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A COMPARATIVE STUDY ON JOB SATISFACTION AMONG PRIVATE AND GOVERNMENT TEACHERS

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ABSTRACT

Job satisfaction portrays that the perception of the person towards his or her job, job related activities and environment. Job satisfaction is the contribution of two words – 'job' and 'satisfaction'. Job is an occupational activity performed by an individual in return for is ward. The teaching profession requires commitment. The sample of the study consisted of the teachers working private and government schools restricted to Coimbatore city in the state of Tamil Nadu. The sample size of the study 88 teachers, data collected from 45 private school teachers and 43 government school teachers were taken into consideration. Convenient Random sampling was used for this study. The study found that compare to private teachers, government teachers are highly satisfied because they earned more salary and also permanent job. It creates confidants, status, motivation, and also develop their growth and personality. There is a significant different between job satisfaction and teaching experience for financial security for government teachers job but not for private teachers. For teacher, salary is the main criteria to improve their growth, update their knowledge and to meet the personal commitment and teachers should not work alone, mostly they are doing team works for completion of institutional tasks and objectives.

KEYWORDS

private teachers, government teachers, teaching experience, motivation, job satisfaction.

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1. INTRODUCTION

Job satisfaction portrays that the perception of the person towards his or her job, job related activities and environment. It is a combination of psychological and emotional experiences at work (Lalita, 2013). Job satisfaction is the contribution of two words – 'job' and 'satisfaction'. Job is an occupational activity performed by an individual in return for is ward. Job satisfaction portrays the perception of the person towards his or her job, job related activities and environment. It is a combination of psychological and emotional experiences at work (Sauli Mitra, 2018). Job satisfaction is a crucial element in maintaining quality human resources and life of any organization. In academia, job satisfaction is among the cornerstones for a healthier secondary school. Job satisfaction has been perceived differently by different researchers in the field of human resource and management (Evans, 1997).

Teachers are arguably the most important group of professionals for our nation's future. Therefore, it is disturbing to find that many of today's teachers are dissatisfied with their jobs. Job satisfaction has been the theme of numerous studies in both public and private organizations. Teachers are the key agents through which educational plans are achieved. Since job satisfaction is an emotional response, the meaning of the concept can only be discovered and grasped by a process of introspection, that is an act of conceptual identification directed to one's mental contents and process (Bandhana, 2011).

Role of teachers in the society and in the education can change, but the importance of their position remains same. To attract and retain the quality teachers is a great challenge to the educational institutions. In education, the essential quality of the teacher is to have a positive approach. Every teacher must have the potential and clear intention to discharge their duty with utmost devotion to derive satisfaction from their work. Job satisfaction is the combination of emotional and psychological experience at any work. The teachers would get interested to teach their students effectively when they are satisfied with their jobs. Like India, other countries in the world are trying to improve their quality of education, so that it meets the demand of globalization (Nigama, 2018). Teachers would perform to maximum capacity, only if they are satisfied with their jobs. So, job satisfaction is an important phenomenon in every sector especially in the teaching profession. As per study conducted, role of the job satisfaction among private school teachers and government school teachers.

2. REVIEW OF LITERATURE

Abdul Raziq and Raheela Maulabakhsh (2014) analyzed, "Impact of working environment on job satisfaction." The study aims to analyze the impact of working environment on employee job satisfaction. **Amit Kumar (2015)** analyzed, "Job satisfaction among Male and Female Teachers: A comparative study." The study aim to level of job satisfaction among female teachers in schools, find out the working environment provided by the schools and compare the satisfaction level of female employees both private and government schools. **Bandhana (2011)** analyzed, "Job satisfaction and values among Kendriya Vidyalaya Teachers." The study aim to find significant differences in values among male Kendriya Vidyalaya teachers with high job satisfaction and low job satisfaction. To find significant in values among female Kendriya Vidyalaya teachers with high job satisfaction and low job satisfaction. **Dorothea Wahyu Ariani (2015)** analyzed, "Employee satisfaction and service quality: is there relations." The study aim to relationship between employee job satisfaction and performance has controversy. This study found that a happy employee is a productive employee job satisfaction affects the service quality. Relationship between employee job satisfaction and service quality. **Hari Prasad Pathak (2015)** analyzed, "Job satisfaction of employees in commercial banks." This study aims to assessing the job satisfaction status of employees and identifying the significant factors that influences the job satisfaction of the employees in commercial banks. The study also examines the relationship between job satisfaction and different demographic factors. **Kanika soni, Raghav Chawla and Ruby Sengar (2017)** analyzed, "Relationship between job satisfaction and employee experience." This study found that there is relationship between job satisfaction and employee experience. This study suggests that ensuring a good employees experience and keeping the employees satisfied and happy.

3. IMPORTANCE OF JOB SATISFACTION

Job satisfaction is the extent to which one is happy with their job hence an employee's willingness to perform at an optimum level Hoffman-miller (2013). Job satisfaction is in regard to one's feelings or state-of-mind regarding the nature of their work. Job satisfaction can be influenced by a variety of factors, e.g., the quality of one's relationship with their supervisor, the quality of the physical environment in which they work, degree of fulfillment in their work, etc. Janae Bower (2013).

The teaching profession requires commitment. An effective educator needs to be committed not only to their students, but to the teaching profession as a whole. This means abiding by the rules and regulations, embracing the principles of the teaching profession, as well as the requirements. Here we will take a closer look at a few of the essential components of being a professional who is dedicated to the teaching career Janelle Cox (2009).

Teachers are expected to render a very high job performance, and the Ministry of Education is always curious regarding the job performance of its teachers. Also, the Ministry of Education demands a very high measure of loyalty, patriotism, dedication, hard work and commitment from its teachers (Ubom & Joshua, 2004). Similarly, the roles and contexts of educators' motivational methods and tools cannot be underemphasized because high motivation enhances productivity which is naturally in the interests of all educational systems (Ololube 2004, 2005)

4. STATEMENT OF THE PROBLEM

A teacher is a backbone of a nation and its progress depends upon the education system. The role of teacher is very significant in the development of a country. He acts as a coach, mentor, trainer and guide. But his performance totally depends on the working environment. Students learning ability and performance are the key judgment factors of a teacher's performance. Both Government and Private schools plays an important role in the growth of nation. A high degree of job satisfaction has been found when the characteristics of both employer and employee's expectation meet (Amit Kumar, 2015). Though the study comprises of samples drawn from private and government teachers and their job experience and job satisfaction level.

5. OBJECTIVES OF THE STUDY

- To study the teaching experience and job is interesting, Commitment and motivation of their job.
- To assess the teaching experience and job is interesting, Commitment and motivation of their job.

6. HYPOTHESIS

H₀: There is no association between the teaching experience of the respondent and job is interesting and Commitment incurred by them.

H₁: There is association between the teaching experience of the respondent and job is interesting and Commitment incurred by them.

H₀: There is no association between the teaching experience of the respondent and motivation incurred by them.

H₁: There is association between the teaching experience of the respondent and motivation incurred by them.

7. RESEARCH METHODOLOGY

Research methodology is the systematic, theoretical analysis of the methods applied to a field of study. The research design used for this study is 'Descriptive nature' whose purpose is to describe accurately the satisfaction of particular teachers or of a group of teachers. In tune with research objectives, the sample was drawn from teachers among private and government in Coimbatore city. Sample unit was the teachers from 10 private schools and 10 government school of Coimbatore city. The sample of the study consisted of the teachers working private and government schools restricted to Coimbatore city in the state of Tamilnadu. The study had taken 100 sample sizes. Due to incompleteness of questionnaire, our sample size is reduced 88 teachers consist of 45 private school teachers and 43 government school teachers were taken into consideration. Convenient Random sampling was used for the present study and collection data with the help of well-structured questionnaire. The questionnaire based on Tilak Raj and Lalita (2013). For the present study Five Point Likert scale is used. The period of the study is January and February 2019. Secondary data were collected from available books, publications and websites.

8. ANALYSIS AND INTERPRETATION

8.1. DISTRIBUTION OF RESPONDENTS BASED ON SOCIO – ECONOMIC AND DEMOGRAPHIC PROFILE

An attempt is made to understand the socio economic profile of the sample respondents drawn from Private and Government school teachers at Coimbatore district with view to analyze the influences and impact of various socio economic factors such as age, gender, marital status, education, designation, teaching experience and salary.

Table 8.1 indicate the distribution of respondents based on socio economic variables, age of the teachers is one of the crucial factors in determining the job satisfaction. The age wise classification of the respondent shows that, of the total respondents 29.54 percent belong to the age group between 29 to 39 and between 39 to 49 years. Majority of the Private respondents (44.4 percent) belong to the age group of below 29 years. Majority of the Government respondents (39.5 percent) were in the age group of 39 to 49 years.

The gender wise classification shows that, of all the respondents 67.05 percent were female and 32.95 percent were male. In both the Private (75.6 percent) and Government (58.1 percent) respondents were female. The marital status wise classification shows that, of all the respondents 85.23 percent were married and 14.77 percent were unmarried. In both the Private (73.3 percent) and Government (97.7 percent) respondents were married.

An education status of the respondents determines their job satisfaction to a great extent. The education qualification shows that, of the total respondents 36.36 percent were completed secondary grade, Respondents from Private teachers 40 percent were completed Under Graduate degree, In Government teachers 48.8 percent were completed secondary grade.

The designation wise classification shows that, the total respondents 32.96 percent were working in Primary Teachers, Of the respondents from Private 42.2 percent were working in Primary Teachers, In Government 34.9 percent were working in Trained Graduate Teacher and Post Graduate Teacher. As per (Tilak Raj Vs Lalita, 2013) study indicates majority of the respondents are working Post Graduate Teachers.

The teaching experience wise classification shows that, the total respondents 52.27 percent were between 1 to 10 years' experience, In Private 82.2 percent were between 1 to 10 years' experience, In Government 53.5 percent were between 10 to 20 years' experience, the salary of the Private and Government teachers are differentiated because, Private teacher's salary fix by the management and Government teacher's salary fixed by Government of Tamilnadu. So this research fixes different salary structure for private and government teachers. In Private 51.1 percent were earned between Rs.10000 to Rs.15000 In Government 60.5 percent were earned between 50000.

8.2. JOB IS INTERESTING AND COMMITMENTS AND TEACHING EXPERIENCE OF THE RESPONDENTS

The teaching experience and job is interesting and commitments for the job requires high skills and knowledge, the job is interesting and challenging, the job itself gives freedom and independence, the job increase our responsibility and commitment and the job based on our personal judgment and critical thinking in Table 8.2.

In private teachers, most of the respondents having 1 to 10 years' experience are satisfied about their job. 51.1 percent of the respondent's job created high skills and knowledge, 44.4 percent of the respondents feel every day to meet their challenging work, 28.9 percent of the respondents says that our work give freedom and independents to do their work, 35.6 percent of the respondents says that our job give responsibility, commitment and easy to manage critical situation based on their job.

In government teachers, contrary result showed that most of the respondents having 10 to 30 years' experiences are highly satisfied their job. 30.2 percent of the respondents feel free to work; 32.6 percent of the respondents feel interest to work. 27.9 percent of the respondent's job created high skills and knowledge, 27.9 percent of the respondents says that our job increase responsibility and commitment and 34.9 percent of the respondents says that our job easy to manage critical situation based on their job is satisfied.

8.3. MOTIVATION AND TEACHING EXPERIENCE OF THE RESPONDENTS

The teaching experience and motivation based on salary, management, colleague. The salary based on our qualification and experiences and also competitive our expectation, the management based on give feedback and create empathy and sympathy, the colleague based on cooperative in term of team work and advice and feedback towards our performance in table 8.3.

In private teachers, most of the respondents having 1 to 10 years' experience are satisfied about their salary is not up to the relevant of their (42.2 percent) qualification and also different (46.7 percent) meet their expectation. Most of them say that management were given (44.4 percent) correct feedback about task completion and also shows that (51.1 percent) empathy and sympathy towards employees are satisfied.

Majority of the respondents are highly satisfied about (42.2 percent) co-ordinate by co-worker with them and (55.6 percent) give ideas for improving their team work. In government teachers, contrary result showed that most of the respondents having 10 to 30 years' experience are satisfied about their salary is not up to the relevant of their (34.9 percent) qualification and also different (27.9 percent) meet their expectation. Most of them say that management were given (25.6 percent) correct feedback about task completion and also shows that (34.9 percent) empathy and sympathy towards employees are satisfied. Majority of the respondents were satisfied about (34.9 percent) co-ordinate by co-worker with them and (41.9 percent) give ideas for improving their team work.

8.4. ASSOCIATION BETWEEN THE TEACHING EXPERIENCE AND JOB IS INTERESTING AND COMMITMENTS

In order to find out association between teaching experience and job is interest and commitment, chi-square test was used the following hypotheses were tested and results are presented in table 4.4.

Job is interest and commitment of the respondents with respect to teaching experience of the respondents brought out difference in association. Both private and government teachers sample respondents is insignificant between the teaching experience and high skills and knowledge, interesting and challenging, freedom and independence, responsibility and commitments and personal judgment and critical thinking.

8.5 ASSOCIATION BETWEEN THE TEACHING EXPERIENCE AND MOTIVATION

In order to find out association between teaching experience and motivation, chi-square test was used the following hypotheses were tested and results are presented in table 8.5

Motivation of the respondents with respect to teaching experience of the respondents brought out difference in association. Both private and government teachers sample respondents is insignificant between the teaching experiences and qualification and also different experience, meet our expectation, task completed, empathy and sympathy and cooperative in team work.

Association between the teaching experience and advice and feedback towards our performance were tested. The private respondents (4.246) were found to have statistically insignificant association. Contrary results found in government respondents (0.024) association were found to be significant at five percent level.

9. FINDINGS, SUGGESTIONS AND CONCLUSION

9.1 FINDINGS

The job satisfaction among private and government teachers were job characteristics needed for teacher's satisfaction, emotional intelligence characteristics for teachers, job is interesting and commitments and motivation for teachers.

9.1.1 PROFILE OF THE RESPONDENTS BASED ON SOCIO – ECONOMIC STATUS

- Majority of the Private and Government teachers are married female respondents. In majority of the Private Teachers age group was less than 29 years old, but in Government Teachers age group between 39 to 49 years old. Because most of the Government teachers are recruited only after 30 years.
- Educational attained of Private teacher's majority of them are studied Under Graduate degree, but in Government teacher's majority of the respondent are studied secondary grade training only.
- Majority of the respondents are appointed position Primary Teacher among Private teachers but Government teacher's majority are appointed both Post Graduate Teacher and Trained Graduate Teacher. In Private teachers most of them are between 1 to 10 years' experience and in Government teachers were experience between 10 to 20 years.

9.1.2 JOB IS INTERESTING AND COMMITMENTS AND TEACHING EXPERIENCE OF THE RESPONDENTS

- Majority of the Private teachers most of them having 1 to 10 years' experience are satisfied in the job is interesting and commitments and teaching experience.
- Contrary result found in Government teachers most of them having 10 to 30 years' experience are highly satisfied their job to create given freedom free and interest to work.

9.1.3 MOTIVATION AND TEACHING EXPERIENCE OF THE RESPONDENTS

- Majority of the Private respondents having 1 to 10 years' experience are highly satisfied about co-workers are motivated their work.
- Contrary result found in Government respondents having 10 to 30 years' experiences are satisfied for their motivation and teaching experience of their job.

9.1.4 ASSOCIATION BETWEEN THE TEACHING EXPERIENCE AND JOB IS INTERESTING AND COMMITMENTS

- Job is interest and commitment of the respondents with respect to teaching experience of the respondents brought out difference in association. Both private and government teachers sample respondents is insignificant between the teaching experience and high skills and knowledge, interesting and challenging, freedom and independence, responsibility and commitments and personal judgment and critical thinking.

9.1.5 ASSOCIATION BETWEEN THE TEACHING EXPERIENCE AND MOTIVATION

- Association between the teaching experience and advice and feedback towards our performance were tested. The private respondents (4.246) were found to have statistically insignificant association. Contrary results found in government respondents (0.024) association were found to be significant at five percent level.

9.2 SUGGESTIONS

- It is found that personal core factors affect teacher's job satisfaction more than work core factors. Therefore, institutions must launch solutions for teacher's personal problems.
- Encouragement system for rewarding successful teachers in schools should be developed.
- For educational institutions salary is the main criteria to improve their growth, update their knowledge and to meet the personal commitment.
- For educational institutions teachers should not work alone, mostly they are doing team works for completion of institutional tasks and objectives.

10. CONCLUSIONS

The study concludes that socio-economic and demographic factors have potential strength in designing job satisfaction model which accounts for job satisfaction challenges among teachers in private and government school in Coimbatore city. The study results show that compare to private teachers, government teachers are highly satisfied because they earned more salary and also permanent job. It creates confidants, status, motivation, and also develop their growth and personality. There is a significant different between job satisfaction and teaching experience for financial security for government teachers job but not for private teachers. It may benefit society by encouraging people contribute more to their job and may help them to their personal growth and development. Hence, it is essential for an institution to motivate their institution to work hard to achieving the institutional goals and objectives.

11. SCOPE FOR FUTURE STUDY

- To conduct a research on job satisfaction and find out the reasons of dissatisfaction of the high qualified teachers.
- To discover the reasons of male teachers being not satisfied with their jobs as compared to female teachers.
- To find the study on Job satisfaction among IT Professional, Doctors and Engineers

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APPENDIX

TABLE 8.1: DISTRIBUTION OF RESPONDENTS BASED ON SOCIO – ECONOMIC AND DEMOGRAPHIC PROFILE

Variables	Classification	Private		Government		Total	
		N	%	N	%	N	%
Age	<29	20	44.4	1	2.3	21	23.86
	29 – 39	16	35.6	10	23.3	26	29.54
	39 – 49	9	20.0	17	39.5	26	29.54
	>49	0	0	15	34.9	15	17.05
Gender	Male	11	24.4	18	41.9	29	32.95
	Female	34	75.6	25	58.1	59	67.05
Marital status	Married	33	73.3	42	97.7	75	85.23
	Unmarried	12	26.7	1	2.3	13	14.77
Education	secondary grade	11	24.4	21	48.8	32	36.36
	UG assistant	18	40.0	12	27.9	30	34.09
	PG assistant	14	31.1	9	20.9	23	26.14
	Others	2	4.4	1	2.3	3	3.41
Designation	PRT	19	42.2	10	23.3	29	32.96
	TGT	12	26.7	15	34.9	27	30.68
	PGT	9	20.0	15	34.9	24	27.27
	Others	5	11.1	3	7.0	8	9.09
Teaching experience	1-10	37	82.2	9	20.9	46	52.27
	10-20	6	13.3	23	53.5	29	32.96
	20-30	1	2.2	10	23.3	11	12.50
	>30	1	2.2	1	2.3	2	2.27
Variables	Classification	Private		Government			
		N	%	Classification	N	%	
Salary	6000-10000	11	24.4	10000-30000	7	16.3	
	10000-15000	23	51.1	30000-50000	10	23.3	
	15000-above	11	24.4	50000-above	26	60.5	

Source: Primary data

N = Number of respondents; % = Percentage

TABLE 8.2: JOB IS INTERESTING AND COMMITMENTS AND TEACHING EXPERIENCE OF THE RESPONDENTS

variables		Teaching experience											
		Private						Government					
		Highly satisfied		Satisfied		Neutral		Highly satisfied		Satisfied		Neutral	
		N	%	N	%	N	%	N	%	N	%	N	%
The job requires high skills and knowledge	1-10	13	28.9	23	51.1	1	2.2	4	9.3	5	11.6	0	0
	10-30	2	4.4	4	8.9	0	0	10	23.3	12	27.9	1	2.3
	30-40	1	2.2	0	0	0	0	4	9.3	6	13.9	0	0
	>40	0	0	1	2.2	0	0	1	2.3	0	0	0	0
The job is interesting and challenging	1-10	15	33.3	20	44.4	2	4.4	5	11.6	4	9.3	0	0
	10-30	4	8.9	2	4.4	0	0	14	32.6	9	20.9	0	0
	30-40	1	2.2	0	0	0	0	4	9.3	6	13.9	0	0
	>40	0	0	1	2.2	0	0	0	0	1	2.3	0	0
The job itself gives freedom and independence in completing it	1-10	13	28.9	13	28.9	11	24.4	5	11.6	4	9.3	0	0
	10-30	4	8.9	2	4.4	0	0	13	30.2	9	20.9	1	2.3
	30-40	0	0	1	2.2	0	0	3	6.9	6	13.9	1	2.3
	>40	0	0	1	2.2	0	0	0	0	1	2.3	0	0
The job increase my responsibility and commitment	1-10	10	22.2	16	35.6	11	24.4	4	9.3	3	6.9	2	4.6
	10-30	2	4.4	3	6.7	1	2.2	10	23.3	12	27.9	1	2.3
	30-40	1	2.2	0	0	0	0	4	9.3	4	9.3	2	4.6
	>40	0	0	1	2.2	0	0	0	0	1	2.3	0	0
The job based on my personal judgment and critical thinking	1-10	7	15.6	16	35.6	1	2.2	3	6.9	5	11.6	1	2.3
	10-30	2	4.4	3	6.7	0	0	6	13.9	15	34.9	2	4.6
	30-40	0	0	1	2.2	0	0	2	4.6	7	16.3	1	2.3
	>40	0	0	1	2.2	0	0	1	2.3	0	0	0	0

Source: Primary data

N = Number of respondents; % = Percentage

TABLE 8.3: MOTIVATION AND TEACHING EXPERIENCE OF THE RESPONDENTS

Variables		Teaching experience											
		Private						Government					
		Highly satisfied		Satisfied		Neutral		Highly satisfied		Satisfied		Neutral	
		N	%	N	%	N	%	N	%	N	%	N	%
My salary is relevant to my qualification and experiences	1-10	4	8.9	19	42.2	14	31.1	3	6.9	4	9.3	2	4.6
	10-30	2	4.4	4	8.9	0	0	8	18.6	15	34.9	0	0
	30-40	0	0	1	2.2	0	0	7	16.3	3	6.9	0	0
	>40	0	0	1	2.2	0	0	0	0	1	2.3	0	0
My salary is competitive and meet my expectation	1-10	3	6.7	21	46.7	13	28.9	3	6.9	4	9.3	2	4.6
	10-30	2	4.4	4	8.9	0	0	11	25.6	12	27.9	0	0
	30-40	1	2.2	0	0	0	0	6	13.9	4	9.3	0	0
	>40	0	0	1	2.2	0	0	0	0	1	2.3	0	0
Management give feedback and task completed	1-10	7	15.6	20	44.4	10	22.2	1	2.3	4	9.3	4	9.3
	10-30	2	4.4	3	6.7	1	2.2	7	16.3	11	25.6	5	11.6
	30-40	1	2.2	0	0	0	0	6	13.9	3	6.9	1	2.3
	>40	0	0	1	2.2	0	0	1	2.3	0	0	0	0
Management have empathy and sympathy towards employees	1-10	5	11.1	23	51.1	9	20	3	6.9	3	6.9	3	6.9
	10-30	3	6.7	3	6.7	0	0	4	9.3	15	34.9	4	9.3
	30-40	0	0	1	2.2	0	0	5	11.6	3	6.9	2	4.6
	>40	0	0	1	2.2	0	0	0	0	1	2.3	0	0
My colleague are co-operative in term of team work	1-10	19	42.2	15	33.3	3	6.7	3	6.9	6	13.9	0	0
	10-30	2	4.4	4	8.9	0	0	8	18.6	15	34.9	0	0
	30-40	1	2.2	0	0	0	0	6	13.9	4	9.3	0	0
	>40	0	0	1	2.2	0	0	1	2.3	0	0	0	0
My colleague give advice and feedback towards my performance	1-10	10	22.2	25	55.6	2	4.4	7	16.3	1	2.3	1	2.3
	10-30	3	6.7	3	6.7	0	0	4	9.3	18	41.9	1	2.3
	30-40	1	2.2	0	0	0	0	5	11.6	4	9.3	1	2.3
	>40	0	0	1	2.2	0	0	1	2.3	0	0	0	0

Source: Primary data

N = Number of respondents; % = Percentage

TABLE 8.4: ASSOCIATION BETWEEN THE TEACHING EXPERIENCE AND JOB IS INTERESTING AND COMMITMENTS

	Teaching experience					
	Private			Government		
	χ^2	Sig.	H ₀	χ^2	Sig.	H ₀
The job requires high skills and knowledge	2.621	.855 ^{NS}	Accepted	2.246	.896 ^{NS}	Accepted
The job is interesting and challenging	3.777	.707 ^{NS}	Accepted	2.400	.494 ^{NS}	Accepted
The job itself gives freedom and independence in completing it	6.677	.671 ^{NS}	Accepted	3.945	.684 ^{NS}	Accepted
The job increase my responsibility and commitment	4.272	.893 ^{NS}	Accepted	4.293	.637 ^{NS}	Accepted
The job based on my personal judgment and critical thinking	1.435	.964 ^{NS}	Accepted	3.155	.789 ^{NS}	Accepted

NS – Not significant; *Significant at 10 percent level; **Significant at 5 percent level, Chi-Square Value, Sig. – Significance, H₀ - Hypothesis

TABLE 8.5: ASSOCIATION BETWEEN THE TEACHING EXPERIENCE AND MOTIVATION

	Teaching experience					
	Private			Government		
	χ^2	Sig.	H _o	χ^2	Sig.	H _o
My salary is relevant to my qualification and experiences	6.232	.716 ^{NS}	Accepted	12.462	.188 ^{NS}	Accepted
My salary is competitive and meet my expectation	12.110	.437 ^{NS}	Accepted	9.540	.389 ^{NS}	Accepted
Management give feedback and task completed	5.235	.813 ^{NS}	Accepted	8.325	.215 ^{NS}	Accepted
Management have empathy and sympathy towards employees	6.787	.659 ^{NS}	Accepted	6.836	.336 ^{NS}	Accepted
My colleague are cooperative in term of team work	3.947	.684 ^{NS}	Accepted	3.483	.323 ^{NS}	Accepted
My colleague give advice and feedback towards my performance	4.246	.894 ^{NS}	Accepted	14.568	.024 ^{**}	Rejected

NS – Not significant; *Significant at 10 percent level; **Significant at 5 percent level - Chi-Square Value,
Sig. – Significance, H_o – Hypothesis.

INNOVATIONS IN MICRO, SMALL AND MEDIUM ENTERPRISES WITH REFERENCE TO VISAKHAPATNAM CITY

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ABSTRACT

India is currently in the mode of encouraging Micro, Small and Medium enterprises which is very much necessary for sustainable economic development. One of the top most aims at faster, sustainable and inclusive growth of our country. This creates more jobs and can absorb the highest percentage of youth of our country. Therefore, MSMEs is expected to play a key driving role. This paper analyses different Acts which encourages more Small Scale, Cottage and Village industries with special reference to traditional, hand-made, non-agricultural and service related activities. This paper also explains how the Liberalization policies helping these Units. The study is in the city of Visakhapatnam where CSIR support towards research of these innovation-driven industries is highly appreciated. The analysis shows that majority are technology driven units and using market innovation techniques. Various suggestions are given to the entrepreneurs, different types of enterprises, Government, Various institutes from different angles of innovations.

KEYWORDS

MSMEs, innovations.

JEL CODES

O31, O32.

INTRODUCTION

The 1990s is an era characterised by rapid social, political and technological change. Phrases such as globalisation, global warming, the borderless world, personal computer and the Internet have all entered the vocabulary. These words reflect the issues that individuals, societies and nations face today. History reminds us that the human race has experienced two great waves of change: the agricultural revolution and the industrial revolution. Numerous commentators suggest that we are in the midst of the 'third wave'¹.

The market of micro, small and medium-sized enterprises has emerged in the last five decades as a highly vibrant and competitive field of the Indian economy. MSMEs not only play significant role in providing employment opportunities at comparatively lower cost of capital than large scale industries but also help in establishment of industrialization of rural and Backward areas leading to regional imbalances being minimized and a fair distribution of national income and wealth ensuring. As ancillary units, MSMEs are complementary to large industries and contribute enormously to the country's socioeconomic growth. India's micro-sized businesses have to face many obstacles and harness the opportunities in rapidly evolving global markets.

The adoption of the MSMED Act, 2006 is one of many important steps by the Government of India in its ongoing efforts as part of its planned approach to nursing and developing the former SSIs, Cottage and Village Industries, Traditional Industries such as Coir, Khadi and Silk on the one hand and encouraging other non-agricultural and service-related activities which, on the other hand, require special care. The DC, MSME office launched MSME's Fourth All India Census, which was the first attempt in May 2005 to assess the magnitude and characteristics of the newly established MSME market.

Due to liberalization, shifts in manufacturing strategies, volatile and unpredictable business conditions and the need to implement other growth strategies, Indian MSMEs are facing intense competition from their global counterparts associated with this high growth level. Apart from MSMEs believing in importing technology, rather than developing it in-house or through/in association with, National Research and Development (R&D) centres, they also need to attract Venture Capitalists. Council of Scientific and Industrial Research (CSIR), through its different scientific research labs is carrying out cutting edge scientific and technological research and development with a vision to pursue science Targeting global effects, technology enabling innovation-driven industries and fostering transdisciplinary leadership for inclusive economic growth in the country CSIR is catalyzing innovative research through its 'New Millennium Indian Technology Leadership Initiative (NMITLI)' programme, a public-private-partnership initiative.

REVIEW OF LITERATURE

Masurel et al. (2003)² discovered, based on an extensive literature survey, 14 success factors of innovation within SMEs. They found that the entrepreneur is the most important factor in the innovation process.

Burrone and Jaiya (2005)³ The ability and innovative capacity of SMEs varies significantly, depending on their sector, size, focus, resources, and the business environment in which they operate.

Chaminade and Vang (2006)⁴ The flexibility of SMEs, their simple organizational structure, their low risk and receptivity are the essential features facilitating them to be innovative. Hoffman et al. 1998: There is substantial evidence to show that a number of SMEs in a wide variety of sectors do engage in technological innovations, and that these innovations are likely to be an important determinant of their success.

¹ Alvin Toffler, 1980. "Third wave" to describe the current wave of change in the world, The Third Wave, Batnam books, USA.

² Masurel, E., Montfort, van, C.A.G.M., Lentink, R., 2003. SME innovation and the crucial role of the entrepreneur. Research Memorandum, Vrije University, Amsterdam,

³ Burrone, E., and G. S. Jaiya, 2005. Intellectual Property (IP) Rights and Innovation in Small and Medium-Sized Enterprises, Geneva, World Intellectual Property Organization.

⁴ Chaminade, C and J Van-Lauridsen (2006): "Innovation Policies for Asian SMEs: An Innovation System Perspective", in Yeung, H W (Ed), *Handbook of Research on Asian Studies*, Edward Elger, London, pp 381-408

OBJECTIVES OF THE STUDY

1. To evaluate the growth and contribution of MSMEs in India.
2. To understand the role of the government in creating an innovative environment.
3. To trace and mention different aspects of innovations in MSMEs.

RESEARCH METHODOLOGY

The researcher has considered stratified random sampling technique to take the sample from the population. Sample size was determined by using known proportion with confined population formula, and calculated that is 202. The sampling frame is considered that the enterprises have been registered in between the years of 1999 to march of 2019, around 3554 micro, small and medium enterprises. Structured Questionnaire was also designed to measure the innovations among enterprises based on OSLO manual guidelines. Personal observation approach has been modified for the collection of data in this study.

LIMITATIONS OF THE STUDY

In this study, enterprise is considered as innovator when they have implemented innovation for multiple years only. Actually some technology curves may have more life than the considered period of multiple years. Such enterprises may implement innovation after or before years of considered period. This leads to misrepresentation of innovators.

ANALYSIS AND FINDINGS

The present study is intended to find out the innovations in Micro, Small & Medium Enterprises. The analysis and interpretation of the data is made with reference to objectives of the study. The collected data was analysed by applying relevant statistical techniques and interpreted for drawing conclusions.

It describes the demographic information of the respondents in order to highlight the important characteristics in relation to the innovative behaviour.

1. KIND OF THE ENTREPRENEUR**TABLE 1**

Type of Entrepreneur	Frequency	Percent
First Generation	166	82.2
Second Generation	26	12.9
Third Generation	10	5.0
Total	202	100.0

Source: Primary data

The table reveals the kind of the entrepreneurs in the 202 sample enterprises. It indicates that 82 per cent are first generation entrepreneurs, while 13 per cent are second generation entrepreneurs, and five per cent are third generation entrepreneurs. Therefore, which indicates that the number of start-ups are increasing, it also shows that quite a few enterprises have survived to become second or third generations.

2. AGE OF THE ENTREPRENEURS**TABLE 2**

Age	Frequency	Percent
< 30 Years	52	25.7
30-40 Years	85	42.1
40-50 Years	52	25.7
50-60 Years	8	4.0
Above 60	5	2.5
Total	202	100.0

Source: Primary data

The table reveals the different age group of entrepreneurs in the 202 sample enterprises. It indicates that 25.7 per cent of entrepreneurs are in the age of below 30 years, 42.1 per cent of entrepreneurs are in the age group of 30-40 years, while 25.7 per cent of entrepreneurs are in the age group of 40-50 years, four per cent of entrepreneurs in the age group of 50-60 years, while only 2.5 per cent of entrepreneurs are above the age of 60 years. It is inferred that comparatively more entrepreneurs (42.1 per cent) are in the age group of 30-40 years than other age groups of the entrepreneurs, and totally 94% of entrepreneurs are below the age of fifty years.

3. EDUCATION LEVEL OF THE ENTREPRENEURS**TABLE 3**

Education	Frequency	Percent
No formal Education	10	5.0
Inter/10th class	55	27.2
Graduation	107	53.0
Pg/Professional	30	14.9
Total	202	100.0

Source: Primary data

The table reveals the education level of the entrepreneurs in the sample of enterprises. It indicates that five per cent of entrepreneurs have no formal education, 27.2 per cent of entrepreneurs have 10th and intermediate level education, 53 per cent of entrepreneurs have graduation level, and 14.9 per cent of entrepreneurs have completed post-graduation or professional qualification. It is found that comparatively graduation level educated entrepreneurs (53 per cent) are more than other levels of educated entrepreneurs.

4. GENDER OF THE ENTREPRENEURS**TABLE 4**

Gender	Frequency	Percent
Male	192	95.0
Female	10	5.0
Total	202	100.0

Source: Primary data

The table reveals the male and female entrepreneurs in the sample of enterprises. It shows that 95 per cent of the entrepreneurs are male entrepreneurs, and only 5 per cent of entrepreneurs are the female entrepreneurs. It is inferred that female entrepreneurs are very few among the 202 sample enterprises.

5. MARITAL STATUS OF THE ENTREPRENEURS

TABLE 5

Marital status	Frequency	Percent
Married	170	84.2
Un Married	32	15.8
Total	202	100.0

Source: Primary data

The table reveal the marital status of entrepreneurs in the 202 sample enterprises. It indicates that 84.2 per cent of the entrepreneurs are married entrepreneurs, and only 15.8 per cent of entrepreneurs are the unmarried entrepreneurs. It is found that comparatively married entrepreneurs (84.2 per cent) are more than the unmarried entrepreneurs.

6. STATUS OF THE SPOUSES OF MARRIED ENTREPRENEURS

TABLE 6

Status of Spouse	Frequency	Percent
House wife	149	87.65
Employee	8	4.70
Professional	4	2.35
Business	9	6.00
Total	170	100

Source: Primary data (considered married entrepreneurs 170 as 100%)

The table reveal that status of spouses in the married entrepreneurs' enterprises. It indicates that 87.65 per cent of entrepreneurs' spouses are house wives, 4.7 per cent of entrepreneurs' spouses are in employment, 2.35 percent of entrepreneurs' spouses are in professional work and six percent of entrepreneurs spouses are in business. It is found that most of the entrepreneurs' spouse's status are house wives (87.65 percent).

7. EXPERIENCE OF THE ENTREPRENEURS

TABLE 7

Experience	Frequency	Percent
No Experience/No EDP	8	4.0
Attended EDP	19	9.4
Employee Experience	159	78.7
Business experience	16	7.9
Total	202	100.0

Source: Primary data

The table reveal the status of the experience of entrepreneurs in the sample of enterprises. It indicates that 78.7 per cent of entrepreneurs have employee experience, 9.4 percent of entrepreneurs have attended EDPs, 7.9 per cent of entrepreneurs have business experience, and only four percent of entrepreneurs have no experience and EDPs. It is found that comparatively employee experience (78.7 per cent) is the most important experience which leads to entrepreneurship.

8. YEAR OF INCEPTION OF THE ENTERPRISES

TABLE 8

Year of Inception	Frequency	Percent
Before 1999	55	27.2
1999-2003	29	14.4
2003-2007	42	20.8
2007-2013	76	37.6
Total	202	100.0

Source: Primary data

The table reveal the ages of the enterprises in the 202 sample enterprises. It indicates that 27.2 per cent enterprises have been started before the year 1999, 14.4 percent of enterprises have been started in between the years of 1999-2003, 20.8 percent of enterprises have been started in between the years of 2003-2007, and 37.6 per cent of enterprises have been started in between the years of 2007-2013. It is found that more enterprises (37.6 percent) have been started after MSMED act 2006.

9. NATURE OF ACTIVITY OF THE ENTERPRISES

TABLE 9

Nature of activity	Frequency	Percent
Manufacturing	130	64.4
Services	55	27.2
Trading (service related)	17	8.4
Total	202	100.0

Source: Primary data

The table reveal the nature of activities of the enterprises in the sample of enterprises. It indicates that 64.4 per cent of the enterprises are in manufacturing, 27.2 percent of the enterprises are in services, and 8.4 per cent of enterprises are in trading. It is found that most of the registered enterprises (64.4 percent) are in manufacturing only.

10. TYPE OF OWNERSHIP CONSTITUTION

TABLE 10

Type of Ownership Constitution	Frequency	Percent
Proprietary	107	53.0
Partnership	47	23.3
Private Limited	45	22.3
Public Limited	3	1.5
Total	202	100.0

Source: Primary data

The table reveal the types of ownership constitution of the enterprises in the sample of enterprises. It indicates that 53 per cent of the enterprises are proprietary concerns, 23.3 percent of the enterprises are partnership concerns, 22.3 percent of the enterprises are private limited, and 1.5 per cent of the enterprises are public limited concerns. It is found that most of the enterprises are proprietary concern enterprises (53 percent).

11. CATEGORIES OF THE ENTERPRISES

TABLE 11

Category of the Enterprises	Frequency	Percent
Micro Enterprises	120	59.4
Small Enterprises	73	36.1
Medium Enterprises	9	4.5
Total	202	100.0

Source: Primary data

The table reveal the categories of the enterprises in the sample of enterprises. It indicates that 59.4 per cent of the enterprises are micro enterprises, 36.1 per cent of the enterprises are small enterprises, and 4.5 per cent of the enterprises are medium enterprises. It is found that most of the enterprises are under the category of micro enterprises (59.4 per cent).

12. NUMBER OF EMPLOYEES

TABLE 12

Number of Employees	Frequency	Percent
<5employees	55	27.2
5-15 Employees	70	34.7
15-25 Employees	51	25.2
25-50 Employees	12	5.9
Above 50 Employees	14	6.9
Total	202	100.0

Source: Primary data

The table reveal the number of employees working with the enterprises in the sample of enterprises. It indicates that 27.2 per cent of the enterprises have less than five employees, 34.7 per cent of the enterprises have in between 5-15 employees, 25.2 percent of the enterprises have in between 15-25 employees, 5.9 per cent of the enterprises have in between 25-50 employees, and 6.9 percent of the enterprises have above 50 employees. It can be inferred that about 87 percent enterprises have employees below 25 only.

13. LEVEL OF MARKETS OPERATED BY THE ENTERPRISES

TABLE 13

Level of Markets	Frequency	Percent
Local	170	84.2
Local & National	24	11.9
Local & national & International	8	3.9
Total	202	100.0

Source: Primary data

The table and figure reveal the level of markets in which enterprises offer their products in the sample of enterprises. It is observed that 84.2 per cent of the enterprises are serving in local market, 11.9 per cent of the enterprises are serving in local and national markets, and 3.9per cent of the enterprises are serving in local, national and international markets. It is found that most of the enterprises are serving in local markets (84.2 percent) only.

14. NATURE OF POWER USED BY THE ENTERPRISES

TABLE 14

Nature of power using by Enterprises	Frequency	Percent
Electrical	166	82.2
Both Electrical &Generator	36	17.8
Total	202	100.0

Source: Primary data

The table reveal that nature of power used by enterprises in the sample of enterprises. It indicates that 82.2 per cent of the enterprises are using only electrical power and 17.8 per cent of enterprises are using both electrical and generator power. It is found that most of the enterprises (82.2 percent) used only electrical power.

15. LOCATION OF THE ENTERPRISES

TABLE 15

Location	Frequency	Percent
Rural	6	3.0
Semi Urban	31	15.3
Urban	165	81.7
Total	202	100.0

Source: Primary data

The table reveal the areas where the enterprises are located in the sample of enterprises. It is observed that 81.7 per cent of enterprises are located in urban areas, 15.3 per cent of enterprises are located in semi urban areas, and three percent of enterprises are located in rural areas. It is found that most of the enterprises are located and operated (81.7 per cent) in urban areas.

16. TYPE OF CONSUMERS SERVED BY THE ENTERPRISES

TABLE 16

Type Consumer of the enterprises	Frequency	Percent
Industrial Consumer	89	44.1
Only Individual	62	30.7
Both	51	25.2
Total	202	100.0

Source: Primary data

The table reveal to which consumers the enterprises are offering their products in the sample of enterprises. It is observed that 44.1 per cent of enterprises are offering products to industrial consumers, 30.7 per cent of enterprises are offering products to only individual consumers, and 25.2 percent of enterprises are offering products to both industrial and individual consumers. It is found that most of the enterprises are offering their products to the industrial consumers.

17. A REVENUE GROWTH RATE OF THE ENTERPRISES

TABLE 17

Revenue growth rate of the enterprises	Frequency	Percent
0-10 %	10	5.0
10-15 %	54	26.7
15-20 %	67	33.2
20-25%	51	25.2
Above 25%	20	9.9
Total	202	100.0

Source: Primary data

The table reveal that the enterprises have registered different revenue growth rates in the sample of enterprises. It indicates that five per cent of enterprises registered 0-10 percent rate of revenue growth, 26.7 per cent of enterprises registered 10-15 percent rate of revenue growth, 33.2 per cent of enterprises registered 15-20 percent rate of revenue growth, 25.2 percent enterprises registered 20-25 percent rate of revenue growth, and 9.9 per cent of enterprises registered above 25 per cent rate of revenue growth. It is found that most of enterprises have registered around 20 percent of revenue growth.

18. RESOURCES/ENABLING FACTORS FOR IMPLEMENTATION OF INNOVATIONS

TABLE 18

S. No	Resources/ Enabling factors	No	Yes
1	Enterprises having quality policy/ certification	130(64.4%)	72(35.6%)
2	Enterprises attended trade fairs/ /exhibitions	145(71.78%)	57(28.22%)
3	Enterprises having marketing personnel	130(64.4%)	72(35.6%)
4	Enterprises have attended training/learning	154(76.24%)	48(23.76%)
5	Enterprises have HR manager/Welfare officer	151(74.75%)	51(25.24%)
6	Enterprises have R&D/product development Personnel	188(93.1%)	14(6.9%)

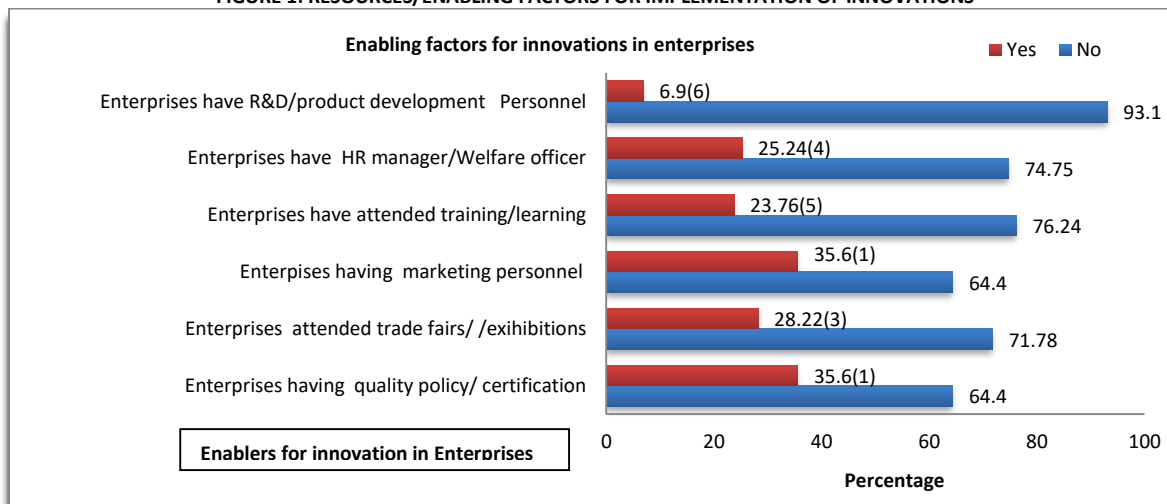
Sources: Primary data

The table reveals that the resources/enabling factors, which help enterprises for implementing innovation in their enterprises, and also reveals the percentage of enterprises, have those enabling factors.

It indicates that that 35.6 per cent of the enterprises have quality policy/certification and also have marketing personnel to the same extent, while 28.22 percent of enterprises have attended trade fairs and exhibitions, 25.22per cent of enterprises have HR managers, 23.76 per cent of enterprises have attended training and learning, and 6.9per cent of enterprises have R&D/Product development personnel.

It is found that above 2/3 enterprises do not have enough resources/enabling factors, and most of MSMEs are unable to afford product development personnel. This may adversely effect on innovativeness of the enterprises.

FIGURE 1: RESOURCES/ENABLING FACTORS FOR IMPLEMENTATION OF INNOVATIONS



The figure reveals the order of the resources enabled by enterprises. It indicates that comparatively highest enabled resources are quality policy/ certification, next comes marketing personnel, next the enterprises which have attended trade fairs/ /exhibitions resources, next the enterprises which have HR managers, and next which have attended training/learning and then enterprises which have R&D/Product development personnel.

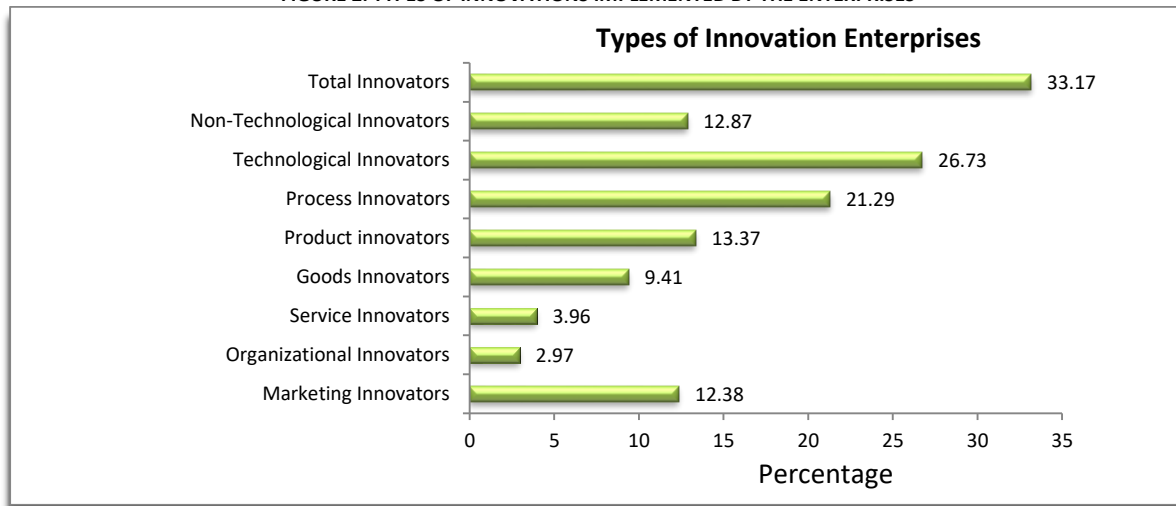
19. Enterprises in all types of Innovations (Total Innovators): Researcher has cross tabulated and identified that 13 enterprises have implemented both technological and non-technological innovations in their business practices, 41 enterprises have implemented exclusively technological innovation, and 13 enterprises have implemented exclusively non-technological innovation. It is computed that the 67 enterprises have implemented all types of innovations.

TABLE 19: ENTERPRISES IN ALL TYPES OF INNOVATIONS (INNOVATORS)

Types of Innovation Enterprise	Frequency	Percentage
Marketing Innovation Enterprises	25	12.37
Organizational Innovation Enterprises	6	2.97
Service Innovation Enterprises	8	3.96
Goods Innovation Enterprises	19	9.40
Product innovation Enterprises	27	13.37
Process Innovation Enterprises	43	21.29
Technological Innovation Enterprises	54	26.73
Non-Technological Innovation Enterprises	26	12.87
Total Innovation Enterprises	67	33.17
Total Non-innovation Enterprises	135	66.83
Total Sample Enterprises	202	100

Source: Output of all tables

FIGURE 2: TYPES OF INNOVATIONS IMPLEMENTED BY THE ENTERPRISES



The table and figure reveal the figures of all types of innovations implemented in the sample of enterprises. It indicates that 33.17 per cent of enterprises are implementing all types innovations, 26.73 percent of enterprises are in technological innovations, 21.29 per cent of enterprises in process innovations, 13.37 per cent of enterprises are in product innovations, 12.87 per cent of enterprises are in non-technological innovations, 12.38 percent of enterprises are in marketing innovations, 9.41 percent of enterprises in goods innovations, 3.96 per cent of enterprises in service innovations and only 2.97% of enterprises in organizational innovation. It is identified that comparatively enterprises more technological innovation than non-technological innovation.

FINDINGS

1. Technical Education and experience is the mostly driving factor for innovation practices in MSMEs. So Entrepreneur must have or improve technical knowledge about machinery, equipment's, technology, and process used for their business operations.
2. It is found that entrepreneurs have attended EDP programmes and have business experience are more innovative than other experience entrepreneurs. So every entrepreneur must attend EDP programmes for sector of business operations.
3. Second and third generation entrepreneurs have comparatively better knowledge about the implementation of innovations in MSMEs. So entrepreneurs must encourage their kith and kin to take up entrepreneurship for their career growth.
4. It is found that below 30 years and above 60 years age group of entrepreneurs more innovative nature than other group of entrepreneurs. Innovation could not be implemented without taking any risk. It is assumed that 30-60 years age group do not have intention to take any risk. So, it is suggested to cultivate behaviour of taking tolerable risk for improving the business.
5. It is proved that here is significant difference in awareness among the Innovators and Non-innovators on government innovation fostering schemes for different stages of innovation process. It is concluded that innovators are more aware than non-innovators. It means awareness plays sort of influential role for implementation of innovation process in to the enterprises. So, entrepreneurs must have open mind to make network all stake holders of knowing business environment.

CONCLUSIONS

Most of the studies revealed that innovation is crucial factor for MSMEs sustaining in open market economies. In this study, it is concluded that around 2/3 of MSMEs are not in any aspects of innovation in all business practices. It is assumed that 1) Entrepreneurs, have responsible for improving innovation practices in MSMEs. Researcher has made suggestions towards these stake holders.

In spite of all things, there is big need to change the culture and passion of entrepreneurs to some extent. By blaming entrepreneurs, the government should take first step to create business aspirations among the younger generations from the student life. It needs to have a curriculum at the graduation level education. For all things, government must have strategic plan and required resources for implementing the evolved plans.

Scope for further research: This study has made some findings about innovations in Micro, Small & Medium enterprises. Future work could extend this research in various directions. One could extend the study by taking R&D expenditure and training expenditure on human resources for implementation of innovation practices. Others could extend the work by taking the sample only from the manufacturing enterprises or only the services enterprises / trading ones.

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RURAL MARKETING PROSPECTS AND CHALLENGES IN INDIA

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ABSTRACT

Real Bharat lives in villages, as 68.8 percent of the total population lives in 6, 40,930 villages. Rural development is the major concern of all economic planning in India. Over 50 percent of national income is generated in rural areas. Rural markets are no longer tomorrow's markets, but they are today's markets. Rural marketing is simply the application of general marketing concepts and principles in rural markets. But the challenges of Indian rural markets are unique in nature and multifold, which distinguish rural markets from urban markets. It makes rural marketing process and problems unique and complicated and attracts the attention of marketers to examine them.

KEYWORDS

rural market, rural marketing.

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INTRODUCTION

Rural marketing has been changing from time to time and now its scope has widened. At one point of time, rural marketing has been defined in a narrower sense to include only marketing of agricultural crop production, animals and the produce of animal husbandry and very few farm inputs. But as a result of green revolution and no. of rural development schemes being launched by the government, socio economic conditions of rural people have improved. Now rural people are aware about commercial farming, use of HYVS, Chemical fertilizers, pesticides, tractors etc. All this has widened the scope of rural marketing. Now there is flow out of more goods and services from rural to urban areas and flow in of goods and services from urban to rural areas.

STATEMENT OF THE PROBLEM

Due to thrust on rural development and green revolution, rural Indian market has emerged as a large market for a no. of goods and services. Over 50 percent of national income is generated in rural areas. In rural areas there is great scope for consumer goods, consumer durables, financial services, education, health care, communication and so on. Rural markets are no longer tomorrow's markets but they are today's markets. Thus keeping in view the importance of rural markets in India, there is great need to examine the opportunities and challenges of rural marketing in present scenario.

OBJECTIVES OF THE STUDY

The following are the main objectives of the present study:

1. To understand the concept of rural market and rural marketing.
2. To study the prospects of rural markets and rural marketing in India.
3. To examine the challenges in the way of rural marketing in India.

RESEARCH METHODOLOGY

The present study prospects and challenges of rural marketing in India is secondary data based. The relevant data has been collected from different published sources and internet. However, personal observation method has also been used to analyze and interpret the collected data in accordance to objectives of the study.

RURAL MARKET

It is obvious that a customer from a rural area is called a rural customer. But the specific definition of term rural is not given. The term 'rural' is defined differently by different people. Government of India (census 2011) has defined rural area as which is not urban and urban area is defined as:

- All locations within a municipality/corporation, cantonment board or a notified town area committee.

All other locations satisfying all of the following criteria:

- Minimum population of 5,000,
- At least 75percent of male workforce engaged in non-agricultural activities, and
- Population density is over 400 persons per sq.km.

However, this definition of rural area does not meet the requirements of marketers. Most of the companies have their own interpretation about what is rural. Companies, depending on the products they sell, have classified places ranging from below 20,000 to 50,000 populations as rural. But now the areas which have a population of more than 5,000 are called as urban. Urban is an area which is not rural in nature and has some urban amenities. It may have basic sewerage, drainage, health care unit, water supply, good education facilities, good communication network and transport facilities etc. It might have more people involved in non-agricultural activities. In marketing sense, the people who do not behave like rural people are urban people.

There are different definitions for the term rural market:

- A) According to census of India 2001: the rural market has been defined as a place where the population is not more than 5,000 and the density of the population is not more than 400 sq km and at least 75% of the male working population is engaged in agriculture.
- B) According to RBI: locations with population up to 10,000 will be considered as rural and population between 10,000 to 1, 00,000 as semi urban.
- C) According to NABARD: all locations irrespective of villages or towns up to a population of 10,000 will be considered as rural.

Thus on the basis of above definitions rural market refer to any area where population is less than 10,000, population density is low and there is lack of significant infrastructure facilities.

RURAL MARKETING

The term rural marketing is syntheses of two words 'Rural' and 'Marketing'. Thus rural marketing is the simple application of marketing principles and general practices in rural markets. Rural Marketing can be defined as a function that manages all activities involved in assessing, stimulating, and converting the purchasing

power of rural consumers into an effective demand for specific products and services and moving these products and services to the people in rural areas to create satisfaction and a better standard of living and thereby achieving organizational goals.

In simple words rural marketing refer to marketing of rural products in rural and urban areas and agricultural inputs and other urban products and services in rural markets. It covers all activities comprising the exchange of rural products and services with urban goods and services, through which the consumption and production requirements of the rural people are fulfilled and urban manufacturer get market out let for their products and services with profit. Rural marketing covers the problems of both the sale of rural products and services purchase of urban products and services to the market advantages of all these concerned. The different steps and techniques in marketing in general will equally hold good in rural marketing.

Rural marketing is different from agriculture marketing, as agriculture marketing signifies marketing of rural products to the urban consumers or industrial markets. Rural marketing basically deals with delivering manufactured or processed inputs or services to rural producers. The demand for which basically a derived outcome. In present scenario rural marketing is termed as developmental marketing as it embraces the objective of rural development in its varied objectives. Rural marketing now has become two ways process involving three transactions:

- Flow out of goods and services of different kinds and nature from rural to urban e.g. seeds, fruits, vegetables, milk, forest products.
- Flow out of goods and services of different kinds and nature from urban to rural e.g. pesticides, FMCG, Consumer durables.
- Flow of goods and services of different kinds and nature with in rural sector from one social group to another e.g. Agricultural tools, cattle and carts.

EVOLUTION OF RURAL MARKETING

Rural marketing has undergone a remarkable change from time to time. Earlier it was confined to agricultural products i.e. food grain, oil seeds, sugar cane etc. but now it deals with all kinds of products and services. In the beginning its scope was restricted to rural areas only while today there is significant exchange of goods and services between rural and urban markets. The following table exhibits the evolution of rural marketing in India:

TABLE NO. 1.1: EVOLUTION OF RURAL MARKETING

Stage	Origin	Role	Main products	Origin market	Target market
First	Before 60's (Since independence to pre Green revolution)	Agricultural marketing	Agricultural Produce i.e. paddy, wheat, cotton etc	Rural	Urban
Second	Mid 60's to 90 (after green revolution to liberalization)	Marketing of agricultural inputs	Agricultural inputs i.e. HYVS, fertilizer, pesticides, tractors etc	Urban	Rural
Third	Mid 90's on ward (from liberalisation to 21 st century)	Rural marketing	Consumable and durable i.e. toothpaste, bath soap, cosmetics, radio, TV etc.	Urban, rural	Rural
Fourth	Twenty first century	Developmental marketing	All products and services equal to urban market.	Urban, rural	Urban, rural

Stage -I Agricultural marketing: This stage can be attributed since independence to pre green revolution. At that time the concept of rural marketing was new one. It was synonymous to agricultural marketing. Marketers had no clear idea about potential and challenges in rural market. Rural marketing was restricted to rural areas and agricultural produce only. Its major role was to promote the exchange of agricultural produce in rural areas.

Stage -II Agricultural inputs marketing: This stage can be associated with green revolution. It comprises the time period from 1965 to 1990. Due to green revolution changes taking place in Indian villages. Increasing knowledge of fertilizers, water resources, pesticides, HYVS, use of tractors and commercial farming have changed the standard of living in villages. Therefore, agriculture marketing shift to marketing of agricultural inputs, and destination shifted from urban to rural.

Stage -III Consumer goods marketing: After new economic policy during 1991 which introduced Liberalization, Privatization and Globalisaion (LPG), sufficient industries developed in India. Moreover, due to various measures of rural development initiated by government, the villages accepted modern living and agriculture as a business. This has resulted increased demand for consumable and durable goods for consumption and production i.e. soft drinks, bath soap, radio, TV, tractors etc.

Stage-IV –Marketing of 21st century: learning from its rural marketing experience after independence, the marketers finally realized that short term application will deliver limited result in rural markets. If one wants to exploit rural potentials in reality, it needs to make long term commitment with rural markets. Marketers should not focus only selling products and services but they should also aim at creating favourable environment for this to happen.

Now rural marketing is two ways marketing process and involves three types of transactions:

- Rural to rural:** Production is carried out in villages and same is used in villages. For example, small farming equipment's and daily used articles i.e. bamboo baskets, axes, sickles, mats etc.
- Urban to rural:** Goods are manufactured in urban areas and are marketed in rural area. For instance, automobile, mobile phone TV, agricultural inputs etc.
- Rural to urban:** Production takes place in rural areas for the consumption in urban markets for example vegetables, fruits, food grain etc.

POTENTIAL/ATTRACTIVENESS OF RURAL MARKETS

The fact that majority of India's population of about 1.21 billion reside in villages. It is not only the size of population that makes rural markets in India very important for marketer. Rural market offers immense potential for market expansion and growth. For example, in India according to an estimate consumption in rural markets has been growing at a compounded annual growth rate of around 4 percent for the last 20 years; but this is estimated to grow more in the next two decades. In addition to consumption trends, the markets potential of rural markets is considered to be the driver of the future growth by a no. of companies. The market size for fast moving consumer goods (FMCG) in rural market in India is estimated to be Rs. 6,500 billion, consumer durables at Rs. 500 billion, agriculture inputs including tractors at Rs. 4,500 billion and auto mobile two wheelers and four wheelers at Rs 800 billion totals to Rs 12,300 billion. Rural markets accounted for a similar proportion for consumer durables products too. Market indicators such as size and growth rate for many products and product categories are too attractive for any company to ignore. Another indicator of the potential can be gauged from the fact that 48 percent of the rural population is below 20 years of age. Rural markets till today found unattractive have become the new target to corporate enterprises due to following reasons:

- Competition and saturation:** Excessive focus of marketers on urban markets has resulted cut throat competition. Due to this urban markets have reached to saturation point. Therefore, in order to survive and grow it is necessary for marketer to enter in rural markets. As these markets are still untapped. There is common phrase that survival of fittest and big fish eats small fish.
- Size and importance:** As the basic law increase in population leads increase in demand. The Indian rural market with its vast size and demand base offer great opportunity to marketers to penetrate in rural markets. Rural Bharat account for 69 percent of India's population, 48 percent of national income and 33 percent of total saving. Moreover, national sample data depicts that out of total expenditures on manufactured consumer goods 75 percent is spent in rural areas. Now rural economy no more pure agricultural. Rural income is increasing and infrastructure facilities are also improving due to government initiatives toward rural development.
- Development of villages:** Now villages are not undeveloped as earlier. Government has started a number of rural development programmes to develop the rural areas. Under these programmes employment and subsidy is being provided to rural people to become self-reliant. It has led to improve the standard of living of rural people and hence increase in demand for various goods and services.
- Demographic mix of rural population:** Age mix in rural population is another point of attraction for many companies in rural areas. Major chunk of rural population is young. Approximately 50 percent of rural population is below 20-year age. Therefore, more income earners and hence, more consumers are going to be added constantly in rural market in coming years. Moreover, this young population triggering urbanization in rural areas at fast rate. After some decade's Indian rural population will like urban population.

5. **Development of education facilities:** Today major thrust of government is on education and health sector and to promote health and education facilities in the country. Government has opened primary schools almost in every village and college at sub division level in the entire country. Despite it private sector also playing significant role in this regard. Implementation of SSA, mid-day meal and compulsory education for all children up to the age of 14 years are some steps toward improvement of literacy level in rural areas. Moreover, launching RUSA is another step toward improving higher and better quality of education.
6. **Changed buyer behavior:** In recent times it is observed that rural consumer behavior is changing dramatically and this process is moving in right direction. Several factors are responsible for this change. Income level of rural people is improving due to use of HYVS, improved technology and no. of rural development schemes. Now a day's more rural youngsters are joining schools and colleges and getting better education like urban students. Moreover, entry of educated daughters in law (Bahu) from urban background, and efforts made by marketers to penetrate in rural market has changed behavior of rural customers dramatically. It is good sign for marketer to entry in rural markets.

BOX 1

THE CHANGING CONSUMPTION PATTERNS OF INDIAN CONSUMERS

The Indian consumer market has undergone a major transformation in the last decade or so. The factors influencing these changes are:

1. Consistent high rate of GDP growth rate.
2. Increase in real income despite high inflation
3. Global integration.
4. Increasing competition and resultant high efforts in market development
5. Growth and deeper penetration of media, particularly electronic media in regional languages
6. Increasing government developmental expenditures
7. Rapid urbanization
8. The over rising literacy and aspiration levels of the predominantly young population. The trend is likely to accelerate in the coming years.

According to McKinsey's forecast, India is likely to become the 5th largest consumer market in the world, behind the United States, Japan, China and the United Kingdom, with a market size of \$1,521 billion (at 2000 prices) by 2025, growing at an average rate of 7.3 percent during 2005-2025.

The rapid economic growth will be accompanied by an increasing share of discretionary expenditure. The forecast further predicts a major shift in the share of consumption between 2005 and 2025 in health care, from about 7 percent in 2005 to about 9 percent in 2025; and communication, from about 2 percent in 2005 to about 6 percent in 2025. Each of three predictions is a fallout of the forecasted threefold increase in the total consumption from about \$82 billion to \$248 billion during the same period. This offers huge opportunities for holistic marketers to channel the growth toward more responsible and equitable consumption, with a focus on sustainability.

Source: Marketing Management by Kotler, Keller, Koshy and Jha, Pearson, 14 editions, P69.

7. **Increase in purchasing power:** After rural development efforts in rural areas, income level, employment, standard of living, consumer behavior etc. have improved and the process is on. Now rural people are expending more on standard of living. This all has resulted in increased purchasing power of rural customers.
8. **Market growth rate is higher than urban:** As it is well known facts that urban markets are at saturation point and competition is on apex. Therefore, rural market is ray of hope which is still untapped. Large population size, changing demographic mix, changing consumer behavior, measures of Government for rural development are some major parameters for higher growth rate in rural markets.
9. **Rural marketing is not expensive:** In rural areas working force is enough which is available at cheaper rate as compared to urban areas. In rural areas a worker can be hired for Rs. 200-300 per day against Rs. 500-1000 in urban areas. Since cost of living in urban areas is higher than rural areas. So rural marketing is less expensive.
10. **Remoteness is no longer a problem:** Remoteness in rural areas was the matter of old days. Now maximum villages are connected with roads and telephones. Mobile phone has played dramatically role in this direction. It is true that conditions of road are not better like cities but efforts are going in right direction. The days are not far when rural roads will become like urban areas because today we have advance technology and thrust in on rural development.
11. **Rapid demand for agricultural inputs:** Due to commercialization of agriculture and improved technology, farmers' demand for agricultural inputs is increasing. After green revolution Indian farmers are using HYVS, chemical fertilizers and other durable agricultural inputs to increase in agricultural production.
12. **Helpful in the food processing India:** Since all food items have rural origin therefore, rural markets are good place for food processing industry as raw material and labour are enough in quantity, which is primary requirement of this industry.
13. **Rapid urbanization:** Due to road connectivity rural people are moving towards urban areas for employment and education. Now rural people are learning and adopting urban life style. This has motivated rural people to urbanize.

CHALLENGES IN THE WAY OF RURAL MARKETING

Rural areas are described as underdeveloped or backward as per capita real income is low in the rural areas as compared to that in urban areas. The Indian planning commission defined underdeveloped country as one which is characterized by the co-existence in greater or lesser degree of unutilized and underutilized manpower on the one hand and of unexploited natural resources on the other. It is well known facts that many natural resources, like industrial raw materials, water resources, forest resources etc. remain unexploited while there is plenty of man power remaining idle in rural areas. Further rural areas are characterized by poor infrastructure, communication and health facilities. Most of the working population is engaged in agriculture. Employment is seasonal and disguised unemployment exists in rural areas.

However, changing mind set of rural customers, improving income level, vast size of market and potential for higher growth in rural markets are good symptoms of attractions for rural marketing. Notwithstanding, there are many bottlenecks in the way of proper rural marketing. Some of these are listed as below:

- 1) **Large no. of consumers with lower purchasing power:** However, there are great potentials in rural areas due to large population size but income of these people is very low. Most of the working force in rural areas depends on agriculture for earning and agriculture provides seasonal employment. Moreover, agricultural production is uncertain and subject to good natural conditions. So the fact is that 69 percent population lives in rural areas and they are economically weak as compared to urban people.
- 2) **Greater dependability on agriculture:** Majority of Indian population depend on agriculture for employment. Agriculture is the main occupation of rural people which is further seasonal in nature. Agriculture greatly depends on nature hence there is always uncertainty about good yield. Occupational distribution of population in India is not appropriate. It reflects the economic backwardness of the economy. According to economic survey in 1951, 72 percent working population was engaged in agriculture and allied activities and even in 2009-10, 53 percent of working population was employed in agriculture.
- 3) **Land distribution:** In rural areas generally land distribution is not proportionate. Majority of farmers are marginal farmers having farm land size less than one hectare. Due to small farm size farmer can't use improved agricultural inputs i.e. tractors, pumps etc. Small land size does not provide economies of scale to the farmers, hence their cost of production is higher and even minimum support price (MSP) is not enough to cover the cost of production. This also affects the income level of rural farmers. Land distribution among farmers is shown below:

TABLE 1.2: LAND DISTRIBUTIONS (AVERAGE SIZE OF LAND HOLDINGS)

Size category in (Hectares)	No. of Holding (Million)	Area in Million Hectares	Average size in hectares
Marginal (Below 2 hectare)	62(58)	25(15)	0.39
Small (2-4 hectare)	34(33)	67(41)	1.98
Medium (4-10 Hectare)	8(7)	45(27)	5.88
Large (10 Hectare & Above)	2(1)	29(17)	17.16

Source: Department of Agriculture, GO1, Annual Report 2001-02

- 4) **Scattered markets:** Indian rural markets are scattered which makes the task of marketing difficult in rural areas. This fact is revealed in table given below. From the table it is clear that there are 4.28 lakh villages in which size of population is up to 999, it constituted 67 percent of total Indian villages. There are just 2 percent villages having population size more than 5,000. It poses big challenge for organized retail sector in rural areas. Which has huge establishment cost? According to population size number of villages and their respective percentage is shown given in table format:

TABLE 1.3: DISTRIBUTION OF VILLAGES IN INDIA

Population	No of villages	Percentage
Less than 200	1,14,267	17.8
200-499	1,55,123	24.2
500-999	1,59,400	25.5
1000-1999	1,25,758	19.7
2000-4999	69,135	10.7
5000-9999	11,618	1.7
10000 and above	3,064	0.5
Total	638365	100

Source: Census of India 2001

- 5) **Poor income and indebtedness:** In rural areas there is lack of organized financial institutions. Rural people are poor and for farming they borrow from local money lenders (Sahukar). These Sahukars charge higher rate of interest on borrowing. Sometimes these sahuks force farmers to sell their produce at lower rate due to indebtedness. Surveys depict that in rural areas only 10 percent people are engaged in business activities and only 2 percent are salary earner. Rest population earns their livelihood through cultivation and working as agricultural labourer.
- 6) **Capital deficiency:** Poor level of income, lack of employment opportunities, lack of institutional finance and indebtedness result in capital deficiencies in rural areas. Capital deficiencies prevent farmers to work and produce on large scale in rural areas. It prevents rural farmers to take the advantages of economies of scale. Capital deficiencies in rural areas forces rural farmers to borrow from local Sahukars' at higher rate of interest. It further increases the cost of produce, hence low profit margin for the farmers. This lead to the vicious cycle of poverty, as a man is poor because he is poor.
- 7) **Low level of technology:** Rural areas are characterized by backwardness and low standard of living. The sorts of technology are in very poor conditions in rural areas due to illiteracy and lack of awareness. Rural people are tradition bound and they generally do not adopt new things easily. Unique nature of rural markets acts as hurdles in the way of technology development in rural areas.
- 8) **Low level of productivity:** Productivity is the ratio between input and output. In rural areas productivity of farmers is low because of illiteracy, poor technology and lack of infrastructure facilities. Low productivity further result in low level of output and less profit margins.
- 9) **Lack of infrastructure:** Because of scatteredness over a large geographical area there is lack of proper 12 months' motor able roads and transportation facilities in rural areas. In monsoon most of the roads turn into bad shape by land sliding and rainy water. In rural areas most of the roads are blocked in monsoon season. Like this health, educational, and communication facilities are also in poor conditions in rural areas. Scatteredness makes the task of infrastructure development expensive. Hence it makes the task of rural marketing expensive and complicated.
- 10) **Lack of basic amenities:** Since rural areas suffer from lack of basic infrastructure facilities as road, electricity etc. Therefore, this affects the demand for electricity operated products i.e. TV, refrigerators, washing machines etc. Despite it, transportation also poses a big problem to avail some amenities in rural areas. This all cause low standard of living in rural areas.
- 11) **Illiteracy:** Census 2011 reveals that in rural areas approximately 69 percent people are literate. This figure was 59 percent in 2001. However, literacy rate is increasing yet the number of illiterate is very large. This also makes rural marketing complicated. This demand separate communication mix for rural markets. Which is expensive task?
- 12) **Low density of population:** In India density of population is less. However, density of population is increasing day by day, but presently it is not enough to attract marketers in rural areas. Census figures 2011 shows that in India, state wise, there is greater variation in population density. In Arunachal Pradesh it is 17 persons per Sq. Km and in Delhi the capital city it is 11297 persons per Sq Km. On the other hand, UP, Bihar and West Bengal which constitute nearly 37 percent of total population in India, population density is 828, 1102 and 1029 persons Sq. Km respectively. This variation confuses the marketers, that where to focus first.
- 13) **Religious culture and superstitious:** Rural people are religious by nature. They are tightly tied with old customs and traditions. This nature makes them superstitious. For example, in rural areas when a person falls sick they prefer to go local "chelas" rather than doctor.

CONCLUSION

It is true that rural markets are no longer tomorrow's markets, but they are today's markets. It is not only the size of population that makes rural markets in India very important for marketer but rural markets offer immense potentials for market expansion and growth. In India consumption in rural markets has been growing in the last 25 years and is estimated to grow in coming years. Another indicator of the potential can be gauged from the fact that nearly half of the rural population is below 20 years of age. Moreover, standard of living is improving in rural areas due to rural development programs being implemented by the government. It is further changing consumption pattern of rural people to great extent. Beside this the challenges of Indian rural markets are unique in nature and multifold, which distinguish rural markets from urban markets. It makes rural marketing process and problems unique and complicated. It requires marketer attention to examine them to cater rural markets effectively.

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A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING WITH SPECIAL REFERENCE TO HIMACHAL PRADESH

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ABSTRACT

India is one of the fastest-growing e-commerce markets worldwide. The rapid development of the internet has strongly impact upon the worldwide marketing environment. Currently the growing number of internet user in India provides a bright prospect for online shopping. The purpose of this descriptive research is primarily to identify the factors which customers keep in mind while online shopping and to identify the factors that may influence customer's online shopping satisfaction. This study has been undertaken with reference to a sample of 200 respondents from different cities and towns of Himachal Pradesh. Today business have been coming up with creative ways to promote their product via online and companies also use the Internet to convey, communicate and disseminate information to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Thus, modern market is replacing the traditional markets. Generally, the success of online shopping essentially depends on the customer satisfaction during their purchase.

KEYWORDS

customer satisfaction, marketing environment, online shopping.

JEL CODES

M30, M31, O32.

INTRODUCTION

In the twenty-first century, trade and commerce have been so diversified that multichannel has taken place and online shopping has increased significantly throughout the World. Online shopping is a growing phenomenon that has become a popular means of shopping particularly common in developed nations. Online shopping is the process whereby consumers directly buy goods, services etc. from a seller interactively in real-time without an intermediary service over the internet. Online shopping is the process of buying goods and services from merchants who sell on the Internet. Certainly, the use of internet has become very crucial to businesses and individuals globally. Shoppers can visit web stores from the comfort of their homes and shop as they sit in front of the computer. Consumers buy a variety of items from online stores. Until recently, the consumers generally visit online to reserve hotel rooms, buy air, rail or movie tickets, insurance policy, Mutual funds, books and gadgets and gizmos, but now more and more offline products. Nowadays, online shopping is a fast growing phenomenon. The capability of purchasing without leaving your place is of great interest to many consumers. Not only does online shopping offer really good deals, but also brings optimum convenience to the consumers. Moreover, the use of Internet tools for price searching and comparison provides an additional advantage in consumers' final decision, as they can purchase their desired products in the lowest available price. Consumer-purchases are mainly based on the cyberspace appearance such as pictures, image, quality information, and video clips of the product, not on the actual experience. As the internet has now become a truly global phenomenon, the recent growth in the mall culture in the country has in fact made consumers more aware about different options and encouraged them to search and eventually purchase online. India has more than 100 million internet users out of which one half opt for online purchases and the number is rising sharply every year. The wide use of internet and the rapid growth of technology have created a new market for both the customers and business. Nowadays internet is not just another medium to get in touch with customers, but it is an important channel to find potential customers as well as channel to continue relationship with existing customers.

Essentially, the idea of online shopping is to lead customers to a convenient way of shopping. Customers will be able to save their time and money, plus retrieve all the product information with just few clicks in few minutes. Plus, purchasing can be done anywhere, anytime according to their preferences.

REVIEW OF THE LITERATURE

Richa evaluates more demographic aspects and concludes that this preference is influenced by gender, age, income and marital status. Therefore, demographic factors can affect consumers' preferences in shopping. An adequate internet network is capable of bringing about revolutionary changes in the goods and services market. **Shippa Gupta** found that 'Indian online shoppers believed there was a wider purchase choice online rather than offline, that shopping online was extremely convenient and easy, and that most goods were cheaper online than they were offline,' says, Country Manager, West Africa, MasterCard Worldwide. **Punj** states that the income level is closely related to the consumer's decision to buy online. Along with the increase in consumer income, they increasingly pay less attention to the problem of 'best match' of needs and products satisfying those needs. Expensive prices are perceived to be cheaper as earnings increase. **Sharma and Mittal** in their study "Prospects of ecommerce in India", mention that India is showing tremendous growth in e-commerce. Undoubtedly, with the population of millions of people, online shopping shows unlimited potential in India. Today e-commerce is the common word in India society and it has become an integral part of our daily life. **Chinting** stated that few school or educational studies have simultaneously explored both internet marketing and organizational commitment, and of those that have, only direct effects were examined. This study clarifies the relationship between school organization's internet marketing and teacher's organizational commitment by examining the mediating role of teachers' job involvement and job satisfaction. **Kanwalgurleen** discussed that different options in internet encouraged them to search and eventually purchase online, because more than 100 million internet users in India. People those who are using internet from 5 to 7 hours a day were found to be adopter of online shopping, price consciousness, convenience and variety, easy payment options and challenges of online shopping are the factors found to be a significant in online shopping. **Rashant Singh** in his study on Consumer's Buying Behaviour towards Online Shopping, the main aim of study was to examine and analyze the consumer's buying behavior pattern towards online shopping in Lucknow. The outcome of the study is most number of users are happy on online shopping and mainly interested in buying online apparels.

STATEMENT OF THE PROBLEM

Online shopping is the easy solution for busy life in today's world. In the past decade, there had been a massive change in the way of customer's shopping. But along with its vital growth led to the possibilities of fraud, cheating and privacy conflicts. Therefore, such activities have created fear in the minds of customers and also an adverse impact in the attitude of consumers towards online purchase.

The problem area of this survey is consumer's satisfaction and attitudes towards online shopping will determine the factors that influence customers to shop online and those factors will help the businessmen to formulate their strategies towards e-business.

NEED AND IMPORTANCE

Online shopping is fast gaining huge popularity, and this is all because of the endless innovations taking place in the field of technology. In the recent times, online shopping has gained huge importance among people because it offers people the convenience of shopping for their favorite trends without stepping out of their

comfort zones. Its multifarious benefits, the magnitude of impacts and its future growth prospects have all together made the online shopping a subject of extensive study and research.

OBJECTIVES OF THE STUDY

This research helps to find out what are the main factors affect the consumer when considering and making a purchase over Internet. The objectives of the study are:

1. To analysis the socio economic background of customer.
2. To find out the satisfaction level of the customer for online purchase.
3. To know the specific reasons for which purpose customers purchase online.
4. To find out the consumers’ satisfaction level for services provided by the online shopping.

SCOPE OF THE STUDY

- To know the online shopping website’s trust and loyalty.
- To find out the price that people prefer most.
- To know which features they admire in their products.
- To know about which type purchase people prefer mostly.
- To find out the reason for buying products online.

RESEARCH METHODOLOGY

To understand the consumer behavior regarding online shopping in Himachal Pradesh, we have undertaken a descriptive study through a survey by forming a self-constructed questionnaire considering the research objective. A Likert five-point scale ranging from strongly agree to strongly disagree been used to collect a quick response from the respondents. The research design used for the study is descriptive. The total population size is indefinite. The sample size used for study is 200. The researcher adopted the convenient sampling technique in selecting the respondents for the sample. The data collected through questionnaires has analyzed using simple mathematical percentage method, ranking analysis and pie chart method.

DATA ANALYSIS AND INTERPRETATION

Demographics of the respondents: The respondents are categorized on several bases, such as gender, age, occupation, income and education.

TABLE 1: GENDER OF THE RESPONDENTS

S. No.	Gender of the Responded	No of Respondent	Percentage
1	Male	112	56
2	Female	88	44
	Total	200	100

Source: Primary Probe

Interpretation

From the above table No. 1 reveals that 56% of the respondents are male and 44% of the respondents are female

TABLE 2: AGE OF THE RESPONDENTS

S. No.	Age Group	No of Respondent	Percentage
1	Below 20	56	28
2	20-30	96	48
3	30-40	40	20
4	Above40	8	4
	Total	200	100

Source: Primary Probe

Interpretation

From the above table No. 2 depicts that 28% of the respondents are falling under below 20 years, Majority of the respondents48% are falling under the category of 20 – 30 years old and 20% of the respondents are falling under 30– 40 years and 4% of the respondents are above 40 years old.

TABLE 3: LOCATION OF THE RESPONDENTS

S. No.	Location	No of Respondent	Percentage
1	City	32	16
2	Town	64	32
3	Village	104	52
	Total	200	100

Source: Primary Probe

Interpretation

From the above table No. 3 depicts that majority 46% of the respondents are falling under Village area, 32% of the respondents are under the category of Town area and 16% falling under City area.

TABLE 4: OCCUPATION STATUS OF THE RESPONDENTS

S. No.	Occupation	No of Respondent	Percentage
1	Student	96	48
2	Service	52	26
3	Business	36	18
4	Professional	16	8
	Total	200	100

Source: Primary Probe

Interpretation

Above table No. 4 reveals that in case occupation of respondents 48% of the respondents are student, 26% of the respondents are service holder, 18% of the respondents are Businessmen, and remaining 8% are professionals. Hence It is concluded that majority (48%)of the respondents belong to student category.

TABLE 5: EDUCATIONAL LEVEL OF THE RESPONDENTS

S. No.	Educational Level	No of Respondent	Percentage
1	School	52	26
2	Graduate	84	42
3	Post Graduate	56	28
4	Other	8	4
	Total	200	100

Source: Primary Probe

Interpretation

Above table No. 5 reveals that 26% of the respondents are educated at school level, 42% of the respondents are graduate, 28% of the respondents are post graduate level and only 4% of the respondents are highly educated than above levels. Hence it is found that majority of the respondents (42%) educational level is graduate.

TABLE 6: FAMILY STATUS OF THE RESPONDENTS

S. No.	Family Status	No of Respondent	Percentage
1	Nuclear family	144	72
2	Joint family	56	28
	Total	200	100%

Source: Primary Probe

Interpretation

Above table No. 6 reveals that 72% of the respondents belongs to Nuclear family, 28% of the respondents belongs to Joint family.

TABLE 7: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF MONTHLY INCOME

S. No.	Monthly Income	No of Respondent	Percentage
1	Below Rs.15000	12	6
2	Rs. 15001-30000	104	52
3	Rs. 30001-50000	68	34
4	Above Rs.50000	16	8
	Total	200	100%

Source: Primary Probe

Interpretation

Above table No. 7 reveals that 6% of the respondents are earning the monthly income below Rs.15, 000, 52% of the respondents of the respondents are earning the monthly income Rs. 15,001 – Rs. 30,000, 34% of the respondents are earning the monthly income Rs. 30,001 – Rs. 50,000, 8% of the respondents are earning the monthly income above Rs.50,000.

TABLE 8: ONLINE SHOPPING WEBSITES VISITED BY THE RESPONDENTS

S. No.	Shopping Websites	No of Respondent	Percentage
1	Amazon.com	32	16
2	FlipKart.com	92	46
3	Myntra.com	36	18
4	eBay.com	20	10
5	Others	20	10
	Total	200	100%

Source: Primary Probe

Interpretation

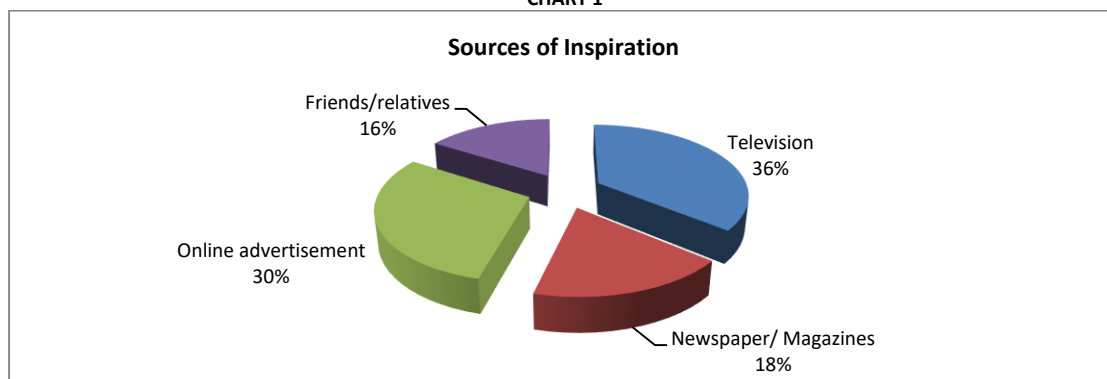
Above Table No. 8 reveals that 16% of the respondents visited Amazon.com, 46% of the respondents visited Flipkart.com, 18% of the respondents visited myntra.com, 14% of the respondents visited myntra.com, 10% of the respondents visited ebay.com and same of the respondents visited other websites.

TABLE 9: SOURCES OF INSPIRATION FOR RESPONDENTS TO VISIT ONLINE WEBSITES

S. No.	Sources of Inspiration	No of Respondent	Percentage
1	Television	72	36
2	Newspaper/ Magazines	36	18
3	Online advertisement	60	30
4	Friends/relatives	32	16
	Total	200	100%

Source: Primary Probe

CHART 1



Interpretation

For selling and promoting products through online, it is essential to inform the consumer about online shopping, the advantages, disadvantages and website address which are related to it. It is observed from the table No. 9 that maximum number of the respondents about 36% get inspiration of online shopping websites

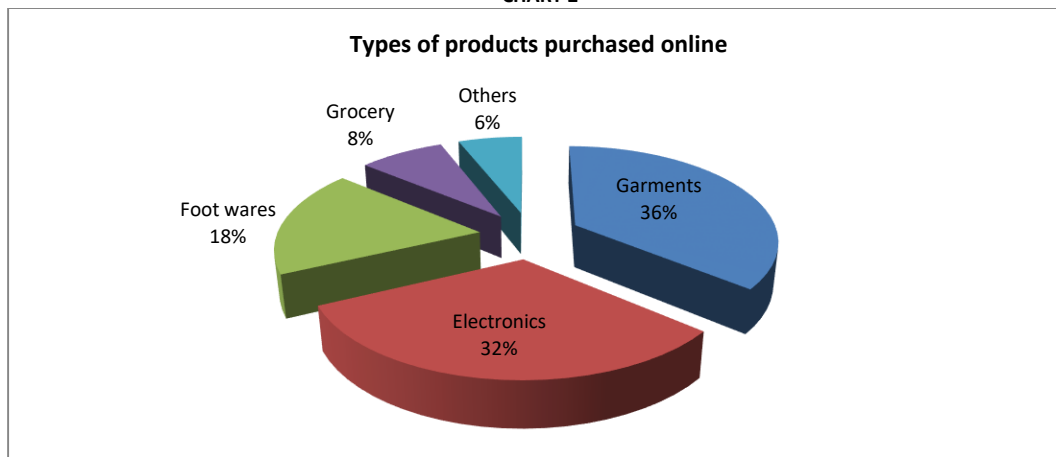
through Television, Whereas 30 % of the respondents through Online advertisement and 18% through Newspapers & magazines, 16% through Friends and relatives respectively. Additionally, Television and social website advertisements are the primary sources of online shopping information for the online consumer.

TABLE 10: PRODUCTS PURCHASE PREFERENCE BY THE RESPONDENTS

S. No.	Type of Products	No of Respondent	Percentage
1	Garments	72	36
2	Electronics	64	32
3	Foot wares	36	18
4	Grocery	16	8
5	Others	12	6
	Total	200	100%

Source: Primary Probe

CHART 2



Interpretation

Above table No. 10 reveals that large number i.e. 36% of the respondents purchased Garments through online shopping, I found that people purchased electronics, foot ware by 32% and 18% respectively. 8% of the respondents purchased grocery via online channels and only 06% of the respondents purchased other products like Games, books, toys etc.

TABLE 11: OPINIONS OF RESPONDENTS REGARDING VARIOUS MOTIVATING FACTORS TO DO ONLINE SHOPPING

S. No.	Motivating factors	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	TOTAL
1	Best offers	48 24%	88 44%	44 22%	20 10%	-	200 100%
2	Time Saving	56 28%	96 48%	32 16%	16 8%	-	200 100%
3	Convenience	36 18%	76 38%	56 28%	32 16%	-	200 100%
4	Accessibility	32 16%	88 44%	24 12%	48 24%	8 4%	200 100%
5	Warranty & return policy	80 40%	84 42%	28 14%	8 4%	-	200 100%
6	Perceived Price	48 24%	80 40%	40 20%	32 16%	-	200 100%
7	Choice availability	60 30%	108 54%	20 10	8 4%	4 2%	200 100%
8	Security & Privacy	--	32 16%	40 20%	108 54%	20 10%	200 100%

Source: Primary Probe

Above table No.12 reveals that 24% of the respondents Strongly Agree,44% agree with the best offers encourage Online shopping and 22% of the respondents neither agree nor disagree with this motive to purchase online. 48% of the respondents agree and 28% of the respondents strongly agree with the Time saving motive of online shopping. 38% of the respondents agree, 18% strongly agree with the motive of convenience, 28% not respond and 16% of the respondents disagree with this motive. The large number of respondents 44% agree and 16% strongly agree about the easy accessibility of online shopping every time. Majority of the respondents 42% agree and 40% strongly agree with the warranty and return policy of websites encouraged for online shopping. 40% of the respondents agree, 24% strongly agree with the motive that people found perceived Price in online shopping. There is majority of respondents about 84% respond availability of choice motive people to online shopping. 54% of the respondents disagree with this motive that online shopping is safe and secure. from the above table we found that majority of the motives encourage people to online shopping except security and secrecy.

TABLE 13: RELATIONSHIP BETWEEN THE RESPONDENTS INCOME LEVEL AND THEIR FREQUENCY OF ONLINE SHOPPING

S. No.	Monthly Income Level	Frequency of purchase					Total
		Weekly	Monthly	Quarterly	Half yearly	Yearly	
1	Below Rs.15000	-	-	4 33.3%	4 33.3%	4 33.3%	12 100%
2	Rs. 15001-30000	4 4%	24 23%	40 38%	28 27%	8 8%	104 100%
3	Rs. 30001-50000	8 12%	24 35%	36 53%	-	-	68 100%
4	Above Rs.50000	4 25%	4 25%	8 50%	-	-	16 100%
	Total	16 8%	52 26%	88 44%	32 16%	12 6%	200 100%

Source: Primary Probe

Interpretation

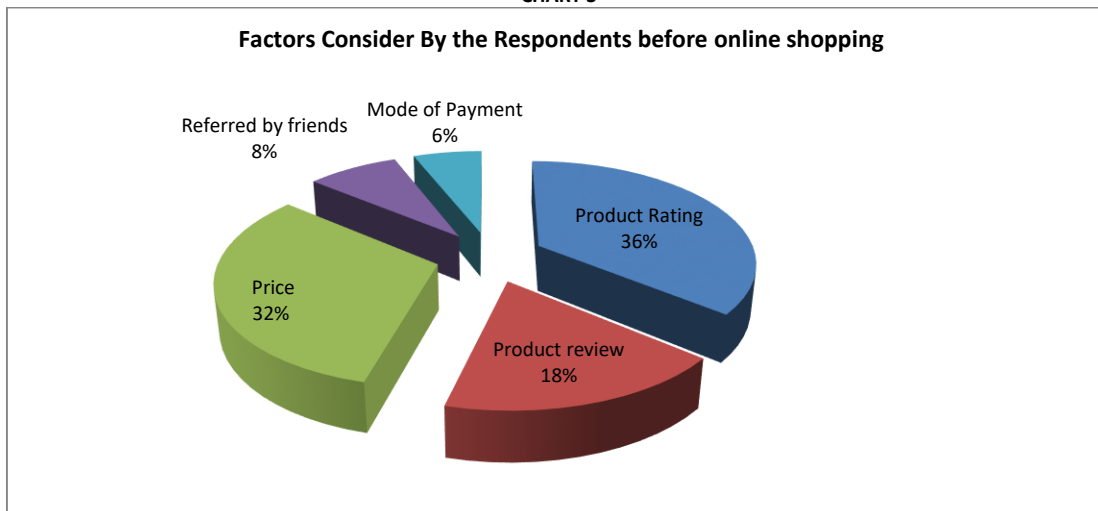
It is evident from the table No.13 that the respondents of lower income level below Rs.15000 purchased online quarterly, half yearly and yearly bases by 33.3% respectively. The income level group Rs. 15001-30000 purchased 4% weekly, 23% monthly,38% quarterly and 27%, 8% half yearly and yearly. However, the respondents with high level group frequently purchased 12% weekly, 35% Monthly and 53% quarterly. The respondents of monthly income group above Rs. 50,000 purchased Online 25% weekly, 25% monthly and 50% quarterly respectively. Finally, it is concluded that majority of respondent’s frequency to online shopping increasing with their income level significantly whereas lower income group do online shopping occasionally.

TABLE 14: FACTORS CONSIDER BY THE RESPONDENTS BEFORE ONLINE SHOPPING

S. No.	Factors	No of Respondent	Percentage
1	Product Rating	72	36
2	Product review	36	18
3	Price	64	32
4	Referred by friends	16	8
5	Mode of Payment	12	6
	Total	200	100

Source: Primary Probe

CHART 3



Interpretation

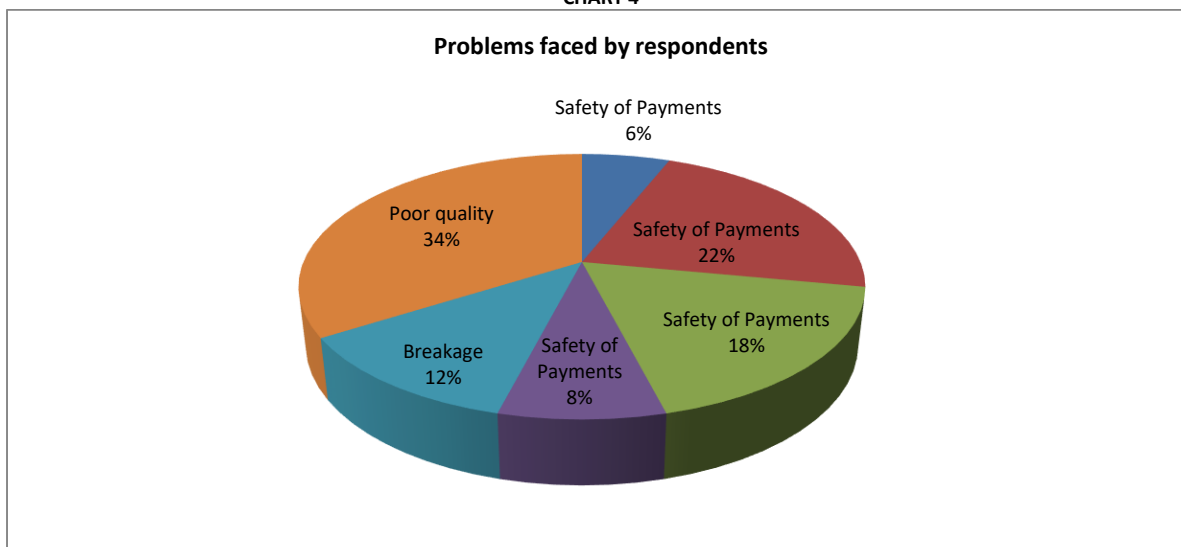
It is found from the table No. 14 that 36% of the respondents consider product rating before Online shopping, 18% of the respondents consider product review before Online shopping, 32% of the respondents consider price (discount, offer etc.) before Online shopping, whereas a few people consider the facts like; referred by friends and mode of Payment before online shopping.

TABLE 15: PROBLEMS WHICH KEEP RESPONDENTS AWAY FROM ONLINE SHOPPING

S. No.	Problems	No of Respondent	Percentage
1	Safety of Payments	12	6
2	Delivery	44	22
3	High shipping charges	36	18
4	Delay in payment refund	16	8
5	Breakage	24	12
6	Poor quality	68	34
	Total	200	100%

Source: Primary Probe

CHART 4



Interpretation

It is observed from the table No. 15 that the large number (34%) of respondents have Fear of quality issue of the product during online shopping. 22% of the respondents have problem of delivery. Around 18% of the respondents have barrier of high shipping cost in online shopping of grocery items, a few of respondents keep them away due to barrier of delay in refund in case of return, breakage and safety of payments in online shopping.

TABLE 16: ONLINE SHOPPING EXPERIENCE OF THE RESPONDENTS

S. No.	Educational level	Highly Satisfied	Satisfied	Neither Satisfied nor dissatisfied	Dissatisfied	Highly Dissatisfied	TOTAL
1	School	12 23%	20 38%	4 8%	16 31%	-	52 100%
2	Graduate	16 19%	44 52%	8 10%	16 19%		84 100%
3	Post Graduate	12 21.5%	28 50%	-	12 21.5%	4 7%	56 100%
4	Other	-	8 100%	-	-	-	8 100%
5	Total	40 20%	100 50%	12 6%	44 22%	4 2%	200 100%

Source: Primary Probe

Interpretation

The attitude of the respondents towards online shopping is revealed from the table No.16. The majority of respondents with all educational levels are satisfied and highly satisfied by 50% and 20% respectively. 06% of the respondent neither satisfied nor dissatisfied with online shopping. Whereas 22% of the respondents respond dissatisfied and merely 2% highly dissatisfied.

FINDINGS

- Nowadays there is no more gender difference in online shopping because we found that 56% of the respondents are male and 44% of the respondents are female.
- Majority of the respondents about 48% belong to the age group of 20 – 30 years.
- Hence the 46% percentage of the respondents are falling under the category of Village area.
- Majority (42%) of the respondent’s educational level students is graduate.
- Majority 72% of the respondents are belonging to Nuclear family.
- Majority 52% of the respondents are earning the monthly income Rs. 15,001 – Rs. 30,000 while 34% of the respondents are earning the monthly income Rs. 30,001 – Rs. 50,000 respectively.
- Online shopping website Flipkart.com. Become the first choice for majority (46%) of the respondents.
- The maximum number of the respondents inspired to online shopping through Television and online advertisements by 36% and 30 respectively. Additionally, website advertisement, friends and family members are the primary sources of online shopping information for the online consumer.
- Due to revolution in telecommunication sector no. of internet user increased in recent time. Majority 68% of the respondents purchased Garments and electronics items via online shopping.
- Majority 56% of the respondents Prefer online shopping for time saving. from the above table we found that majority of the motives encourage people to online shopping except security and secrecy.
- Respondents are preferring online shopping due to various motives like Best offers, Warranty & return policy, Perceived Price, price discount, time saving, due to availability of no of sites and variety of products are available and customers are having choice to purchase, purchase methods very easy as websites are user-friendly and customers want to avoid hassles of shopping in store.
- Majority 44% of the respondents make purchase on Online Shopping quarterly and 26% monthly respectively. Finally, it is concluded that respondent’s frequency of online shopping increased with their income level significantly.
- Majority 68% of the respondents consider product rating and price (discount, offer etc.) before Online shopping.
- The large number (34%) of respondents have Fear of quality issue, 22% have delivery issue whereas 18% of the respondents have barrier of high shipping cost in online shopping of grocery items,
- Majority of respondents 50% and 20% respectively belong to all educational levels are satisfied and highly satisfied to their online shopping experience.

CONCLUSION

India is one of the fastest-growing e-commerce markets worldwide. Online shopping is becoming more popular day by day with the increase of ICT infrastructure development, online payment systems and the Internet penetration rate in Himachal Pradesh. Customer's need for online selling has become challenge for marketers. Specially understanding the consumer's attitudes towards online shopping, making improvement in the factors that influence consumers to shop online and working on factors that affect consumers to shop online will help marketers to gain the competitive edge over others. In conclusion, we have observed that online shopping has truly revolutionized and influenced our society as a whole. The use of technology has enabled convenient lifestyle today. Himachali online shoppers are young (mostly below 40 years) similar to other parts of the world. They do online shopping because it saves time, offers home delivery, provides ease in shopping and offers more variety of products. There are three significant factors; Perceived prices, quick delivery and wide variety which influenced people from all over the world. This study provides a foundation for the future researchers to studying the behavior of rural consumers in online shopping.

LIMITATIONS OF THE STUDY

- The study is confined to Himachal Pradesh only.
- The study is based upon the consumer behaviors of online shopping.
- The data collected for the research is fully on primary data given by the respondents.
- There is chance for personal bias. So the accuracy is not true.

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MODERN & ANCIENT MANAGEMENT: FUTURE DIRECTIONS OF MANAGEMENT MOVE FROM LOCAL TO GLOBAL

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ABSTRACT

Globalization is most commonly understood as a unitary process involving many sub-processes (such as increased economic interdependence, increased cultural influence, rapid advances in information technology) that bind people and the bio-sphere ever more closely into one global system. In economics, globalization is the convergence of prices, products, Wages, rates of interest and profits towards developed country norms. It is important to adjust the management concepts or theories or practice along with time and changing circumstances as per the management of adjust. Those are the shifts in sea from ancient thought to modern management. Within this paper the future needs and improvements within management are planned and evaluated according to these improvements. The major part of the paper discusses about globalization and its impact in India especially in agricultural sector. This paper deals with how to trace out the threats and opportunities of globalization.


KEYWORDS

globalization, agricultural sector.

JEL CODES

M16, L26.

INTRODUCTION

 Globalization is most commonly understood as a unitary process involving many sub-processes (such as increased economic interdependence, increased cultural influence, rapid advances in information technology) that bind people and the bio-sphere ever more closely into one global system. In economics, globalization is the convergence of prices, products, Wages, rates of interest and profits towards developed country norms. In economics, globalization is the convergence of markets, goods, incomes, interest rates and income towards developed world norms.

The wave of globalization has created a conducive environment for the foreign investment which has not only given the chance to flourish foreign companies but also the Indian companies go to the opportunity to grow and making investment in other countries. The liberal policies of the governmental so paved the way for the infrastructural sector and so the economy as a whole. This paper deals with the changes in policies of the management along with globalization with special reference to India.

One of the most important world trends in the business has been the rapid and sustained growth of international business. Today, thanks to Globalization, the markets have become global; international business is increasing by leaps and bounds. World trade has been undergoing a major growth. The many reasons attributed towards this trend are the decline of tariff and other trade barriers. A business firm which seeks to globalize itself needs to choose one of the different modes of entering into cross border markets. Exports and imports, asset usage, service efficiency, direct investment etc. are the most common routes of globalization.

Almost all the countries of the world, both developed and developing, have been pursuing policies of liberalization, privatization and globalizations in the second-half of the 1980's and India is no exception. The economy is opened up for competition for outside players. Globalization is considered as an important element of India's reform package.

REVIEW OF LITERATURE

1. It is clearly analyzed about the consequences and experiences of developing countries which have participated actively in this globalization phenomenon like environmental and labor standards with the application of technologies, (Baker, Epstein & Pollin 1998).
2. It is argued that globalization benefited the developing countries rather than developed in terms of trade, capital, technology, managerial practices, production techniques and employment opportunities., (Gundlach & Nunnenkamp 1998)
3. It was explained that the breakdown of value chains, is the afford of five developing countries and have given opportunities of participating in international trade and paved the way to maximize their national income as well as earning export income and also in attracting foreign direct investment (FDI), (Arndt 1999).
4. There has been a changing dynamics of role players in this development of international economy with the intervention of technology, the capital inflows and other resources exchanges which also maximized competition and created a healthy competitive environment in the globe, (Hay & Marsh 2000).
5. It is shown that there is no consensus proof that globalization started recently, but it was really commenced more than 200 years ago, Lindert and Williamson (2001)
6. This thesis analyzed on the economic concepts, mentioned globalization as multidisciplinary and which covers all the areas including politics, sociology and anthropology, (Inda & Rosaldo 2002);
7. It was also written about the globalised economy and the role of government in dynamic way, (Nayyar 2003)

OBJECTIVES

1. To Study the rate of growth of rural areas with respect to agriculture.
2. to Analyzing Indian exports and India's share of world services exports in transforming the planet into a tiny global village.
3. To trace out the threats and opportunities of globalization.

METHODOLOGY

This paper analyses the concepts of Globalisation, impact on various sectors with special reference to agricultural sector. Since agriculture is the primary sector for the rural India. LPG in India was adopted since 1991. The year in which India was in severe debt crisis, IMF granted the loan called structural adjustment. This study analyses the growth in agriculture sector in India. Pre-reform and post reform periods are analysed taking some sectors' growth rates. Agriculture of food grains, Cereals, Rice, Wheat, Coarse cereals, Pulses, Non-food grains and allied activities like forestry, fishing were considered according to the Economic survey of India

ANALYSIS AND FINDINGS

The present study is intended to find out the growth rate of agriculture, share exports services to transforming the planet. The analysis and interpretation of the data is made with reference to objectives of the study. The collected data was analyzed by applying relevant statistical techniques and interpreted for drawing conclusions.

TABLE 1: GROWTH IN AGRICULTURE SECTOR DURING PRE AND POST GLOBALIZATION

Agriculture and allied activities Growth rate in Agriculture(%)		
Pre-Reform Period	Post-Reform 1980-1990	Period 1996-2018
Agriculture	3.6	3.4
Forestry	4.2	3.5
Fishing	-0.1	1
Crop	.5	1.2
Food grains	2.9	2
Cereals	3.1	3.2
Rice	3.7	2.8
Wheat	3.6	3.9
Coarse cereals	0	-1.1
Pulses	1.4	0.8
Non-food grains	4.3	2.2

Source: Economic Survey-2005-2018, Govt. of India.

Agricultural products are food grains of two kinds, and non-food grains. Food grains make up 75 per cent of total agricultural production. In the pre- and post-reform eras, the annual growth rate was decreased from 3.6 percent to 3.4 percent, respectively, according to the agricultural growth review. The growth rate of food grains in the period 1980-1990 was 2.9 percent while during 1996-2018 it declined to 2.0 percent. Similarly, over the same time, the growth rate of non-food grains declined from 4.3 percent to 1.8 percent.

The growth of the agricultural sector during pre- and post-globalization is reflected in Table 1 above. The plan outlays in agriculture and its associated operations have steadily declined from 14.9 per cent in the first plan to 5.2 per cent by the 10th five-year plan during the program era. This clarifies the government has withdrawn its funding from the growth of the agriculture sector.

TABLE 2: EXPORTS US \$MILLION AS % OF WORLD EXPORTS

Country	1990	2018	1990	2018	%increase 2018
India	17,975	36,560	0.54	0.67	124.1
China	62,091	1,95,150	1.86	3.59	193.0
South Korea	65,016	1,44,745	1.95	2.66	136.4
Mexico	40,711	1,36,703	1.22	2.51	205.7
World exports	3,328,357	12,442,256	100.00	100.00	100.00

*Annual average growth rate.

Source: Compiled and computed from the data provided in World Bank-World Development.

For more than a decade and a half India has adopted globalization strategy. An empirical analysis of the effect of such policies on our economy would be beneficial. Table 2 shows that the share of India in world exports increased from 0.54 percent in 1990 to 0.67 percent in 2018. Though world exports increased by about 64 percent from \$3.328 billion in 1990 to \$5.442 billion in 2018 between 1990 and 2018. Over the same time, Indian exports increased by 124.1 per cent (from 17.97 billion in 1990 to 36.56 billion in 2018). Consequently, our product exports were not substantially increased and in 2018 they barely reached 0.67.

Although the Indian Government has taken pride in our export success, the Indian achievement does not appear to be important when a comparison is made with China, South Korea and Mexico. Between 1990-2018, China's share of world exports rose from 1.86 per cent to 3.59 per cent. Similarly, the share of South Korea increased from 1.95 per cent to 2.66 per cent, and during 1990-99 even Mexico made a big leap in its share from 1.22 to 2.51. For India, the average annual export increase was 8.2 per cent for the period 1990-2018. Against this China reported an annual rise of 13.6 percent during the 90's-a Creditable achievement and Mexico of the order of 4.4 percent

TABLE 3: SERVICES EXPORTS OF SELECTED COUNTRIES OF THE WORLD EXPORTS US \$ MILLION AS % OF WORLD EXPORTS OF SERVICES

Country	1990	2018	1990	2018	% increase 2018
India	4,609	13,940	0.60	1.10	183.33
China	1,786	3,701	0.23	0.29	126.1
South Korea	9,155	24,822	1.19	1.95	163.9
Mexico	7,222	11,829	0.94	0.93	98.94
World exports	766,353	1,271,417	100.00	100	100.00

*Annual avg growth rate.

Source: Compiled and computed from the data provided in World Bank-World Development Indicators.

Indian share of world exports of goods and services is shown in Table3. It shows the exports of services from selected countries around the world. India's share of world service exports in 1990 was 0.60 per cent, rising to 1.1 per cent in 2018, which suggests a major increase. In absolute terms, service exports grew from \$4.6 billion in 1990 to \$13.94 billion in 2018, almost three times the 1990 amount. The average annual rise in service exports for India works to be 13.1 per cent. In contrast, China's service exports rose at an average annual rate of 8.4% and Mexico's at a rate of just 5.6%. Indian service export performance is much higher, owing more to a sharp rise in software services. World service exports rose from \$766 billion in 1990 to \$1.271 billion in 1999, an average annual rise of just 5.8%. If we pool exports of goods and services together, then India has been following the globalization agenda for more than a decade and a half. An empirical study of the impact on our economy on the policies would be ideal. Table-2 shows that India's share of world exports rose from 0.54% in 1990 to 0.67% in 1999 and although the world exports rose by about 64% during 1990 to 1999 (i.e. from \$3,328 billion in 1990 to \$5,442 billion in 1999). Indian exports rose by 103% during the same period, (i.e. from 17.97 billion in 1990 to 36.56 billion in 1999). Consequently, there was no significant improvement in our merchandise exports and they just touched 0.67 in 2018. Although the Indian Government has been taking pride in our export performance, but when a comparison is made with China, South Korea and Mexico, the Indian achievement does not appear to be significant. China's share in world exports rose from 1.86% to 3.59% during 1990-2018.

Similarly, South Korea's share improved from 1.95% to 2.66% and even Mexico showed a big jump in her share from 1.22 to 2.51 during 1990-2018. The annual average increase in export was 8.2% for India for the period 1990-2018. As against this China demonstrated an annual increase of 13.6% and Mexico of the order of 14.4% during the 90's-a Creditable achievement.

FINDINGS

- Maximizing income is no longer the ultimate goal of any financial manager, rather than maximizing the wealth of shareholders using various techniques of financial management and engineering.
- Many companies follow the best way to get ahead is to expand ownership boundaries through Mergers and Acquisitions. Separating public ownership of a company or market segment provides more benefits for others. At least in theory, mergers create synergies and economies of scale, expanding operations and cutting costs.
- Single product is no longer a fashion; at the same time, the limitation is not even to diversify into the related products. Polyester to petrochemicals diversification by Reliance is an example to that and also become success in this vast diversification with its best management policies.
- For a large and diverse economy such as India, with low per capita income experiencing structural transformation in a globally highly uncertain climate. The globalization trend has multiple dimensions and consequences to it. Globalization has been opening itself to global rivalry. There's both a great challenge and an opportunity here.

SUGGESTIONS

- The changing global scenario has enormous prospectus for Indian exporters. The gradual opening up of the world economy has increased competition, brought more business opportunities overseas.
- The gradual opening of the economy has been a significant success story in the Indian reform process. Trade liberalization and tariff reforms have, on the one hand, provided Indian companies with expanded access to the best products available globally at near world rates.
- Globalization, increased the labour productivity, helped to develop the export spheres and the export culture, increased the flow of the capital and updated technology into the country increased the degree of competition in the domestic economy, reduced the relative prices of industrial and manufactured goods, improved the terms of trade in agriculture and, in general, give a boost of the average rate of economic growth in the years ahead.
- Cheaper imports, particularly of capital goods, will diminish the ratio of capital output in production. Lower price of manufactured goods will improve the term so far in favour of agriculture.

CONCLUSION

Management world becomes easier and efficient with the Globalization. Based on the above research work one can conclude that managers within the globe face a lot of unexpected challenges for sustainability. On the other hand, companies will definitely enjoy economies of large scale in the business due to the application of various latest technology based systems. One can expect foreign investment towards the company and at the same time one has an opportunity to invest in foreign countries, due to reach in customers global wise. It also affects all types of professions in positive and negative ways. This will be definitely a successful tool when the entire world is good in sharing their Network and knowledge. Both the developed and developing countries should be interlinked sharing the information, policies changes and their experiences with lot of cooperation among the entire globe. Transparency of international financial markets and institutions with more effective regulation of international capital investments will help to bring down the financial disturbances. When lessons and experiences learnt in facing both positive and negative impact of globalization will help in meeting the fruits of globalization.

SCOPE FOR THE FUTURE RESEARCH

A lot of research can be done on the effects of Globalization in developed and developing countries. Similarly, one can analyze the positive and negative effects of on the Economy, business and overall impact on the society.

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