

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Infibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 7144 Cities in 197 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

| Sr. No. | TITLE & NAME OF THE AUTHOR (S) | Page No. |
|------------|---|-------------|
| 1. | <p>PERCEPTION OF BENEFICIARIES REGARDING ROLE AND BEHAVIOUR OF HIMACHAL PRADESH BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION (HBCFDC)</p> <p><i>Dr. RAJAN DEVI NEGI & Dr. DEVINDER SHARMA</i></p> | 1 |
| 2. | <p>THE EFFECT OF ENTREPRENEURIAL ORIENTATION, MARKET ORIENTATION AND LEARNING ORIENTATION ON COMPETITIVE ADVANTAGE AND BUSINESS PERFORMANCE (STUDY ON SMALL BUSINESSES OF FOOD PROCESSING IN PALEMBANG)</p> <p><i>A. JALALUDIN SAYUTI, HERI SETIAWAN, RINI, YAHYA, LISNINI, SILVIANA OKTANISA, MARKONI & ELVIA ZAHARA</i></p> | 5 |
| | REQUEST FOR FEEDBACK & DISCLAIMER | 10 |

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana

Former Vice-President, Dadri Education Society, Charkhi Dadri

Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**Dr. BHAVET**

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. NAWAB ALI KHAN**

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

CO-EDITOR**Dr. G. BRINDHA**

Professor & Head, Dr.M.G.R. Educational & Research Institute (Deemed to be University), Chennai

EDITORIAL ADVISORY BOARD**Dr. SIKANDER KUMAR**

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

Dr. CHRISTIAN EHIOBUCHÉ

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. N. SUNDARAM

Associate Professor, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

Dr. PARDEEP AHLWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

Dr. SHIKHA GUPTA

Associate Professor, Lingaya's Lalita Devi Institute of Management & Sciences, New Delhi

Dr. KIARASH JAHANPOUR

Dean of Technology Management Faculty, Farabi Institute of Higher Education, Karaj, Alborz, I.R. Iran

Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

Dr. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. JASVEEN KAUR

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISOR

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :

Designation/Post* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation **etc.** **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised.**
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

PERCEPTION OF BENEFICIARIES REGARDING ROLE AND BEHAVIOUR OF HIMACHAL PRADESH BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION (HBCFDC)

Dr. RAJAN DEVI NEGI
HEAD
DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE
RAMPUR BUSHAHR

Dr. DEVINDER SHARMA
PROFESSOR
DEPARTMENT OF COMMERCE
HIMACHAL PRADESH UNIVERSITY
SHIMLA

ABSTRACT

Development motive of initiatives is to support the section which was ignored and for this purpose, in India, a series of initiatives in the form of organizations to support and schemes have been introduced. Amongst the different such classes and strata of the society, backward classes have faced the challenges to pace-up with the main stream of development and as such, states have introduced programmes to strengthen them. Backward classes population in Himachal Pradesh is between 15 to 16 percent of its total population. With a view to support backward classes, Himachal Pradesh Backward Classes Finance & Development Corporation was set-up on 31st January, 1994 as a Government of Himachal Pradesh Undertaking under the aegis of Ministry of Social Justice and Empowerment. The main motives of the Corporation were to assist the backward classes for uplifting them socially, economically and educationally. In this regard, the Corporation has a package of schemes and programmes. The present research paper attempts to analyze the role and behaviour of HBCFDC as per the perception of beneficiaries.

KEYWORDS

Himachal Pradesh Backward Classes Finance & Development Corporation, backward classes.

JEL CODE

E60

THE CONCEPT

Development has ever been the pivot of shifting the society towards a comfortable and qualitative life but at the same time, it has been proved a step to divide and creating disparity in the society by spreading it into social strata of prosperous and weak in terms of different criteria of financial, religious, caste based, region- based, creed-based and other ways. The division of the society has impacted to strengthen one segment at the cost of others. This has been observed from the ancient times and when today, democratic, developed and unbiased society is talked about, promulgation of regulation and their implementation has the prime preference to remove all sorts of disparities. The motive of initiatives is to support the section which was ignored and for this purpose, in India, a series of initiatives in the form of organizations to support and schemes have been introduced. Amongst the different such classes and strata of the society, backward classes have faced the challenges to pace-up with the main stream of development and as such, states have introduced programmes to strengthen them.

Himachal Pradesh being in the Himalayan ranges has a tough life-style. The state is bounded within a small landscape of 55673 square kilometers and having nearly 70 lakh population as yet. The State has 12 administrative districts and the population of Backward classes in the State is between 15 to 16 percent. With a view to support these backward classes, Himachal Pradesh Backward Classes Finance & Development Corporation was set-up on 31st January, 1994 as a Government of Himachal Pradesh Undertaking under the aegis of Ministry of Social Justice and Empowerment. The main motives of the Corporation were to assist the backward classes for uplifting them socially, economically and educationally. In this regard, the Corporation has a package of schemes including Term-loan, Margin Money Loan, General Loan, Swarnim Loan, New Education Loan and Interest Free Study Loan Schemes. Apart from these schemes, the Corporation has programmes like Skill Up-gradation and Capacity Breeding Development Programmes to boost-up these segments of the society. In this regard, the Corporation propagates masses through awareness camps and programmes. How far, the Corporation has succeeded in its venture is a research issue which is based upon the perception of the beneficiaries and the present research paper attempts to analyze the role and behaviour of HBCFDC as per the perception of beneficiaries.

REVIEW OF LITERATURE

The selective researches relevant for the research area have been reviewed as depicted below:

Sujatha (2002)¹ has stated in her researched work "The Other Backward Classes Composition, Characteristics and Empowerment", that the term backward classes had a less fixed and definite reference. It had been there but had a variety of referents. It had shifted rapidly in meaning and it had come to mean different things in different places. According to the author, there are ten denotations of the term backward classes. These include depressed classes, untouchables, SCs, aboriginals and hill tribes and criminal tribes etc., and all communities deserving special treatment excepting the untouchables, all communities above the untouchables but below the most advanced ones, communities other than the highest or most advanced, and communities meeting non-communal tests of backwardness.

Yadav (2002)² in her research article "Other Backward Classes: Then and Now" discussed about the first Backward Classes Commission in context to the issues of reservation among these backward classes. She admits that reservation is acquiring a greater salience in electoral politics, however, the question remains whether the other backward classes as a category for public policy in contemporary India is still a measure for social and educational empowerment or has it dovetailed to a mere political trump card. She admits that in India, backward classes constitute an important section of the society.

Sinha (2005)³ in his work entitled "Backward Classes in India: Various Dimensions", discussed that OBs is one of the major segment of Indian society. He believes that in order to make progress it is very important to understand and give importance to this section of society. Accordingly, Government has implemented various programmes and policies in order to uplift their social, economic and educational condition. In order to step ahead for the development of this section government has taken the step of reservation for disadvantaged groups in various forms.

Kewal Krishan, (2008)⁴ in his research work, "A Critical Evaluation of Himachal Pradesh Scheduled Castes and Scheduled Tribes Development Corporation Schemes on Beneficiaries" studied the role of Himachal Pradesh SC and ST Development Corporation in development of SCs and STs of the state on the basis of various schemes offered by this Corporation for financial assistance for their socio-economic development.

Devnath and Biswas (2015)⁵ in their book entitled "Other Backward Classes in India" have made an attempt to go through the genesis of emergence of backward classes in India and also have discussed various backward communities in general in India. In this book government policy related to backward communities has also been analyzed. In this book they have made an attempt to analyze the socio-economic and educational condition of the backward communities in India.

Based upon the researches it is observed that socio-economic dimension of development of the backward classes has been paid emphasis by the scholars but the perspective of role and behaviour of the assisting agencies in this direction according to the beneficiaries has not been covered much. The present research is an endeavor in this direction.

OBJECTIVES OF THE STUDY

The objectives of the research paper are as under:

1. To examine the role of HBCFDC for assisting the beneficiaries as per their perspective.
2. To analyze the perception of beneficiaries regarding behaviour of employees of the Corporation while dealing with them.

SCOPE AND RESEARCH METHODOLOGY

The research was conducted on the basis of primary data collected from beneficiary respondents as per the list of beneficiaries with the Corporation. The information and data were collected from Shimla district and three blocks; Rampur, Theog and Mashobra were selected. Sample of 90 respondents was taken from all the three blocks. Data collected from the respondents has been analyzed by applying the descriptive tools of analysis like Mean, Standard Deviation, Skewness and Kurtosis. The results and findings are as under:

RESULTS AND FINDINGS

Based upon the responses taken from the beneficiary respondents the results and findings are as under:

TABLE 1: ROLE OF HBCFDC FOR ASSISTING THE BENEFICIARIES AS PER THEIR PERSPECTIVE

| Statement | N | Mean | Std. Deviation | Skewness | Kurtosis |
|--|----|------|----------------|----------|----------|
| Awareness | 90 | 3.1 | 1.3 | -.08 | -1.30 |
| Preference | 90 | 3.6 | 1.0 | -.99 | .49 |
| Change in Economic Status | 90 | 3.5 | 1.0 | -.87 | .06 |
| Change in Social Status | 90 | 3.5 | 1.0 | -.67 | -.33 |
| Time gap between request and procurement of loan | 90 | 3.0 | 1.2 | -.10 | -1.37 |
| Convenience for taking loan | 90 | 3.7 | 1.1 | -.97 | .11 |
| Risk factor | 90 | 4.2 | 0.9 | -1.56 | 2.70 |
| Time frame for repayment of loan | 90 | 2.7 | 1.2 | .42 | -.99 |
| Encouraging repayments | 90 | 2.6 | 1.2 | .39 | -.94 |
| Improvement in Financial Status | 90 | 3.4 | 1.0 | -1.00 | .19 |
| Services satisfaction | 90 | 3.8 | 1.0 | -1.17 | .94 |

Regarding the awareness of Schemes with the Corporation it is analyzed that the people are uncertain as the mean score has been calculated 3.1, however it lies between the response falling under "Agree" and "Disagree" as the value of Standard Deviation is 1.3. It is needless to mention that the responses in majority fall under "Agree" as the value of Skewness is -.08 and is platykurtic. Thus, it can be stated that regarding awareness people agree that they are aware of the schemes of the corporation.

It is analyzed that the people prefer to take loan from HBCFDC as the mean score has been calculated 3.6, which is more towards "Agree" and the value of Standard Deviation is 1.0 which ensures that people prefer to take loan from the corporation for many reasons. The value of Skewness is -.99 which finally confirms that majority of responses lie towards "Agree". Therefore, it can be stated that people prefer taking loan from the Corporation.

Regarding the change in economic status it is analyzed that the response of the respondents is falling under "Agree" as the mean score has been calculated 3.5 and value of standard deviation is 1.0. So, it is observed that the majority of responses fall under "agree" as the value of skewness is -.87. Thus, it can be stated that people find some changes in their economic status after availing the financial assistance from the corporation.

The mean score for change in social status has been calculated 3.5 and the value of Standard deviation is 1.0, indicating that the responses of majority of people fall under "Agree". The value of Skewness is -.67 which finally gives a confirmation that majority of people agree that they feel change in their social status after availing loans from the corporation under various Schemes.

It is analyzed that people are uncertain regarding the gap between applying for the loan and procurement of loan is too long as the mean score has been calculated 3.0, however it lies somewhere between "Agree" and "Disagree" as the value of Standard Deviation is 1.2. Yes, people believe that there is a long gap between applying for loan and procurement of loan as the value of Skewness is -.10 which tells us that the majority of people "Agree" to the statement.

Regarding the Convenience felt while taking loan from the corporation it is analyzed that people feels that it is very convenient to take loan from the corporation as the mean score has been calculated 3.7, the majority of responses lies towards "Agree" as the value of Standard Deviation is 1.0 and value of Skewness is -.967. Thus, it can be stated that people find it convenient to take loan from HBCFDC.

Regarding the risk factor involved in taking loan from the corporation it is analyzed that people strongly believe and "Agree" that taking loan from the Corporation is less risky. This is proved as the mean score has been calculated 4.200 and falls under "Agree" and further Standard Deviation is calculated.93 and value of Skewness is -1.56. Therefore, it can be strongly stated that beneficiaries believe that taking loan from the Corporation is less risky.

For the statement that more time is required for the repayment of loan it is analyzed that people don't want more time for repayment as the mean score has been calculated 2.7, however it lies in between "Disagree" and "Uncertain". The value of Standard Deviation is 1.26 and Skewness is calculated as.42, in case of Kurtosis, the values are negative which depicts that the distribution is platykurtic i.e., flatter than normal distribution with a wider peak. Thus, it can be further stated that the beneficiaries believe that they don't need more time for the repayment of loan.

Regarding the encouragement of taking loan due to repayment time it is analyzed that people disagree as the mean score has been calculated 2.6. The value of Standard Deviation is calculated 1.2 that is towards uncertain. It is needless to mention that the majority of responses lie in between "Disagree" and "Uncertain" as value of Skewness is.388 and in case of Kurtosis, the values are negative which depicts that the distribution is platykurtic i.e., flatter than normal distribution with a wider peak. So, it can be stated that the repayment time is not a factor which encourages the beneficiaries to take loan from the Corporation.

While analyzing the improvement in financial status of OBCs, it was observed that people were uncertain as the mean score has been calculated 3.4, however it lies somewhere in between "Agree" and "Disagree" as the value of Standard Deviation is calculated 1.0. The value of Skewness is -1.003, which indicates that majority of people fall under "Agree" and the value of Kurtosis is.19, which depicts that the distribution is Lacto Kurtic. Thus, it can be stated that beneficiaries agree that they have improved financially after availing the financial assistance from the Corporation.

For the purpose of analyzing the satisfaction of people towards the services of HBCFDC, the value of mean has been calculated which comes to be 3.8, which presents that people are "uncertain" but the value of Standard Deviation is 1.0 which takes it more towards "Agree". The value of Skewness is -1.2 which again indicates that the majority of people replied "Agree". The value of Kurtosis is.955 and is leptokurtic thus further indicating that people are satisfied with the services of the Corporation.

TABLE 2: PERCEPTION OF BENEFICIARIES REGARDING BEHAVIOUR OF EMPLOYEES OF THE CORPORATION

| Statement | N | Mean | Std. Deviation | Skewness | Kurtosis |
|------------------------|----|------|----------------|----------|----------|
| Honest | 90 | 3.9 | 1.16 | -1.10 | .52 |
| Timely & Good Services | 90 | 3.8 | 1.11 | -1.13 | .52 |
| Friendly Behaviour | 90 | 3.8 | 1.02 | -1.20 | .94 |
| Qualified Staff | 90 | 3.9 | .97 | -1.43 | 2.09 |
| Faith & Confidence | 90 | 3.9 | 1.18 | -1.30 | .84 |
| Strict Supervision | 90 | 3.5 | 1.29 | -.69 | -.76 |
| Fair Dealing | 90 | 3.9 | 1.18 | -1.15 | .36 |
| Favoritism | 90 | 2.3 | 1.26 | .71 | -.75 |
| Aggressive | 90 | 2.3 | 1.27 | .79 | -.56 |
| Provides Information | 90 | 3.6 | 1.05 | -1.12 | .46 |
| Good Behaviour | 90 | 3.8 | 1.16 | -.87 | -.27 |
| Helpful | 90 | 3.7 | 1.23 | -1.00 | -.08 |

Regarding the honesty of employees of the Corporation it is analyzed that the people are uncertain but more towards agree as the mean score has been calculated 3.9, however indicating that the responses towards "Agree" as the value of Standard Deviation is 1.06 and Skewness is -1.10. The value of Kurtosis is .52, which is a positive value showing that the distribution is leptokurtic. So, it can be well analyzed that the majority responses are in "Agree". Therefore, it can be stated that beneficiaries feel that the staff of the Corporation is honest.

While analyzing the staff towards providing timely and good services the mean score is calculated as 3.8. This indicates that people are uncertain but more towards agree as the value of Standard Deviation is 1.11. It is meaningless to mention that the responses in majority fall under "Agree" as the value of Skewness is -1.12 and value of Kurtosis is .52 showing that the distribution is leptokurtic. Thus, it can be stated that the people believe that the staff of Corporation provides timely and good services to the beneficiaries, whenever they visit the Corporation.

Further it is analyzed about the behavior of the employees that it is friendly as mean comes out to be 3.8 which indicates "uncertain" but again more towards "Agree" as the value of Standard Deviation has been calculated as 1.01 and value of Skewness is -1.20. Thus, indicates that more responses are towards "Agree". The value of Kurtosis is .94, a leptokurtic distribution. From the above analysis it can be stated that people agree that the behavior of employees of the Corporation towards them is good and friendly.

The mean of the perception of beneficiaries towards the qualification of the staff is calculated 3.9, Standard Deviation is calculated .96 and Skewness is calculated as -1.43. This indicates that the majority of responses fall under "Agree". Further Kurtosis has been calculated 2.08, showing a mesokurtic distribution. Thus, from the above analysis it can be stated that the beneficiaries agree to the statement that the employees of the Corporation are well qualified.

Regarding Faith and Confidence towards the employee of the Corporation the beneficiaries are uncertain as the mean score has been calculated as 3.9, however it lies in between the response falling under "Agree" and "Disagree" as the value of Standard Deviation is 1.17. The value of Skewness is -1.30. Thus, it is clear that the majority of responses fall under "Agree". The value of Kurtosis is .836 means that the distribution is leptokurtic. Thus, it can be stated that the beneficiaries have faith and confidence on the employees of the Corporation.

The analysis is also made about the strict supervision of the staff of the Corporation. The mean score for the same is calculated as 3.5 which show that people are uncertain about the strict supervision. The value of Standard Deviation is 1.29, which indicates that the responses lie somewhere in between "Agree" and "Disagree". The value of Skewness is -.69 which indicates that maximum responses are under "Agree". The value of Kurtosis is -.76, which is a platykurtic distribution. Thus, it can be stated that the beneficiaries find there is strict supervision while lending and repayment of loans.

Regarding fair dealing of the staff of the Corporation it is analyzed that people are uncertain as the mean score has been calculated 3.9. The response lies in between "Agree" and "Disagree" as the value of Standard deviation is 1.18. The value of Skewness is -1.15 which shows that majority of responses fall under "Agree". The distribution is leptokurtic as the value of Kurtosis is .36. Therefore, it can be stated that the staff of the Corporation is fair enough in dealing with the beneficiaries.

Favoritism from employee is another aspect studied to analyze the behavior of the employees of the Corporation. The mean score has been calculated 2.3 which show that the beneficiaries disagree about any favoritism. Further the value of Standard Deviation is 1.26 which indicates that the responses lie somewhere in between "Strongly Disagree" and "Uncertain". The value of Skewness has been calculated .71. The distribution is platykurtic. Thus, it indicates that beneficiaries are uncertain whether the employees of the Corporation have some favoritism or not towards the beneficiaries of the Corporation.

Regarding the aggressive approach of the employees of the Corporation it has been analyzed that beneficiaries disagree as the mean score has been calculated 2.3. However, it lies between the response falling under "Strongly Disagree" and "Uncertain" as the value of Standard Deviation is 1.27. The responses in majority fall under "Uncertain" as the value of Skewness is .79 and it is a platykurtic distribution. Thus, it can be stated that the beneficiaries are not sure about the aggressive behavior of the employees of the Corporation.

Further the perception of beneficiaries is analyzed whether the employees of the Corporation provides all the required information or not. It has been analyzed that beneficiaries are uncertain as the mean score has been calculated 3.6. It lies somewhere in between "Agree" and "Disagree" as the value of Standard deviation is 1.04. the value of Skewness has been calculated -1.12 and the distribution is leptokurtic, which indicates that the majority of responses fall under "Agree". So, it can be said that the employees of the Corporation are cooperative and provides all the required information to the beneficiaries at the time of their visit to the Corporation.

Regarding the behavior of the employees of their Corporation it has been analyzed that the beneficiaries are uncertain as the mean value is 3.8. The responses somewhere lie in between "Agree" and "Disagree" as Standard Deviation has been calculated as 1.15. Further the value of Skewness is -.87 indicating that the majority of responses fall under "Agree". The distribution is platykurtic as the value of Kurtosis is -.27. Thus, it can be stated that according to the responses of the beneficiaries it is clear that the behavior of employees of the Corporation is good.

Further it is analyzed that the employees of the Corporation are very helpful. This can be said as the mean score is calculated 3.7 which shows uncertain response but the value of Standard Deviation that is 1.23 indicates that the response lies in between "Agree" and "Disagree". The value of Skewness is -1.00 and distribution is platykurtic which further proves that the majority of the responses lie under "Agree" stating that employees of the Corporation are helpful and render their help whenever required. They help beneficiaries in order to understand the schemes.

CONCLUSION AND SUGGESTIONS

From the above study it is clear that this class of population is not much aware about the function and schemes of the corporation. In order to spread awareness among the OBCs about the corporation and the schemes which can benefit them, the corporation should organize awareness camps in backward areas so that more people can avail the benefits from the corporation. The management of the corporation should search for appropriate methods of making people aware about the corporation and benefits given by the corporation to OBCs.

The behavior of the staff of the corporation should be proper and patient so that they may properly provide guidance to the people who are not aware about the schemes offered by the corporation.

For the effective implementation of schemes of the corporation proper technical supervision and guidance is required at different levels of the corporation. Informative campaigns and awareness camps should be started and organized at village level by taking the help of village development officer, field staff and gram panchayats in order to achieve the desired goals. In the study it is revealed that the potential beneficiaries are scattered and are left ignored of various facilities, incentives and consideration available from the corporation. The implementation of informative campaigns and awareness camps will be a informative step for the potential beneficiaries to know about the schemes of the corporation.

REFERENCES

1. Sujatha V.S. (2002), "*The Other Backward Classes: Composition, Characteristics and Empowerment*", *The Eastern Anthropologist* 55 (2-3), 133-144
2. Nomita Yadav, "*Other Backward Classes: Then and Now*", *Economic and Political Weekly*, Vol. 37, No. 44/45, (2002), pp. 4495-4500.
3. Sinha, Sushil Kumar "*Backward Classes in India: Various Dimensions*", 2005 URL <https://sadar24.com/product/backward-classes-in-india-various-dimension-book> retrieved on 5th march,2022
4. Kewal Krishan, "A Critical Evaluation of Himachal Pradesh Scheduled Castes and Scheduled Tribes Development Corporation Schemes on Beneficiaries" A P.hd Thesis submitted to Himachal Pradesh University, 2008.
5. Pulak Chndra Devnath and N.B. Biswas, "*Other Backward Classes in India*", Kalpaz Publication, January 2015. ISBN-10: 9789351280859, ISBN-13: 978-9351280859

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

