quality of service has greatly improved as a result of the substantial investment in the sector by both government and private sector.</p> <p>As area of intervention of PSF, one can mention the programmatic area of maternal and child health (MCH). Private clinics and individual care providers are offering health care related to pregnancy (e.g., antenatal consultations, deliveries, family planning) and immunization for pregnant women and children (especially in urban areas). The MCH Program is planning to increase its collaboration with the private sector, particularly in the provision of modern FP methods. The role of the private sector is not only in service provision, but also in the production, promotion, and social marketing of different medical products widely used for disease prevention (e.g. insecticide-impregnated bednets) and treatment (e.g., oral rehydration solution). Maybe more important in terms of increase of the role of private actors is the production and marketing of generic drugs. During HSSP III, the GOR intends to gradually increase its domestic financing of pharmaceuticals with the aim of reaching sustainable levels of financing. The MOH will promote partnership with private investors in the local production of medicines and other commodities and will explore internal mechanisms for resource mobilization, including public-private partnerships and establishment of revolving funds. Further exploration will also be made for a CBHI financing component for medicines and medical products.</p> <p>Several projects of public-private partnership are presently under negotiation to mobilize private investments for building of new—or rehabilitation of existing— infrastructure and for the management of these health facilities. These projects include: The development of a network of health posts to provide primary care at the local level (before reaching the health center); Two projects for building a regional reference hospital, one with Indian investors (Apollo) and the other with Japanese (Togoshukai) investors. There is also the possibility of upgrading King Faisal Hospital to provide high-quality services for tourists and to prevent or at least reduce medical evacuations. Maintenance of physical assets, including medical and transport equipment, is another domain where the private sector will be encouraged to play a larger role (MINISANTE, 2012a).</p>
Environment	According to MINIRENA 2013, PSF has the following responsibility on environment protection: (i) Private sector agencies will be mobilized and sensitized, through the PSF to integrate sustainable Environment and Natural Resources management principles into their activities and strategies for development. (ii) Specific incentives to encourage best practices in environmental sustainability and value adding investments in the Environmental and Natural Resource sector, will be developed and made available. (iii) An important category of private sector that will be engaged more actively are the cooperatives which are intervening in farming and trade at small scale. (iv) They will be trained and facilitated to undertake extension and inspection work among its members. (v) As the future engine of growth, the private sector has a primary interest



	<p>in environmental stewardship, especially in Rwanda where most of the development is hinged on the health and productivity of ecosystems. (vi) Entrepreneurs' ability and self-drive to identify business opportunities in and innovative solutions to many challenges, will have to be leveraged to address Rwanda's emerging environmental challenges, which are inherently global. (vii) An entry point for engaging the private sector has already been created through the Cleaner Production Program, initiated by Rwanda Environment Management Authority (REMA), and the space for public-private sector dialogue in EDPRS implementation. (viii) The private sector will be more involved in forestry activities than it has been so far.</p> <p>Private Sector will play a key role in adding value to wood products, increasing the forest area and ensuring the rational use of forest products and sustainable forest management. More specifically, the private sector will have a number of responsibilities such as: creation of wood-based industries, participation in the development of both public and private forests in a sustainable manner and acquisition of management and harvesting licenses for public forests. Creation and introduction of new technologies for use of forest products, establishment of industrial forest plantations and implementation of specific strategies for forest policy will also be ensured. Other responsibilities of the private sector may also include the stimulation of internal trade of forest products, provision of recommendations and informing the central and local government on the successful implementation of forestry activities.</p>
Water and Sanitation	<p>In Integrated Water Resources Management (IWRM), the incentives for private sector involvement are already in-built strategies of: technology generation and supply, water abstraction, water treatment and water use, which reflect the private service provision in water supply and sanitation, are already in use. Businesses are at the centre of resource extraction and their activities generate waste. Their innovativeness, entrepreneurship skills and self-drive will be leveraged to control pollution and address water efficiency issues by encouraging, supporting and compelling them to adopt appropriate technologies. Private sector groups - water vendors, horticultural farmers, industrialists, will be mobilized, sensitized and incentivized to promote good IWRM practices.</p> <p>WASAC (Water and Sanitation Corporation Ltd) was established in August 16, 2014 in the context of Public Private Partnership (PPP). It is now working on strategic programs to increase water production, distribution, and performance improvement aimed as provision of quality water and sanitation services in Rwanda.</p>
Land	<p>Private companies are involved in land surveying, urban planning, land valuation and conveyance and are regulated by the land sub-sector. These companies, once well regulated, will contribute to the overall sustainability of the land registry and land use management. Currently, only land valuation is regulated through the Institute of Real Property Valuers; other professions are to be organized and regulated.</p>
Mining	<p>Mineral trading has been recovering mainly due to the privatization of government owned mines, which increased productivity since 1997. Though the production shows a positive trend in past years, the mineral commodities exported from Rwanda are less competitive at the international 56 mineral markets. This problem has its roots in the fact that the minerals are exported as concentrates instead of ingots or other high value intermediate products. In the next five years of EDPRS2, the private sector will be extensively involved in the implementation of this strategic plan through: (i) exploration and mining activities, (ii) development of new mines, and (iii) value addition to the mineral commodities and quarry substances by setting up plants (ceramics, dimension stones, jewellery, glass manufacturing). The private sector will also be involved in alleviating the problem of skills gap in the sector while developing training programs for their employees. The public-private sector partnership will organize trainings for mining employees and participate actively in workshops organized by other stakeholders. The private sector will also be involved in organizing and participating in the investment promotional events such as exhibitions, celebrating the international mining day, workshops</p>
Tourism	<p>Rwanda's Tourism sector is among the fastest growing sectors in the country. In 2012 tourism sector generated US\$ 281.8 million and it attracted investments totaling over US\$323 million. The sector attracted over 1.07 million visitors representing an increase of 22 per cent compared to same period in 2011. Tourism sector is a top foreign exchange earner for the country. The PSF Tourism chamber comprises five key associations that represent a substantial portfolio of the economy in terms of real estate investments and export revenue earnings: RHA- (Rwanda Hospitality Association: Hotels, Restaurants/Bars/Clubs); RTTA - (Rwanda Tours &amp; Travel Association); RWASAGA- (Rwanda Association of tour guides); RTEA - (Rwanda Tourism Educators Association); BARR - (Board of Airlines operating in Rwanda). (PSF, 2014).</p>
Infrastructure	<p>The government, through the Ministry of Finance, is strongly promoting the development of Public- Private Sector Partnerships (PPP) in order to achieve a number of major infrastructure investment projects such as: Methane gas exploitation in energy sector; Communication in ICT sector; Railway and airport in transport sector; Payment systems and housing finance in financial sector; Free-zone and agri-business in exports sectors. Rwanda has built strong road and aviation infrastructure. The country aims to transform itself into a regional hub for aviation and logistics, with plans to build a new \$750 million international airport over the coming decade (AfDB 2012).</p>
Transport	<p>Rwanda is landlocked. Transportation costs for imports and exports are among the highest in the world. Transport remains one of the biggest economic challenges in Rwanda. Transportation expenses in Rwanda are nearly twice as much as in neighboring countries. The Government of Rwanda continues to invest heavily in infrastructure projects, including roads, rail, air, and water transport to reduce transportation-related costs. Roads represent 90% of transportation in Rwanda. The country has around 14,000 km (8,700 miles) of roads, and 95% of Rwanda's national, paved roads are judged to be in good condition.</p> <p>In the Strategic Transport Plan, EDPRS II assigns the following responsibilities to the Private Sector: Participation private sectors for public transport service under route franchising approach by sharing the risk of profit and loss; Participation in financing road infrastructure development by toll road; Encouragement of public transport industry consolidation by providing tax rebate for importation of large standard busses; Training of local contractors and consultants on procurement and project construction management; Categorization of contractor and suppliers on the basis of technical and financial capabilities; Conversion of ONATRACOM into a public limited company and availing shares for private sector entry in rural and urban public transport service; Develop 300 road site cooperatives for labor based routine maintenance of road network; and Participation of the Private Sector to Development an Effective Vehicle Fitness and Environmental Rating Control Regime (MININFRA, 2013a).</p>
Energy	<p>Rwanda energy sector has greatly improved over the recent past but there is still plenty of room for further improvement. The aim of the sector is to create conditions for the provision of safe, reliable, efficient, cost effective and environmentally appropriate energy services to households and to all economic sectors on a sustainable basis. There is a need to improve generation, transmission and distribution of power, diversify the energy sources to reduce costs and create a very conducive legal and regulatory framework.</p> <p>Source of energy: Hydropower, Geothermal, Methane, Peat, Biomass, Petroleum and Solar. Government is convinced that it is not reasonable for government to undertake all of the investment outlined in our generation. That is why it has established in the context of PPP, the Energy Utility Corporation Limited responsible for reliable supply of energy which is a requirement for heating, cooking and lighting homes, but also as electricity for running machinery and equipment, for powering health facilities and schools (MININFRA, 2013b).</p>
ICT	<p>ICT and environment are equally important to the long-term sustainability of SME growth. ICT is necessary to building a modern economy that is able to compete in an increasingly globalized world. PSF responsibility: Creating career paths through skills development, especially among the youth; Stimulating entrepreneurship and competitiveness; Driving and protecting investments and innovation; Promoting export of ICT products and services; Becoming the arbitrator of the ICT sector (MINICOM, 2010).</p>
Women empowerment	<p>PSF plays a key role in empowering and fortifying women entrepreneurs by: Ensuring advocacy; Enabling a doing business environment; Promoting developmental ideals. PSF follows the following principles: Establish high-level corporate leadership for gender equality; Treat all women and men fairly at work - respect and support human rights and nondiscrimination; Ensure the health, safety and well-being of all women and men workers; Promote education, training and professional development for women; Implement enterprise development, supply</p>

	chain and marketing practices that empower women; Promote equality through community initiatives and advocacy; Measure and publicly report on progress to achieve gender equality (UNIFEM, s.d).
Global Partnership	One of key objectives of PSF is to Support active involvement in Regional and International Trade. In that sense, PSF organizes yearly exhibition gathering many countries exhibitors. As example, 30 <sup>th</sup> July, 2015 at Gikondo- Expo ground has been opened the 18th Rwanda International Trade Fair (RITF). The RITF 2015 has been organized by the Private Sector Federation in partnership with the Ministry of Trade and Industry and it has attracted 383 exhibitors from eighteen countries. PSF entertains trade especially with EAC trade market (PSF, 2013b). In 2007, Rwanda joined the East African Community (EAC), which has a combined population of over 130 million. In 2010, the member countries of the EAC formed a customs union, which is slowly evolving into a common market. Also in 2010, Rwanda became the newest member of The Commonwealth. Rwanda is also a member of the Common Market for Eastern and Southern Africa (COMESA), which has a total population of 406 million. Products from COMESA countries are exempted from customs duties and taxes under certain conditions.
Demography	The Family Planning strategy's goal is to increase the use of FP by Rwandan women of reproductive age group (15–49 years) and increase their male counterparts' involvement in FP programs. To this end, its general objective is to increase modern contraceptive use among women in union to 70% by 2016, through a programmatic framework supporting sustainable service quality, normative demand and an enabling environment. PSF contributes to the achievement of that strategy by collaboration with Ministry of Health to provide Family Planning services; Ensure greater integration of FP services with MCH activities, such as immunization, nutrition, well-baby care, fistula care, post abortion care, postpartum, etc., and promote provider-initiated FP counseling; Promote greater male participation in FP programs. The 2005–2010 Family Planning Policy and Five-Year Strategy set a target of 50% of contraception to be provided by the private sector by 2010 and 60% by 2015 (MINISANTE, 2012b).

## CONCLUSION

Rwanda has seen a variety of initiatives to support Rwandan Small Medium Enterprises (SMEs) from the government, Development Partners (DPs), financial and non-governmental organization (NGO) sectors. However, these initiatives have suffered from a lack of resources, coordination and capacity. Limited and disparate implementation of the majority of these projects makes it difficult to adequately assess their success or failure. The RDB was formed to coordinate and combine all services and support for Rwandan private sector development including investment and export support, business registration, environmental and tax advice, free trade zone and IT development and cluster specific programs such as tourism development. Specific agencies have also been created to support the development of Rwandan cooperatives, whose business activities are similar to SMEs, though they have a different taxation and registration procedure. The Rwanda Cooperative Agency (RCA) works to train and regulate cooperatives in tandem with the Rural Small/Micro Enterprises Promotion Project Phase II (PPMER-II), a project in MINICOM, mandated to provide marketing and other support to cooperatives and SMEs in rural areas (MINICOM, 2010).

Supported by the Government of Rwanda, through a private sector member based institution, the Private Sector Federation (PSF) was formed to represent the interests of the private sector vis-à-vis the GoR. Working through organized chambers, PSF collects information from private sector actors, provides training and support to these actors and advocates for their needs. PSF runs a network of Business Development Service Centers (BDS) under a new model of independent BDS providers within the framework of private/private partnerships, responding to previous program failures which indicated that pure government sponsorship was costly and ineffective. PSF also hosts an annual business plan competition to support youth in business, which has grown from 10 to 100 winners a year. Winners receive guaranteed loans from partner banks.

The financial sector is also working to support Rwandan SMEs through financing mechanisms. A large proportion of the Rwanda Development Bank's (BRD) lending activities provide direct financing to SMEs and cooperatives, refinancing to microfinance institutions, equity financing and equipment leasing through agricultural and other loan funds. These loans provide financing primarily for agricultural production activities, in marketing as well as processing, and through non-agricultural activities such as tourism, ICT, social infrastructure, manufacturing and services. Other lending facilities, managed by commercial banks as well as Micro-finance Institutions (MFI), target women, cooperatives, youth and agro-business.

These initiatives demonstrate a concerted will on the part of all players to provide support to SMEs and show that public and private institutions have a wealth of experience to share in the promotion of Economic Development.

## RECOMMENDATIONS

✓ To Government

Encourage external investors to invest in Private Sector

✓ To PSF

To advocate for SMSs so that they can get loans with facility

To reinforce capacity building for its member institutions

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**JOB SATISFACTION AND PROBLEMS FACED BY ANGANWADI WORKERS****SHETAL R. BARODIA****RESEARCH SCHOLAR, DEPARTMENT OF HOME SCIENCE, GUJARAT UNIVERSITY, AHMEDABD; &  
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AHMEDABAD****ABSTRACT**

The Integrated Child Development scheme (ICDS) introduced in October 1975, in response to evident problem of hunger and malnutrition of our children by Govt. of India. Despite the fact that AWWs was the most important functionary at grassroot's level who was single handedly responsible for making ICDS programme successful, the limited research in Job Satisfaction and Problem faced by AWWs were found. Impact of Job dissatisfaction & unsolved problem may create the hurdles in the successful implementation of any ICDS Programme. The present study attempt to study the job satisfaction and problems related to infrastructure, administration & Manpower faced by AWWs of 10 blocks of Ahmedabad city. Total 50 Anganwadi Workers & 5 Anganwadi centers from each block i.e 500 AWWs & 50 AWC were taken as sample. The tasks performed by AWWs were assessed by Checklist and Job satisfactions as well as problems faced by AWWs were assessed through Opinonnair. The analyzed was done with the help of statistical techniques such as Frequency, Percentages, Means, Chi-square test and co-relation analysis. The study conclude that the most of the Anganwadi Workers were performing their basic tasksThe major problem faced by AWWs, though they are the basic functionaries of ICDS, are insufficient honorarium (administration related), frequent travelling (Infrastructure related) and communication problems for convincing community people as well as employees (man power related). Further the relationship between problems and job satisfaction faced by AWWs was found as a result that when job related problems decrease the level of job satisfaction increase. Therefore the study suggest that to improve job satisfaction of AWWs the authorities should provide proper honorarium and job security to AWWs for their work. The efficiency of AWWs should be increased by improving their working conditions.

**KEYWORDS**

anganwadi worker, problem, Job satisfaction.

**INTRODUCTION**

The population of India is increasing very rapidly. Due to that the problems of poverty, illiteracy, unemployment, pollution and malnutrition are getting very dangerous form. All the people are affected by these problems, specially women and children become their victims.

The pregnant women do not get balanced diet due to poverty and the result is that of child mortality and birth of weak children. To combat this situation, the government of India has started many programmers and projects for welfare of women and children. Integrated Child Development Service (ICDS) is one of the most important schemes for the nourishing mothers and children. It is one of the largest childcare programmes in the world, aiming at child health, hunger, malnutrition and its related issues. The journey of human development begins on this foundation.

The Integrated Child Development Services (ICDS) Scheme today is the World's Largest Programme aimed at enhancing the health, nutrition and learning opportunities of infants, young children (0-6 years) and their mothers. It is the foremost symbol of India's commitment to its children – India's response to the challenge of providing preschool education on one hand and breaking the vicious cycle of malnutrition, mortality, and morbidity, on the other.

The grassroot level workers who are called Anganwadi Workers (AWWs) provide the services of ICDS. The place where the services are provided is called Anganwadi.

Today in India, about 2 million Anganwadi workers are reaching out to a population of 70 million women, children and sick people, helping them to become and stay healthy. Anganwadi workers are the most important and often-ignored essential link of Indian healthcare. Being the functional unit of ICDS programme which involves different groups of beneficiaries, the AWWs, has to conduct various different types of job responsibilities. Not only she has to reach to variety of beneficiary groups, she has to provide them with different services, which include nutrition and health education, Non Formal Pre-School Education (NFPSE), supplementary nutrition, growth monitoring and promotion, and family welfare services. She also coordinates in arranging immunization camps & health checkup camps.

Her functions also include community survey and enlisting beneficiaries, primary health care and first aids, referral services to severely malnourished, sick and at risk children, enlisting community support for Anganwadi functions, organizing women's groups and Mahila Mandals, school enrollment of Children and maintenance of records and registers. While performing various different types of functions it is obvious that she might have to face variety of problems. Anganwadi Workers may felt load on basic activity of Anganwadi due to that she felt stress and dissatisfaction.

If Anganwadi workers are not satisfied and did not take interest in their work, the programme will suffer due to their dissatisfaction. The main aim of ICDS programme is to keep the children healthy. If the children become healthy, then the nation becomes strong and great. So there is a need to study the problems of AWWs and find out the reason for their dissatisfaction.

The present study initiated with following objectives :1. To study the tasks performed by the Anganwadi Workers of Ahmedabad City.2.To study the job satisfaction of the Anganwadi Workers of Ahmedabad City. 3. To study the problems faced by the Anganwadi Workers while working.

**MATERIALS AND METHODS**

The Present study was a descriptive study. It was conducted at 10 blocks of Ahmedabad city. Total 50 Anganwadi Workers & 5 Anganwadi centers from each block i.e 500 AWWs & 50 AWC were taken as sample. The tasks performed by AWWs were assessed by Checklist and Job satisfactions as well as problems faced by AWWs were assessed through Opinonnair. The analyzed was done with the help of statistical techniques such as Frequency, Percentages, Means, Chi-square test and co-relation analysis.

**FINDINGS**

The major findings reveled from the tasks analysis show that all the AWWs were doing their tasks properly to make the ICDS programme successful. It was also found that due to the following difficulties the AWWs might felt stress in regular working which may affect the job satisfaction of AWWs. :

- (I) Majority of the Anganwadi did not have proper cooking place.
- (II) Majority of the respondents reported that they did not have safe storage facilities for raw material of cooking.
- (III) Half of the respondents reported that they did not get help from the community for health check -up and immunization.

**JOB SATISFACTION (ITEM ANALYSIS)**

More over the top most reason why respondents reflected good satisfaction towards their job was "they loved working with children". On the other hand the most dampening reason why their job satisfaction goes down was "less number of public holidays".

**PROBLEM FACED (CATEGORY WISE)**

The problems faced by the respondents as per three different categories: Infrastructure related problems, Administration related problems and Manpower related problems were as follows :

- In infrastructure related problems, “time to reach anganwadi” was the least severe problem, whereas, “frequent travelling” was the most severe problem.
- In the administration related problems, they found tedious reporting work as least severe problem where as less pay as the most severe problem.
- In the man power related problems, Compulsory and pointless training was least severe Problem among all other man-power related problems but “communication problems for convincing community people as well as employees” was the most severe problem faced by the respondents.

**RELATIONSHIP BETWEEN JOB SATISFACTION & PROBLEMS**

There is no relationship between problems faced by the Anganwadi workers and their job satisfaction. It means that where there is an increase in the extent of problems faced by the respondents their job satisfaction tends to reduce and vice-a-versa. This suggested that less problems at their work place might increase their job satisfaction level.

**DISCUSSION**

Here, the researcher has tried to look into possible factors/ causes contributing to the result and has worked to provide appropriate implications. Also the results of the present study have been compared with those of relevant past researches where ever it was possible. They are as follows:

1. As per the finding of this study the infrastructure related problems felt by AWWs were mainly related to frequent travelling. The administration related problem was less pay whereas manpower related problem like communication problems for convincing community people as well as employees. Meenal,et .al. in their study found that AWWs felt problems mainly related to inadequate honorarium and excessive record maintenance. Problems mentioned in other studies are inadequate honorarium and infrastructure facilities (Gangur,S..G., Usharani, et.al.). V.T. Maggie et.al.in their study founded out that majority of the AWWs had problem of insufficient honorarium, long working hours, facilities available at AWCs. further it was found that there is no uniformity in the working hours of the Anganwadi worker lived in different villages and travelled daily to their work place, this was contrary to the selection criteria. Insufficient honorarium, temporary job and lake of promotion were main three reasons found for not getting job satisfaction similar to the present study.
2. As per the finding of our study it is found that where there is increase in the extent of problem faced by the AWWs their job satisfaction tend to reduce and vise-a-versa. Similarly Gupta, P. et.al. in their study found that AWWs were least satisfied with sense of achievement in their job, workload assigned to them and the facilities available at AWCs for their children. The same way Rajgiri College of social science in their study found that almost all AWWs (86) were not satisfied with the working condition like working hours, salary, job responsibilities and other facilities. Thus, from these three studies it can be said that job satisfaction is a important for AWWs for effective working and successful implementation of the programme.

**CONCLUSION**

The study concludes that the most of the Anganwadi Workers were performing their basic task such as preschool education materials, beneficiaries enrolled, Infrastructure facility, Activities, supplementary nutrition, immunization, health check up, Referreral services, Nutrition and Health Education, Community Participation, Reporting and Record maintenance regularly, then also they felt load on basic activities of anganwadi due to the participation in other national programme & activities. The major problem faced by AWWs, though they are the basic functionaries of ICDS, are less pay honorarium (administration related), frequent travelling (Infrastructure related) and communication problems for convincing community people as well as employees (man power related).

Further, the top most reason for job satisfaction mentioned by AWWs was “they loved working with children” and the most dampening reason was “less number of public holidays”.

Further the relationship between problems and job satisfaction faced by AWWs was found as a result that when job related problems decrease the level of job satisfaction increase. Therefore the study suggest that to improve job satisfaction of AWWs the authorities should provide proper honorarium and job security to AWWs for their work. The efficiency of AWWs should be increased by improving their infrastructure facility, reducing reporting work and traveling.

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