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OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

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EMPLOYER BRANDING: A NEW STRATEGIC ASPECT OF HUMAN RESOURCE**DR. RUCHI JAIN****HEAD****DEPARTMENT OF BUSINESS STUDIES****THE IIS UNIVERSITY****JAIPUR****SURINDER KAUR****RESEARCH SCHOLAR****DEPARTMENT OF MANAGEMENT****THE IIS UNIVERSITY****JAIPUR****ABSTRACT**

Employer Branding, in today's organizations has not only converted extreme multifaceted and diverse but has become a significant issue for global organisation operative & achievement. Employer brand is approximately the spirit of an organization in a way to involve existing and potential talent. It articulates an organization's 'value proposition'- the entity of its philosophy, coordination, approach and employee relationships, as long as a new pivotal opinion for the company. Meanwhile overview their first Global employer brand strategy in 2006, shall have not only developed their association table position from 45th to 15th in the world prominent 'employers of choice' position but also decline in their complete recruitment cost. The objective of this paper is to provide an assessment and review on Employer Branding field and Employer Branding development in Indian organisation and its overall impact in employee retention. This paper emphasis on the value of employer branding in India, an effective employer brand is vital for competitive benefit. Progressively, Indian corporation are attractive deliberately planned to exploit the employer brand to fascinate and retain talent and, eventually, to enlarge and develop. To improvement a sympathetic of how the conception of employer brand is existence leveraged by Multinational Corporation with procedures in India, strategic assistance & reference for building an Employer Branding. This paper is also focus on an opportunity of HR. This paper deliberates the consequence of Employer Branding- A novel planned aspect of HR and also elucidates how this perception can be used as long as best involvement to the employees with the organisation.

KEYWORDS

Branding, human resource, employer branding, employees.

INTRODUCTION

According to Borrow and Mosley(2005), employer branding is used not merely to assign the message of the personality of a company as an employer of choice, nonetheless it also has been used to acclimate implements and methods generally used to influence and involved employees like a consumer brand it is an demonstrative association among an employer and employee.

Amber and Borrow (1996) have well-defined employer branding as the expansion and communication of an organizations philosophy as an employer in the market place. It is the package of efficient economic and psychosomatic benefits offer by engagement and with the retaining company.

It conveys the value suggestion- the entirety of the organization's philosophy, method, attitude and employee relationship with promising your people to encirclement and share aims for achievement effectiveness and satisfaction both in personal and professional levels.

Employer branding is distinctive and appropriate prospect for a company to differentiate itself from the struggle generating its branded influences as its USP for employee satisfaction and pleasure subsequent in retention productivity and proficiency.

FEATURES OF EMPLOYER BRANDING

Area	Employer Branding
Direction of branding Activities	External and internal
Branded entity	The organization
Target of Branding	Current & potential employees
Roots	Personnel/HR Management Marketing literature
HR Activities	Recruitment and selection Advertising External and internal communication Benchmarking
Aim	To ensure the company attracts new recruits of quality and retains existing employees
Intended outcomes	Winning the war for talent High quality, motivated and high performing work force Having the competitive edge

MECHANISMS OF EMPLOYER BRANDING

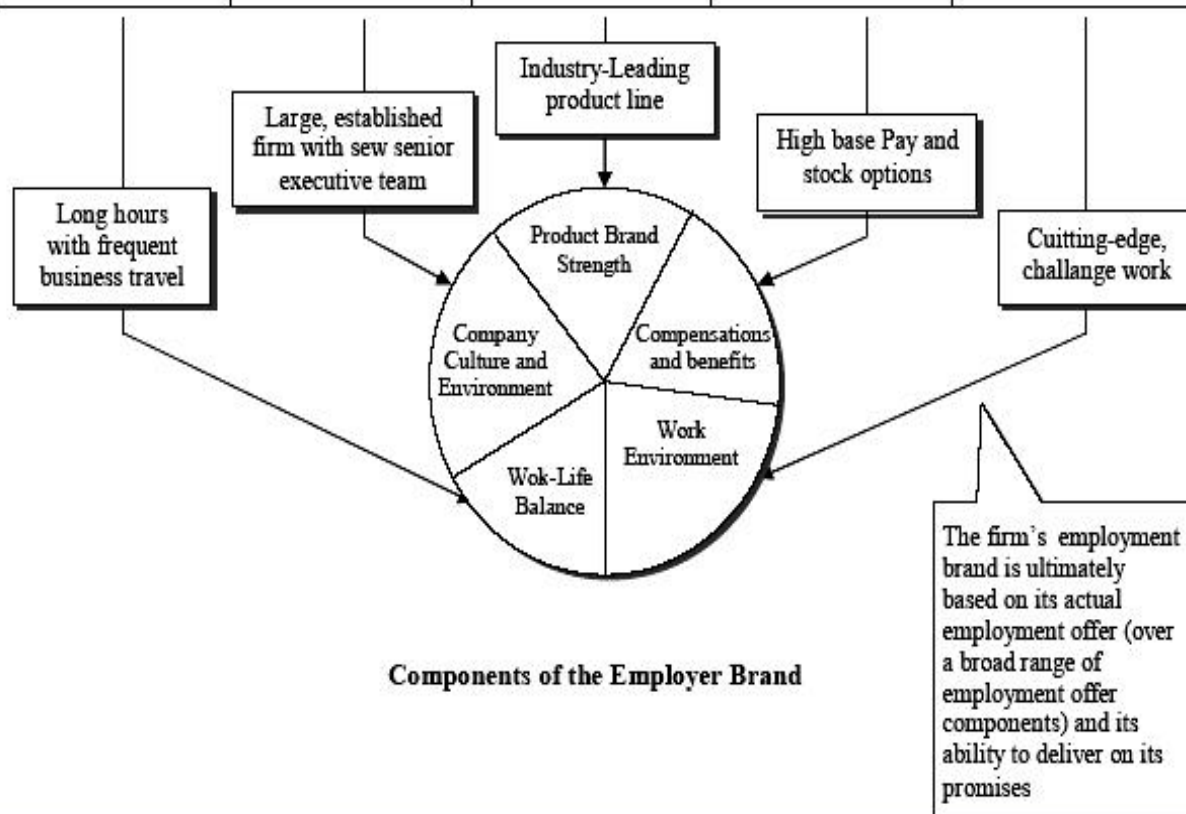
According to Corporate Leadership Council (1999), an organization's employment brand is eventually founded on its genuine employment suggestions and its capability to provide on its potentials. Like a product brand, the employer brand has numerous apparatuses, each donate to asset of the brand with current and potential employees. There are five mechanisms that make a good employer brand. The first component is product brand strength. A product has supplementary standards which encounters certain psychosomatic requirements of the consumers. These supplementary ethics are stimulated that the brand is of sophisticated eminence or more desirable than comparable products from challengers. This is also appropriate on employer branding. The second component is the company philosophy and environment. This comprises the values that the company opinions for, exertion rituals and systems.

The third component is work life balance. The fourth component is work environment. The fifth is the reimbursements and theories, which is the job offer made to an employee.

FIG. 1

Job Offer Components/ Dimensions

Work-Life Balance	Company Culture and Environment	Product/Company Brand Strength	Compensation and Benefits	Work Environment
<ul style="list-style-type: none"> • Business Travel • Location • Flex time • Childcare • Work Hours • Vacation • Telecommunication 	<ul style="list-style-type: none"> • Senior Team Quality • Development Reputation • Technology Level • Risk Taking Environment • Company "Fit" • Company Size 	<ul style="list-style-type: none"> • Reputation (Appeal of Company's Product or Service) 	<ul style="list-style-type: none"> • Salary (Base pay) • External Equity (Pay to market) • Internal Equity • Bonus • Stock Options • Retirement Contributions • Health Benefits 	<ul style="list-style-type: none"> • Manager Quality • Co-worker Quality • Recognition • Empowerment • Work Challenge • Cutting-Edge Work • International Mobility • Role Clarity • Project Responsibility



Source: Corporate Leadership Council, 1999

KEY BENEFITS FOR EMPLOYER BRANDING

1. Recruiting the right people is vital for any business achievement and is a implication competitive benefit.
2. A sturdy employer brand is support to distinguish the organisations in the market place and entice the best people.
3. All business is exceptional, so by classifying and collaborating the organisations' employer brand, is to entice applicant who are idyllic fit.
4. Employee with the accurate fit or match to the companies' philosophy will be prosperous in the organisation and have a developed retention potential.
5. A strong employer brand forms an intellect of conceit in people working for the organisation.

EMPLOYER BRANDING OBJECTIVES

1. Inaugurate an image of the employment involvement.
2. Generate collaboration with consumer brand:
 - Give support to customer with assurance to employees.
3. Obviously state "what's in it for me" to prospective applicants.
4. Invite the right candidates to apply for the job.

EMPLOYER BRANDING DEVELOPMENT IN TODAY'S SCENARIO

The three chief advantages of strengthening your employer brand recognized in isolated studies accompanied by Hewitt Associates, the consultation board and the economist are quoted are being:

- Improved attraction
- Retention

- Engagement

EMPLOYER BRAND IN INDIA: A STRATEGIC HR TOOLS

Today, an actual employer brand is vital for competitive improvement. Progressively, Indian corporation are becoming deliberately premeditated to develop the employer brand to attract and retain talent and finally, to develop and grow. To gain an sympathetic of how the conception of employer brand is being leveraged by Multinational Corporation with operations in India.

THE VALUE OF EMPLOYER BRAND IN INDIA

"The Employer Brand- A New Strategic Dimension of Human Resource" highlights that HR uses the employer brand for three main reasons:-

1. Organizational philosophy and employee fit.
2. Position outcomes for recruiting.
3. Retaining talent with business standards and a team-based culture.

At its most operative, the employer brand is a long-standing strategy with a translucent message that encourages the organization as an employer of choice.

The developing and growing emphasis on brand in India is one of several great vagaries happening in the Indian business background.

RECENT TRENDS

"Employees who feel respectable about the collaboration among the corporate model and brand value inclines to stay longer and be more engaged, leading to higher productivity"

Trends indicate a shift in the global landscape regarding talent for both employees and organization. Talent management continues to be more efficient than before while leveraging cost awareness and monitoring demand for key position. Finding and retaining quality talent continues to be essential to business sustainability but it difficult in global markets that may act differently in terms of opportunity and salary movements. Should multinational companies treats everyone equally or deploy different strategies in different countries to pay for and retain talent."

An economic uncertainty fundamentally changes the motivators that attract and retain employees.

These trends reinforce the importance of having an effective employer brand to recruit and retain the right kind of talent needed by the corporation to establish, attain and retain its competitive advantage in the marketplace.

KEY ADVICE AND RECOMMENDATION FOR BUILDING AN EMPLOYER BRANDING

1. Every employer brand is an speculation that should determine a arrival equivalent to other form of business investment.
2. Offer a sturdy assessment intention to talent.
3. Employer brand are at-least as must about retaining and arrangement as they are approximately staffing.
4. Retain the fundamental of the brand and appropriate growth.
5. Retain the local perspective in concentration: ascertain perception and adapt to local ethos.
6. The employer brand should integrate sympathies of employees in foreign countries.
7. The publicity of the employer and employee brand should be as synergistic and reciprocally emphasizing as potential.

THE OPPORTUNITY FOR HR

The employer brand methodology can theoretically help to address two of the key challenges at the soul of HR management. As Dave Ulrich argument "Human Resource Champions", the first of these is HR's prerequisite to be both a partner to the business and employee campaigner. The apparatuses of brand management are intended to address this corresponding act by aiding to defined and arbitrate between the assessment of brand of individuals and to the business. It's generally in the customer's curiosity to demand more for more. If this comprehensive familiar in the perspective of employee pay negotiation, it considers there is a distinctive assistance in lengthening this functional and categorical act to the broad relationship between the employee and the organization.

The second challenge is the constraint for HR to be both mediator of change and guardians of constancy. As Unrich point out: "Organisation must stabile the past and the future, the significance of free agency and control effectiveness and innovation." This second assessment act is also a dominant feature of effective brand management and considers that the well-honed tools connected with this discipline can be of pronounced benefit to the HR profession in addressing this intricate and highly demanding task. In additional major advantage of accepting the employer brand methodology is the opportunity it offers for more continuous integration with the 'external' business outline.

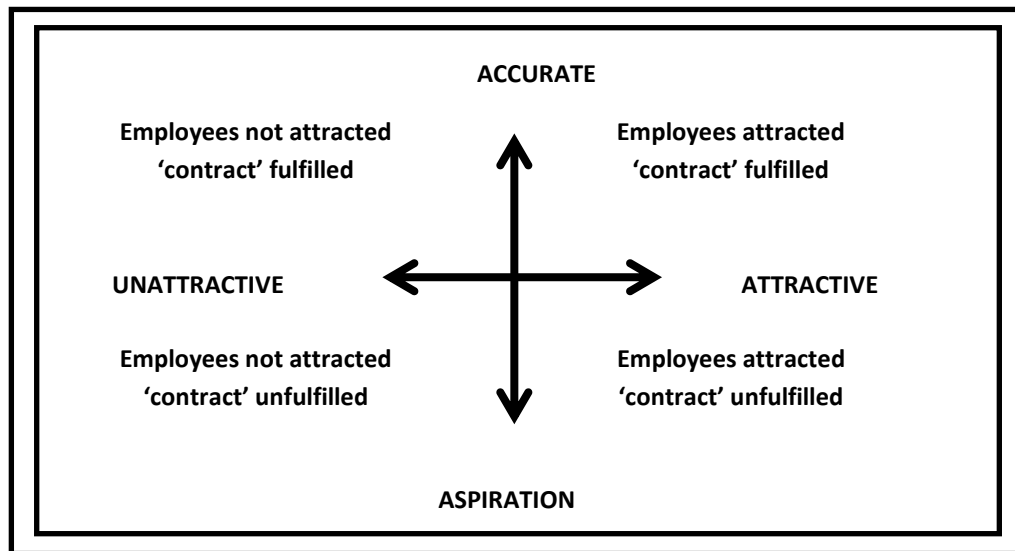
EMPLOYER BRAND MODEL



THE RESEARCH UNCOVERED TWO KEY DIMENSION OF SUCCESSFUL/UNSUCCESSFUL/ UNSUCCESSFUL EMPLOYER BRANDING

1. **The first is Attractiveness:** Attractiveness narrates to reliability in terms of being known & and manifest, being seen as applicable and resonant and being discriminated from direct competitors.
2. **The second is Accuracy:** Ambition, involving to the serenity of a assured psychological contract and unintentional assumption of brand values.

TYPOLOGY OF EMPLOYER BRANDING SUCCESS CHARACTERISTICS



CONCLUSION

Today, an effective employer brand is essential for gaining competitive advantage. Increasingly, Indian corporations are becoming intentionally strategic to utilize the employer brand to attract and retain talent for the expansion and growth. The increasing focus on competitive advantage is leading many Indian firms to rethink their employer brands. A powerful employer brand has the capacity to attract and retain talent and represent quality to its customers, with the goal of gaining global recognition in a sustainable manner. The right kind of employer branding has also plenty of advantages as it provides a personality to the company and helps structure recruitment. It pulls in the right kind of candidates and spells out the company's expectations from them right at the beginning. Most importantly, it ensures that the best employees stay on longer, thus allowing the company to carry on its operations smoothly. Ultimately, the key to a successful employer brand is to ensure that expectations are fully aligned with the realities of working for the organization.

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EMPLOYEE ENGAGEMENT AND COMMITMENT: A STUDY CONDUCTED IN DELHI AND NCR WITH SPECIAL REFERENCE TO TELECOM INDUSTRY

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ABSTRACT

An effort has been made to find out as to what extent, the employers are concerned with enhancing the engagement and commitment of their employees. It is a general opinion that employer is more concerned with increasing the profits of the company and in keeping their customers satisfied while the employees are normally not given their due importance which they actually deserve. This study will highlight the issues which need to be focused by the employers so that employees are more committed and engaged to their organization for longer period.

KEYWORDS

employee engagement, telecom industry.

INTRODUCTION

Employee engagement has emerged as a significant driver of business success in today's competitive marketplace. Further, it can be a deciding factor in organizational achievement. Not only does engagement have the potential to considerably affect employee retention, productivity and loyalty, it is also a link to customer satisfaction, company reputation and stakeholder value. Thus, to gain a spirited edge, organizations are turning to HR to set the plan for employee engagement and commitment. Engagement is about passion and commitment-the willingness to devote oneself and expand one's discretionary effort to contribute towards achieving the group goals of the organization as a whole. Therefore, the full engagement equation is obtained by aligning utmost job satisfaction and utmost job contribution.

ENGAGEMENT IS LINKED TO THREE CRITICAL FORCES IN THE ORGANIZATION - ATTRITION, PRODUCTIVITY & PROFITABILITY

Attrition is the number of individuals leaving the organization and it's a well-known fact that it is one of the key problem being faced by the organizations be it any sector. An engaged workforce certainly has less chances of leaving the organization, a person who is engaged in his work is likely to stick to the company as he offers his finest and as result of which the organizations takes due care of him in the shape of hike in salary by way of incentives and bonus. Attrition is possibly to come down in the organization, which have an engaged workforce and this will be valuable for the organization.

Productivity is the output of the employees in the form of work done by them, it's not the quantity that matters, it's the quality that is of great significance for the organization. An engaged employee has an understanding of what is expected of him at work so that he can carry on his job effectively and efficiently adding to the productivity of the organization and thus adding to the development and success of the organization.

Profitability is the capacity of a company to earn a profit. It is a relative measure of success for a business. Research has proved that an engaged workforce is expected to result in an increase in the profitability of the concern as they have total dedication and commitment to their work and thus this is expected to result in an increase in the profit of the concern and thus ensuring the achievement of the organization.

Employee engagement is fast becoming the newest mantra for HR managers, CEO's and company executives. It is, however a focus that has always been in existence and describes the true fabric and identity of a company.

SIGNIFICANCE OF THE STUDY

The results of this study has provided imminent information for administrators, practitioners, and researchers about employee engagement and commitment in the human services field.

The organizations in the telecom industry may benefit by understanding as how important engagement is. Once the level of employee engagement is calculated, they can develop and implement change strategies that would actually progress engagement in their organization, thereby potentially increasing the general effectiveness. This study has provided the relevant information to the employers to know the factors affecting the engagement and how they can cultivate engagement and commitment in their employees. They may benefit and could apply strategies for change that address participant responses. Additionally, employers who is functioning in managerial positions may benefit by understanding that employees usually accept the characteristics and attitudes of their leaders, making it hard for employees to be engaged unless the managers are. Employers should, therefore, work toward creating a work atmosphere that lends itself to engagement from themselves and from the employees. As an added benefit, knowledge from this study could be used in other fields of study (e.g., education, public affairs, nonprofit administration) that are challenged with related organizational variables and conditions..

OBJECTIVES OF THE STUDY

- To find out the extent of employee engagement of telecom sector employees in Delhi and NCR.
- To find out the extent of employee commitment of telecom sector employees in Delhi and NCR.
- To find out the impact of income on employee engagement and commitment level of employees

SCOPE OF THE STUDY

The scope of the study was limited to New Delhi and NCR region only and the respondents were restricted to only three players of the telecom industry i.e. Bharti Airtel, Tata communications and Vodafone.

RESEARCH DESIGN

The study is designed as **descriptive** and **analytical** in nature since it attempts to obtain a complete and accurate description of a situation. The methodology utilized in this research is of quantitative in nature and both secondary and primary data have been used to statistically determine whether any relationship exists between employee engagement and commitment and also to determine the levels of employee engagement and commitment.

SAMPLING DESIGN

Sampling can be defined as the segment of some part of an aggregate or totality, on the basis of which, opinion or an inference about aggregate or totality is made. Sampling revolves around representatives. The sampling design assists in decision making in the following areas:

Sampling unit: The sampling unit of the study was **telecom industry located in New Delhi and NCR**. The players selected for the study were Bharti Airtel, Vodafone and Tata communications.

Sample size: Respondents for the study were **300 employees** from three organizations under study.

Sampling technique: Non probability sampling technique i.e. convenience sampling was used to select respondents from targeted group.

HYPOTHESIS OF THE STUDY

In developing the hypothesis, one can be influenced by a number of sources, such as an existing theory, related research, or even personal experiences.

H1: There is a significant difference in the employee engagement level of employees of the telecom sector.

H2: There is a significant difference in the commitment level of employees of the telecom sector

H3: There is a significant relationship between employee engagement and commitment.

H4: There is a significant difference across employees with different level of income in predicting overall employee engagement and commitment level of employees

ANALYSIS AND INTERPRETATION

Three hundred respondents participated in this study. The participant's background, i.e., gender, age, length of service and income is examined in the following sections.

ANALYSIS 1: SUMMARY OF THE DEMOGRAPHIC CHARACTERISTICS

TABLE 1: RESPONDENTS CHARACTERISTICS

CATEGORY	VARIABLE	F	PERCENT
GENDER	MALE	198	66
	FEMALE	102	34
	TOTAL	300	100
AGE	20-29	30	10
	30-39	138	46
	40-49	84	28
	50 and above	48	16
	TOTAL	300	100
INCOME	Less than 20,000	60	20
	20,000-30,000	80	27
	31,000-40,000	96	32
	Above 41,000	64	21
	TOTAL	300	100

GENDER

Approximately 66% ($n = 198$) of the sample was male and 34% ($n = 102$) of the sample was female.

AGE

A frequency analysis of age indicated that 10% ($n = 30$) of the respondents reported belonging to the age group of 20-29, 46% ($n = 138$) to the 30-39 group, 28% ($n = 84$) to the 40-49 group, 16% ($n = 48$) to the above 50 group.

INCOME

A frequency analysis of Income indicated that 20% ($n = 60$) of the respondents belonging to less than 20,000 group, 27% ($n = 80$) to the 20,000-30,000 group, 32% ($n = 96$) to the 31,000-40,000 group and 21% ($n = 64$) to the above 41,000 group.

ANALYSIS 2: EXTENT OF EMPLOYEE ENGAGEMENT

TABLE 2 :ONE-SAMPLE STATISTICS OF EMPLOYEE ENGAGEMENT

	N	Mean	Std. Deviation	Std. Error Mean
EMP_ENG	300	2.2117	.91798	.05300

TABLE 3: ONE-SAMPLE TEST OF EMPLOYEE ENGAGEMENT

TABLE 3: ONE-SAMPLE TEST OF EMPLOYEE ENGAGEMENT						
	Test Value = 3					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
EMP_ENG	-14.874	299	.000	-.78833	-.8926	-.6840

INTERPRETATION

The sample mean was 2.21, standard deviation is 0.92 and the estimated standard error of mean is 0.053. The one sample t test is 14.87 and the p value from the statistic is 0.00 and that is less than 0.05(the level of significance usually used for the test). Such a p value indicates that mean score of the employee engagement given by the respondents is statistically and significantly different from 3(i.e. the test value used for the test) which clearly shows that employees of the telecom sector disagree and are dissatisfied with the level of employee engagement in their organization. **Therefore, the research hypothesis 1 that is there is a significant difference in the employee engagement level of employees of the telecom sector is accepted and proven to be true**

ANALYSIS 3: EXTENT OF EMPLOYEE COMMITMENT

TABLE 4 : ONE-SAMPLE STATISTICS OF EMPLOYEE COMMITMENT

	N	Mean	Std. Deviation	Std. Error Mean
EMP_COM	300	2.9595	.34570	.01996

TABLE 5: ONE-SAMPLE TEST OF EMPLOYEE COMMITMENT

Test Value = 3						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
EMP_COM	-2.028	299	.043	-.04048	-.0798	-.0012

INTERPRETATION

The sample mean was 2.95, standard deviation is 0.34 and the estimated standard error of mean is 0.019. The one sample t test is 2.02 and the p value from the statistic is 0.04 and that is less than 0.05 (the level of significance usually used for the test). Such a p value indicates that mean score of the organizational commitment given by the respondents is statistically and significantly different from 3 (i.e. the test value) which clearly shows that employees of telecom sector have a lower level of organizational commitment. **Therefore, the research hypothesis 2 that there is a significant difference in the commitment level of employees of the telecom sector is accepted and proven to be true**

ANALYSIS 4 : RELATIONSHIP BETWEEN EMPLOYEE ENGAGEMENT AND COMMITMENT

TABLE 6: DESCRIPTIVE STATISTICS OF EMPLOYEE ENGAGEMENT AND COMMITMENT

	Mean	Std. Deviation	N
EMP_ENG	2.2117	.91798	300
EMP_COM	2.9595	.34570	300

TABLE 6.1: CORRELATIONS OF EMPLOYEE ENGAGEMENT AND COMMITMENT

		EMP_ENG	EMP_COM
EMP_ENG	Pearson Correlation	1	.198**
	Sig. (2-tailed)		.001
	N	300	300
EMP_COM	Pearson Correlation	.198**	1
	Sig. (2-tailed)	.001	
	N	300	300

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

INTERPRETATION

The complete statistical output is shown above. Pearson correlation statistic is used to determine the relationship between employee engagement and commitment. r is found to be 0.198. By squaring the correlation and then multiplying by 100, the percentage of the variability was found which is four percent. And p value is found to be 0.00 which is less than 0.05 which clearly shows that there is a significant relationship between employee engagement and commitment, but the relationship is weak indicating that there are the other factors influencing employee engagement and commitment level of employees which are already mentioned in the literature view. **Therefore, the research hypothesis 3 that there is a significant relationship between employee engagement and commitment is accepted and proven to be true**

ANALYSIS 5 : IMPACT OF INCOME ON EMPLOYEE ENGAGEMENT AND COMMITMENT
INCOME ON EMPLOYEE ENGAGEMENT

TABLE 7: DESCRIPTIVE STATISTICS OF INCOME ON EMPLOYEE ENGAGEMENT

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	60	24.4667	8.34727	1.07763	22.3103	26.6230	16.00	50.00
2	80	25.9250	9.72114	1.08686	23.7617	28.0883	16.00	50.00
3	96	22.6667	8.35107	.85233	20.9746	24.3588	13.00	52.00
4	64	35.0625	13.62989	1.70374	31.6579	38.4671	14.00	55.00
Total	300	26.5400	11.01573	.63599	25.2884	27.7916	13.00	55.00

TABLE 8: ANOVA OF INCOME ON EMPLOYEE ENGAGEMENT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6376.953	3	2125.651	21.039	.000
Within Groups	29905.567	296	101.032		
Total	36282.520	299			

TABLE 9: MULTIPLE COMPARISONS OF INCOME ON EMPLOYEE ENGAGEMENT

SUM_EMPENG		Tukey HSD				
(I) INC	(J) INC	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1	2	-1.45833	1.71662	.831	-5.8935	2.9769
	3	1.80000	1.65417	.697	-2.4739	6.0739
	4	-10.59583 [*]	1.80624	.000	-15.2626	-5.9291
2	1	1.45833	1.71662	.831	-2.9769	5.8935
	3	3.25833	1.52162	.143	-.6730	7.1897
	4	-9.13750 [*]	1.68569	.000	-13.4928	-4.7822
3	1	-1.80000	1.65417	.697	-6.0739	739
	2	-3.25833	1.52162	.143	-7.1897	.6730
	4	-12.39583 [*]	1.62205	.000	-16.5867	-8.2050
4	1	10.59583 [*]	1.80624	.000	5.9291	15.2626
	2	9.13750 [*]	1.68569	.000	4.7822	13.4928
	3	12.39583 [*]	1.62205	.000	8.2050	16.5867

TABLE 10: SUM_EMPENG OF INCOME ON EMPLOYEE ENGAGEMENT

INC	N	Subset for alpha = 0.05	
		1	2
3	96	22.6667	
1	60	24.4667	
2	80	25.9250	
4	64		35.0625
Sig.		.209	1.000

INTERPRETATION

The statistical output is shown above. ANOVA was performed and the results for different characteristics are shown in the above table. In the Descriptive Statistics box above, the mean for the income level less than 20,000 is 24.47 and standard deviation is 8.34, the mean for the income level between 20,000-30,000 is 25.92 and standard deviation is 9.72, the mean for the income level between 31,000-40,000 22.67 and standard deviation is 8.35 and the mean for the income level above 41,000 is 35.06 and standard deviation is 13.62. The number of participants in each condition (N) is 60, 80, 96 and 64.

There was a statistically significant difference between groups as determined by one way ANOVA. $F = 21.04$, $p < 0.05$. Employees were most engaged with income more than 41,000 than the other three income groups. The Tukey post hoc tests indicated that there exists no significant impact of all the other income groups on employee engagement level as the p value is greater than 0.05 in all the other cases ($p = 0.83, 0.69, 0.14$). This shows that income category 1, 2 and 3 are not different from each other on their impact on employee engagement levels and hence can be dubbed as one category (0-40,000) and income 4 category is significantly higher than the other income groups. The results showed a significant outcome, which means that the employees who earn more are more engaged and significantly differ in their opinion from the employees who earn comparatively less.

INCOME ON EMPLOYEE COMMITMENT

TABLE 11: DESCRIPTIVE STATISTICS OF INCOME ON EMPLOYEE COMMITMENT

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	60	43.5000	3.38241	.43667	42.6262	44.3738	36.00	51.00
2	80	42.5000	3.24525	.36283	41.7778	43.2222	35.00	49.00
3	96	42.1667	3.82971	.39087	41.3907	42.9426	32.00	52.00
4	64	50.8438	5.17693	.64712	49.5506	52.1369	41.00	61.00
Total	300	44.3733	5.19267	.29980	43.7833	44.9633	32.00	61.00

TABLE 12: MULTIPLE COMPARISONS OF INCOME ON EMPLOYEE COMMITMENT

(I) INC	(J) INC	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1	2	1.00000	.67243	.447	-.7373	2.7373
	3	1.33333	.64797	.170	-.3408	3.0075
	4	-7.34375*	.70753	.000	-9.1718	-5.5157
2	1	-1.00000	.67243	.447	-2.7373	.7373
	3	.33333	.59604	.944	-1.2067	1.8733
	4	-8.34375*	.66031	.000	-10.0498	-6.6377
3	1	-1.33333	.64797	.170	-3.0075	.3408
	2	-.33333	.59604	.944	-1.8733	1.2067
	4	-8.67708*	.63538	.000	-10.3187	-7.0354
4	1	7.34375*	.70753	.000	5.5157	9.1718
	2	8.34375*	.66031	.000	6.6377	10.0498
	3	8.67708*	.63538	.000	7.0354	10.3187

TABLE 13: SUM_EMPCOM OF INCOME ON EMPLOYEE COMMITMENT

INC	N	Subset for alpha = 0.05	
		1	2
3	96	42.1667	
2	80	42.5000	
1	60	43.5000	
4	64		50.8438
Sig.		.176	1.000

INTERPRETATION

The statistical output is shown above. ANOVA was performed and the results for different characteristics are shown in the above table. In the Descriptive Statistics box above, the mean for the income level less than 20,000 43.50 and standard deviation is 3.38, the mean for the income level between 20,000-30,000 is 42.50 and standard deviation is 3.24, the mean for the income level between 31,000-40,000 42.17 and standard deviation is 3.83 and the mean for the income level above 41,000 is 50.84 and standard deviation is 5.18. The number of participants in each condition (N) is 60, 80, 96 and 64.

There was a statistically significant difference between groups as determined by one way ANOVA. $F = 62.94$, $p < 0.05$. Employees who were earning more than 41,000 were more loyal and committed to the organization than the other three income groups. The Tukey post hoc tests indicated that there exists no significant impact of all the other income groups on the commitment level as the p value is greater than 0.05 in all the other cases ($p = 0.94, 0.45, 0.17$). This shows that income category 1, 2 and 3 are not different from each other on their impact on commitment levels and hence can be dubbed as one category (0-40,000) and income 4 category is significantly higher than the other income groups. The results showed a significant outcome, which means that the employees who earn more are more committed to the organization and significantly differ in their opinion from the employees who earn comparatively less.

Therefore, the research hypothesis 4 that is there is a significant difference across employees with different level of income in predicting overall employee engagement and commitment level of employees is accepted and proven to be true.

FINDINGS OF THE STUDY

A key finding of the research is that Engagement is largely driven by the extent to which employees feel they are appreciated by, and involved with, their organization

- Employees of telecom sector have a lower level of employee engagement as the employee engagement score given by the employees is statistically and significantly lower than neutral which indicates that the employees of the telecom sector are disengaged and dissatisfied due to the following reasons such as:
Their relationship with the immediate supervisor, when their needs aren't being met in the workplace. Common needs such as social support, resources and information, knowledge and development, and flexibility. When employees feel less involved and empowered at work and they don't love what they are doing or no longer find their work mentally stimulating or exciting. In general, the work is no longer thrilling to them. When employees feel insignificant, and uncared in organizations.
- Employees of telecom sector have a lower level of organizational commitment as the organizational commitment score given by the respondents is statistically and significantly different from neutral which indicates that majority of the employees are not loyal to their organization and would leave their existing workplace if the right opportunity came along due to the subsequent reasons such as career frustration, boredom, cynicism, indiscriminate, ample benefits, job security, and a clean and secure work environment.
- There is a positive significant relationship between employee engagement and organizational commitment but the relationship is weak indicating that there are other factors influencing employee engagement and commitment level of employees such as transparency in communication, conveyance of expectations, congratulations or recognition, contributions, control over own job, teamwork between employees, credibility in leaders, confidence in the company, leadership, empowerment to the employees, job satisfaction, equal opportunities, fair treatment, performance management, compensation.
- The demographic characteristics of the employees, experience and income significantly influence employee engagement and commitment.
- The employees who have high earnings significantly differ in their opinion from the employees who earn comparatively less i.e. the employees who earn more are more engaged and do have commitment and involvement towards their work compared to others because of the financial incentives they get like the cash bonus, increased base pay, and stock options.
- The employees who have more experience significantly differ in their opinion from the employees who have less experience. That is, the employees with more experience show positive employee engagement and commitment towards their job compared to those who have less experience because of the Career advancement opportunities, the work itself, Opportunities to use their skills and abilities

CONCLUSION OF THE STUDY

Organizations have to give their employees the freedom to make their work thrilling and an environment having an engaged work life. Workforce or the employees are the assets of the organization and if they are not given a space whereby they can make a perfect merge of both work and fun, optimum

performance from them may be difficult. Thus organizations should realize the importance of employees, more than any other variable, and try to engage them to the utmost possible level by suitable measures. Organizations and employees share a symbiotic relation, where both are dependent on each other to gratify their needs and goal. Therefore employee engagement should not be a onetime process, but a continuous process of learning, development and action. In recent years, many organizations have shown the concern about the significance of having an engaged and satisfied employees. However, employee engagement and commitment have been less researched in the Telecom sector.

The findings of this study concluded that employee engagement and commitment level is very low in the telecom sector and is highly significant. The Pearson Product Moment Correlation method was used to find out the correlation between the factors of commitment and factors of engagement and it was concluded statistically, there is a significant positive correlation between commitment and employee engagement which is very weak. The demographic variables were also studied which influences the employee engagement and commitment. The findings of the present study points out the need for organizations to endow with employees with the necessary resources that leads to affective psychological work related state of mind and likely to encourage employees to actively express and devote themselves emotionally, cognitively, and physically in their role performance needed to carry out their work since it has substantial effects on the employee engagement and organizational commitment.

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CORPORATE GOVERNANCE ATTRIBUTES AND THE LEVEL OF CORPORATE VOLUNTARY DISCLOSURES IN ANNUAL REPORTS: THE CASE OF ETHIOPIA

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ABSTRACT

Ethiopia is one of the least developed countries located in the Sub-Saharan region. The financial sector in Ethiopia is not open to foreign ownership and operation which make the country unique compared with other countries in the region. The paper investigates the extent of relationship between corporate governance attributes and voluntary disclosure made by corporate firms in the financial sector of Ethiopia. In this study a sample of nine banks and insurance companies were selected from those financial corporate entities operating in Ethiopia. The period of study is from 2004-05 to 2011-12. For this study we have used standard instrument for measuring the level of corporate disclosure. The corporate governance attributes included in this study were board size, board independence and the ratio of audit committee members. Control variables include, profitability (measured by ROE ratio), leverage (measured by D-E ratio), natural logarithm of total assets, and natural logarithm of age of the corporate firms. To examine the extent of relationship between these corporate governance attributes and the level of voluntary disclosure, we have used multiple regression model. The findings indicate that there is a positive relationship between board size and ratio of board audit committee with the level of voluntary disclosure but not statistically significant. However, board independence did appear to have a significant negative influence on the level of voluntary disclosure by companies.

JEL CLASSIFICATION

G29, G30, M14

KEYWORDS

Corporate governance, Ethiopia, Voluntary Disclosure.

INTRODUCTION

The study explores the extent and level of voluntary disclosures in the annual reports of the financial institutions (FIs) in Ethiopia, one of the least developed countries in Africa. Though disclosure of financial information via annual reports is the main concern in most accounting researches, voluntary disclosure has received greater attention to the academicians (Hossain and Hammami, 2009).

Using annual reports for voluntary disclosure has advantages from the information preparer view point as well as the information needy perspective. The information preparer, usually board of directors and management, uses annual reports, as most widely disseminated source of information, to disclose more information beyond what is required (Ibid, 2009). The information needy, on the other side and that refers the general public, is in search of such voluntary disclosures to make more informed decisions as there is inadequacy in the contents of compulsory information (Alsaheed, 2005).

Besides, though information disclosure is made being between its costs and benefits (Frolov, 2004 and Diamond, 1985 cited in Hossain and Hammami, 2009), it is one of the socially desirable elements. Due to the interaction between costs and benefits, sometimes it may lead to partial or no disclosure. On the basis of which one may ask should disclosure be voluntary or mandatory. Indeed, the economic and accounting literature has asserted that, in the view of informational asymmetry, (costless) disclosure of private information brings general gains in economic efficiency. However, the size of the gains and the ultimate effect on the financial prices may vary considerably depending on the 'informativeness' of disclosed information and on the ways the information is disseminated and used (Hossain and Reaz, 2007).

In Ethiopia, the financial reporting and disclosure of the FIs is made in accordance with the 1960 Commercial Code, proclamations issued by the government for doing business in the banking, insurance and other financial sectors, and different directives issued by the regulatory body, the National Bank of Ethiopia (NBE). As there are no secondary financial markets, Ethiopia does not have securities exchange commission or board. The banking business proclamation 591/2008 (as amended), provides power to the NBE, which is the central bank, to license, regulate and supervise the FIs operating in Ethiopia. In the contemporary Ethiopia, the concern of having good corporate governance in the financial sector is becoming the interest of many stakeholders. In this regard, the present study is designed to investigate whether there is a relationship between corporate governance attributes and voluntary disclosure in the FIs operating in the finance sector.

To the best of our knowledge, this study is the first study to examine the relationship between corporate governance attributes and voluntary disclosure practices of the FIs in Ethiopia. The motivation of this study is to examine the variables that researchers in the previous studies have found to be significant in explaining voluntary disclosure practices of companies in most developed countries and in some developing countries could apply in Ethiopia.

The remaining part of the paper presents literature review, importance of the study, statement of the problem, objectives of the study, hypotheses, research methodology, findings, suggestions, conclusions, limitations of the study, and scope for further research.

REVIEW OF LITERATURE

Tracing the age of the practice of accounting disclosure back to the 1960s, Alsaheed identifies two approaches with regard to corporate disclosure. The first is conducting disclosure mainly by sending questionnaire forms to a large number of accounting information users and requesting them to rank specified accounting items according to their degree of importance. The second is addressing the association between a constructed disclosure index of mandatory, voluntary or total accounting disclosure and certain firm characteristics (Alsaheed, 2005).

Agency theory also known as Principal-Agent framework is one of the principles underlining the issue of corporate governance developed by Jensen and Meckling (1976). Previous studies examine the extent agency problem brought in the information asymmetry between managers and shareholders. Hence, there is a strong demand for corporate disclosure and financial reporting (Healy and Palepu, 2001). By disclosing more information the agency cost of a firm is also expected to be reduced. In this regard, various studies have examined different determinants of corporate voluntary disclosure practices. Most of the studies focus on finding association between firm characteristic variables such as, ownership characteristics, firm size, profitability, leverage, liquidity, age of firm and

voluntary disclosure. But only limited studies have been done on linking corporate governance attributes to corporate disclosure. For instance, Haniffa and Cooke, (2002), Ho and Wong (2001) and Chen and Jaggi, (2000), in Barako *et al*, (2006), Hossain and Reaz (2007), Akhtaruddin *et al* (2009), and Hossain (2008) in Nandi and Ghosh, (2013) and Hasan *et al* (2013) are some of the studies that investigate the relationship between corporate governance attributes and voluntary disclosure.

Therefore, because corporate disclosure is the most important means by which companies can become transparent (Healy & Palepu, 2001), this study makes an investigation on the relationship between some corporate governance attributes and the voluntary disclosure taking Ethiopian FIs as a case. Some of the literatures reviewed in this regard are summarized below.

BOARD SIZE AND VOLUNTARY DISCLOSURE

Board size, an important corporate governance attribute, refers the total number of members exists in the body of board of directors. Increased board size enhances the monitoring and control capacity of the board of directors. Hence, it influences the level of corporate disclosure, which is one of the strategic decisions board of directors should act up on.

Akhtaruddin *et al* (2009) study what relationships exist between board size and voluntary disclosure by taking a sample of 105 listed Malaysian firms. The results of the study indicate that there is a positive association between board size and voluntary disclosures. Likewise, Nandi and Ghosh (2012) in their study entitled '*corporate governance attributes, firm characteristics and level of corporate disclosure: Evidence from Indian listed firms*' disclose that, there is a positive relationship between board size and the extent of corporate disclosure. In the contrary a study made by Hasan *et al* (2013) disclose in their study entitled '*Corporate Governance and Financial Disclosure: Bangladesh Perspective*' report, the relationship between board size and financial disclosure is negative though not significant.

BOARD INDEPENDENCE AND VOLUNTARY DISCLOSURE

Board independence also called board composition is used to refer the board members who are not part of the executive management group. Hence, they are called non-executive directors/NED/ or outsiders. It is generally understood that when the proportion of the NED in the board is higher, it enhances the corporate disclosure. The reason is, the higher proportion of NED to the total board members improves the monitoring and controlling ability of the board over management. (Fama and Jensen, 1983).

For instance, Nandi and Ghosh (2012) disclose that the degree of corporate disclosure is negatively related to board composition. Also Barako *et al* (2006), report that the proportion of non-executive directors on the board is found to be significantly negatively associated with the extent of voluntary disclosure. In the contrary, however, the study results of Salteh *et al* (2011) indicate there is a strong positive relationship between board independence and disclosure. In addition to this, Akhtaruddin *et al* (2009) and Hossain and Reaz (2007) report they have got a positive association between the proportion of NED on the board and corporate voluntary disclosure in their studies. Still some more studies indicate that there is no association between the number of outside nonexecutive directors and the extent of voluntary disclosure Ho and Wong, (2001) in Akhtaruddin *et al* (2009).

RATIO OF AUDIT COMMITTEE AND VOLUNTARY DISCLOSURE

Among other responsibilities board audit committee is charged with matters relating to financial reporting and audit. The prevalence of audit committee is not the only issue but its members also. Most corporate governance institutions advocate the size of the members of the board audit committee should be substantial enough for the successful accomplishment of the audit committee duties of monitoring. In this regard, a study made by Akhtaruddin *et al* (2009) evidence that there is a positive relationship between size of audit committee and the level of voluntary disclosure. Also, Nandi and Ghosh (2012) report that the extent of corporate disclosure has a positive relationship with ratio of board audit committee members to total board members Akhtaruddin (2005).

PROFITABILITY, LEVERAGE, FIRM SIZE, AGE OF FIRM AND VOLUNTARY DISCLOSURE

These variables are control variables for our study. However, it is appropriate to review some literature that focus on the relationship with disclosure.

Signalling theory, in finance, explains that those profitable firms disclose more information in the annual reports to differentiate them from poor performers. Most researchers have found positive relationship between profitability and the extent of disclosure (Haniffa & Cook, 2002 and Hossain 2008). Jensen and Meckling (1976) argue that highly leveraged firms may disclose more information in annual reports for reducing the monitoring costs. Hossain *et al* (1994) in Nandi and Ghosh (2013) report there is a positive relationship between leverage and corporate disclosure. Large firms, as they are measured by their total assets, are more exposed to public interest. Due to this, the study by Singhvi and Desai (1971) find significant positive relationship between firm size and corporate disclosure. As an important element of the level of corporate disclosure, age affects the volume of information to be disclosed.

IMPORTANCE OF THE STUDY

The study investigates the relationship between corporate governance and voluntary disclosure taking the Ethiopian FIs as a case. The following two reasons justify the importance carrying out this study. First, as there are very limited published researches on corporate governance in Sub-Saharan region, the outcome of this study will add some value to it. Second, the Ethiopian financial sector is unique compared with other similar countries in the region, in that foreign entry to the sector in any form is strictly forbidden (Proc. 592/2008, (as amended)).

STATEMENT OF THE PROBLEM

Disclosure for any company is a means of communication which can be heavily determined by corporate governance systems apart from other factors which influence it. In a financial system, as corporate governance is one of the key factors that determine the health of the finance system and ensure the interests of all stakeholders are protected from agency problem, voluntary disclosure play great role. Hence, it is a belief that governance determines disclosure.

OBJECTIVES OF THE STUDY

The objectives of this study include:

- To compute the voluntary disclosure index of the FIs
- To analyze the relationship between the corporate governance attributes and the corporate disclosure of the selected FIs.
- To suggest appropriate steps to be taken

HYPOTHESES OF THE STUDY

Some of the previous studies reviewed are summarized in the literature review part of this study. Based on these studies reviewed, the following hypotheses are formulated.

H₁= There is a significant positive association between board size and corporate voluntary disclosure

H₂= A higher the proportion of NED is positively related with the level of corporate voluntary disclosure

H₃= A higher proportion of audit committee members to total members on a board is positively related to the level of voluntary disclosure.

RESEARCH METHODOLOGY

RESEARCH DESIGN

The research design of this study can be considered correlational as it attempts to examine the relationship between the corporate governance attributes and the voluntary corporate disclosure.

SAMPLE DESIGN AND SAMPLING TECHNIQUE

Ethiopia's formal incorporated FIs include government and privately owned banks, insurance companies, and micro-finance institutions. Currently, there are 17 [three government owned and fourteen private] banks and 15 insurance [one government owned and fourteen private] companies are operating in Ethiopia.

From currently operating banks and insurance companies, seven banks and four insurance companies were selected in the preliminary stage using simple random sampling technique. But because the required data were not found from two institutions, the sample size is reduced to nine (six banks and three insurance companies). These include, Awash International Bank S. Co. /AIB/, Bank of Abyssinia S. Co. /BOA/, Commercial Bank of Ethiopia /CBE/, Construction and Business Bank /CBB/, Development Bank of Ethiopia /DBE/, Ethiopian Insurance Corporation /EIC/, NIB International Bank S. Co. /NIB/, Nile Insurance S. Co. /NIL/, and United Insurance S. Co. /UNI/. From the sample institutions while CBB,CBE,DBE and EIC are government owned, the remaining are privately owned FIs.

DATA SOURCES

The data for this study was collected from secondary sources, mainly of the annual reports of the selected FIs. In order to increase the validity and reliability of the results, hard copies of the annual reports were analyzed from periods of 2004/05 to 2011/12. Gray *et al* (1995) in Hossain and Reaz (2007) explain the annual reports of companies, as the only report produced regularly, is made primarily to build external images of the companies. Moreover, primary data were also used to capture pertinent data on board composition FIs via standard questionnaires distributed to board secretaries of the selected FIs.

VOLUNTARY DISCLOSURE INDEX CONSTRUCTION

Because annual reports are the most convenient way to disseminate information to stakeholders, they are the principal focus for voluntary index construction. The voluntary index is prepared based on the work of Hossain and Hammami (2009). They used a total of 44 items which are categorized into eight groups. In this study we have selected 41 items of them but maintaining the number of categories the same. These eight categories are: the background of the FI (6 items), corporate strategy (2 items), corporate governance (8 items), financial performance (6 items), and general risk management (7 items), and accounting policy review (2 items), and corporate social disclosure (4 items), and human resources development (6 items). The items are selected based their repeated use in previously done several research studies.

With regard to the methods of indexing, there are two different but equally important methods. The first one is unweighted index. Here we use dichotomous score, '1' for disclosed item otherwise '0'. The second method is called weighting index. This method is based on subjective importance. In this study we used the unweighted method. Hence, in calculating the disclosure index the following formula is used.

$VDI = \sum_{j=1}^n \frac{dj}{n}$	<p>Where: VDI the aggregate voluntary disclosure Index</p> <p>dj 1 if j^{th} item disclosed, 0 otherwise</p> <p>n the maximum score each company can obtain. In this case, the key factor is whether or not a company discloses an item of information in the annual report.</p>
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Because our sample includes two sectors, bank and insurance, which may have not equally applicable disclosure requiring items, we use a relative index method. The relative index approach is the ratio of what a particular company actually disclosed to what the company is expected to disclose. Owusu-Ansah (1998) cited in Akhtartuddin, M. (2005) suggests the use of a relative index method. This approach has been employed in several prior studies e.g. Wallace *et al.*, (1994) (also Cooke, 1989; Inchausti, 1997; Owusu-Ansah, 1998; Wallace & Naser, 1995; were cited in Akhtartuddin, M. (2005).

VARIABLES, PREDICTED VALUES AND PROXIES

Table 1 presented here summarizes the Independent variables and control variables with their description and respective predicted signs and proxies

TABLE 1: VARIABLES AND THEIR DESCRIPTIONS

	Independent Variables	Description	Predicted signs	Proxies
Variables	Board Size	Total Number of Board Members of a Company	+	None
	Board Independence	Ratio of the number of NED to total number of directors on the board	+	None
	Ratio of Audit Committee	Number of audit committee members divided by total number of directors on the board	+	None
	Control Variables			
	Firm size	Total assets of the FI	+	Natural Logarithm of total assets
	Profitability	Net profit to total shareholders' funds	+	ROE Ratio
	Leverage	Total debt divided by total assets	+	D-E Ratio
	Firm Age	Age of the FI in years	+	Natural Logarithm of age in years

MODEL DEVELOPMENT

In this study, we used multiple regression model to test the association between the corporate governance attributes and the corporate voluntary disclosure is presented below:

$$VDI_{it} = \alpha + \beta_1 BSZ_{it} + \beta_2 B_IND_{it} + \beta_3 RAC_{it} + \beta_4 P_RFT_{it} + \beta_5 LEV_{it} + \beta_6 NL_TA_{it} + \beta_7 NL_AG_{it} + \varepsilon_{it}$$

Where:

VDI_{it} = Voluntary disclosure index of the i^{th} company in the year t ,

BSZ_{it} = Board size of the i^{th} company in the year t ,

B_IND_{it} = The proportion of non-executive directors to total members in the board of the i^{th} company in the year t ,

RAC_{it} = Ratio of audit committee members to total members in the board of the i^{th} company in the year t ,

P_RFT_{it} = Profitability of the i^{th} company in the year t ,

LEV_{it} = Leverage of the i^{th} company in the year t ,

NL_TA_{it} = Log value of total assets of the i^{th} company in the year t ,

NL_AG_{it} = Age of the i^{th} company in the year t ,

α = The Constant,

β = The slope of the regression equation, and

ε_{it} = The error term

RESULTS AND DISCUSSIONS

VOLUNTARY DISCLOSURE DISTRIBUTION

Panel A and B of table 2 present the overall distribution of the voluntary disclosure indices with its eight categories. In two categories, CS and APR, all the FIs are found scoring above 75% of voluntary disclosure. Seven institutions, which represent 78% of the sample size, do not disclose anything in relation to CSD. This hints that the Ethiopian FIs either they are not active enough in disclosing any of their social involvements or they are not discharging their social responsibility.

TABLE 2: PANEL A - DISTRIBUTION OF THE VOLUNTARY DISCLOSURE INDICES

VDI Score (%)	GCI	CS	CG	FP	GRM	APR	CSD	HRM
0	0	0	0	0	3 (33%)	0	7 (78%)	1 (11%)
1-15	0	0	0	0	1 (11%)	0	0	0
16-30	0	0	9 (100%)	0	3 (33%)	0	1 (11%)	0
31-45	0	0	0	0	1 (11%)	0	0	4 (44%)
46-60	3 (33%)	0	0	8 (89%)	1 (11%)	0	0	3 (33%)
61-75	1 (11%)	0	0	1 (11%)		0	1 (11%)	1 (11%)
Above 75	5 (56%)	9 (100%)	0	0	0	9 (100%)	0	0
Total	9	9	9	9	9	9	9	9

Note: GCF=General Company Information, CS=Corporate Strategy, CG=Corporate Governance, FP=Financial Performance, GRM=General, Risk Management, APR=Accounting Policy Review, CSD=Corporate Social Disclosure, HRM=Human Resources Management

Only six FIs are found disclosing issues related to risk management up to the level of 60%. From this we can infer that substantial issues on risk management are not disclosed through annual reports. As far as rank of the FIs based on their VDI score concerned, as we can read from the table, the top three are AIB, EIC, and DBE and the least three are UNI, CBB, and NIL. From the first top three FIs two are government owned and in the list of the top three least FIs one is government owned.

TABLE 2: PANEL B - FIS RANKED BY VDI

FI's Name	VDI	Rank	FI's Name	VDI	Rank
AIB	0.56	1	EIC	0.51	2
BOA	0.41	6	NIB	0.46	4
CBE	0.45	5	NIL	0.33	9
CBB	0.34	8	UNI	0.38	7
DBE	0.50	3			

DESCRIPTIVE STATISTICS

Panel A, B, and C of table 3 report the descriptive statistics of the voluntary disclosure index or score which is the dependent variable. Accordingly, as the data is presented in Panel A of table 3, on average the FIs publish in their annual reports 41% of the voluntary items of information. 0.80 (80%) and 0.10 (10%) are the maximum and the minimum scores of the voluntary disclosure, respectively, with a standard deviation of 0.10 (10%) during the study periods.

TABLE 3: PANEL A – DESCRIPTIVE STATISTICS FOR DEPENDENT VARIABLE

Variable	Mean	Std. Dev.	Min.	Max.
Voluntary Disclosure	0.41	0.10	0.10	0.8

Panel B of table 3 describes the statistics of independent and control variables. Board size ranged from 3 to 12 with a mean of 8.33 for all sample institutions. The floor and the ceiling board size of the sample institutions is as it is limited by the 1960 Commercial Code of Ethiopia (Art. 347). Board independence (measured as the proportion of the number of NED to the total board members) ranged from 0.57 to 0.89 with a mean of 0.84. This is because almost in all the institutions the number of NED is getting increasing. Profitability of the FIs, as measured by ROE, has ranged from - 0.05 to 0.71 with a mean of 0.20. This implies there was a huge variability in profitability among the FIs. The natural logarithm of total assets of the FIs ranged from 18.08 to 25.79 having a mean of 21.69. This implies the size of total assets is skewed. The result is similar to the findings of Hossain and Hammami (2009). This implies there was so much variation in the profitability of the FIs. Also, leverage (measured by D-E ratio) ranged from 1.15 to 22.63 with the mean value of 4.87. The natural logarithm of firm age also ranged from 1.79 to 4.67 years with a mean of 3.11 years for all sample institutions.

TABLE 3: PANEL B– DESCRIPTIVE STATISTICS FOR OTHER VARIABLES

Variable	Mean	Std. Dev.	Min.	Max.
Board Size	8.33	2.13	3.00	12.00
Board Independence/Composition	0.84	0.14	0.57	0.89
Ratio of Board Audit Committee	0.30	0.13	0.00	0.50
Profitability	0.20	0.13	- 0.05	0.71
Leverage	6.54	4.87	1.15	22.63
Natural Logarithm of Total Assets	21.69	1.79	18.08	25.79
Natural Logarithm of Firm Age	3.11	0.77	1.79	4.67

VALIDITY OF THE MODEL

Before discussing the results of the regression analysis, we checked the existence of multicollinearity, which is the condition where there is perfect or exact linear relationship among some or all the explanatory variables of the regression model (Gujarati, 2004). The first statistical tool is the correlation matrix (see table 4 below).

TABLE 4: CORRELATION MATRIX

Variable	VD	BSZ	B_IND	RAC	P_RFT	LEV	NL_TA	NL_AG
VD	1	0.175	- 0.396	0.046	- 0.069	- 0.021	0.282	0.170
BSZ	0.165	1	0.064	0.193	- 0.041	- 0.041	0.023	- 0.499
B_IND	- 0.396	0.064	1	0.047	0.090	0.238	0.237	- 0.053
RAC	0.046	0.193	0.047	1	0.210	0.038	- 0.043	- 2.723
P_RFT	- 0.069	- 0.041	0.090	0.210	1	0.590	0.358	- 0.198
LEV	- 0.021	- 0.041	0.238	0.038	0.590	1	0.712	0.018
NLTA	0.282	0.023	0.237	- 0.043	0.358	0.712	1	0.445
NL_AG	0.170	- 0.499	- 0.053	- 2.723	- 0.198	0.018	0.445	1

As portrayed in table 4, the Pearson correlation matrix reveals that the highest simple correlation between independent variables is 0.712 between leverage and logarithm of total assets. According to Gujarati (2004) and Hair *et al* (2011) cited in Nandi and Ghosh (2012), the simple correlation, between independent variables, not exceeding 0.90 is not considered harmful. Consequently, we can conclude that there is no multicollinearity in this data as there is no high correlation exists between the independent variables. The second statistical tool we used to check multicollinearity is the Durbin-Watson statistic. As a conservative rule, values less than one or greater than three should pose a problem (Field, 2000 in Alsaedi (2005). When the value of Durbin-Watson statistic is closer to 2 it is assumed as better. Hence, our Durbin-Watson statistic for this data is better as it closer to 2, i.e. 1.906 (see table 5 panel A below). The third statistical technique is the use of Variable Inflation Factor (VIF). According to Myers (1990) in Alsaedi (2005) even if there is no hard and fast rule, when the value of VIF goes above 10 it is a concern of multicollinearity. On the other hand, when the mean value of VIF is substantially greater than 1 then regression may be biased (Bowerman and O'Connell, (1990) cited in Hossain and Hammami, (2009)). On this basis, the VIF of the variables in this study is 2.56 (see table 5 panel

B below) which is substantially greater than one. For this reason, we confirm again, there is no multicollinearity in the model. Therefore, in general, the multicollinearity diagnostics made on our data indicated there is no collinearity and the model is valid and reliable.

MULTIPLE REGRESSION RESULTS

The multiple regression model which is significant ($p < 0.005$) and presented in table 5 panel A shows that F-value is 6.665 ($p = 0.000$). This result satisfactory supports the significance of the model. Coefficient of determination (R^2) is 0.422. This implies that 42.2% of the variance in the voluntary disclosure index is explained by the independent variables. This result compares favourably with other studies of Hossain and Reaz (2007) at 37.6%, Ahmed (1996) at 32.2% and Hossain (unpublished M.Phil thesis) at 10% cited in Hossain and Reaz (2007).

TABLE 5: PANEL A: REGRESSION RESULTS SUMMARY

Model Summary	
Coefficient of Multiple Regression /R/	0.649
Coefficient of Determination /R ² /	0.422
Adjusted R ²	0.358
F-value	6.665
Sig.	0.000
Durbin-Watson	1.906

TABLE 5: PANEL B: REGRESSION RESULTS

$VDI_{it} = \alpha + \beta_1 BSZ_{it} + \beta_2 B_IND_{it} + \beta_3 RAC_{it} + \beta_4 P_RFT_{it} + \beta_5 LEV_{it} + \beta_6 LTA_{it} + \beta_7 AGE_{it} + \varepsilon_{it}$				
Variable	β	t-value	Sig	VIF
Constant	- 0.117	- 0.660	0.512	
BSZ	0.008	0.948	0.347	1.989
B_IND	- 0.354	- 4.811	0.000	1.114
RAC	0.072	0.960	0.341	1.133
P_RFT	- 0.063	0.808	0.505	1.859
LEV	- 0.007	- 2.094	0.088	3.489
NL_TA	0.036	3.559	0.008	4.823
AGE	0.002	-0.521	0.933	3.492

FINDINGS

Although as expected the coefficient of board size is positive, it is not statistically significant as far as its relationship with the level of voluntary disclosure is concerned. The empirical evidences are found to be consistent with those reported by Akhtaruddin *et al* (2009), and Nandi and Ghosh (2012). The multiple regression results of this study, however, failed to support the argument that the larger boards provide more corporate information than the smaller firms. Hence, the empirical evidences support hypothesis 1.

Board independence is significantly related with the level of disclosure but negatively. These results suggest that FIs with a higher proportion of non-executive directors disclose less corporate information. Similar outputs were also reported by Barako *et al* (2006) and Nandi and Ghosh (2012). Accordingly, hypothesis number 2 is not found to be supported by these evidences.

Corporate voluntary disclosure and the ratio of the board audit committee are found to be positively related but not statistically significant. Similar empirical studies conducted previously by Akhtaruddin *et al* (2009) and Nandi and Ghosh (2012) are found to be consistent in respect of the relationship between the ratio of the board audit committee to the total board members and voluntary disclosure. This suggests the higher ratio of board audit committee members over the board size may affect positively the level of voluntary disclosure. Hence, we accept the hypothesis 3.

SUGGESTION

Based on the findings much information is not voluntarily disclosed via annual reports. This implies that the FIs are given little information to stakeholders other than the regulatory and supervisory authority. Hence, suggest to the regulatory and supervisory authority to establish mechanisms to enhance the level of voluntary disclosure by the FIs.

CONCLUSIONS

This study investigates the association between the corporate governance attributes and the level of voluntary disclosure of a sample of banks and insurance companies operating in Ethiopia. The study found that of 0.41 as a voluntary disclosure mean index of the sample companies for the study periods 2004-05 to 2011-12. This result is the lowest compared with other results and it is most likely because lack of disciplines set out by the supervisor and the regulator of the FIs or the absence of strong accounting professional association that could enforce the institutions to disclose voluntary information. With regard to the statistical relationship between corporate governance attributes and voluntary disclosure, the study discloses that the existence of NED reduces the volume of voluntary disclosure while companies with more assets tend to disclose more information.

LIMITATIONS

Like any research in this study have some limitations. The following two are the most important ones. The first is because we have used eight consecutive years from 2004/05, we only have got the chance to include relatively older FIs excluding newly established FIs. The result would have been different if the newly established banks and insurance companies were included. The second, the voluntary disclosure index is computed based on 41 items. The result could have been changed if more items had been added or deleted.

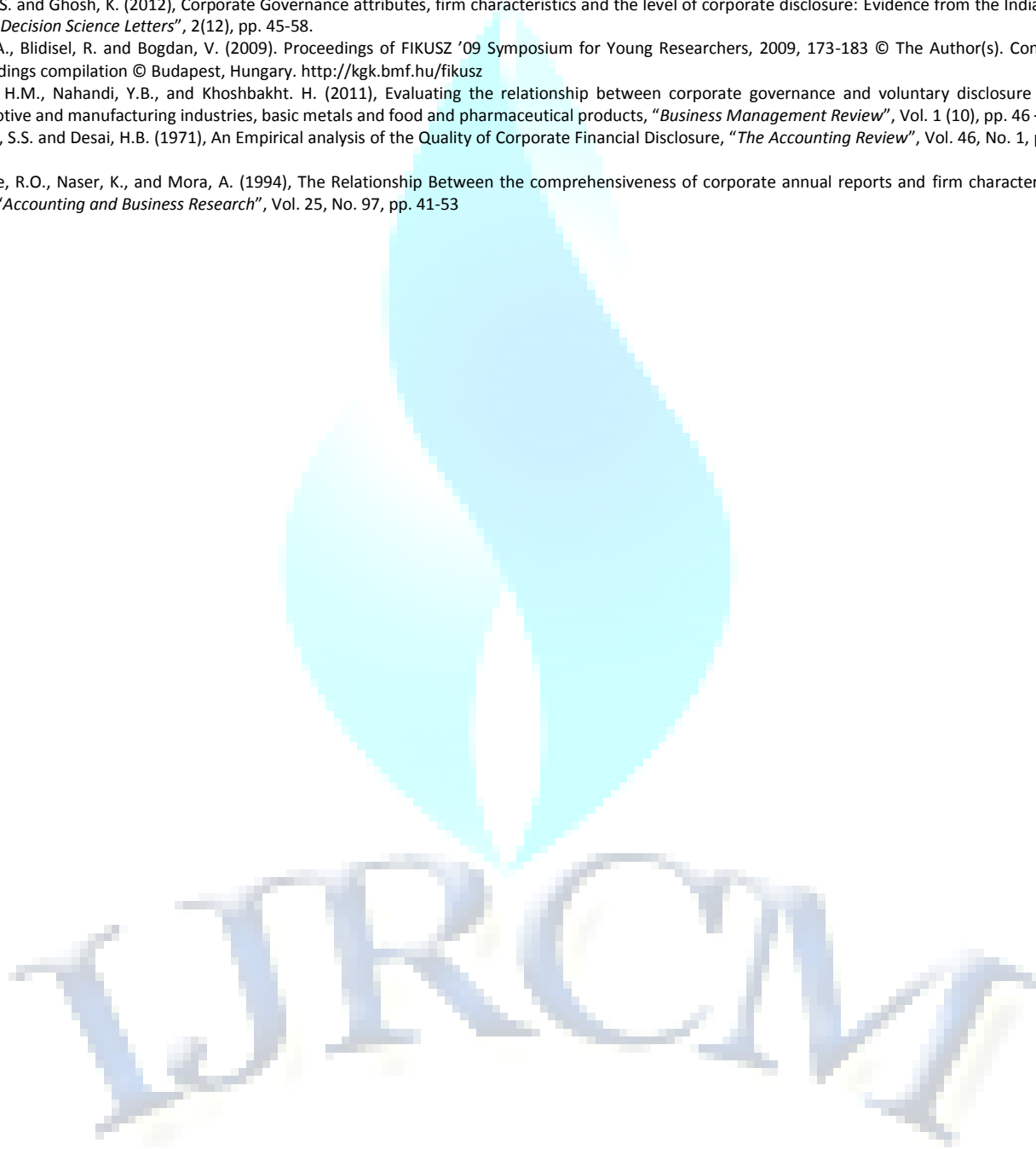
SCOPE FOR FURTHER RESEARCH

The study is limited to only nine banks and insurance companies. Future studies could expand the size and study the entire sector. Also similar studies could be made in different sector might be interesting.

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WORK-LIFE BALANCE IN DUAL WORKING COUPLES IN MEDICAL SECTOR

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ABSTRACT

Work-Life Balance is one of the most important aspect in the life of a working professional. In today's competitive and ever demanding workplace striking a cord between responsibilities at work and home becomes an extremely difficult task. The nature of job in medical sector is highly service and humanity oriented which make these professionals face work life balance dilemma of much higher degree. Further the factors such as gender, marital status and parental status add more strain on the life of these professionals. With this backdrop the researchers tried to find out the impact of aforesaid factors on the work-life balance in the dual career couple from medical sector.

KEYWORDS

Work-life balance, dual career couple, medical sector, marital status.

INTRODUCTION

Work-Life Balance refers to the synchronization between accountabilities at the workplace and other roles and responsibilities of the personal life that are important to individuals. In an ideal situation there should be a perfect balance between time spent at work and home, but in reality this seems to be practically impossible. In today's scenario the innovations and accelerated growth have resulted in stressful, longer working hours and ever increasing expectations of the organisation on skilled and managerial personnel. As time spent at work increases, quality time available for the family shrinks, not only causing conflicts in the personal life but also resulting in deteriorating health of employees. The liberalisation in society has further changed the statistics of workplace, as women have joined the workforce in large numbers and are now performing a dual role i.e. of a breadwinner as well as a homemaker. The above said fact was further substantiated by Subramahiman, Geeta Balasundaram, Ali and Ershad (2001) that the developmental process underwent fundamental changes and the international economical growth had a major impact on the employment ratio of both men and women. This resulted in last two decades, an increase in female labour force participation rates in developed and developing countries. But as more and more women joined the work force juggling work and home became a major challenge for women who had to compromise on either their career or their family. This social change also brought about a pressure on men to contribute at home. The society is also experiencing the changes in the family sphere like, nuclear families, single parent, dual earning parents, parents placed at different locations and these changes have added to difficulties generally faced by working professionals. Globalisation and Economic liberalisation have brought another angle to this entire scene, as an increased financial comfort and flexibility has led to an increasing emphasis on leisure activities, like traveling, socializing, pursuing hobbies, taking up adventure sports etc. This puts further demand on available time and thus leading to frustration when people are not able to fulfill their interests and hobbies. The professionals in medical sector are also a part of the entire phenomena as they also have to work long and stressful hours, their work extends into evenings and weekends, including the conferences and seminars that they usually attend as part of their professional activity.

It has been generally observed that the one area of life which most individuals neglect is maintaining a balance between work and family. This article aims to study the work life balance of dual working couple in Medical Sector and also find out relationship between individual variables like gender, age, marital and parental status with work life balance.

OBJECTIVE OF THE STUDY

The objective of the study is to find out

- 1) overall work life balance of dual career couples in medical sector
- 2) relationship between individual variables like gender, age, marital and parental status with work life balance.

HYPOTHESIS

The hypothesis of the study are as follows

- 1) There is no correlation between worklife and personal life among dual career couple in medical sector.
- 2) There is no relationship between gender, age and worklife and personal life among dual career couple in medical sector.
- 3) There is no relationship between marital, parental status and worklife and personal life among dual career couple in medical sector.

LITERATURE REVIEW

According to Karthik R (2013), Work life balance entails attaining equilibrium between professional work and other activities so that it reduces friction between official and domestic life. Work life balance enhances efficiency and thus, the productivity of an employee increases. It enhances productivity in both personal and professional facet of life. While work-life balance has become a the buzz word today, there is hardly any consensus on its meaning, although most definitions do include the concepts of flexibility, balancing personal and professional life and sustainability. There is no one-size-fits-all definition for work-life balance as it is perceived differently by different individuals. For some individuals it is spending more time at work and less time at home, while for others it means ensuring that time spent at work does not take away the time needed for other domestic responsibilities. Fisher-McAuley, Stanton, Jolton, and Gavin (2003) describe work-life balance as a competition for both time and energy between the different roles filled by an individual. The concept of work-family (life) balance has emerged from the fact that an individual's work-life and personal/family life may exert conflicting demands on each other and the need of the hour is to manage the negative spillover of work and personal life conflict. Work-life balance should not be understood as an equal balance or scheduling equal number of hours for work and personal activities rather it is all about having a positive balance between professional achievements and personal deliverables. As per Maslow's Need theory, human being caters to various needs of life ranging from physiological needs, safety needs, social needs, esteem needs and self actualisation need and was further substantiated by Morgan (2007) that work alone will be inadequate to achieve total satisfaction in life and thus a healthy work-life balance is necessary. The famous Motivational theory by McClelland also says that "Need for Affiliation" is very important to human life and

engenders building personal relationships at work and also beyond the workplace. As depicted above work-life balance is important for effectiveness and productivity not only for the organisational roles but also to satisfy the various other responsibilities in personal life. But the point to be understood here is that work-life balance varies for an individual over a period of time, at different stages of career and personal life, as different factors become important for an individual and the available time is to be prioritised accordingly.

According to Harvey and Warrick (2007) a large proportion of professionals face personal difficulties which can affect their workplace performance. He has also pointed out in his article that life is many times stressful because of complex family arrangements which may include joint families having sandwich generation, single parents and parents placed at different locations etc. The "sandwich generation" are grappling with issues relating to their elderly parents while their children are still at home. For many organisations longer hours are the norm and for a large number of employees who live at a considerable distance from the workplace, the trip to and from work is taking longer adding to the pressure of the day. The pressures in an employee's personal life, can have impact on their work performance and can lead to deteriorated results at workplace. This happens as they loose focus or are distracted by other life events. Not dealing with them can have a major impact on a company's bottom line. This will come from a variety of causes including poor customer service, increased mistakes, more accidents, greater use of sick leave, absenteeism, lower morale, increased staff turnover, more employment related litigations. Those working alongside a distracted colleague will often be affected. They may have to listen as the person shares their woes, pick up the pieces when their colleague makes a mistake, deal with angry customers, cover while the person is away, or take on extra duties when their colleague resigns until the vacancy is filled.

In our present economic environment, having two employed parents is a necessity not an option. The costs of running a household and meeting basic family needs require two incomes. However, women in families are generally less satisfied with their personal growth and their careers than men (Friedman & Greenhaus, 2000). According to Saritha Medipelli, V S Veluri Sarma and Y Chinnappaiah (2013), as more and more women choose to pursue a career, the multiple roles played by women at workplace and home leads to frustration and stress that may result in to work-life imbalance. They have also stated that the stress women face at work make them feel burdened to perform their domestic responsibilities. Finally they have concluded that marital relationship, attitude and cooperation of husband and family members are highly influencing factors which leads to work life imbalance for working women.

Technological and economic changes have raised expectations from employees increasing the pressure on them to spend more time at work. A full-time working parent spends approximately eight hours at the job, and slightly less than an hour to and from work each day (Reschovsky, 2004). It does not take too much imagination to understand why working parents, in the struggle to meet work and family commitments, report feeling stressed, emotionally and psychologically drained, and in danger of burn-out (Schneider and Waite, 2005). The time required to supervise children and be involved in their educational careers often collides with parents' work schedules. Being able to help with homework, be active in school, and troubleshoot academic problems requires time which is in short supply for many parents who work long hours and have little or no flexibility to alter their schedules so they can be available, when their children are at home. The inflexibility of work and school schedules is a pressure that working parents feel on a daily basis. These emotional experiences affect employee's health, productivity and family life. Role overload and time deprivation are particularly acute problems that many employed parents cope with on a daily basis. Whether working in a white collar job or in a low-wage one, employed parents often experience anxiety and guilt as they face the obligations of work and family. All the drivers/ variables of work-life balance are also equally significant in lives of Medical Practitioners. The average working hours for doctors are 9 (+/-) 2 hours. A significant proportion of doctors are found to be dissatisfied with the average number of their work-hours. Doctors experience a sense of being overburdened in fulfilling the assigned responsibilities. Work life balance is a serious issue for doctors as long hours at work are stealing quality hours from the time that they can dedicate to their families and personal pursuits. Doctors feel the conflict between the organizational role and family role (inter- role conflict). This conflict leads to stress. Work life balance is an important component that brings about satisfaction in the career of a doctor. Needless to say work life imbalance for a doctor will indirectly affect the quality of treatment provided to his/her patient and patient's health.

The above secondary research gives the researcher a scope to find out through imperative study the impact of work life balance on overall well being of individuals and society and medical practitioners are not an exception to this.

METHODOLOGY

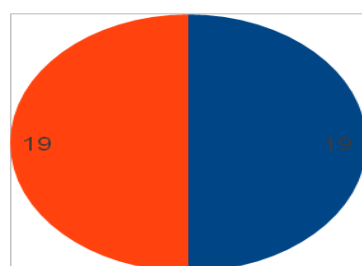
To explore work- life balance in the medical sector survey research methodology was adopted. The data was collected by both primary and secondary method. The questionnaire was prepared by exploring secondary data. The objective of the study is to understand the relationship between personal variables like gender, age, marital and parental status and work life balance. 15 items questionnaire developed by Hayman (2005) was distributed and 38 responses were received. The questions were based on 3 dimensions of Work Life Balance, namely Personal Life Interference with Work (PLIW), Work Interference with Personal Life (WIPL) and Work Personal Life Enhancement (WPLE). In addition to the above few additional questions on demographic factors like age, gender, parental status and how many hours you spend on different activities like work, sleep, leisure, child care, etc were asked to understand the respondents better. The data obtained was analyzed through mean, median, point biserial correlations and independent t-tests.

DATA ANALYSIS

The questionnaire was sent to 32 dual career couples, one or both of them working in medical sector. The questionnaire was distributed via two modes, 23 given online and 9 distributed via hard copy of questionnaire. However out of 32 couples (64 people), responses of only 19 couple (38 people) were received. The response rate was therefore 59.4%. The profile of respondents is as follows:

CHART 1: GENDER WISE DISTRIBUTION OF RESPONDENTS

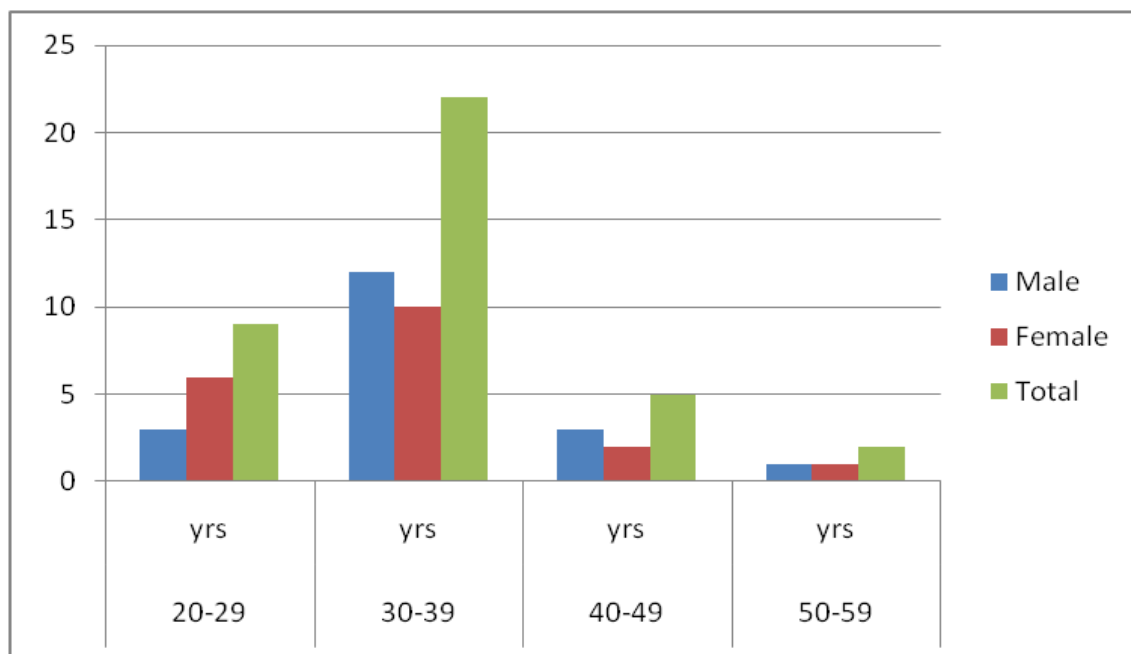
Gender Wise Distribution of Respondents



■ Gender wise Distribution of respondents Male
 ■ Gender wise Distribution of respondents Female

The above chart No.1 shows that out of total respondents, 19 (50%) were male while other 19 (50%) were females. The researchers tried to find out more samples from the medical sectors but due to the busy schedule of the respondents it was not possible to get more data. By keeping this research in backdrop further research can be conducted.

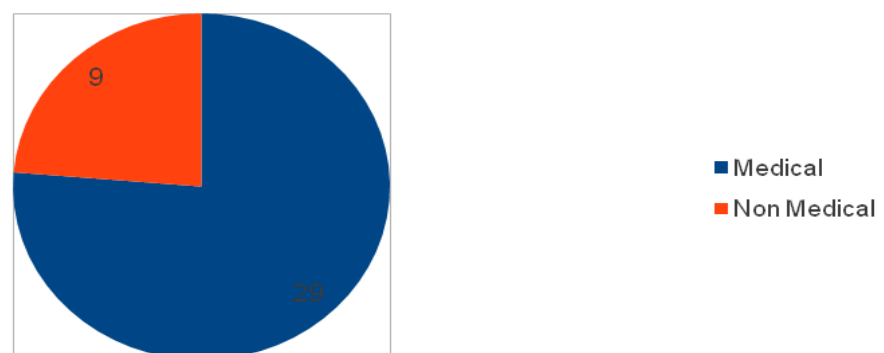
CHART 2: AGE WISE DISTRIBUTION OF RESPONDENTS



The chart No. 2 gives us the data of various age group of the respondents. Maximum respondents ie 22 (57.89%) are in the age group of 30-39 yrs., followed by 9 (23.68%) from the age group of 20-29 yrs, whereas 5 (13.15%) were from the age group of 40-49 yrs and only 2 (5.26%) were from the age group of 50-59 yrs.

CHART 3: OCCUPATION WISE DISTRIBUTION OF RESPONDENTS

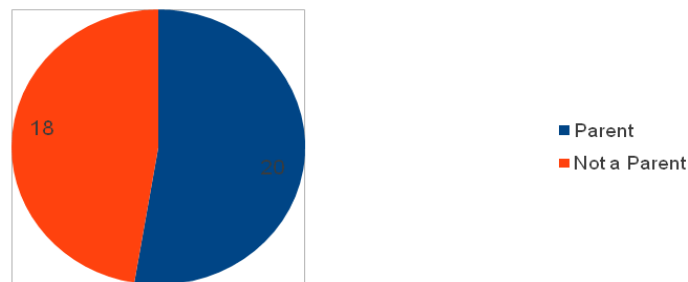
Occupational Sector Wise Distribution of Respondents



The Chart No 3, depicts that out of total 38 sample size 29 (76.31%) were from from medical field while the remaining 9 (23.69 %) were from non medical field. The people working in the medical sector take longer number of years to complete their education and settle in their profession as compared to any other trade. They generally get married and start a family after 30 yrs of age. Due to this reason the maximum respondents are in the age group of 30-39 yrs. It is then, the work life imbalance becomes evident and people start experiencing the strain. As the research was based on work life balance in medical sector, the researchers tried really hard to ensure that out of 19 couples who repodended to this survey, for each couple surveyed, atleast one of them must be working in the medical sector.

CHART 4: PARENTAL STATUS WISE DISTRIBUTION OF RESPONDENTS

Parental Status of Respondents

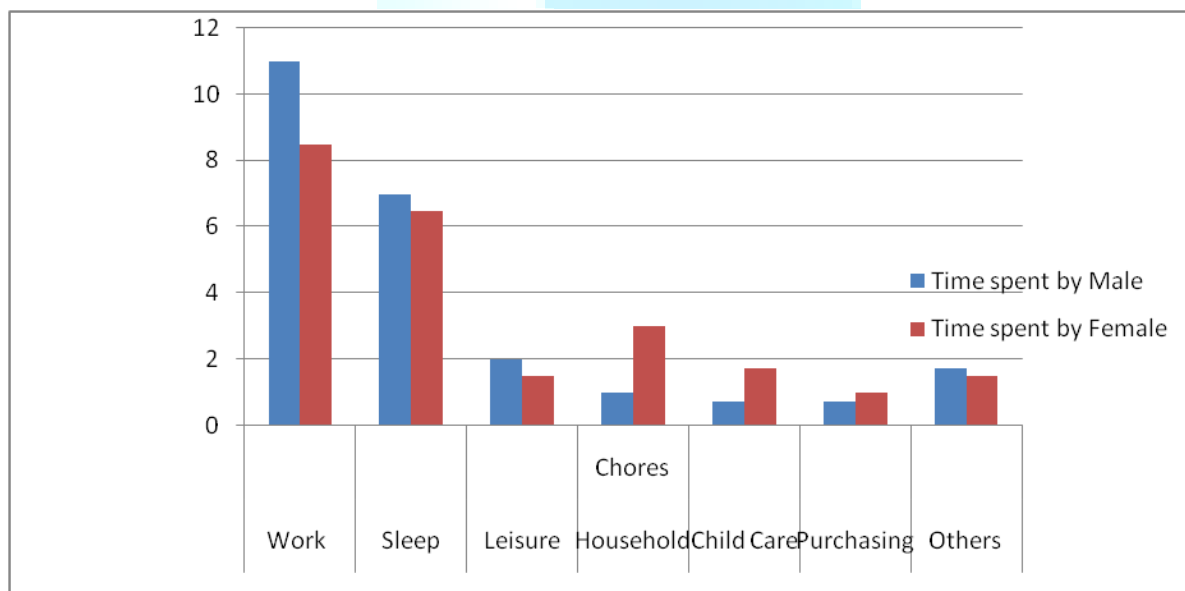


The chart No. 4 shows that out of all the respondents 20 i.e., 10 couples were parents while the remaining 18 i.e., 9 couples were not having any child. From the literature review as parental status is found as one of the criteria for work life balance, it is imperative to understand whether time required for child care interferes with the concentration and time needed at work. Of course, the work life balance is a bigger issue for women than for men because irrespective of their career choices the traditional roles of home and childcare considered as their prime responsibilities.

TABLE 1.1: TIME SPENT ON EACH ACTIVITY (GENDER WISE) ACTIVITIES

	Work	Sleep	Leisure	Household Chores	Child Care	Purchasing	Others
Time spent by Male	11	7	2	1	0.75	0.75	1.75
Time spent by Female	8.5	6.5	1.5	3	1.75	1	1.5

CHART 5

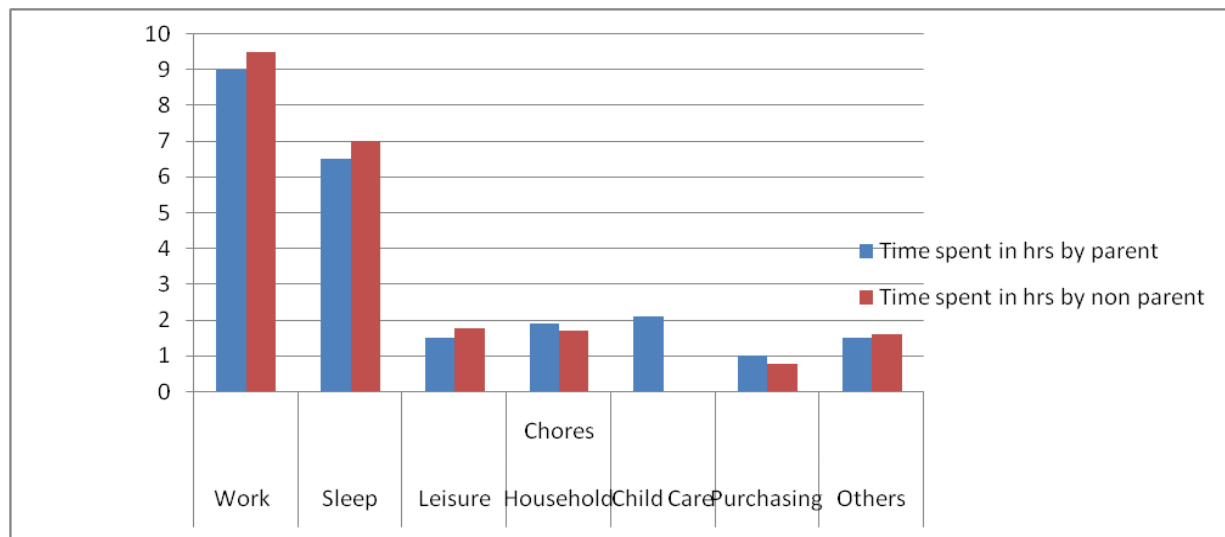


The chart No. 5 depicts that men spend more time at work than women, they also get more time to sleep and relax. Their contribution to household chores and child care is also less than women, while they have the privilege to spend more time on leisure activities than women. (The statistics of the above activities in number of hours spent by men & women is given in table 1.1).

TABLE 1.2: TIME SPENT ON EACH ACTIVITY (PARENTAL STATUS WISE) TIME SPEND IN HRS

	Work	Sleep	Leisure	Household Chores	Child Care	Purchasing	Others
Time spent in hrs by parent	9	6.5	1.5	1.9	2.1	1	1.5
Time spent in hrs by non parent	9.5	7	1.75	1.7	0	0.75	

CHART NO. 6



The chart no 6 and table no 1.2 show that parental status bring a separate angle to worklife balance. Parents as compared to non- parents give lesser time to work , sleep and leisure where as they give more time to house hold chores and purchasing.

DESCRIPTIVE STATISTICS

TABLE 2: DESCRIPTIVE STATISTICS OF WORK LIFE BALANCE SCORES	
Measures	Work in balance
Mean	43.74
Median	43.5
Standard Deviation	13.53

The scores on work life balance scale could range between 15 -105. However the scores of dual career couples on overall work life balance ranged from 17- 70. The average work life balance of dual career couples with at least one of them working in medical sector was found to be 43.74 and the median was 43.5. 50% of the couples scored below 43.5 and the remaining 50% scored above 43.5. The results indicate that the mean work life balance of the dual career couples is above average.

4.3.2 CORRELATIONS & T-TEST

The correlations between work life balance including its dimensions and gender are given below:

TABLE 3 : CORRELATION BETWEEN WORK LIFE BALANCE INCLUDING ITS DIMENSIONS AND GENDER				
	WIPL	PLIW	WPLE	WLB
Pearson Correlation	0.274	0.065	0.136	0.252
Sig. (2-Tailed)	0.096	0.700	0.417	0.126
N	38	38	38	38

From the above point biserial analysis, no significant correlation exists between work life balance including its dimensions and gender. t-test to determine whether there is any significant difference in work life balance scores including its dimensions between males and females.

TABLE 4: GENDER WISE DISTRIBUTION OF MEAN SCORES			
Dimensions	Gender	N	Mean
WIPL	Male	19	20.74
	Female	19	25.47
PLIW	Male	19	7.68
	Female	19	8.11
WPLE	Male	19	11.95
	Female	19	13.53
WLB	Male	19	40.37
	Female	19	47.11

TABLE 5: t-TEST FOR GENDER			
Dimensions	T	df	Sig. (2-tailed)
WIPL	-1.711	36	0.096
PLIW	-0.388	36	0.7
WPIE	-0.821	36	0.417
WLB	-1.564	36	0.126

Consulting the t-value, df and two tail significance, no significant differences are apparent ($p > 0.05$). That is, there is no significant difference in gender (male & female) scores of work life balance and its dimensions.

The correlations between work life balance including its dimensions and parental status are given below:

TABLE 6 : CORRELATION BETWEEN WORK LIFE BALANCE INCLUDING ITS DIMENSIONS AND PARENTAL STATUS				
	WIPL	PLIW	WPLE	WLB
Pearson Correlation	-0.257	-0.063	-0.396*	-0.354*
Sig. (2-tailed)	0.119	0.707	0.014	0.029
N	38	38	38	38

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

From the above biserial analysis, significant negative correlation exists between work personal life interference (WPLE) and parental status. Also significant negative correlation exists between total work life balance (WLB) and parental status. This indicates that as the parental status moves from non parent to being parent, WLB & WPLE scores decreases, indicating greater work life balance of latter group.

t-test to determine whether there is any significant difference in work life balance scores including its dimensions between non parent and parent.

TABLE 7: PARENTAL STATUS WISE DISTRIBUTION OF MEAN SCORES			
Dimensions	Parental status	N	Mean
WIPL	Not a parent	18	25.44
	Parent	20	21.00
PLIW	Not present	18	8.11
	Parent	20	7.70
WPIE	Not a parent	18	15.17
	Parent	20	10.55
WLB	Not a parent	18	48.72
	Parent	20	39.25

Dimensions	T	df	Sig. (2-tailed)
WIPL	1.595	36	0.119
PLIW	0.379	36	0.707
WPIE	2.588	36	0.014
WLB	2.273	36	0.029

Consulting the t-value, df and two tail significance, significant differences are apparent between WPLE, WLB dimensions and parental status ($p < 0.05$).

The mean work life balance of dual career couple is found to be 43.74, indicating good balance between work and life.

No significant relationship was found between gender and work life balance including its dimensions.

Significant negative correlation exists between Work Personal Life Interference (WPLE), Work life Balance and parental status. This indicates that as the parental status moves from non parent to being parent, WPLE & WLB scores decreases, indicating greater work life balance of latter group. A parent compared to a non parent spends less time for work and more time on childcare. A greater work life balance of a parent can be explained by being satisfied and happy spending time in childcare.

CONCLUSION

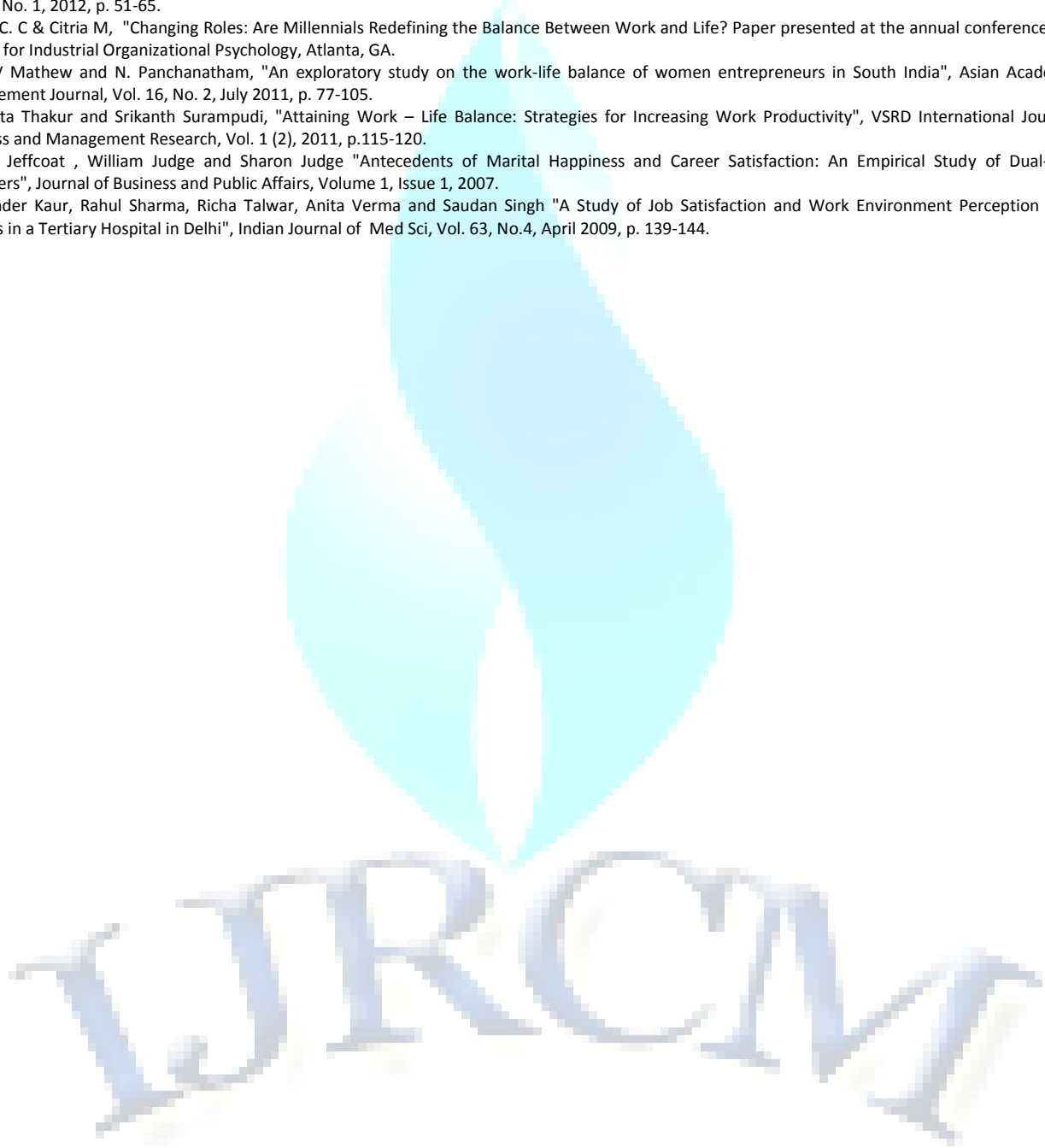
Though work life balance applies to all employees and professionals working in each and every sector, this concept is not much explored in medical sector with consideration of dual career couples. So the hypothesis i.e., there is no correlation between work life and personal life among dual career couple in medical sector is found to be proved. Moving towards the second hypothesis, there is no correlation between gender, age and work life and personal life among dual career couple in medical sector is also found to be proved, probably as the people working in this profession are fully dedicated and committed towards their work they are able to fulfil work related responsibilities and domestic responsibilities will equal ease. Of course this requires further research. Where as the third hypothesis i.e., there is no relationship between marital and parental status with worklife balance is found to be disproved. This means that the alternate hypothesis can be accepted i.e., there is relationship with marital and parental status and worklife balance, and differences exist between parent and non parent and their work life balance. This shows that a parent experiences more balance between work and life than a non parent.

The results indicate that in Medical Sector even if both the partners are busy in their work but still they can maintain balance between their personal and professional life. This study was an initiative to understand the balance between work life and personal life of dual career couples in medical sector. From the results of this study it was found that in spite of long working hours, a good balance is maintained between work and life among couples. Also no significant differences exist between males and females with respect to their work life balance.

As the sample was small the results can't be generalised but the same can be taken as a basis for further research.

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M-COMMERCE AS A PROMISING DESCENDENT OF E-COMMERCE: A LITERATURE REVIEW

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ABSTRACT

In today's Technologically advanced world, everything is fast paced and everything happens online. Information Technology (IT) has promoted E-Commerce worldwide which means a big part of e-businesses, where enterprises are completely dependent on conducting business online or electronically using a computer-mediated network. E-Commerce's history is short but fascinating. Using something called Electronic Data Interchange (EDI), a company's computer system could share business documents; invoices, order form, shipping confirmation etc. with another company's computer. But in last two decades, technology has given a new successor of E-Commerce; that is m-commerce which refers to any transaction with monetary value that is conducted via a mobile network. The need for mobility seems to be a primary driving force behind m-commerce applications such as Mobile Banking, Mobile Entertainment and Mobile Marketing etc. Using various secondary sources of data collection the study attempts to highlight the gradual shift in technical medium of commerce and evolution of m-commerce globally which can help the businesses to define what benefits they could derive from mobile commerce and strengthening the need for an advance legal framework for continuously evolving m-commerce. Further topics for further researchers are also suggested.

KEYWORDS

Information Technology, E-Commerce, M-commerce, Market.

INTRODUCTION

In today's technology advanced world, everything is fast paced and everything happens online. Gone are those days, when people would visit stores to buy a product. Now-a-days comparisons for products are done online and a person either picks up the product from the store or gets it delivered to their front doorstep. The term E-Commerce has been on the market for a while, but M-commerce is a fairly new term. Both of these terms have different meanings, though both aim at making consumer lives easier. Information Technology (IT) has promoted E-Commerce worldwide which means a big part of e-businesses, where enterprises are completely dependent on conducting business online or electronically using a computer-mediated network.

E-Commerce's history is short but fascinating. Back in the 1960s, businesses were using ancient computer networks to conduct electronic transactions. Using something called Electronic Data Interchange (EDI), a company's computer system could share business documents; invoices, order form, shipping confirmation etc. with another company's computer. In the mid-1980s, CompuServe added a service called the Electronic Mall, where users could purchase items directly from 110 online merchants. In 1994 and 1995, the first third-party services for processing online credit card sales began to appear and in 1995, a company called Verisign began developing digital IDs, or certificates that verified the identity of online businesses. Over the course of a few decades, powerful personal computers linked to global information networks have powered a whole new world of intellectual, social and financial interactions. And by the start of 21st century, E-commerce settled its legs firmly in the Global economy.

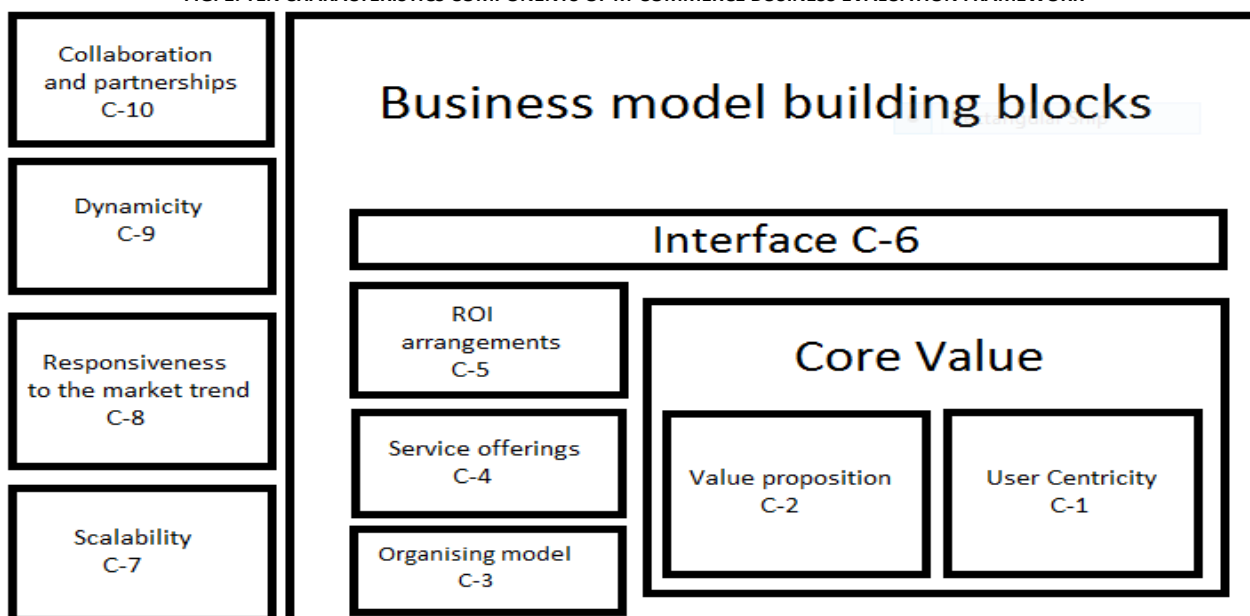
In last two decades, technology has given a new successor of E-commerce; that is m-commerce. Mobile commerce (m-commerce) can be viewed as a descendent of E-commerce; from wired to wireless computers and telecommunications, and from fixed locations to anytime, anywhere, and anyone, as it has becomes the part of new free economy. It refers to any transaction with monetary value that is conducted via a mobile network. When users conduct e-banking or purchase products, they do not need to use a personal computer system. Indeed, they can simply use some mobile handheld devices such as Personal Digital Assistants (PDA) and mobile phones to conduct various E-commerce activities. The market for mobile technologies has seen significant growth in the past few years which is creating a new opportunity for the growth of m-commerce. The need for mobility seems to be a primary driving force behind m-commerce applications such as Mobile Banking, Mobile Entertainment and Mobile Marketing etc.

Using various secondary sources of data collection such as published articles, papers, research materials, online portals etc., the study attempts to highlight the gradual shift in technical medium of commerce and evolution of m-commerce globally which can help the businesses to define what benefits they could derive from mobile commerce and strengthening the need for an advance legal framework for continuously evolving m-commerce. Further topics for further researchers are also suggested.

LITERATURE REVIEW

Sharma Sulabh and Gutiérrez Alberto Jairo (2000) presented a study of the characteristics of business models in the field of Mobile Commerce (m-commerce) in order to determine an evaluation framework for viable business models for m-commerce in the IT sector. The study explored how m-commerce can be used in accordance with the existing e-business models and looked into the critical success factors of a sustainable business model with relevance to m-commerce. A cross-case comparative data analysis was used to review the patterns of different viable business components. A viable business model for evaluation framework, based on the VISOR model, was proposed which helped in determining the sustainability capabilities of a business model. Below mentioned diagram was presented in the study consisting of ten characteristic components which were later used as themes to conduct the cross case analysis. The presence of these components leads a business model towards viability, and thus assessing a business model on the basis of discovered constructs can help in estimating the viability of a mobile commerce business model.

FIG. 1: TEN CHARACTERISTICS COMPONENTS OF M-COMMERCE BUSINESS EVALUATION FRAMEWORK



Ding Soo Melissa, Unnithan R Chandana and Fraunholz Bardo (2003) explored security as a critical impediment and developing solutions; investigated the M-payment scenario; and derived a futuristic research framework. Specifically, they attempted to capture the moving m-commerce scenario, with a special focus into M-payments. Exploratory investigation was followed, mainly through synthesized data collection from secondary sources such as conference presentations, white papers, panel reports, ongoing research working papers and few recent publications. The study concluded that secure and standard technologies, network and M-payment methods seem to dominate the m-commerce impediments. Improvement of security technologies and legal framework should be high on the agenda of developers, vendors as well as various consortiums. In addition, they suggested necessary amendments to other areas such as banking laws and retail traditions. The study visualized a significant change in the way mobile devices are used, with a chance to replace not only the mobile phone but also the wallet.

Cleff Evelynne (2005) in her research raised the legal requirements towards advertising and related issues such as privacy and contracting in m-commerce dealings. The purpose of the thesis was to discuss issues on privacy and requirements on the marketing and sale of value added services regarding to m-commerce.

Ngai, E.W.T. and Gunasekaran, A. (2007) reviewed the literature on m-commerce with the objective of bringing to the fore the state-of-art in m-commerce research and aimed at providing useful insights into the anatomy of m-commerce literature and be a good source for anyone who is interested in m-commerce. Using secondary data comprising of Conference papers, masters and doctoral dissertations, textbooks, unpublished working papers editorials, news reports etc. authors used a suitable classification scheme to identify the gap between theory and practice and future research directions. The search yielded 149 m-commerce articles from 73 journals; which were carefully reviewed, classified and presented the results based on a scheme that consists of five distinct categories; m-commerce theory and research, wireless network infrastructure, mobile middleware, wireless user infrastructure, and m-commerce applications and cases. The focus areas for reviewed articles were M-commerce technologies, theory and research, m-commerce behavioral issues, m-commerce economics, strategy, business models, context and usage. This paper suggested the scope for research between culture and m-commerce to examine the possible implications of cultural differences that stimulate the adoption of new mobile services based on new technologies that bring value to mobile users and create new business opportunities for the mobile industry.

Tiwari Rajnish, Buse Stephen and Herstatt Cornelius (2010) attempted to provide a systematic and comprehensive understanding of M-commerce, including its utilities for both consumers and service providers, so as to make them aware of the new business opportunities arising out of this convergence resulting out of the union between IT and telecommunication technology (TCT). Conceptualizing and developing "anytime, anywhere" mobile services presents simultaneously a challenge and an opportunity for the vendors from diverse industries.

They conveyed that there exist two different paradigms about the relationship of M-commerce to E-Commerce. The first paradigm classifies M-commerce simply as an extension of E-Commerce; the second paradigm regards M-commerce as an independent business field and consequently as an alternative mechanism to E-Commerce. This paper stressed that the technology convergence may be utilized to find new business opportunities and supported the legal regulations for m-commerce. Statements made that M-commerce, similar to E-Commerce, requires transparent and clear regulations as the contracting parties do not necessarily know each other and there is hardly, if any, face-to-face contact while negotiating an agreement.

Jain Megha, Naht Angelina, Ying Julia - Lin Chao and Ming Julian - Cheng Sung (2012) tried to explain, through the Technology-Organization-Environment (TOE) framework, the factors affecting the adoption of mobile commerce over electronic commerce by micro, small, and medium enterprises (MSMEs) in emerging markets, particularly India. Using the TOE framework, the study provided insights into the drivers of m-commerce and inhibitors of eCommerce adoption in emerging markets, thus adding to the limited knowledge among both academics and practitioners. Apart from relying on a review of literature to support the proposed arguments, they also employed multiple case studies to explore the adoption of m-commerce in Indian MSMEs. Data collection was carried out through telephonic interviews of the owners of the MSMEs which were primarily structured and the enquiries were based on the proposed TOE framework. The research concluded that there are 811 million mobile subscriptions in India. While the percentage of Personal Computers (PCs) with Internet connection dropped 14% between the years 2006-2008, the same period saw a growth of 250% in the number of mobile phone subscriptions in India. Though these figures do not indicate the business potential of m-commerce, they certainly reflect the high acceptance of mobile technology in India, which can have an indirect effect on the adoption of m-commerce among Indian MSMEs.

Research revealed that though m-commerce and its adoption in India is still in its formative years, there is an increasing evidence of its successful application. M-commerce adoption among Indian firms has resulted in faster communication, better supply chain integration, lower costs, improved productivity, and higher competitive advantage. Therefore, successful adoption of m-commerce will help MSMEs minimize paperwork and reduce costs, more importantly save time and eventually increase productivity and efficiency.

CONCLUSION

There is no doubt that technology has completely changed the way we do business now. E-Commerce indirectly forced all the businesses to invest in their share of World Wide Web, within a decade all the organizations got a specialized team in place to operate in the internet world. Internet operations became a part their strategic plans. Now technology has pulled the second gear and that is m-commerce. What people were doing through their computers is now being done by their mobile phones. M-commerce, resulting out of the convergence between Information technology and Telecommunication technology provides many value-added services to a customer on the move and therefore possesses significant business opportunities for the providers of such services. Evolving m-

commerce presents simultaneously a challenge and an opportunity for the vendors from diverse industries. Service providers are providing entertainment services; a vast field of business opportunities is about to be created for technology providers who could offer mobile solutions to the service providers. Financial institutions are building Banking apps, stock information apps and mobile account access to their customers. A lot of mobile application developers are availing the advantage of this mobile revolution. OLX and other resale platforms are stressing on m-commerce as a major part of their USP, their tag line "Cell ko Sell phone banao" shows it all. On the backend of m-commerce, it becomes important to have concrete and transparent legal structure. As the contracting parties hardly knows each other while negotiating an agreement, safety information, privacy and personal data and the resulting misuse is a well-known worry for the users. A clearly defined regulatory framework is, hence, indispensable to boost consumer confidence and increase acceptance amongst broad sections of the society as well as to ensure smooth functioning of M-commerce. A clearly defined regulatory framework is, hence, indispensable to boost consumer confidence and increase acceptance amongst broad sections of the society as well as to ensure smooth functioning of M-commerce.

There is a relative lack of synthesized empirical documentation in the m-commerce area and the dynamic nature of the subject as there was relatively less information about m-commerce and there are no precedents available to extrapolate from. Further, being a current dynamic subject, most of the information is derived from cross-economy comparisons and longitudinal studies may bring forward richer and much more in-depth results, on which lawmakers and developers can build upon. Further the sub-categories in the classification framework particularly in the area of m-commerce applications and cases must be done, as more applications can be found. These topics can be utilized by future researchers.

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DEVELOPING A MODEL TO ENSURE SWIFT JUSTICE IN DEVELOPING COUNTRIES: A STUDY ON SUIT JAMS IN BANGLADESH

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ABSTRACT

It is evident from different statistics that, an ever increasing suit jam is prevailing in the courts of Bangladesh. The researchers attempted to develop a model to reduce the suit jam by analyzing the present scenario and the causes of the problem. The research is primary and secondary data based along with a semi-structured questionnaire to collect data from 100 lawyers, 100 victims, 100 academicians and 100 judges and magistrates by stratified sampling. It is proved from huge number of pending suits that thousands of people are suffering from long lasting verdict process due to provision of long duration to be equipped to provide the justice to the sufferers. The information collection, analyzing and transferring process of different parties with others, intentional and institutional procedures are worsening the situation. The researchers developed a model of providing the verdicts at four different stages; department level, lawyers level, specialized judge/magistrate level and higher court level on the basis of standardized laws to provide verdict at lower levels and forwarded the cases of exceptional nature on the basis of Management of Exceptions to the higher level with reports to provide necessary information to provide rapid verdict.

KEYWORDS

Suit Jam, Stratified Sampling, Specialized Judge/Magistrate, Management by Exception, Standardized Law.

INTRODUCTION

Generally an individual can suffer from two types of wrongs, namely, criminal wrong and civil wrong. In ordinary language, the term crime denotes an unlawful act punishable by the state (Wikipedia). The term crime does not, in modern criminal law, have any simple and universally accepted definition, though statutory definitions have been provided for certain purposes. The most popular view is that crime is a category created by law (i.e. something is a crime if applicable law says that it is). One proposed definition is that a crime, also called an offence or a criminal offence, is an act harmful not only to some individual, but also to the community or the state (a public wrong). Such acts are forbidden and punishable by law. Section 40 of the Penal Code 1860 states that "the word "offence" denotes a thing made punishable by this Code." (Penal Code 1860) On the other hand, a "suit in law" is a civil action brought in a court of law in which a plaintiff, a party who claims to have incurred loss as a result of a defendant's actions, demands a legal or equitable remedy (Wikipedia). The defendant is required to respond to the plaintiff's complaint. If the plaintiff is successful, judgment is in the plaintiff's favor, and a variety of court orders may be issued to enforce a right, award damages, or impose a temporary or permanent injunction to prevent an act or compel an act. A declaratory judgment may be issued to prevent future legal disputes (Wikipedia).

In general there are three basic classifications of criminal offenses - felonies, misdemeanors and infractions (about.com). They are distinguished from each other by the seriousness of the offense and the amount of punishment for which someone convicted of the crime can receive.

Felonies are the most serious classification of crimes, punishable by incarceration of more than a year in prison and in some cases life in prison and even execution. Murder, rape and kidnapping are felony crimes, but armed robbery and grand theft also can be felonies. Not only can the person who committed the crime be charged with a felony, but so can anyone who aided or abetted the felon before or during the crime and anyone who became accessories of the crime after it was committed, such as those who help the felon avoid capture.

Misdemeanors are crimes that do not rise to the severity of a felony. The distinction between misdemeanors and felonies lies within the seriousness of the crime. Aggravated assault (beating someone with a cricket bat, for example) is a felony, while simple battery (slapping someone in the face) is a misdemeanor.

Infractions are crimes for which jail time is usually not a possible sentence. Sometimes known as petty crimes, infractions are usually punishable by fines, which can be paid without even going to court.

There exists another type of crime known as the Capital crimes. These crimes are punishable by death. They are, of course, felonies. Such as, Section 303 of the Penal Code 1860 provides Death Penalty as only punishment for committing murder by a person imprisoned for life.

On the contrary civil suits include- Contract disputes, Obligations disputes, Property disputes or damages, Torts (a physical or psychological wrong or damage against another person whether intentional or not), which result in harm, including negligence, libel, and accidents, Succession disputes, Administrative law matters, Business disputes, Commercial law disputes, Temporary restraining orders, Dispute arising out of marriage (i.e. Polygamy, Divorce, Dower, Maintenance, Guardianship etc.) (Wikipedia).

In Bangladesh, in both cases (Criminal and Civil) the person who suffers injury for the acts of others needs to go to the court for seeking relief. Such as, in Criminal Case the remedy for the victim is five types of punishments awarded to the person found guilty, namely:

1. Death Sentence,
2. Imprisonment for life,
3. Imprisonment, which can be of Simple or Rigorous,
4. Forfeiture and
5. Fine. (Penal Code, 1860)

In Civil Suits the remedies are Injunction, Specific Performance, Appointment of Receiver, Declaration of rights etc.

The policy of the Court is that judgment should be delivered as expeditiously as possible. However, the constantly changing and often unpredictable demands on judicial time, the differences in the priorities for the delivery of judgments in different cases and the difference in the time required for the writing of judgment in different cases, the judges do not regard it as appropriate or useful to settle a time-table governing the delivery of reserved judgments. All judges aim to deliver decisions as promptly as possible. It is an internationally accepted norm that decisions will be delivered within three (3) months of the last day of hearing or receipt of the last submission. This period does not include court vacations. On occasion a judge may advise the parties at the hearing that the judgment will take longer than three months to deliver due to the complexity of the case or other pressing matters of court business.

Criminal proceedings are started by filing an FIR to the nearest police station stating the harm or loss caused by the victim for the acts of the accused (This is known as GR case or General Register case) and when the victim fails to lodge the complain with the police station then the Magistrate will register the case (Which is generally known as Complaint register). The police can arrest the accused without the permission of Magistrate or without warrant in case of cognizable offence. In case of Non-cognizable offences a police officer can arrest only with a warrant. According to the Article 33 of Constitution and 167 section of Code of Criminal Procedure police must produce the accused before the nearest Magistrate within 24 hours of arrest. With the permission of magistrate the police can keep the accused for more than 24 hours for further interrogations (Constitution of Bangladesh & CrPC). This is usually known as remand.

Section 15 of the Code of Civil Procedure of 1908 says that every suit shall be instituted in the Court of the lowest grade competent to try it (CPC 1908). The suit starts by moving a written petition called "Plaint" to the court. The Civil Courts Act 1887 laid down the Jurisdiction of the Civil Courts. According to this Act the suit valued below tk. 2 lacs is to be placed in the Court of Assistant Judge, of tk. 2 lac to 4 lac to the Court of Senior Assistant Judge and where the suit value is more than tk. 4 lacs it is to be instituted to the Court of Joint District Judge. The defendant must pay the court fee as per the rates fixed by the laws of the land time to time (Civil Court Act 1887).

Stages of Criminal proceeding: All criminal proceedings are regulated under the Code of criminal procedure 1898 and other Criminal Rules and Order (CRO). The CrPC contains details about the administration of criminal justice into three stages: namely investigation, inquiry and trial.

PRE-PROCEEDING STAGE: This is the initial stage of investigation and the preparation of a criminal case. Only the police plays role from the beginning to the end of this stage.

First Information Report----Investigation----Charge-sheet or a Final report----Naraji.

PROCEEDING STAGE: Taking Cognizance

THE TRIAL STAGES:

Pre-trial hearing----Framing of charge----Plea and conviction----Evidence----Examination of accused/342 [of CrPC] Steps. ----Final arguments----Judgment of Acquittal or Conviction.(CrPC, 1898)

Stages of civil suits:

Submission of plaint/ Institution of suits---- Service of Summon---- Service Return/ Acknowledgement---- Written Statement---- Discovery and Inspection---- Framing of issue---- Settling date for peremptory hearing---- Peremptory hearing---- Argument---- Judgment---- Decree---- Execution of Decree (CPC, 1908).

From the secondary data it is found that each civil court is dealing with almost 1274.66 suits. It is observed that Suits of 1961 is under judgment, both the parties of many suits have died but the case is still pending, a Signboard shows that Injunction Granted on 1978 is still in force, a Suit of 1965 regarding the determination of the rights of parties on Khas land is still not settled, even after 37 years of a murder no judgment is made yet, a suit on Election dispute instituted 40 years back is not settled yet, and thousands of Political cases remained unsettled.(Shaptahik 2000).

The civil suits take more times than the criminal case. 186 suits which were instituted on Pakistan period (1961-1970) is still under trial. Among the old cases, the number of 50 years old running cases is 175; number of 25-30 years old 1288 and the number of 20-50 years old cases are 2000 (Shaptahik 2000). At present in all courts in Bangladesh the number of pending suits is more than 30 lacs. The main reason is slow processing of the cases, rate of filing cases are much higher than that of settlements as reported by many experts.

In this situation, it quite impossible to ensure justice to the people of the country. So it is essential to examine the suit management system of Bangladesh and develop a perfect model to solve the problem of suit jam and initiate efficient and effective suit management system to ensure justice.

OBJECTIVES: THE SPECIFIC OBJECTIVES OF THE STUDY ARE

1. To study the present scenario of disposing suits in Bangladesh
2. To study the causes of suit jam in present structure.
3. To develop a model to ensure swift justice to the victims of suitjam in Bangladesh

METHODOLOGY

This research is a problem solving analytical research. The researchers used the sampling design of stratified probability types and collected data from 200 lawyers of Sylhet, Dhaka and Chittagong of lower court and high courts and of 100 academicians of different universities and also 100 magistrates and judges regarding the causes and types of suits and the suitability of the proposed model. The data were properly tabulated and processed by Microsoft excel 2007. The secondary data were collected from different authentic sources.

FINDINGS

PRESENT SCENARIO OF VARIOUS CIVIL COURTS IN BANGLADESH

The breathtaking figure of pending civil cases in the districts of Bangladesh is mounting gradually. Up to December'2012, the total number of civil litigation pending in the divisional districts is given below.

TABLE 1: THE NUMBER OF PENDING CIVIL SUITS AT DIFFERENT COURTS:

City	Pending Civil suit	Courts	Pending suit per court
Dhaka	62,250	38	1638.158
Chittagong	75,010	39	1923.333
Khulna	21,118	21	1005.619
Rajshahi	15,339	17	902.2941
Sylhet	6,664	22	302.9091
Barishal	25,760	18	1431.111
Rangpur	9,228	14	659.1429
Total	215,369	169	1274.373

Source: Statement up to December'2012 of Dhaka, Chittagong, Khulna, Rajshahi, Sylhet, Barishal & Rangpur courts

As no authentic data are available regarding the proportion of civil suits of different types, so the authors collected the opinion of 100 lawyers of Sylhet, Dhaka, & Chittagong regarding this. According to their opinion of land disputes contributed the most (65%) on civil suit and it is followed by family matter (25%) and the rest 10% are regarding business and other matters.

The growth in different types of criminal suits filed from the year 2001-2007 is shown in the following table:

TABLE 2: TYPES OF CRIMINAL SUITS FILED

Types of Criminal Case	2001	2002	2003	2004	2005	2006	2007	CAGR	Proportion in 2007
Dacoity	758	963	949	885	796	795	1047	0.05	0.01
Robbery	1265	1397	1170	1207	898	843	1298	0.00	0.01
Burglary	3654	3959	3883	3356	3270	2991	4439	0.03	0.03
Theft	7432	8245	8234	8605	8101	8332	12015	0.07	0.08
Murder	3678	3503	3471	3902	3592	4166	3863	0.01	0.02
Rioting	2161	1276	890	754	570	570	263	-0.26	0.00
Women Molestation	12958	18455	20242	12815	11426	11068	14250	0.01	0.09
Children Oppression	380	512	475	503	555	662	967	0.14	0.01
Kidnapping	834	1040	896	898	765	722	774	-0.01	0.00
Police Attack/ Torturing	344	281	271	280	240	337	278	-0.03	0.00
Rescue Operation	12909	17394	16785	16534	20960	22073	22802	0.08	0.15
Law of rapid Justice	2396	1693	2179	2053	1814	1638	1980	-0.03	0.01
Others	65422	68898	66194	67531	70046	76381	93224	0.05	0.59
Total	114191	127616	125639	119323	123033	130578	157200	0.05	1.00

Source: Statistical Pocket Book 2008

From the above table, it is depicted that the growth of criminal suits is 5% from 2001 to 2007. The highest growth is found in child Oppression suits (14%) is followed by rescue operation (8%) and theft (7%). The highest decrease in growth is recorded in rioting (26%). The highest proportion of criminal suits is found in other types (59%) that are followed by rescue operation (15%) and women molestation (9%).

The logistic supports are very limited to solve the huge number of suits. It is found that the rate of resolving is much higher than the rate of lodging cases. The number of pending cases and the number of judges available is known in the following table:

TABLE 3: COMPARATIVE STUDY ON THE NUMBER OF PENDING SUITS AND AVAILABLE JUDGES

Number of pending suits in different courts		Number of judges on different courts	
Higher courts	422040	Judges in High court	100
Lower Court	880307	Lower Court	1598
Criminal	486000	Average suits on judge of High court	1400
Metropolitan Magistrate Court	210806	Average suits on Judge at Lower court	3100
Family court	58106		

It is verified from the above table that the average suits on judge of high court is 1400 and on lower court it is 3100. And as the rate of lodging cases is higher than the rate of resolving so it is increasing rapidly. So the only way to reduce the suit jam is found as increasing the processing speed by appointing more judges and taking other measures or reduce the rate of lodging cases.

The policy of the Court is that judgment should be delivered as expeditiously as possible. However, the constantly changing and often unpredictable demands on judicial time, the differences in the priorities for the delivery of judgments in different cases and the difference in the time required for the writing of judgment in different cases, the judges do not regard it as appropriate or useful to settle a time-table governing the delivery of reserved judgments. All judges aim to deliver decisions as promptly as possible. It is an internationally accepted norm that decisions will be delivered within three (3) months of the last day of hearing or receipt of the last submission. This period does not include court vacations. On occasion a judge may advise the parties at the hearing that the judgment will take longer than three months to deliver due to the complexity of the case or other pressing matters of court business.

But in Bangladesh there is no time frame for civil and criminal suit in practice. Though certain acts require a suit to be finished within a specific period of time but in practice there exist no sign of that.

For instance, Section 10 of the Speedy Trial Tribunals Act requires disposing of cases within 90 days of the filing of the proceedings. In case of failure it can take another 15 days which may be extended up to 30 days. If the matter is not settled within the stipulated time then the same will be sent back to the regular court (Speedy Trial Tribunals Act 2002).

Section 20 of the Prevention of Women and Children Repression Act 2000 requires a trial to be finished within 180 days. If it is not done within the stipulated time the court may enlarge the accused on bail. But in practice most cases are not finished within the specific time (Women and Children Repression Act 2000).

For negligence of doctors and police 2103 cases has been stopped. Doctors and police do not go to the court regularly when they are required to make their disposition before the court.

At present around 24000 Cases are settled every year, the number is much lesser than that of cases instituted each year. Survey shows that more than 40 years needed to settle the current disputes, without taking any new dispute for settlement.

CAUSES OF DELAY

Delay due to the Litigants: From the table below, it is found that the respondents verified that delay on the behalf of litigants are for the following reasons; lack of legal knowledge, failure to produce witness; intentional time killing, malicious prosecutions, delay in submission in written statement and lack of client to client interaction. The leading cause of delay is identified by the respondents is intentional time killing (25%) that is followed by delay in submission written statement (24%) and malicious prosecution (18%).

TABLE 4: DELAY IN VERDICT DUE TO LITIGANTS PROBLEMS

Category	%
Lack of legal knowledge	05
Failure to produce/ Delay in producing witness	15
Intentional time killing	25
Malicious prosecution	18
Delay in submitting written statements	24
No client to client interaction	13

Delay caused by the lawyers: The main factor of delay from the lawyers is found as unwillingness to resolve the dispute through ADR (35%), followed by inducing the litigants to unnecessary sue (23%) and monetary interest (20%), that is depicted from the following table:

TABLE 4: DELAY IN VERDICT DUE TO LAWYERS PROBLEMS

Category	%
Inducing the litigants to sue where it was not necessary	23
Willfully causing delay to secure monetary interest	20
Lack of legal knowledge	05
Unwillingness to resolve the dispute through ADR	35
Absence of lawyer-client accountability	05
Vagueness in the terms and wordings of the plaint and written statement	05
Lack of skilled lawyers	07

In Criminal Cases: In criminal cases the main reasons for delay as identified by the respondents are; delay in investigation report (20%) abstention of required persons to verify (20%); corruption of the police (18%) and other causes, as reflected by the following table.

TABLE 5: REASONS FOR DELAYED VERDICT IN CRIMINAL CASES

Category	%
Not ensuring the environment of dispensing justice	10
Corruption by the court personnel	10
Delay in submitting investigation report by the police	20
Abstention of the police, medical officer or other persons required by the court	20
Corruption of the police	18
Delay in issuing medical certificates	12
Insufficient court personnel's	10

Delay caused by the judges: The insufficient number of judges (50%) is found as major causes of delay among the causes from judges as shown in the following table:

TABLE 6: DELAY CAUSED BY THE LIMITATION OF JUDGES

Category	%
Reluctance of the judges	15
Insufficient internal discipline and accountability	15
Need of specialization	05
Frequent adjournments	15
Insufficient number of judges	50

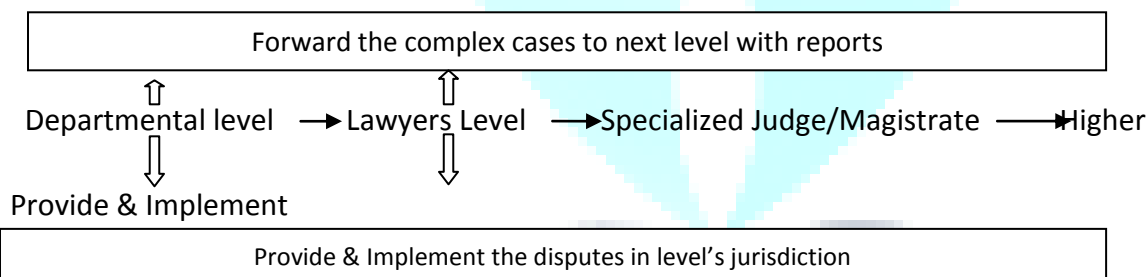
Model to reduce the Suit Jam:

By analyzing the causes of delay in settling the disputes by the present system, it is apparent that, the delay is due to three main reasons; the lengthy procedural practice, the long transferring time of information from advocates to judges; and time taken by the verdict givers in analyzing the problems and the intentional delay by supporting authority (police, lawyers and others).

So the proposed model should address all the loopholes by standardized rules and laws to solve the simple cases at primary level and advancing the cases of exceptions to the next levels by Management by Exception rule (Lewis et. al 2007)

To reduce the information transferring duration, the parties with maximum information are empowered to give the verdict at initial level for all cases. The verdict on simple cases must be implemented but for exceptional cases it should be transferred to the next level for more analysis with the analysis of authority at initial level. By this method, all cases are to be transferred to the higher level on the principle of management by exceptions and by getting implemented on that level in case of level matching cases.

So the model can be expressed by the following diagram:



FOUR LAYER MODEL TO PROVIDE QUICK VERDICT

Time frame must be given for all levels to provide the verdict and report. In case of in consensus, the report must be given to the higher authority with all documents.

Measures to reduce criminal cases: Earlier we discussed that criminal offence can be of three kinds, namely, felonies, misdemeanors and infractions. The first two are serious types of crimes and the later is less serious. Our survey shows that most of the cases instituted belong to the third category. It means if there exists any effective mechanism to deal with infraction the suit jam will be decreased in a great extent. At the departmental level, from the report of the police station, verdicts and or report may be given by the higher police officials who must have necessary legal knowledge. But for more tinny problems, the relevant police officer must delegate the power to punish the criminals with fine and confinement in jail for hours to days.

Police shall be given some judicial powers in case where the accused is caught red-handed and they will also be empowered to try certain petty cases. Though it may also cause the police to involve in corruption in a larger scale, yet it can be controlled. If any person feels aggrieved by the decision of the police, he may have a chance to appeal against such decision and if it is found that the police had punished him maliciously than the court may compel the department (police) to pay compensation.

It is found from the field survey that there is a problem with investigation by the police officer. Delay in submitting investigation report is one of the biggest reasons of the suit jam. It is also found that the police officer who is investigating a matter has to do certain other things simultaneously. He has to maintain discipline among the countrymen, sometimes also has to ensure security of the Ministers, Prime- Minister, Diplomats etc. So the same person surely will not be able to discharge his duty efficiently. Many police officers prepare investigation report even without visiting the spot where the crime is committed. Usually he calls upon the parties and the witnesses in the police station and records their disposition and prepares the investigation report. This is also causing great injustice.

If the government forms a separate investigating authority and train them in a sophisticated manner, this problem can be solved. If the investigation report is submitted in due course it will help the judges to deliver justice within a short period of time.

There exists the concept of village court to deal with certain cases, but their functioning is not out of question. There should be a regulatory committee to supervise the function of the village court.

Section 345 of the CrPC speaks about certain offences which are compoundable. But the number is very limited. The law can be amended to maximize the number of compoundable cases.

For the complex cases, the police department may submit the report in shortest possible time. On the basis of the report specialized investigation cell must investigate and prepare the final report. If the accused person is identified properly, the case will be in the jurisdiction of the department. Then the department may give their verdict. Otherwise transfer the case/s to the next level with their report. The lawyers of both parties (citizen vs citizen, or citizen vs. Govt or department) will draft the cases and sit together with a senior Lawyer (appointed by court) in a specific day to give their report on the case.

With the help of department's report and the lawyers report the specialized magistrate will give and make arrangement to implement the verdict in a shorter period.

The dissatisfied party is allowed to go to the higher court for appeal against the verdict with the compulsion of bearing the compensation of other party in case of rejection of appeal.

Measures to reduce civil suits: The same model may be applied for the civil suits with the following stages of verdicts; Departmental Level, Lawyers level, Specialized judges level and higher court level.

To shorten the verdict delivery process and ensure the proper verdicts the above model may be formulated where every case must be solved at department level first. Survey shows that, In Bangladesh most of the civil suits arise out of common three grounds, namely Land 65%, Family 25% and Business 10%.

To reduce the delay of land dispute the authorities which deal with land may be given certain judicial powers. Such as, the government can empower the authorities like Registration office, Tofshil Office and Vumi office to try certain land disputes. This process can be termed as solution in the departmental level

If any party is not satisfied by the verdict he may be allowed to appeal to the court.

Similarly in dealing with family disputes the local chairman and other authorities shall be given more power to resolve such matters. If this happens then the suit jam will reduce automatically.

There exists various Business Organizations like the Chambers of Commerce etc. They can be given power to mitigate business disputes.

The second stage will be known as the lawyer's stage. As the lawyers have to study the case before filing it, so usually they know everything about the fact. So the second stage of verdict can be found at lawyer's level. The two parties will present documented the case and give a report on consensus with the help of third senior lawyers. Lawyers of both parties along with a third senior lawyer will try to reach in a conclusion.

The third stage is known as specialized judges & Magistrates Level. If any party becomes dissatisfied he can appeal to specialized court, where judges are appointed on the basis of specialization. There may be institutions who will train the judges on different disputes like disputes on land, marriage, women and child, jobs, business, human rights, politics etc. in a program of 2 or three years. At this level the dispute will be settled more expeditiously.

To reduce the number of cases, there may be a provision of taking compensation from the lawyer who advances the case to court despite the verdict at lawyers' level. He will return all the fees he got from the client.

To establish the rule of law, a sufferer may be allowed to appeal to the higher court for final verdict, if he wishes but he must deposit all the projected cost of the defense party in case of failure.

Conclusion: The present scenario of pending suits in Bangladesh clearly indicates that the rate of lodging suit is much higher than that of settlement. The causes of suit jam are from three broad categories; lengthy process of information collection, analysis and transmission, intention delay and procedural delay. To reduce the suit jam, a model is developed on the basis of standardized laws for settling the disputes, cases at initial levels and on the basis of principle exceptional management by exception, the cases beyond the jurisdiction is to be transferred to next level with necessary documentation and report of analysis. Thus in the four stages of dispute settlement and suit resolution model can be adopted to reduce the session jam in the country.

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AN ANALYSIS OF GROWTH PATTERN OF CHINA

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ABSTRACT

China passed through the uneven way during its long journey of more than 60 years. Since the starting of its economic reforms in 1978, it has been touching the sky. In the present paper, an attempt has been made to understand the growth pattern and strategy of China in last four decades using the time series data on macro-economic variables like GDP, Capital Formation, House Hold Consumption Expenditure, Exports and Imports since 1970 to 2012. It has been found that from 1970 to 1989, China's growth was consumption and investment led. From 1990 to 2012, growth was mainly investment driven although, role of export also increased during this period. It can be said in nutshell that China is in a position now to expand its GDP by increasing any of its components.

KEYWORDS

China, growth, pattern, strategy.

INTRODUCTION

China's economic success of last three decades has become the centre of attention for the analysts in the world. The people's republic of china was founded in 1949. Its 65 years journey of economic development can be divided into two periods: first, before the economic reforms and second, after the economic reforms initiated in 1978. Before 1978, Chinese economy was centrally planned and controlled economy and its economic performance in that period of time was not as attractive as now. In 1978, china initiated for the economic reforms which were implemented in various phases. Deng Xiaoping was the main architect of these reforms who introduced the concept of market socialism with the name "Socialism with Chinese characteristics". In 2001, China became the member of the World Trade organization (WTO) which proved the milestone in its success and paved the path of new growth and development. In last thirty five years, Chinese economy grew up with a very high growth rate about 10 % per annum which lifted more than 500 million people out of poverty. China emerged as an eye catchy economy in last three decades due to its growth performance. After entering the WTO, it started surpassing most of the developed countries in many areas. China became the world's second largest economy with \$ 8.227 trillion in terms of PPP (purchasing power parity) in 2012. It is world's largest trading economy and making a flash it has overtook not merely developing economies but developed and trade oriented economies like Germany, France, United Kingdom (UK), the United States of America (USA), Canada and Japan in merchandise export and became the largest exporter of the world and second largest importer after the USA. It seems that china has been becoming the final destination for the investors from whole over the world. China emerged as a largest foreign exchange holder with \$ 3820 billion which is approximately 26 times more than the USA.

REVIEW OF LITERATURE

A number of studies have been done for understanding the growth phenomenon of China. Some selective studies have been reviewed here. According to Lugauer and Mark (2013) saving rate in China is very high which played a major role in capital accumulation which is the main driver of China's economic growth. Guo and Diaye (2009) tried to examine that whether trade oriented growth of Chinese economy will be sustainable in medium and long run. Montalvo and Ravallion (2009) examined that whether pattern of China's growth does matter in the poverty reduction of China. They found that China achieved great success in poverty reduction through economic growth, but this happened despite the unevenness in its sectoral pattern of growth. Although primary sector, mainly agriculture played a great role in 1980s. Tuan, Ng and Zhao (2009) emphasized on the role of foreign direct investment (FDI), research and development (R&D) and human capital on economic growth of China in the post-reform era, especially focusing on Pearl River Delta (PRD) and Yangtze River Delta (YRD) region of China. Yongding (2008) tried to evaluate the impact of global economic slowdown of 2008 on the economic performance and policy responses of China.

OBJECTIVE

The present paper is an attempt to understand the growth strategy of China using share of components of GDP and their growth rates.

RESEARCH METHODOLOGY

Annual time series data on macroeconomic aggregates like Gross Domestic Product (GDP), House Hold Consumption Expenditure (HHCE denoted by C), Government General Final Consumption Expenditure (GGFCE denoted by G), Gross Capital Formation (GCF denoted by I), Exports of Goods and Services (denoted by X) and Imports of goods and services (denoted by M) have been sourced from United Nations Statistics Division (UNSD) for the period of forty three years from 1970 to 2012 at constant prices with base year 2005.

Since C, I, G, X and M are not the cause variables but are constituents of the GDP therefore, it is not possible to use the Granger Causality method to identify the leading variable of GDP. Hence, in the present study, first we have taken the time residuals of the macroeconomic aggregates GDP, C, G, I, X and M using following equation:

$$\ln Y_t = \alpha_0 + \alpha_1 T + U_t \dots \dots \dots (i)$$

Where U_t is the residual of $\ln Y_t$, further the residual (GDP_r) of GDP has been regressed upon the residuals (C_r, G_r, I_r, X_r, and M_r) of C, G, I, X and M. The implicit assumption is that the all constituents of GDP and GDP itself are functions of time as well. Therefore, if we isolate the effect of time from the original variables, it is possible to determine which variable is leading growth in GDP. The following function has been used for analysis:

$$GDP_r = \beta_1 C_r + \beta_2 G_r + \beta_3 I_r + \beta_4 M_r + \beta_5 X_r \dots \dots \dots (ii)$$

RESULTS AND ANALYSIS

The Table 1 shows the regression results of logarithmic values of GDP, C, I, X, and M with T (time) which are highly significant as indicated by F, t-ratio and R^2 , Adj R^2 values.

TABLE 1: REGRESSION RESULTS OF MACROECONOMIC AGGREGATES WITH TIME (1970-2012)

Dependent Variable	Explanatory Variables	α Coefficients	t-ratios	F[df]	R^2	Adj R^2
ln GDP	α_0	-153.17*	-77.96			
	α_1 (time)	0.0905*	91.80	8428.35[1,41]	0.995	0.995
ln C	α_0	-132.81*	-57.05			
	α_1 (time)	0.0799*	68.40	4679.75[1,41]	0.991	0.991
ln I	α_0	-156.796*	-48.21			
	α_1 (time)	0.09195*	56.289	3168.478[1,41]	.987	.987
ln G	α_0	-163.108*	-74.14			
	α_1 (time)	0.09459*	85.599	7327.105[1,41]	.994	.994
ln X	α_0	-263.373*	-73.79			
	α_1 (time)	0.145*	80.863	6538.881[1,41]	.994	.994
ln M	α_0	-255.517*	-74.07			
	α_1 (time)	0.141*	81.372	6621.332[1,41]	.994	.994

Source: estimated by the authors

*indicates 1 % level of significance. Figures in parentheses are degree of freedom.

The residuals of GDP, C, I, G, X and M have been computed using the α_i coefficients given in Table 1. Although, the coefficients estimated in this way may be biased due to presence of auto-correlation but these can still fulfill our purpose as we want to have significantly large residuals.

The Table 2 shows the regression results of the Equation (ii) for period 1971 to 1989. It is clear that maximum increase in GDP, has been contributed by the consumption sector (β_1 is 0.511). The second biggest contributor to GDP has been investment represented by GCF ($\beta_3=0.487$). The exports had also played a significant but small role ($\beta_5=0.155$) during this period (1971-89). It can be concluded that government expenditure has not been a significant cause for increase in GDP during this period.

TABLE 2: REGRESSION OF RESIDUAL OF GDP ON ITS COMPONENTS (1971-1989)

Explanatory Variables	β_s	t-ratio	F [df]	R^2	Adj R^2	DW	Std Err.
Model			79.521[5,16]	0.961	0.949	1.474	
C_r	0.511*	6.688					0.076
G_r	-0.0262	-0.282					.093
I_r	0.487*	10.589					0.046
M_r	-0.154*	-2.965					0.052
X_r	0.155**	2.766					0.056

Source: estimated by the authors

*indicates 1 % level of significance. **indicates 5 % level of significance.

During this period, the average share of HHCE was 49.82 percent (see Table 5) growing at a rate of 7.65 percent per annum (see Table 6). Although, the government expenditure was increasing at a higher growth rate of 9.82 percent than the consumption but due to its small base (12.44 percent share of GDP) its incremental contribution to GDP has been insignificant. Whereas, the share of investment in GDP at 37.72 percent with obviously a bigger base and a higher growth rate of 7.76 percent had a significant impact on incremental GDP. During this period, the growth rate of imports (17.34 percent) was higher than the growth rate of exports (16.4 percent).

This analysis leads us to the conclusion that from 1971 to 1989 China has followed an investment-led growth strategy. Chinese economic reforms have been made in many phases. Deng started economic reforms from decollectivization of agriculture for making China self-reliant in food supply and preventing the reiteration of 1959 disaster. After that, reforms were paced ahead in industrial sector and private businesses were allowed to run their own units and prices flexibility was increased. In 1980, many special economic zones were established which started attracting the foreign investment. Small scale privatization of unviable state enterprises came in existence after decentralization of power. China felt the importance of outside world to be integrated and applied for the membership of GATT in 1986. Under the policy of opening up to the outside world, exports, imports, and foreign capital began playing an important role in promoting economic development. Foreign currency earned by exports was used to fund domestic development projects and to purchase advanced foreign technology and management expertise. Imports of capital goods and industrial supplies and foreign loans and investment were used to improve the infrastructure of immense priority areas like energy, transportation and telecommunications and to develop and modernize the machine-building and electronics industries. To earn more foreign currency and to conserve foreign exchange reserves, foreign capital was also used to expand production of export commodities, such as textiles, and of import substitutes, such as consumer goods. China continuously is increasing its foreign exchange reserve and earned number one position in the world in 2013 with largest stock of forex. It is visible in Figure 1, after becoming the member of WTO, a great surge has been observed in its forex.

The Table 3 shows the results of Equation (ii) for period 1990 to 2012. All the β coefficients were found highly significant. The marginal contribution of exports to the GDP has significantly increased. In the earlier phase 1 percent increase in exports was causing 0.155 percent increase in GDP but in the later phase every 1 percent increase in export is leading to 0.25 percent in GDP. China has enjoyed very high export growth rates 18 percent and 13.36 percent during 1989-90 to 1998-99 and 2000-01 to 2011-12.

TABLE 3: REGRESSION OF RESIDUAL OF GDP ON ITS COMPONENTS (1990-2012)

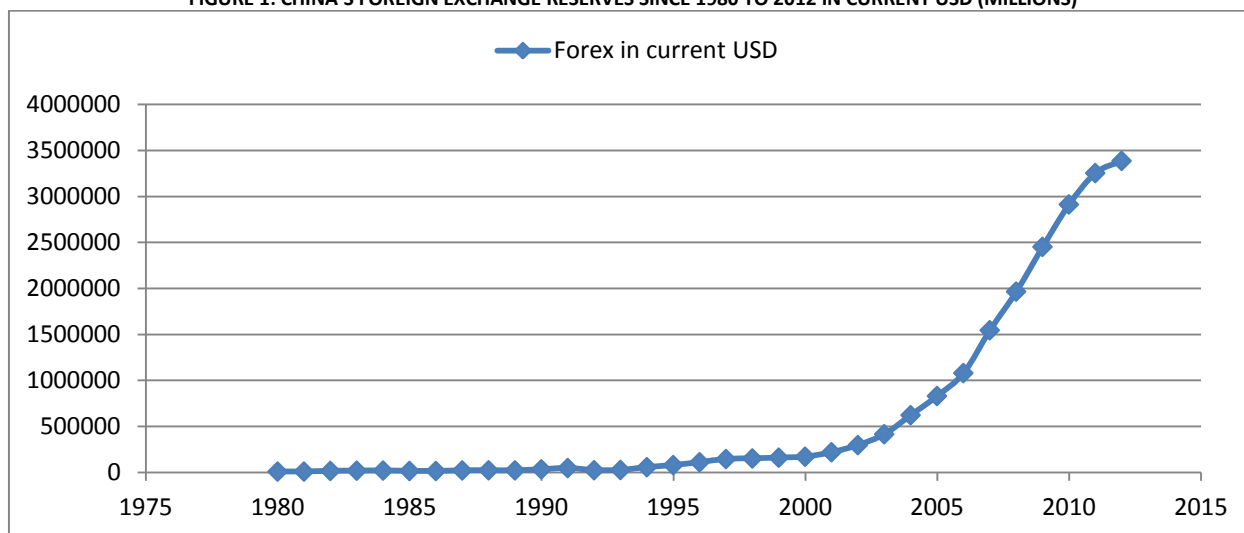
Independent Variables	β_s	t-ratio	F [df]	R^2	Adj R^2	DW	Std Err.
Model			233.876[5,17]	0.986	0.981	1.055	
C_r	0.339*	6.215					0.055
G_r	0.259*	6.073					0.043
I_r	0.421*	26.872					0.016
M_r	-0.197*	-8.617					0.023
X_r	0.250*	11.594					0.022

Source: estimated by the authors

*indicates 1 % level of significance.

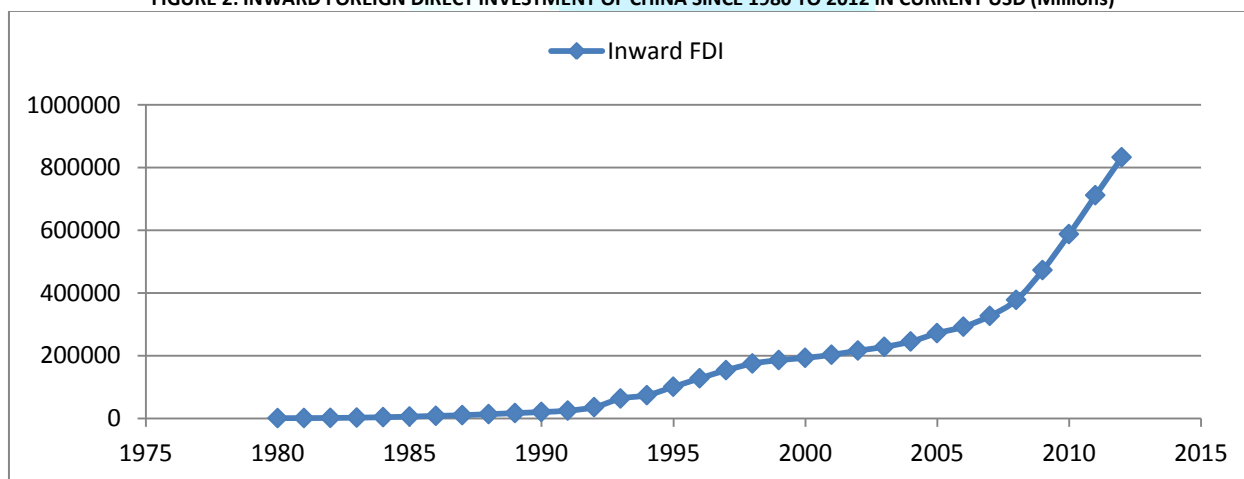
Constitutently having a favorable balance of trade except, the years 1979, 1985, 1986, 1989, 1993 and 1996 by 2012 China has been accumulating foreign exchange reserves and a great surge has been noticed after 2001 as shown in figure 1 and it attained no. one position in the world surpassing all the countries in the world with \$ 3.820 trillion in 2013.

FIGURE 1: CHINA'S FOREIGN EXCHANGE RESERVES SINCE 1980 TO 2012 IN CURRENT USD (MILLIONS)

Source: World Bank (World Bank website: www.data.worldbank.org)

Despite of this China took many non-economic strong steps like population control, toward economic development. Mao's belief that more population empowers the country gave birth to a problem of population explosion in later stage due to improvement in health facilities in China. Many policies were implemented for family planning by the government like *wan-xi-shao* (later marriage, longer spacing between children and fewer children in total), Two-child but wait policy and finally One-child policy in 1980 (Naughton 2007) which helped china in improving living standard due to increase in per capita GDP. China's per-capita income which was US \$193 in 1980 has been increasing continuously and reached US \$ 6091 in 2012 (World Bank). With high per capita income and number 1 position in foreign exchange reserves in the world, China has opened its economy for imports also. Average growth rate of imports has been higher than that of the exports (13.36 percent). China is continuously investing heavily and is focusing on GCF as evident from high investment elasticity of income (0.42 percent, see Table 3) and 42.18 percent share of investment in GDP with 12 percent of growth rate (see Table 6). It seems that China has been becoming ultimate choice for the investors from all over the world. It can be observed from figure 2 that inflow of FDI toward China has been increasing continuously specially a great surge after 1990.

FIGURE 2: INWARD FOREIGN DIRECT INVESTMENT OF CHINA SINCE 1980 TO 2012 IN CURRENT USD (Millions)

Source: UNCTAD (UNCTAD website: [www.http://unctadstat.unctad.org](http://unctadstat.unctad.org))

Once in 2002, China has become world's number one foreign capital recipient surpassing the USA also (Wu 2004). In 2013 it was again competing neck to neck to surpass the USA. With inflows to China at an estimated US\$127 billion – including both financial and non-financial sectors – the country again ranked second in the world, closing the gap with the United States to some US\$32 billion (UNCTAD).

TABLE 4: REGRESSION OF RESIDUAL OF GDP ON ITS COMPONENTS (1970-2012)

Independent Variables	β_s	T(sig.)	F [df]	R^2	Adj R^2	DW	Standard Error
			152 [5,38]	0.952	0.946	1.257	
C res.	0.468*	8.912					0.053
G res.	0.0848	1.402					0.060
I res.	0.427*	17.262					0.025
M res.	-0.188*	-5.583					0.034
X res.	0.221*	6.940					0.032

Source: estimated by the authors

*indicates 1 % level of significance. **indicates 5 % level of significance.

Another arm in arsenal of China's growth strategy which has emerged is government expenditure. A one percent increase in government expenditure leads to 0.259 percent increase in GDP. This coefficient was insignificant in earlier phase (see Table 2). It can be seen from Table 4 which is showing the results of all observations (from 1970 to 2012), that China has developed the flexibility to use any component C, G, I, X and M to expand its GDP.

TABLE 5: AVERAGE SHARES OF MAJOR COMPONENTS OF GDP OF CHINA

Period	C	G	I
1970-71 to 1988-89	0.4982	0.1244	0.3772
1989-90 to 1998-99	0.4620	0.1443	0.3772
1999-2000 to 2011-12	0.3894	0.1415	0.4218

Source: Calculations based on United Nations Statistics Division (UNSD) statistics.

TABLE 6: AVERAGE GROWTH RATES OF COMPONENTS OF GDP OF CHINA

Period	C	G	I	X	M	GDP
1970-71 to 1988-89	0.0765	0.0982	0.0776	0.1640	0.1734	0.0763
1989-90 to 1998-99	0.0876	0.1112	0.1053	0.1800	0.1551	0.1016
1999-2000 to 2011-12	0.0832	0.0971	0.1212	0.1336	0.1428	0.1001

Source: Calculations based on United Nations Statistics Division (UNSD) statistics.

DISCUSSION

China has demonstrated that growth can be harnessed by controlling the behavior of macroeconomic aggregates. It has kept suppressed the consumption of its people for a long time through low wages. This has helped the China to accumulate huge surplus in the form of accumulated capital and a strong infrastructural base. The simultaneous investment in health and education to improve the social infrastructure has made it possible to shift large population from primary to secondary sector. Good infrastructure, low wages, availability of skilled labor and cheap capital made China a competitive manufacturing export hub. A relatively stable and fixed exchange rate has been the main cause of increasing export earnings and accumulating foreign exchange earnings. The export earnings increase the foreign exchange reserves which improves the credit rating among foreign investors that results into higher foreign direct investment. Now China is in a position to expand its GDP by increasing any of its components. It can be concluded that growth strategy of China has been mainly investment led. Now Chinese economy in transition phase, transforming itself from a factor driven to innovation driven, one.

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BUYING PATTERNS OF CONSUMER DURABLES GOODS WITH REFERENCE TO SELECTED ORGANIZED AND UNORGANIZED RETAIL OUTLETS IN CHENNAI CITY

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ABSTRACT

Present paper is a part of the doctoral research study entitled "buying patterns of consumer durables goods with reference to selected organized and unorganized retail outlets in Chennai city". The paper discusses various studies undertaken with respect to buying patterns of organized and unorganized retail stores in Chennai. Aspects like buying patterns of consumer durable goods, stores attributes, consumer behaviour, service quality, customer satisfaction, Indian retail market etc. are included in the paper. Various studies done by other researchers and experts are analyzed to include common aspects of organized Vs unorganized retailing. It is basically aimed at to prepare a summarized report on the study of related literature regarding the topic. undertaken with the common aspects of retail sectors in Chennai city. It is hoped that the paper may act as a reference source for the researchers and the professionals. The study shows customers buying pattern of consumer durables goods with reference to selected organized and unorganized retail outlets in Chennai city.

KEYWORDS

buying patterns, consumer durable goods, stores attributes, organized and unorganized retail stores, consumer behaviour, service quality, customer satisfaction.

INTRODUCTION

The retail industry is divided into two: organized retailing & un-organized retailing; **Organized retailing** refers to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc. These include the corporate-backed supermarkets and retail chains, and also the privately owned large retail businesses. Organised retail is still in the stages of finding its feet in India even now. Though organised trade makes up over 70- 80% of total trade in developed economies, India's figure is low even in comparison with other Asian developing economies like China, Thailand, South Korea and Philippines, all of whom have figures hovering around the 20-25% mark. **Unorganized retailing**, on the other hand, refers to the organized retail formats of low-cost. for example, the local kirana shops, owner manned general stores, paan/beedi shops, convenience stores, hand cart and pavement vendors, etc. Part of unorganized sector in Indian retail is as follows:

1) Unorganized retailing is by far the prevalent form of trade in India constituting 98% of total trade, while organised trade accounts only for the remaining 2%. Estimates vary widely about the true size of the retail business in India. AT Kearney estimated it to be Rs. 4,00,000 crores and poised to double in 2013.

2) On the other hand, if one used the Government's figures the retail trade in 2002-03 amounted to Rs. 3,82,000 crores. One thing all consultants are agreed upon is that the total size of the corporate owned retail business was Rs. 15,000 crores in 1999 and poised to grow to Rs.65,000 crores by 2013 and keep growing at a rate of 40% per annum.

Organized retailing is spreading and making its presence felt in different parts of the country. The trend in grocery retailing, however, has been slightly different with a growth concentration in the South. Though there were traditional family owned retail chains in South India such as Nilgiri's as early as 1904, the retail revolution happened with various major business houses foraying into the starting of chains of food retail outlets in South India with focus on Chennai, Hyderabad and Bangalore markets, preliminarily. In the Indian context, a countrywide chain in food retailing is yet to be established as lots of Supply Chain issues need to be answered due to the vast expanse of the country and also diverse cultures that are present.

✚ Unorganized market: Rs. 583,000 crores

✚ Organized market: Rs.5, 000 crores 5X growth in organized retailing between 2000-2005 Over 4,000 new modern Outlets in the last 3 years Over 5,000,000 sq. ft. of mall space under development

OBJECTIVES

1. To identify the buying patterns of consumers for consumer durable goods towards selected organized and unorganized retail stores.
2. To examine the stores attributes and shopping preference of organized and unorganized retail outlets.
3. To analyze the factors influencing the purchase decision of consumer durable goods.
4. To analysis the brand preference of consumers for consumer durable goods.
5. To analysis the consumer satisfaction and entertainment of selected organized and unorganized retail shops.

STATEMENT OF THE RESEARCH PROBLEM

This paper is an attempt to find out the consumer buying patterns of consumer durable goods towards organized retailing like malls, shopping complexes and unorganized retail formats.

A Research On "Buying Patterns Of Consumer Durables Goods With Reference To Selected Organized And Unorganized Retail Outlets In Chennai City"

Retail industry in India, both form of organized and unorganized retail format are enjoyed high growth in the 30 decades so the trends appears to continue further. This trend of growth and the strengthen of organized and unorganized retail activity in India is more attractive the target audience and also providing high potential of growth of the nation. Organized retail space in Chennai is expected to grow by 125 percent, from 10. Million sq. ft. and unorganized retail sectors capturing 1/3 rd portion of space occupied in Chennai. Organized retail industry has been talk of the business world with some big players like reliance-fresh Spencer's, life style pantaloons shoppers stop etc., so the business getting growth with result of consumers support, buying pattern changing consumer taste, brand preference of consumers, attractive stores image. consumer is the king and hence it is the consumer who determines what a business is therefore sound marketing plan was started with a careful analysis of the habits, attitudes motives and needs of consumers all behavioral activities termed as "Buying Patterns" /Behaviour "This research aims to find out the consumer buying behavior of both sectors of retail in Chennai city.

RESEARCH METHODOLOGY

As this study is of descriptive type, the primary data has been collected through Questionnaire. Data Type : Data type collected for analysis is Primary i.e. data has been observed and recorded by the researchers for the first time to their knowledge. Data collected through journals, newspapers & internet is Secondary type.

SCOPE OF THE STUDY

The scope of the study involved getting knowledge about the retail industry. The major part of the study focused on understanding the buying behavior and patterns of customers. My approach was to get a deep insight into the sector through a study which included a comprehensive analysis of the following:

- ✚ Present Indian retail scenario and Chennai current retail scenario
- ✚ Retail formats in Chennai city
- ✚ Consumer durable goods purchase patterns
- ✚ Retail stores attributes attracted as customers
- ✚ Emerging trends in the retail sector

AREA PROFILE

Chennai is the fourth largest city in India by area and the capital city of Tamil Nadu. The city's focus on the manufacturing sector has led to strong infrastructure development in the city. Good intra-city connectivity and presence of an efficient air, road and rail network across regions have added to the attractiveness of the city. The city also has a high urbanization rate reflecting equitable development and growth in the region. The retail development in Chennai which had stagnated over the past couple of years is expected to witness steady growth in the future. Organized retail in the city, by way of malls, developed at a much slower rate as compared to other metros of the country. Although Chennai is considered to be one of the pioneers in organized retail, with Spencer Plaza being the first mall in the south launched in 2004, it has yet to take off in a big way. As of today there are just three operational malls in the city. The reason for the lack of mall development is because of the consumer buying pattern which is more value driven. Over the past year, it has been observed that the organized retail market has moved from being developer dominated to retailer dominated.

SOME POPULAR RETAIL STORES IN CHENNAI

✚ BIG BAZAAR	✚ SPENCERS
✚ LIFESTYLE	✚ RELIANCE
✚ MARKS & SPENCER	✚ MORE...
✚ PANTALOONS	✚ SUBHIKSHA
✚ SHOPPER'S STOP	✚ VISHAL MEGA MART
✚ WESTSIDE	✚ 6 TEN RETAIL STORE

REVIEW OF LITERATURE

A literature review is a description of the literature relevant to a particular field or topic. This is often written as part of a thesis proposal, or at the commencement of a thesis. A critical literature review is a critical assessment of the relevant literature. Literature' covers everything relevant that is written on a topic: books, journal articles, newspaper articles, historical records, government reports, theses and dissertations, etc. The important word is 'relevant'. A literature review gives an overview of the field of inquiry: what has already been said on the topic, by the key writers. It also gives an idea about the prevailing theories and hypotheses. The review also specifies what questions are being asked, and what methodologies and methods are appropriate and useful.

A critical literature review shows how prevailing ideas fit into the thesis and how the thesis agrees or differs from them. Human being are with full of curiosity and this draws them towards finding the facts. Knowing the facts requires the researcher to understand and get in-depth knowledge of the topic. The selection of the topic was on the basis of the current scenario in the society. After selecting the topic the researcher tried to conduct a complete study of the available literature to know the past, present scenario and also to understand the future trend. The researcher in order to have a convenient study and better understanding of the facts has classified literature review under the following heads:

- Review of literature relating to organized and unorganized retailing.
- Review of literature relating consumer behavior.
- Review of literature relating consumer behavior in retail marketing.
- Conclusion and research gap.

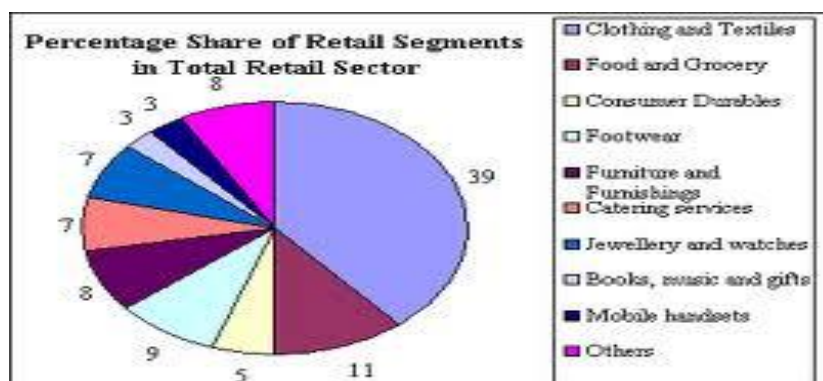
REVIEW OF LITERATURE RELATING TO ORGANIZED AND UNORGANIZED RETAILING

Kearney¹ explained that they have accelerated the infiltration of large scale modern trade into the Indian market. The insufficient physical and organizational structures and facilities could temporarily interrupt the progress of the organized sector. As a result there is a characteristic decline in the accessibility of various services in the market and transition in the small scale business which are new to the industry. The outlook of the conventional Indian shoppers has been altered by these factors.

Kumar² explained that in India, next to agricultural field, most of the individuals are employed in the retail sector. Around forty million individuals are involved in retailing. It is also found that among them 50,000 people have been working in well organized retail industries. He also defined well- organized retail industry as a —large- scale chain stores which are corporatized, apply modern-management techniques . He also explained that the community based private sellers fall under the group of conventional retail sector. Organized retail sector mostly consists of superstores and hyper marts. These are found to be common in the urbanized nations.

Loudon and Della³ identified that the function of several variables involve the customer's motive for store choices. These determinants include factors like store design, store personnel, advertising and sale promotion, merchandise assortment, physical facilities, customer services and clientele (social-class membership) which have a larger impact on the store choice.

SEGMENTATION OF ORGANIZED RETAIL SECTOR



CLASSIFICATION OF INDIAN RETAIL SECTOR

FOOD RETAILERS: There are large number and variety of retailers in the food-retailing sector. Traditional types of retailers, who operate small single-outlet businesses mainly using family labor, dominate this sector. In comparison, super markets account for a small proportion of food sales in India. However the growth rate of super market sales has been significant in recent years because greater numbers of higher income Indians prefer to shop at super markets due to higher standards of hygiene and attractive ambience.

HEALTH & BEAUTY PRODUCTS: With growth in income levels, Indians have started spending more on health and beauty products. Here also small, single-outlet retailers dominate the market. However in recent years, a few retail chains specializing in these products have come into the market. Although these retail chains account for only a small share of the total market, their business is expected to grow significantly in the future due to the growing quality consciousness of buyers for these products.

CLOTHING & FOOTWEAR: Numerous clothing and footwear shops in shopping centers and markets operate all over India. Traditional outlets stock a limited range of cheap and popular items; in contrast, modern clothing and footwear stores have modern products and attractive displays to lure customers. However, with rapid urbanization, and changing patterns of consumer tastes and preferences, it is unlikely that the traditional outlets will survive the test of time.

HOME FURNITURE & HOUSEHOLD GOODS: Small retailers again dominate this sector. Despite the large size of this market, very few large and modern retailers have established specialized stores for these products. However there is considerable potential for the entry or expansion of specialized retail chains in the country.

DURABLE GOODS: The Indian durable goods sector has seen the entry of a large number of foreign companies during the post liberalization period. A greater variety of consumer electronic items and household appliances became available to the Indian customer. Intense competition among companies to sell their brands provided a strong impetus to the growth for retailers doing business in this sector.

LEISURE & PERSONAL GOODS: Increasing household incomes due to better economic opportunities have encouraged consumer expenditure on leisure and personal goods in the country. There are specialized retailers for each category of products (books, music products, etc.) in this sector. Another prominent feature of this sector is popularity of franchising agreements between established manufacturers and retailers.

CONSUMER SHOPPING BEHAVIOR

Shopping, buying and utilizing are three activities which constitute the consumer behavior in a holistic manner (Tauber, 1972). Myriad number of literatures is available which have identified various dimensions and concepts of customers' buying and consumption behavior. However, very few literatures are available which have described about the various constructs of shopping behavior and even fewer numbers of researchers have focused on Indian Consumers. According to Assael (1987), shopping behavior is the most unique for behavior which the consumers exhibit. Gifts, clothing, groceries, gifts and household items are some of the most common type of shopping which consumers indulge in a highly frequent manner. But according to Dholakia (1999), occasion and motives are also some crucial points which influence the consumers shopping behavior. For example, for some consumers, shopping is all about getting the best deal out of bargaining, for some (especially teenagers or the young crowd) shopping is a means of getting acquainted and interact more with others in a social context and for some it is a way of breaking out from the regular monotonous professional and personal routine (Reid and Brown, 1996).

It is also possible, that the motives behind two consumers shopping at the same store could be same or different. Same motives may arise as when the customers look for convenience, shopping experience etc, whereas motives may vary as a result of compulsion or by free choice. Compulsion shopping happens when the customer is forced to indulge in shopping and for him/her it could be a great deal of burden, in this case he/she will try to finish off the work in minimum time that too with minimum effort. While for the other customer who sees shopping as a means of enjoyment, may consider shopping as a form of sport, in this case he/she will not mind sparing extra time and effort while searching and evaluating various alternatives available to him.

The study done by Underhill (1999) revealed that, shopping is very distinctive in nature, its more to just purchasing what one wants but it also includes the customer's acceptance of the product, brand or stores as well, using multiple senses like- seeing, smelling, tasting, hearing and even tasting (at times).

REVIEW OF LITERATURE RELATING CONSUMER BEHAVIOR IN RETAIL MARKETING

Arif and Kaneez² in their book 'Retail Management' explained retailing as a process that involves identifying target market i.e. customers interpreting needs of target markets, developing good assortments of merchandise presenting them in an effective manner so that consumer can find it easy and attractive to buy. Thus, from the author's point of view retailing differs from marketing in the sense that it refers only to those activities which are related to marketing of goods and services to final consumers for personal/familiar household use. Whereas, marketing we refer to as the process of planning and execution of conception, pricing, promotion, distribution of ideas/goods/services to create exchanges that certify individual/organizational objectives. Retailing happens to be a part of overall marketing process.

The authors have further commented that retailing is one of the most important industries in any country enjoying and employing major share of workforce, selling whether in a store or at a door step require many peoples. According to the authors the person who runs the retail shop will not be the ultimate or final or end sale to the consumer i.e. end users.

Retail sector as noticed by the author has an increasing potential and therefore it has become a dominant marketing activity. It accounts for impressive growth of gross domestic product, attracts employment, develops overall consumer satisfaction, creates needs and demands, and thus enhances economic activity. The economy can be made more consumption based only through retail activity and therefore from the author's point of view, there are a large no. of retail outlets that are required not only to satisfy the existing demands of existing consumers but also better demand for potential consumers.

Goldman⁵ explained that retail format has the ability to recognize the capacities of the sellers. It could make the company to earn return on investments higher than the cost of investments. It acts as a driver which attracts the shoppers. There is an evolution in the retail format of developing countries which place themselves competitively in national and international level. From the year 1990, there has been a revolution in Indian retail format.

Anand and Sinha⁶ reported that though there is an extreme transition in Indian retail format, only five (5 percent) percentage of overall retail market has been occupied by organized retail sector. Open market, sandy, street shops and grocery store are the major segments of the retail market in India. Further they have

also explained that the customers' priorities are being changed with respect to the availability of the retail formats. So it is difficult to predict the attitude of the shoppers. As an example, the customers may visit grocery shop either for bulk or small purchase.

FINDINGS OF THE RESEARCH REVIEW

The researcher has reviewed many articles and identified various contributions of research findings related to consumer behavior, organized and unorganized retail stores and consumer shopping behavior, buying of patterns consumer behavior etc.,

1. There is a need to characterize the retail environment by identifying consumers' emotions and determining if they are managerially relevant. This research highlights two studies that have examined the result of environmental characteristics of stores and the ultimate impact on in-store emotions.
2. Dono-van and Rossiter and Ridgway, Bloch and Nelson identified that the characteristics of the store includes both the atmosphere and facility infrastructure including music, layout, color, space, lighting and design. Further, the other factors involved include controllable characteristics of the retail environment which may also affect the in-store emotions (e.g, product assortment, sales help, etc.). Further it is identified that the influencing consumer's emotions require additional work which has to be carried out to recognize the variables in the retail context.
3. Earlier research in this field has identified that store characteristics affect store evaluations and/or choices along with a few emotions which mediate these effects. While some in-store characteristics may influence the store attitudes directly, certain others may do so through their meditational control on emotions. Hence understanding the store characteristics which have direct vs. an emotional route towards store attitudes would be useful.
4. Smith and Ellsworth¹⁷⁸ analyzed the present studies on emotions and suggested that a retail framework have used standard lists of emotions which will be improved in a manner that one can study human emotions regularly. As these lists are useful and potentially comprehensive, they may over represent emotions that are not an essential element of the retail context (e.g., pity), and may also under represent the emotions (e.g., frustration). A preferred strategy in measuring the emotions is to value the emotions that are mostly related with the domain of inquiry. Hence, mounting the list of emotional experiences adapted the retail context (vs. general human emotions) may be desirable.
5. Myers and Lumbers⁷ suggested that the younger consumer groups are attracted towards shopping malls. When compared to older consumer groups. The shopping centers shopping values are often affected due to consumer shopping orientations, social influences, and personal values. In accordance to the age, the behavior of the consumer towards shopping varies.
6. Barak⁸ identified that the shopping centers are focused towards the section of younger population primarily because they are more brand aware. The shopping values and behavior of consumers are determined based on various segments of consumer population. For instance, the shopping behavior of older consumers focuses on convenience and leisure while the younger consumers focus towards seeking entertainment.
7. Sit⁹ identified that entertainment is as essential to the shopping centers since it forms an exciting shopping experience. The raison d'être differs not only with demographics but also with the personality types. The research implies different factors for consumers' preferences towards the shopping centers as it may be associated to the behavior of the search variety or behavior to look for proximity and lower the in-store distance while shopping. In order to identify and present effective marketing strategies, it is crucial for retailers in shopping malls to involve suitable segmentation approaches for targeting consumers.
8. Shim, Eastlick and Lotz¹⁰ presented antecedents related to consumers decisions related to visiting a store or shopping center. Numerous variables have appeared with antecedents to repatronage intention, such as
 - The mood state of shoppers which plays a very important role during shopping.
 - Income of consumers.
 - Shopping centre atmospherics.
 - Location choices within a shopping centre.
 - Perception and risk associated with a particular store.
 - Type of store.
 - The match between shoppers' self-concept and their attitude toward the store.
 - Affective state of shoppers.
 - Shopping centre shopping frequency.

Chebat and Michon¹¹ identified that managers and retailers recognize the positive impact of retail atmospheric on shopping behavior. The loyalty of a consumer is improved based on the shopper's commitment to a given shopping center. The researchers reported that shopper's commitment to a given shopping center is due to a resistance to change tendency depending on the extent to which (1) they are positively sensitive of the shopping center characteristics, and (2) they experience self congruity, which is in order linked to the shopper's perceptions and evaluations of shopping center image dimensions.

Dawson¹² proposed that few researchers have established the choice of a shopping center that is reliant on convenience and economic attributes, such as the presence of services (e.g., banks and restaurants), recreational attributes (e.g., fashionability, variety of stores) and accessibility. He identified that research in this area suggests the presentation of the decision to use shopping centers may stem from distance and travel time, cost of shopping to the consumer, characteristics of the shopping area, and the size of shopping area.

CONCLUSION AND RESEARCH GAP

Review if literature was an exhaustive task which helped the researcher to get an insight of retail sector not only in India but also in abroad. The researcher reviewed several books devoted to the conceptual understanding to retailing and the conceptualities related to marketing. The reading has helped the researcher to get an in-depth knowledge and understanding about retail marketing management.

Over the past several decades, modern retailing has become increasingly global in scope. The term globalization of retailing encompasses many interrelated developments such as (1) major retailers based on mature markets establishing a market presence in countries in different stages of economic development, (2) the supply chain undergirding the operations of retailers becoming increasingly global in scope, and (3) the diffusion of retailing innovations in various parts of the world. By and large, the retail market environment in numerous countries worldwide has been subject to the influence of globalization forces. The influence of these globalization forces is evident with regard to various aspects of retailing such as the retailing supply chain, product assortment, store format, and branding.

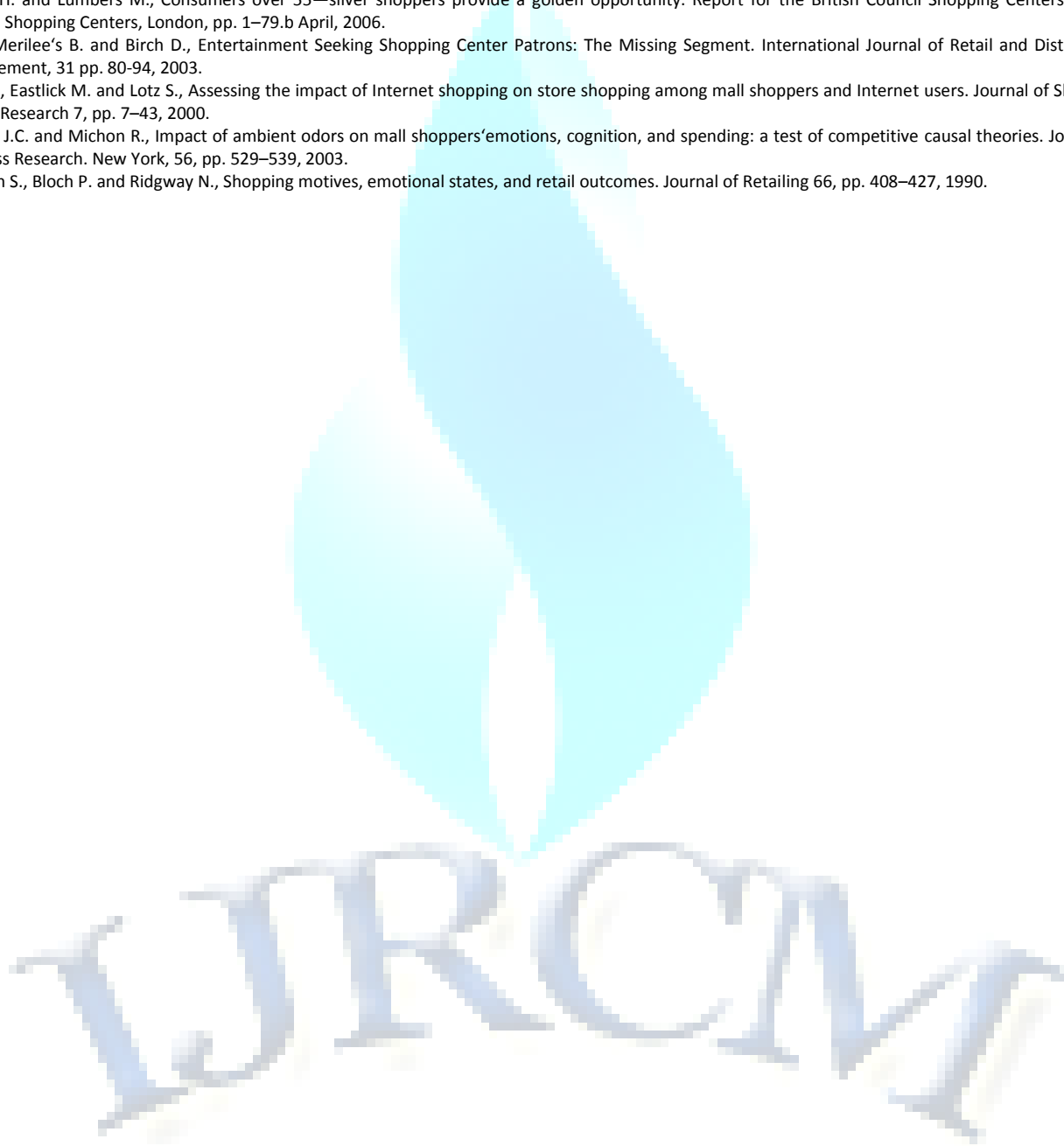
THE RESEARCHER WITH THE ABOVE REVIEW FINALLY HAS DRAWN FOLLOWING CONCLUSIONS

1. At global scenario, there is a growing awareness regarding growth patterns of retail formats.
2. Most of the authors are concentrating on understanding consumers responses to different retail formats and marketing strategies.
3. Studies are being conducted to analyze and explain marketing strategies and trends of organized retailers.
4. The researchers are trying to identify the factors that are responsible for changes in approaches of global retail players towards consumers and advancement in developing countries.
5. In India, researches are being conducted to know about emergence of organized retailing and its impact on consumer behavior.
6. Many researchers are trying to find out implications of organized retailing on local and domestic players, socio-economic changes as they influence the economy and the social structure.
7. Researchers are also being conducted to identify implications of FDI on retailing in India as well as changes in the economic policies of government on retailing as well as marketing environment.

The researcher got insights into how the study needs to be conducted in the given scenario. The opinions, comments and work achieved by others lead the researcher to arrive at conceptual analysis.

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DISCRIMINATION OF MEMBERS ON THE DIFFERENT REASONS TO JOIN SELF HELP GROUPS: A STUDY IN SALEM DISTRICT, TAMILNADU

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ABSTRACT

The Self Help Groups played a vital role in empowering women in India. A silent revolution has been made by the Self Help Groups to uplift the socio-economic condition of women in Tamilnadu. Therefore, the researcher has made an attempt to analyse the reasons to join Self Help Groups by the members in Salem District of Tamil Nadu. Thus, the aim of this study is to find out how members are being discriminated by the different reasons to join Self Help Groups. The researcher has taken three independent variables like 'Marital Status', 'Family Type' and 'Educational Qualification' for the study. Five reasons to join Self Help Groups were focused in this study. The research conducted was descriptive in nature and the findings of this study would be beneficial to the policy makers and strategy formulators to improve the performance of Self Help Groups in the district.

KEYWORDS

Reasons to join Self Help Groups, Self Help Groups, Self Help Group Members.

JEL CODE

Z - Other Special Topics.

INTRODUCTION

In India, a silent revolution has been made by the Self Help Groups (SHGs) to uplift the socio-economic condition of women. The role of Self Help Groups in the area of empowering women in rural areas has been recognized in various parts of our country. Self Help Group (SHG) is an informal association of 10 - 20 women and they voluntarily join to do the business of saving and credit. They save whatever the amount they could save conveniently out of their earnings to contribute to a common fund and lend to their group members to meet their productive and emergent needs. This shows that Self Help Group members would join SHGs at least for one reason or other. Hence the researcher intended to study how the members are being discriminated with the different reasons to join Self Help Groups.

REVIEW OF LITERATURE

Murugan and Dharmalingam (2000) defined Self Help Group as a small economically homogeneous and affinity group of rural poor who agree to continue a common fund to be lent to its members as per group norms. Archana Singh (2002) illustrated that SHGs are informal groups, where members come together towards collective action for a common cause that is to meet their emergent economic needs without being dependent on outside help. Harper (2002) stated that SHGs in India are small, informal and homogenous groups of not more than twenty members each. The size of the group is kept at twenty members as any group larger than that would need to be registered under the Indian legal system which includes a whole range of regulatory constraints. Latha Krishnan et al. (2008) concluded in their study that through Self Help Groups, women are able to get hassle-free and timely loans to meet emergent needs. Bhatia and Bhatia (2000) with the help of few case studies reported that there has been a tremendous change in the living standards of the SHG members, in terms of ownership of assets, increase in savings and borrowing capacity, income-generating activities and income levels as well. Tanmoyee Banerjee (2009) concluded that the Self-Help Groups promoted the habit of savings among the group members. Dhavamani (2010) in a study found that the Self Help Group members mainly get the loan to educate their children, start business, to meet medical expenses, to meet marriage expenses, to redeem other loans, to maintain house expenses and meet festival expenses. The study concludes that the concept of SHG moulds women as responsible citizens of the country by achieving economic status. Manonmani and Prabhakaran (2011) in their study identified that, the members of Self Help Groups became economically independent and have contributed to their household income. Further, they observed that the purposes for which loans were obtained by the Self Help Group members were to start business, to educate their children, to meet medical expenses, marriage expenses, to maintain household expenditure, to redeem other loans and to meet festival expenses. Thus, they concluded that SHGs acted as a very powerful tool to develop the backward rural areas and to empower women economically.

IMPORTANCE OF THE STUDY

The present study has been carried out in Salem District of Tamilnadu to find out the reasons to join SHGs by the members. The study is likely to provide valuable information on the socio-economic characteristics of SHG members and reasons for which they joined the groups. The findings of the study would not only assist in motivating SHGs towards increased performance but also serve as guidelines in formulating further policies and programmes.

STATEMENT OF THE PROBLEM

The distinguishing feature of the Self Help Groups is creating socio-economic awareness among the members. The social awareness enables the members to pursue a better living. The economic awareness enables them to involve in taking decisions regarding their children's education, the investment of their family, managing the assets of their family and bringing up unity among their family members and others for a better living. This shows that, for some reason, or other they join Self Help Groups. Therefore, the researcher wanted to study the different reasons to join Self Help Groups by the members. Hence the researcher classified the reasons into five different categories like 'To earn for livelihood', 'To save for children', 'To get loan', 'To meet over emergency need' and 'To provide employment for others'. So, this paper examines how the SHG members are being discriminated by the above mentioned five reasons to join SHGs.

OBJECTIVE OF THE STUDY

The objective of the study is to study the different reasons to join Self Help Groups by the members in Salem District.

HYPOTHESES

The reasons to join the Self Help Groups is independent of the demographic variables Marital Status, Family Type and Educational Qualification of the members. Based on this, three hypotheses have been framed by the researcher as shown below:

H₁: Marital Status is a good predictor of Reasons to join SHGs.

H₂: Family Type is a good predictor of Reasons to join SHGs.

H₃: Educational Qualification is a good predictor of Reasons to join SHGs.

RESEARCH METHODOLOGY

The study is descriptive in nature and primary data have been collected through a field survey with the help of the questionnaire. The reasons to join Self Help Groups covers five statements like 'To earn for livelihood', 'To save for children', 'To get loan', 'To meet over emergency need' and 'To provide employment for others'. The sample size of the study was 390 respondents. The researcher has used simple random sampling for the study. The sample area is Salem district, Tamilnadu. The sample unit is the members of Self Help Groups in Salem District. The Discriminant Analysis has been done to analyse the collected data. Reliability and validity of the questionnaire were evaluated by the value of Cronbach's Alpha. Overall Alpha value for all the statements are considered high (0.963) and hence this instrument is considered to have high reliability and validity.

RESULTS AND DISCUSSION

With the help of discriminant analysis, the researcher would like to observe the factors like marital status, family type and educational qualification that discriminate the SHG members on the different reasons to join SHGs. Based on this, three hypotheses have been framed by the researcher as shown below:

H₁: Marital Status is a good predictor of Reasons to join SHGs.

H₂: Family Type is a good predictor of Reasons to join SHGs.

H₃: Educational Qualification is a good predictor of Reasons to join SHGs.

THE TABLE – 1 DISCLOSES THE OVERALL PREDICTIVE ACCURACY OF THE DISCRIMINANT FUNCTION (Hit ratio for cases in the analysis)

S. No.	Hit Ratio	Actual Group	NR	Predicted Group Membership for the reasons to join SHG				
				To earn for livelihood	To save for children	To get loan	To meet over emergency need	To provide employment for others
1	Respondents in the analysis	1	175	169 (96.6)	0 (.0)	6 (3.4)	0 (.0)	0 (.0)
		2	78	73 (93.6)	0 (.0)	5 (6.4)	0 (.0)	0 (.0)
		3	75	74 (98.7)	0 (.0)	1 (1.3)	0 (.0)	0 (.0)
		4	49	47 (95.9)	0 (.0)	2 (4.1)	0 (.0)	0 (.0)
		5	13	13 (100.0)	0 (.0)	0 (.0)	0 (.0)	0 (.0)
2	Cross Validation in the analysis	1	175	169 (96.6)	0 (.0)	6 (3.4)	0 (.0)	175 (100.0)
		2	78	73 (93.6)	0 (.0)	5 (6.4)	0 (.0)	78 (100.0)
		3	75	75 (100.0)	0 (.0)	0 (.0)	0 (.0)	75 (100.0)
		4	49	47 (95.9)	0 (.0)	2 (4.1)	0 (.0)	49 (100.0)
		5	13	13 (100.0)	0 (.0)	0 (.0)	0 (.0)	13 (100.0)

Source: Computed from Primary Data, NR: Number of Respondents

Percentage of original grouped respondents correctly classified: 43.6%

Percentage of cross validated grouped respondents correctly classified: 43.3%

* In Cross Validation, each respondent is classified by the functions derived from all respondents other than that respondent.

The hit ratio for respondents and the hit ratio for cross validation in the analysis have revealed that 43.6 percent of the respondents and 43.3 percent of the cross validation sample were classified correctly into the reasons to join SHGs. The hit ratio for the respondents highlighted that the reason 'To earn for livelihood' was classified with slightly better accuracy (96.6 per cent) than the reason 'to get loan' (1.3 per cent), than the reason 'to save for children' (0 per cent), than the reason 'to meet over emergency need' (0 per cent) than the reason 'to provide employment for others' (0 per cent) which was shown in the table - 1. This has been projected in the form of Territorial Map (Figure – 1). The Table - 2 gives the details about the symbols used in the Territorial Map.

TABLE – 2: SYMBOLS USED IN THE TERRITORIAL MAP

S. No	Symbol	Group	Label
1	1	1	To earn for livelihood
2	2	2	To save for children
3	3	3	To get loan
4	4	4	To meet over emergency need
5	5	5	To provide employment for others
6	*		Indicates a group centroid

Source: Computed from Primary Data

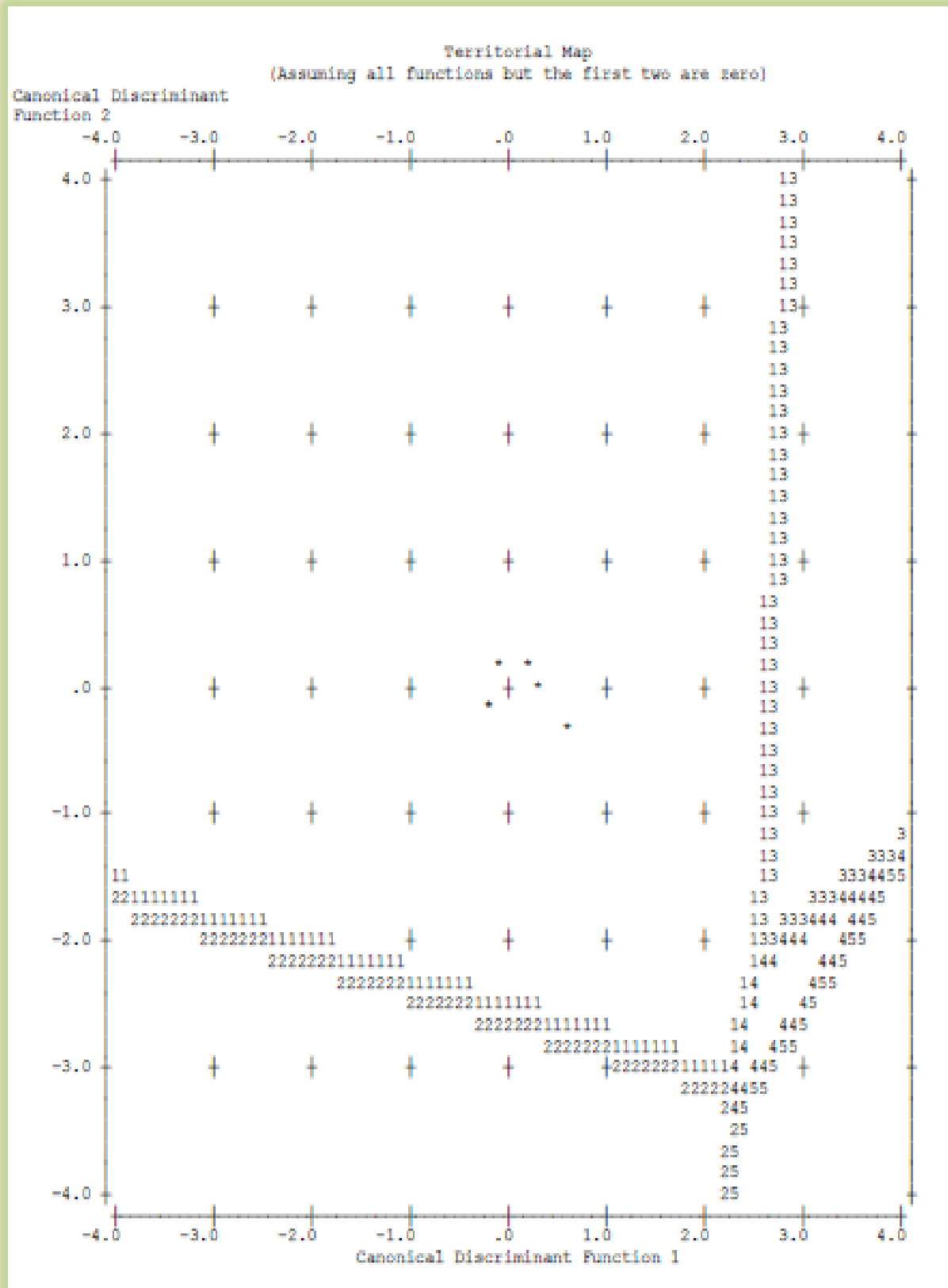
The Table - 3 indicates the value of Wilk's Lambda and the Statistical Inference. From the Wilk's Lambda table, we could understand that, since the p-value of the variable 'marital status' (0.009) is < 0.05, we accept H₁ in function 1 through 3. Since the p-values of variables 'family type' and 'educational qualification' (0.140 and 0.395) are > 0.05, these two variables do not hold good predictive power and we could not accept H₂ and H₃ in function 2 through 3 and function 3. However, these two hypotheses could be accepted under the function 1. Hence, the researcher found that the variable 'marital status' only has the good predictive power in function 1 through 3 and the variables 'family type' and 'educational qualification' have good predictive power in function 2 through 3 and in function 3.

TABLE – 3: WILKS' LAMBDA VALUE AND STATISTICAL INFERENCE

S. No	Particulars	Function 1 through 3	Function 2 through 3	Function 3
1	Wilks' Lambda	.933	.975	.995
2	Statistical Inference	p-value (0.009) < 0.05 Significant	p-value (0.140) > 0.05 Not Significant	p-value (0.395) > 0.05 Not Significant

Source: Computed from Primary Data

FIGURE – 1



The Table – 4 highlights the variance in the dependent variable accounted for by this model with the help of the values of Canonical Correlation and its square.

TABLE – 4: VALUES OF CANONICAL CORRELATION AND CANONICAL CORRELATION²

S. No	Particulars	Function 1	Function 2	Function 3
1	Canonical Correlation	.207	.142	.069
2	Canonical Correlation ²	4.28%	2.02%	0.48%

Source: Computed from Primary Data

From the Table - 4 with a canonical correlation of 0.207, 0.142 and 0.069, and the square of canonical correlation we could highlight that 4.28 per cent, 2.02 per cent and 0.48 per cent of the variance in the dependent variable were accounted for by this model. The Table - 5 gives the mean comparison which helps to discriminate the members with different reasons to join SHG.

TABLE – 5: MEAN COMPARISON

S. No	Independent Variables	Reasons to join SHGs					F - Value
		To earn for livelihood	To save for children	To get loan	To meet over emergency need	To provide employment for others	
1	Marital Status	1.41	1.53	1.35	1.31	1.00	1.652
2	Family Type	1.24	1.13	1.20	1.14	1.00	2.168
3	Educational Qualification	2.72	2.65	3.15	3.20	3.38	3.706

Source: Computed from Primary Data

From the mean comparison table above (Table – 5), we could understand that all the three independent variables carry positive signs, which mean that they help to discriminate the members on the different reasons to join SHGs. The Table – 6 gives the summary of interpretive measures for discriminant analysis.

TABLE – 6: SUMMARY OF INTERPRETIVE MEASURES FOR DISCRIMINANT ANALYSIS

S. No	Independent Variables	Unstandardized Coefficients			Standardized Coefficients			Discriminant Loading (Rank)		
		Function 1	Function 2	Function 3	Function 1	Function 2	Function 3	Function 1	Function 2	Function 3
1	Marital Status	-.500	-.275	1.191	-.387	-.213	.923	.918*	.038	.394
2	Family Type	-.201	2.615	.215	-.078	1.021	.084	-.301	.949*	.093
3	Educational Qualification	.678	.168	.475	.831	.206	.582	-.552	-.110	.827*

Source: Computed from Primary Data

*Largest absolute correlation between each variable and any discriminant function

The Table - 7 provides the details of group centroid for the different reasons to join SHGs.

TABLE – 7: DETAILS OF GROUP CENTROID FOR THE REASONS TO JOIN SHGs

S. No	Group Centroid for the Reasons to join SHGs	Function 1	Function 2	Function 3
1	To earn for livelihood	-.121	.101	-.042
2	To save for children	-.201	-.234	.039
3	To get loan	.208	.086	.075
4	To meet over emergency need	.279	-.042	.042
5	To provide employment for others	.583	-.301	-.267

Source: Computed from Primary Data

With the help of Summary of Interpretive Measures (Table - 6) and Group Centroid (Table - 7) above, we could understand that in dimension 1, the variable 'marital status' has highest positive sign and this indicates that both widow and divorced members have been influenced more to join SHGs by three reasons namely, first 'to meet over emergency need', then 'to provide employment for others', then 'to get the loan'. In dimension 2, the marital status has the lowest positive sign. This shows that both widow and divorced members have joined SHGs for the reason 'to get the loan'. In dimension 3 also, the variable 'marital status' has moderate positive sign and this indicates that widow and divorced members have joined SHGs for the reason 'to meet over emergency need'. In dimension 1, the variable 'family type' has negative sign and this denotes that the members from nuclear family gave less importance for the reason 'to earn for livelihood' to join SHGs. The variable 'educational qualification' has the negative sign in dimension 1 and this denotes that the illiterates and members qualified up to middle school gave less importance to join SHGs for the reason 'to save for children'.

FINDINGS

It was found from the above analysis that, both widow and divorced members have joined SHGs, mainly for three reasons namely, first 'to meet over emergency need', then 'to get loan', then 'to provide employment for others' compared to married and unmarried members. It was also found that members from nuclear family did not join SHGs for the reason 'to earn for livelihood'. It was also observed that illiterate members and those who have qualified up to middle school did not join SHGs for the reason 'to save for children'.

RECOMMENDATIONS

The present study indicated that, the members joined SHGs for some reason or other to develop themselves socially and economically. The existing SHG programmes have to be widened to include the poorer and the poorest among the poor in the women's community. Therefore, there is a need to initiate, encourage and establish SHGs in all villages for the betterment of poor women, particularly women in Salem District.

CONCLUSION

It is concluded that widow and divorced members, either they may be illiterates or qualified up to middle school from nuclear family have joined SHGs, mainly for three reasons namely, first 'to meet over emergency need', then 'to provide employment for others', then 'to get the loan'.

LIMITATIONS

Though all possible efforts were taken by the researcher to make the study precise, certain limitations did remain in the present study. Some limitations of the study have been given here as follows:

- Due to time and budget constraints, the researcher has selected only limited (390) respondents for the study.
- The reliability of the study depends on the true responses of the respondents as the study is based on primary data collected through interview method.

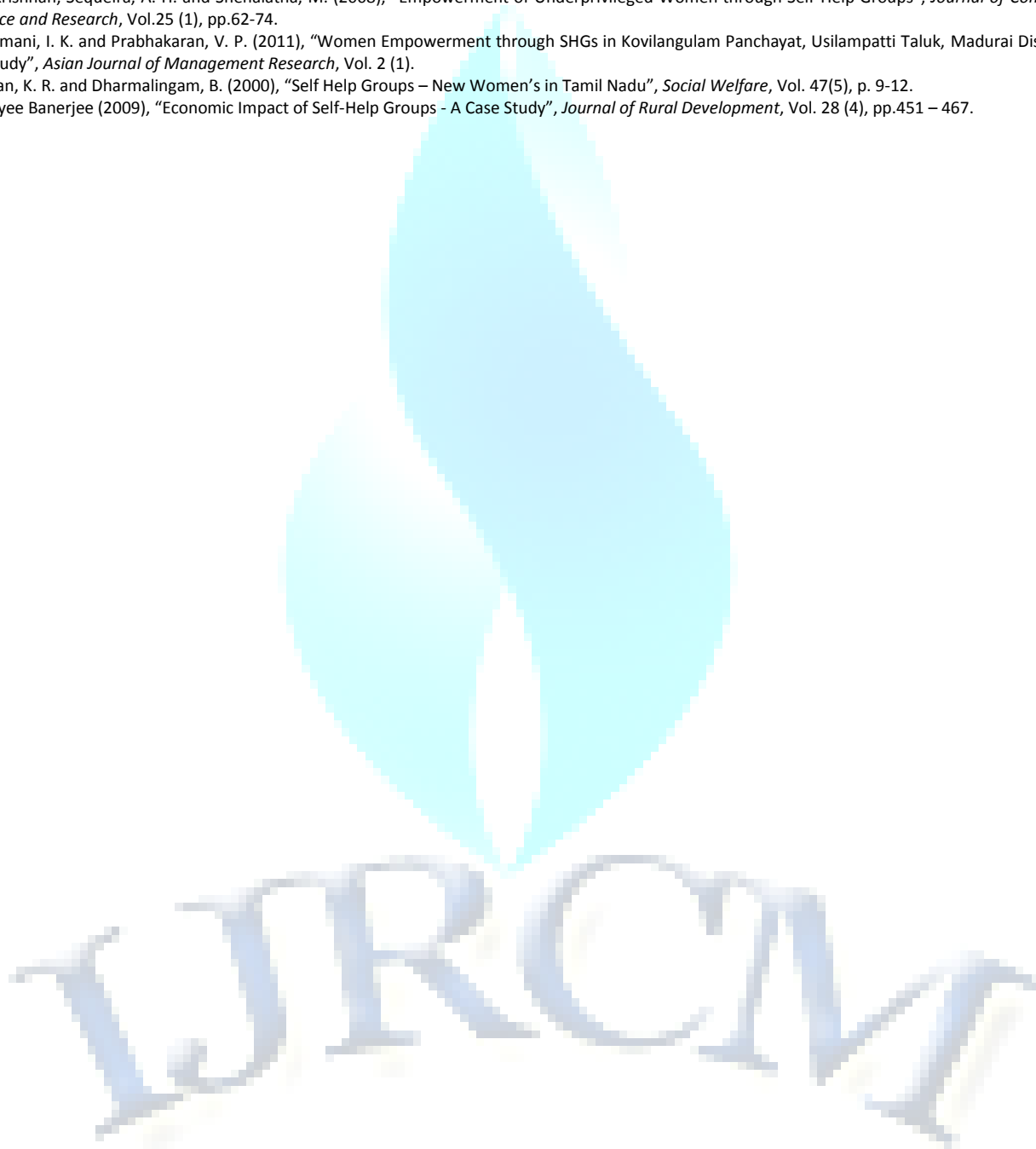
SCOPE FOR FURTHER RESEARCH

This study provides a door opening for further research related to various aspects of SHGs such as:

- A comparative study between rural women SHGs and urban women SHGs can be taken.
- A study on the role of banks in promoting the Self Help Groups can be taken.

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RESPONSIVE WEB DESIGN: A FORWARD-THINKING APPROACH TO WEBSITE CREATION

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ABSTRACT

Almost every new client these days wants a mobile version of their website. It's practically essential after all. One design for the BlackBerry, another for the iPhone, i-pad, netbook, Kindle — and all screen resolutions must be compatible, too. In the next five years, we'll likely need to design for a number of additional inventions. In the field of Web design and development, we're quickly getting to the point of being unable to keep up with the endless new resolutions and devices. For many websites, creating a website version for each resolution and new device would be impossible, or at least impractical. Should we just suffer the consequences of losing visitors from one device, for the benefit of gaining visitors from another? Or is there another option? Responsive Web Design (RWD) is the approach that suggests that design and development should respond to the user's behaviour and environment based on screen size, platform and orientation.

KEYWORDS

Graphics, media queries, RWD.

I. INTRODUCTION

Responsive Web Design (RWD) is a Web design approach aimed at crafting sites to provide an optimal viewing experience—easy reading and navigation with a minimum of resizing, panning, and scrolling—across a wide range of devices (from mobile phones to desktop computer monitors). The website should have the technology to automatically respond to the user's preferences. This would eliminate the need for a different design and development phase for each new gadget on the market.

II. CONCEPT

A few years back we didn't need to think about mobile phones, tablets and different screens, because there were not too many of them – or not at all. Well, the IT world has changed since then and now there are a bunch of screen sizes and platforms designers need to deliver for. Responsive Web Design is the concept of a website which should adapt to fit any device that chooses to display it. Not only mobile devices, but also stationery computers and tablets also. Users who access your websites through their mobile devices or other display screens really do not care what method you use, just as long as that they can effectively navigate your website on whatever device they happen to be using. For that reason, web developers to meet the challenge, and while responsive (RWD) design method are addressing the issue for rendering websites on mobile devices.

III. THE CHALLENGE

BIG vs. SMALL: CHALLENGES IN RESPONSIVE WEB DESIGN

FIG. 1



The biggest challenge for web designers and their clients is that you can no longer expect to deliver a few mock-ups of how a website will look. With so many variables in play the design & development approach needs to change to account for greater flexibility. For example, rather than finished designs that show one layout at one size.

Testing is also a big factor as there's way more devices to test on.

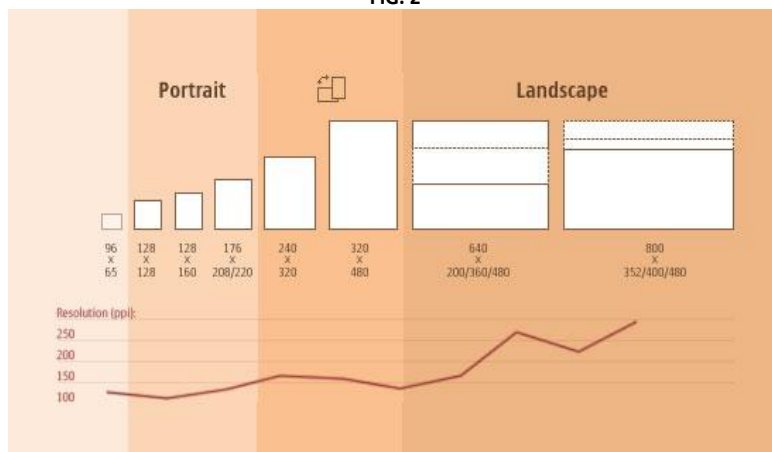
Advertising, with its fixed-size islands and banners, also needs to be considered. There's some good proposals out there (e.g. serve different sized ads at different viewport sizes) but also an opportunity for something a bit more imaginative.

HOW TO MAKE A WEBSITE RESPONSIVE

When designing for responsive sites, we need to keep a few rules in mind.

1. **Design Context:** Here, we're talking about screen context, and not necessarily user context. Responsive design reformats the look of a web page when it is viewed on a narrow screen the width of a smartphone.
2. **Usability:** The conventions of what is visible and what actions must be taken to navigate through a website are different in a mobile context than they are on a desktop, so you'll want to be sure to consider what people are used to doing when accessing mobile sites.
3. **Images and Graphics:** Image size is an on-going concern in discussions about responsive design; is there a way to feed different size images to different devices? Do you need to upload multiple sizes of each image to your site for each screen type? No convention has been settled on yet, although developers are working on finding a solution across browsers and devices, and some workarounds do exist. For now, since you're going to want to serve the same content to desktop and mobile users.
4. **Media Queries:** Media Queries deal with Orientation, Screen Resolution, Color

FIG. 2



In addition to designing for both landscape and portrait (and enabling those orientations to possibly switch in an instant upon page load), we must consider the hundreds of different screen sizes. Yes, it is possible to group them into major categories, design for each of them, and make each design as flexible as necessary.

IV. BENEFITS

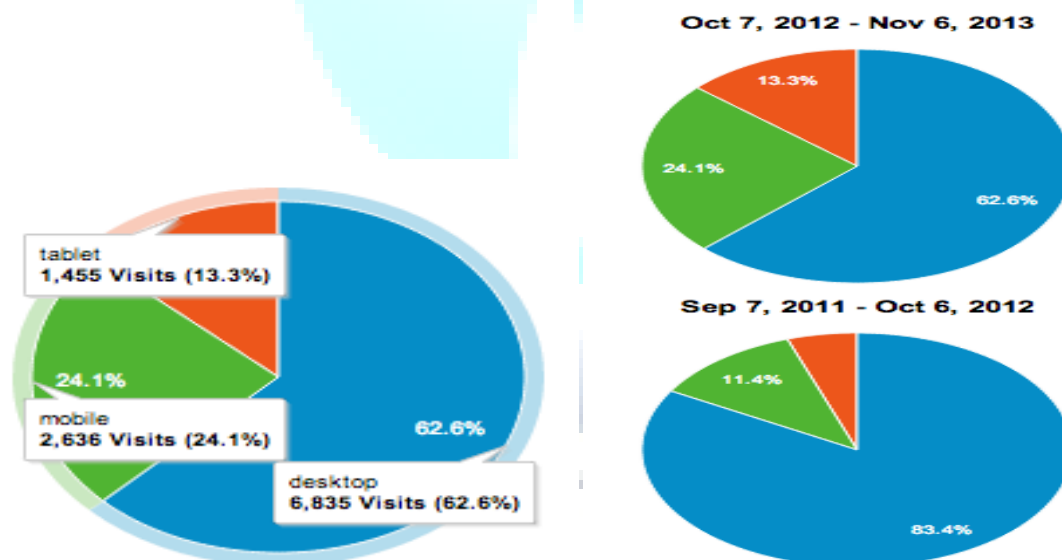
The huge benefit of a responsive website is it is not device specific, but resizes fluidly based on screen resolution. Going forward websites should all be looking to move towards responsive web design which scales to the device used rather than dedicated mobile sites or apps (excepting for the likes of Facebook) as mobile devices become the main method people use to access the internet. This will also mean that more sites will have touch-compatible interfaces, which is a positive given that some desktop computers are already beginning to move towards touchscreen interfaces. It is therefore important to consider responsive design when building your website, in order to stay relevant going forwards. As we at Elemental always create our websites involving responsive design, we hope you will choose us to help you to future-proof your website

- Increasing your reach to tablet and mobile audiences
- Increase sales and conversion rates
- Consolidate your analytics and reporting
- Increase your visibility in search engines
- Save time and cost on mobile development
- Save time and cost on site management
- Enhance user's offline browsing experience

WHY YOUR BUSINESS NEEDS A RESPONSIVE WEBSITE?

MOBILE Vs. DESKTOP. (IN YEAR 2013)

FIG. 3



This pie chart on the right shows the percentages for visitors coming using mobile, tablet, and desktop devices in 2013. In this case the website receives almost 40% of its traffic from mobile. Given that this website is not responsive, nor has a mobile version. Now we are seeing a comparison between mobile vs. desktop visitors for the past 12 months and the 12 months preceding those. The bottom line—this website's mobile visitors doubled in one year. That by itself should be a compelling enough reason to go responsive.

V. CONCLUSION

In this paper, I covered responsive web design approach to designing websites is still obviously the way things need to go. With the huge range of devices now available to consumers, it is no longer possible to build a website for each specific device. This means that the adoption of responsive websites is important. Responsive Web Design is an emerging trend that involves designing websites and applications for optimal viewing across multiple devices and screen sizes using a single code base. The design of your website and mobile service should be based on your target audience. Building a site using either approach requires thorough planning and a good understanding of the user's roadmap through the site on every type of device.

Therefore, if you want a solution that's easy to maintain, makes use of existing skills and that you can control, then Responsive Web Design is the approach for you. If you want a high quality user experience, better performance, faster implementation and seamless transactions, then you should select Mobile Web App for your business.

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A STUDY ON CUSTOMER ATTITUDE TOWARDS SELECTED DURABLE GOODS WITH SPECIAL REFERENCE TO COIMBATORE CITY

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ABSTRACT

Marketing is considered the most important function of business organizations worldwide, it has changed the nature of business in recent years, this is due to the opening of the economy and the presence of large number of products varying with one another for market share, rural market which were found unattractive so far have become the new target to corporate enterprise mainly for two reasons, Durable goods have become congested with too many competitors and market has reached the saturation level for most of the products & Durable goods have become strong with increase in potential for consumption of variety of products and services, for many products the rural market provides a promising field. Durable goods is a huge market, but dispersed. In terms of size, it can aptly be described as village, or small hamlets which have poor infrastructure whose economy is driven by agriculture and is dependent on many of the amenities on the feeder market. The study was undertaken by the researcher as a result of interest in a study on customer attitude towards selected durable goods in Coimbatore city. The market for consumer durables is becoming more competitive now a day. Therefore the producer of durable products should understand consumer interest must to find higher sale of their products. Overall, it is argued the study of consumer attitude is rapidly evolving has researchers recognize and implement new technique and Trans disciplinary perspectives to understand the nature of purchase and consumption behavior. Finally the buyer of the consumer durables will prefer the product only for price, model, and power consumption handling methods etc. so the manufacture should concentrate on these things to increase their sale.

KEYWORDS

Price, Model, Durable goods, Warranty.

INTRODUCTION

Marketing is considered the most important function of business organizations worldwide, it has changed the nature of business in recent years, this is due to the opening of the economy and the presence of large number of products varying with one another for market share, rural market which were found unattractive so far have become the new target to corporate enterprise mainly for two reasons

- Durable goods have become congested with too many competitors and market have reached the saturation level for most of the products.
- Durable goods have become strong with increase in potential for consumption of variety of products and services, for many products the rural market provides a promising field.

Durable goods is a huge market, but dispersed. In terms of size, it can aptly be described as village, or small hamlets which have poor infrastructure whose economy is driven by agriculture and is dependent on many of the amenities on the feeder market.

OBJECTIVES OF THE STUDY

The following are the objectives of the study

- To study the socio-economic profile of the consumer
- To identify the brand of durable goods
- To analysis the reason for choosing the particular brand of durable goods.
- To ascertain the satisfaction level of durable goods.
- To offer suggestions on the basis of result of the study.

STATEMENT OF THE PROBLEM

Customer preference has become a crucial point of differentiation of durable goods the research has made an attempt to study about customer's attitude towards durable goods a survey has been conducted to find out how for the product and offered by durable goods influence and satisfy the customer. Thus researcher has undertaken the study to find out solution the questions such as

How much does the consumer prefer durable goods?

What are the reasons that make a customer to prefer durable goods?

Whether they purchase regular brand of durable goods?

METHODOLOGY OF THE STUDY

RESEARCH DESIGN

Research design is the arrangement of the conditions for collection and analysis of data in a manner that aims to combine relevance in research purpose with economy in procedure.

DATA COLLECTION

The central part of any research activity is the collection of data. The data has been collected from the following two sources.

- ❖ Primary data
- ❖ Secondary data

SAMPLING METHOD

Convenience sampling technique was used in this study

SAMPLING SIZE

The sampling constitute of 250 respondents

AREA OF STUDY

This study was conducted in Coimbatore city

TOOLS USED FOR DATA ANALYSIS

In this study the collected data were analyzed using

- ❖ **SIMPLE PERCENTAGE ANALYSIS**
- ❖ **CHI-SQUARE TEST**
- ❖ **GARRETT RANKING TECHNIQUE**
- ❖ **FACTOR ANALYSIS**

LIMITATIONS OF THE STUDY

- Due to time constraints the study is restricted to 250 users of durable goods confined to Coimbatore city only.
- The findings of the study depend on the responses given by sample respondents.
- This study has been conducted in a limited geographical area.
- Results are based on the opinions of the respondents.

1. AGE OF THE RESPONDENTS

S.No	Age	Number of Respondents	Percentage (%)
1	Below 30 Years	91	36.4
2	31 to 50 Years	117	46.8
3	Above 50 Years	42	16.8
Total		250	100

Source: primary data

The above table shows that 36.4 per cent of the respondents are between the age group of 'Below 30 Years', 46.8 per cent of the respondents are between age group of '31 to 50 years', 16.8 per cent of the respondents are 'Above 50 years'.

Majority (46.8 per cent) of the respondents are between the age group of "31 to 50 years".

2. GENDER OF THE RESPONDENTS

S. No	Gender	Number of Respondents	Percentage (%)
1	Male	107	42.8
2	Female	143	57.2
Total		250	100

Source: primary data

The above table shows the gender wise classification of respondents. In that 42.8 per cent of the respondents are 'Male' and 57.2 per cent of the respondents are 'Female'.

Majority (57.2 per cent) of respondents come under the category of "Female".

3. MARITAL STATUS

S. No	Marital status	Number of Respondents	Percentage (%)
1	Married	185	74
2	Single	65	26
Total		250	100

Source: primary data

The above table shows the marital status of the respondents. In that 74 per cent of the respondents are 'Married'. and 26 per cent of the respondents are 'single'.

Majority (74 per cent) of respondents come under the category of "Married".

4. EDUCATIONAL QUALIFICATION

S. No	Qualification	Number of Respondents	Percentage (%)
1	Up to HSC	51	20.4
2	Under Graduate	83	33.2
3	Post Graduate	76	30.4
4	Other	40	16
Total		250	100

Source: primary data

The above table shows the educational qualification of the respondents. It has been found that 20.4 per cent of the respondents are 'up to HSC', 33.2 per cent of the respondents are 'Undergraduates', 30.4 per cent of the respondents are 'Postgraduates', 16 per cent of the respondents are educational qualification has been others.

Majority (33.2 per cent) of the respondents' education qualification has been "Undergraduate".

5. OCCUPATIONAL STATUS

S.No	Occupation	Number of Respondents	Percentage (%)
1	Agriculturist	10	4
2	Business	70	28
3	Employed	123	49.2
4	Professional	26	10.4
5	Other	21	8.4
Total		250	100

Source: primary data

The above table shows the occupational status of the respondents. It has been found that 4 per cent of the respondents are 'Agriculturist', 28 per cent of the respondents doing 'Business', 49.2 per cent of the respondents are 'Employed'. 10.4 per cent of the respondents are 'Professional' and 8.4 per cent of the respondents are 'other'.

Majority (49.2 per cent) of the respondent's occupation status were "Employed".

6. SOURCES OF AWARENESS

S. No	Sources	Number of Respondents	Percentage (%)
1	Advertisement	81	32.4
2	Friends & Relatives	29	11.6
3	Personal selling	93	37.2
4	Exhibition and trade fair	22	8.8
5	Other	25	10
Total		250	100

Source: primary data

The above table shows the various sources of awareness. It has been analyzed that 32.4 per cent of the respondents have selected the durable goods through 'Advertisement', 11.6 per cent of the respondents have selected through 'Friends & Relatives', 37.2 per cent of the respondents have selected through 'Personal selling', 8.8 per cent of the respondents have purchased through 'Exhibition and trade fair'. 10 per cent of the respondents have purchased through 'other'. Majority (37.2 per cent) of the respondents have purchased durable goods through "Personal selling".

7. ASSOCIATION BETWEEN AGE AND SELECTED DURABLE GOODS IN BRAND**Null Hypothesis:**

Ho:-There is no significant Association between age and durable goods

Chi-Square Tests:

S.NO	FACTORS	CALCULATED VALUE	TABLE VALUE	DEGREE OF FREEDOM	REMARKS
1	Television	10.633	7.344	8	S
2	Refrigerator	18.1565	7.344	8	S
3	Washing Machine	5.4403	7.344	8	NS
4	DVD Player	13.3736	7.344	8	S
5	Mobile Phone	12.203	7.344	8	S

5% level of significant

The above tables implies chi-square test between age and selected durable goods. The calculated value has been greater than table value at 5% level of significant for television refrigerator DVD player and Mobile phone. Except washing machine. Hence the null hypothesis has been rejected for all factors except one factor (washing machine).therefore there has been no significant between age and selected durable goods except washing machine.

8. ASSOCIATION BETWEEN INCOME AND DURABLE GOODS IN BRAND**Null Hypothesis:**

Ho:-There is no significant association between income and durable goods in brand

Chi-Square Tests:

S.NO	FACTORES	CALCULATED VALUE	TABLE VALUE	DEGREE OF FREEDOM	REMARKS
1	Television	17.354	15.358	16	S
2	Refrigerator	20.653	15.358	16	S
3	Washing Machine	25.345	15.358	16	S
4	DVD Player	20.654	15.358	16	S
5	Mobile Phone	18.253	15.358	16	S

5% level of significant

The above tables implies chi-square test between age and selected durable goods. The calculated value has been greater than table value at 5% level of significant for television refrigerator DVD player and Mobile phone except washing machine. Hence the null hypothesis has been rejected for all factors except one factor (washing machine).therefore there has been no significant between age and selected durable goods except washing machine.

9. REASON FOR SELECTING THE TELEVISION BRAND

S.NO	FACTORS	TOTAL SCORE	MEAN SCORE	RANK
1	Price	2084.6	8.3384	III
2	Quality	2023.4	8.0936	VIII
3	Warranty	2081.8	8.3272	IV
4	Guarantee	2053.2	8.2128	VII
5	Brand name	2094.4	8.3776	II
6	Model	2119.6	8.4784	I
7	Handling methods	2079.1	8.3164	V
8	Power consumption	2014.5	8.094	X
9	After sales service	2064.4	8.2576	VI
10	Other not mentioned above	2019.2	8.0768	IX

SOURCE: PRIMARY DATA

The above table say that reason for selected the television brand. Most of the respondents selected the television for the modal followed by brand name respondents ranked third for the price and they ranked last for power consumption.

10. REASON FOR SELECTING THE REFRIGERATOR BRAND

S.NO	FACTORS	TOTAL SCORE	MEAN SCORE	RANK
1	Price	2109.6	8.4384	I
2	Quality	2089.1	8.3564	IV
3	Warranty	2075.7	8.3028	VII
4	Guarantee	2087.6	8.3504	V
5	Brand name	2094.9	8.3796	III
6	Model	2077.4	8.3096	VI
7	Handling methods	2061.9	8.2476	VIII
8	Power consumption	2104.3	8.4172	II
9	After sales service	2047.7	8.1908	X
10	Other not mentioned above	2060.9	8.2436	IX

SOURCE: PRIMARY DATA

The above table say that reason for selected the refrigerator brand. Most of the respondents selected the refrigerator for the price followed by power consumption .respondents ranked third for the brand name and they ranked last for after sales service.

11. REASON FOR SELECTING THE WASHING MACHINE BRAND

S.NO	FACTORS	TOTAL SCORE	MEAN SCORE	RANK
1	Price	2102.30	8.4092	V
2	Quality	2077.20	8.3088	VIII
3	Warranty	1991.40	7.9656	X
4	Guarantee	2109.20	8.4368	IV
5	Brand name	2147.8	8.5912	III
6	Model	2078.20	8.3128	VII
7	Handling methods	2176.7	8.7068	II
8	Power consumption	2180.1	8.7204	I
9	After sales service	2005.40	8.0216	IX
10	Other not mentioned above	2092.3	8.3692	VI

SOURCE: PRIMARY DATA

The above table say that reason for selected the washing machine brand. Most of the respondents selected the washing machine for the power consumption followed by handling methods respondents ranked third for the brand name and they ranked last for warranty.

12. REASON FOR SELECTING THE DVD PLAYER BRAND

S.NO	FACTORS	TOTAL SCORE	MEAN SCORE	RANK
1	Price	2097	8.388	IX
2	Quality	2095.1	8.3804	II
3	Warranty	2042.7	8.1708	VII
4	Guarantee	2067.1	8.2684	IV
5	Brand name	2093.6	8.3744	III
6	Model	2087.5	8.35	X
7	Handling methods	2095.9	8.3836	I
8	Power consumption	2065.3	8.2612	V
9	After sales service	2099	8.396	VIII
10	Other not mentioned above	2064.9	8.2596	VI

SOURCE: PRIMARY DATA

The above table say that reason for selected the DVD player brand. Most of the respondents selected the DVD player the handling methods followed by quality respondents ranked third for the brand name and they ranked last for modal.

FACTOR ANALYSIS

KMO AND BARTLETT'S TEST

SATISFACTION LEVEL WITH RESPECT TO USAGE OF TELEVISION

Kaiser-Meyer-Olkin measure of sampling adequacy	:	.699
Bartlett's test of sphericity approx. Chi-square	:	657.539
Sig	:	.000

The result of the test shows that with the significant value of .000 there is significance relationship among the variables chosen KMO Test yields of .699 which state the factor analysis can be carried out individually for the 9 variables which are taken for the study.

SUGGESTIONS

Suggestions made by the researcher

TELEVISION

Additional features like rack which covers the TV after watching the programmer automatically the rack should be covered with the help of remote system.

REFRIGERATOR

Different color variation should be bought for refrigerator according to customer's preference the colors witch match they painting in their home.

WASHING MACHINE

To add additional features as ironing and steaming the cloths with in the washing machine.

DVD PLAYER

DVD player should be scrutinized (short) : easily variable to carry wherever we go additional features as treble usages for TV tap all phones ,and also data storage in cd like download facility.

MOBILE PHONE

To add additional features of finding body temperature/weather condition if rain comes it should be display as massage in offline mode.

CONCLUSION

The study was undertaken by the researcher as a result of interest in a study on customer attitude towards selected durable goods in Coimbatore city. The market for consumer durables is becoming more competitive now a day. Therefore the producer of durable products should understand consumer interest mush to find higher sale of their products. Overall, its argued the study of consumer attitude is rapidly evolving has researchers recognize and implement new technique and Trans disciplinary perspectives to understand the nature of purchase and consumption behavior. Finally the buyer of the consumer durables will prefer the product only for price,modal,power consumption handling methods etc.so the manufacture should concentrate on these things to increase their sale.

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PERFORMANCE OF COIR INDUSTRY IN INDIA

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ABSTRACT

Indian coir industry is contributing significantly for the development of Indian economy. It has been fortunate to India in the form of a foreign exchange earner. Indian Coir Products have been engaged in manufacturing, supplying and exporting a remarkable range of Coir and Coir Products. India accounts for more than two-thirds of the world production of coir and coir products. With the deep commitment of providing the best-in-class range of products, Indian coir industry manufactures all products by making use of high-grade basic material and advanced technology keeping in mind customer satisfaction as the core value. Various development programmes undertaken so far by the Government has aimed at revitalisation of coir cooperatives, improvement in quality and products diversification. The training programmes being implemented by Coir Board do not entail commitments on the part of trained hands to continue in the coir sector and therefore the percentage of utilization of trained hands in the coir industry and the trained hands taking up self employment programmes in the coir sector. Innovative Entrepreneurship Development Programmes have to be introduced under which training should be provided to the women workers/ prospective entrepreneurs who have already made strong commitments to start coir units under specially designed training programmes. Under the Mahila Coir Yojana, the women workers are not showing interest in the procurement of the motorized traditional rattis. Therefore, the Sub-Group recommends formulating a modified scheme of Mahila Coir Yojana by including modern spinning devices and weaving equipments which can provide better income and reduce the level of drudgery. The present pattern of assistance has to be continued with an enhancement of the total ceiling on the assistance available. The present paper mainly focuses on analyzing the performance of the Coir industry in terms of production, exports, technology upgradation, various schemes etc.

KEYWORDS

Coir industry, Indian Industry.

INTRODUCTION

India is the largest coir producer in the world accounting for more than 80 per cent of the total world production of coir and coir products. The coir sector in India is very diverse and involves households, co-operatives, NGOs, manufacturers and exporters. This is the best example of producing beautiful artifacts, handicrafts and utility products from coconut husks which is otherwise a waste.

The coir industry employs more than 6.50 lakh persons of whom a majority is from rural areas belonging to the economically weaker sections of society. Nearly 80% of the coir workers in the fibre extraction and spinning sectors are women.

Historically, the coir industry started and flourished in Kerala which has a long coast line, lakes, lagoons and backwaters providing natural conditions required for retting. However, with the expansion of coconut cultivation, coir industry has also picked up in Tamil Nadu, Karnataka, Andhra Pradesh, Orissa, West Bengal, Assam, Tripura, Pondicherry and the Union Territories of Lakshadweep and Andaman & Nicobar Islands through the efforts of Coir Board. The production and processing methods in coir industry still continue to be mainly traditional.

Table-1 depicts the year-wise production of Coir and Coir products during the period from 2002-03 to 2012-13 Coir Fibre recorded substantial improvement in its production with 430000 mts in 2006-07, 437800 mts in 2007-08 and 491000 mts in 2008-09. However, there after the growth trajectory drastically deteriorated to 391450 mts, 9247.03 mts in 2009-10 and 2010-11 respectively. But then again there was a slight recovery from previous periods to 119684.54 mts and 140692.93 mts during 2011-12 and 2012-13 respectively.

Let's change our view to Coir Yarn whose production increased from 288000 mts in 2006-07 to 292900 mts in 2008-09 but after decreased with the production numbers like 2461.21 mts, 5562.87 mts and 4202.30 mts during 2010-11, 2011-12 and 2012-13 respectively.

Similarly the quantity of Coir Products rose from 170000 mts in 2006-07 to 173550 mts in 2008-09 with little bit of fluctuations in 2009-10 i.e., 130300 mts.

Alike above the production size of Coir rope also expanded from 50000 mts in 2006-07 to 52470 mts in 2008-09 however stretched from 39400 mts in 2009-10 to 419.62 mts in 2012-13. Curled coir and Rubberised coir experienced volatilities as well.

TABLE-1: PRODUCTIONS OF COIR & COIR PRODUCTS (Quantity in Metric Tonnes)

Year	Coir Fibre	Coir Yarn	Coir Products	Coir Rope	Curled Coir	Rubberised Coir
2002-03	353700	226800	75750	50000	28000	50250
2003-04	364000	232500	77900	50000	29500	51000
2004-05	385000	245500	98000	50000	36500	60000
2005-06	410000	270000	120000	50000	38000	62000
2006-07	430000	288000	170000	50000	48000	68000
2007-08	437800	290000	172000	52000	49000	70000
2008-09	491000	292900	173550	52470	49540	70840
2009-10	515500	297500	175000	54400	60200	63200
2010-11	525000	317000	192500	55700	72500	55400
2011-12	513500	322000	212000	56500	85000	64500
2012-13	357550	216000	208500	49000	67400	46470

Note

1. 2012-13 values are upto 30.11.2012

2. Figures from 2009-10 to 2012-13 except coir fibre are provisional.

Source: Annual reports of Coir Board.

COIR BOARD

The Coir Board is a statutory body established under the Coir Industry Act, 1953 for promoting the overall development of the coir industry and improvement of the living conditions of the workers engaged in this traditional industry.

The functions of the Coir Board for the development of coir industry, inter-alia, include undertaking scientific, technological and economic research and development activities, collection of statistics relating to exports and internal consumption of coir and coir products, development of new products and designs. publicity for promotion of exports and internal sales, marketing of coir and coir products in India and abroad preventing unfair competition among producers and exporters, assisting in the establishment of units for the manufacture of products, promoting co-operative organisations among producers of husk, coir fibre, coir yarn and manufacturers of coir products, ensuring remunerative returns to producers and manufacturers, etc.

THRUST AREAS FOR DEVELOPMENT OF COIR INDUSTRY

The thrust areas for development of Coir Sector in the country are as follows:

1. Modernisation of production infrastructure by means of appropriate technology without displacement of labour.
2. Expansion of domestic market through publicity and propaganda.
3. Promotion of export of coir and new products through undertaking market promotion measures abroad.
4. Promotion of research and development activities like process improvement, product development and diversification and elimination of drudgery and pollution abatement.
5. Development of skilled manpower through training.
6. Extension of Research and Development findings through field demonstrations.
7. Development of coir industry in all coir producing States in association with the State Governments.

BUDGETARY SUPPORT TO THE COIR BOARD

The Government of India provides funds to Coir Board for undertaking its various activities under Plan and Non-plan heads. Table-2 reveals year-wise budgetary support to the Coir Board during 2006-07 to 2011-12. The allocated and the actual funds released were Rs. 23.00 crore and Rs. 22.90 crore, Rs. 36.70 crore and Rs. 35.70 crore, Rs. 42.00 crore and Rs. 38.73 crore, Rs. 49.10 crore and Rs. 46.33 crore, Rs. 36.46 crore and Rs. 20.07 crore and the allocated and the actual funds released were same Rs. 47.60 crore during the periods 2006-07, 2007-08, 2008-09, 2009-10, 2010-11 and 2011-12 respectively. In 2008-09 the budgetary support to the coir board was very healthy (variation equals to zero) when compare to other periods.

TABLE-2: YEAR-WISE BUDGETARY SUPPORT TO THE COIR BOARD (INCLUDING SFURTI) (Rs. in Crore)

Year	Allocation	Funds released	Variation	Ranking
2006-07	23.00	22.90	-0.10	II
2007-08	36.70	35.70	-1.00	III
2008-09	47.60	47.60	0.00	I
2009-10	42.00	38.73	-3.27	V
2010-11	49.10	46.33	-2.77	IV
2011-12*	36.46	20.07	-16.39	VI

*up to 29 February 2012

Source: Annual reports of Coir Board.

ACTIVITIES OF THE COIR BOARD**1. RESEARCH AND DEVELOPMENT IN COIR TECHNOLOGY**

Central Coir Research Institute (CCRI), Kalavoor, Alleppey and Central Institute of Coir Technology (CICT), Bangalore, undertake research activities for the different aspects of coir industry beginning with the method of extraction of fibre to the processing and manufacture of end products. Identification of new user areas for potential utilisation of coir, coir waste, coir pith and improvements in processing for better quality, are the areas of special focus. Coir Testing Laboratories have been set up at Pollachi, Tamil Nadu and Bhubaneswar, Orissa to cater to the testing requirements of the industry.

2. MODERNIZATION OF PRODUCTION PROCESS

The following activities were undertaken during the year under this programme by the Coir Board:

- (i) Pilot Scale Laboratory: The facilities of the Pilot Scale Laboratory set up at CCRI were extended to coir entrepreneurs.
- (ii) Research Activities: With a view to obtaining an insight on the bioconversion of coir pith, the phenol degrading bacteria in coir pith were isolated and their mode of biodegradation studied in detail.
- (a) Studies are being continued for the extraction of bio-fuel out of coir pith and diseased coconut wood.
- (b) Studies on the application of coconut husk leachate as moistening media on composting of coir pith heap was carried out to gain the multi objectives for bioremediation of water and soil and to make the coir industry pollution free.
- (c) Action was initiated to isolate microbial cultures for quality improvement of dry husk fibre (brown fibre) by zero effluent process and is being continued in the laboratory.
- (d) Research investigations were undertaken on the bioconversion of tender coconut husk into compost using lignolytic strains of microorganisms under a project sponsored by the Coconut Development Board.
- (iii) Training: Training on the R&D technologies viz. composting of coir pith using PITHPLUS, quality up gradation of coir fibre using COIRRET and Cocolawn were imparted to students from Manipur.

3. DEVELOPMENT OF COIR MACHINERY

Under this Programme, the following activities have been undertaken:

- (i) Design and Fabrication of Grinding Machine for tender coconut husk.
- (ii) Fabrication of Anupam loom.
- (iii) Fabrication of Beaming device.
- (iv) Design and Fabrication of Ratt for Hard Twist Yarn.
- (v) New products developed on Anupam Loom.
- (vi) Modification of traditional Handlooms.
- (vii) Modification of Anugraha Loom.
- (viii) Fabrication of mini beater: With better capacity and performance, to pulverize the tender coconut chips.
- (ix) Inspection of coir processing machineries.
- (x) Design and Fabrication of metallic mold for particleboard.
- (xi) Experimental study of making particle board by using crushed/shredded Tender Coconut Husk without adding any additives or bonding agents.
- (xii) Low cost mini needle felt machine.
- (xiii) Design and development of hot compression moulding press for table tops: The institute had the facility of 1.5 ft x 1.5 ft press in which different coir composite products were developed.
- (xiv) Setting up of botanical garden at CICT: To establish the efficacy of C-Pom as bio fertilizer a greenhouse was taken up during the period under report.

(xv) Design and fabrication of Mobile Fibre Extraction Machine.

4. PRODUCT DEVELOPMENT AND DIVERSIFICATION

The activities undertaken under this programme of the Coir Board are as under:

- The development of blended yarn of coir fibre and sisal fibre (80:20) and manufacturing of new products with blended yarn and weaving mats on power loom, jacquard and semi mechanised loom with new patterns, continued to be a thrust area for R&D activities of the Coir Board as part of its product development and diversification efforts.
- The following activities were also undertaken under product development and diversification programme:
- Development of corrugated roofing sheets from coir non woven felts and mats is the project taken during the period in collaboration with IPIRITI, Bangalore.
- The 'table top' die was fabricated and fitted in the hydraulic press and the sample pieces have been manufactured.
- For the use of coir non woven for the geotextile applications, a collaborative project was taken up with Society for Development of Composites, Bangalore.
- The work of design of furniture using coir components were completed under the Collaborative Project with NID.
- Conversion of coir fibre to felt.
- Collaborative project on use of Coir as a drainage medium for soft ground improvement and as random reinforcing material was taken up with IISC.

5. TECHNOLOGY TRANSFER, INCUBATION, TESTING & SERVICE FACILITIES

Testing of various samples of coir products received from the trade was done during the period. A total of 135 samples of coir pith have been tested in pilot scale laboratory. A workshop on manufacture of coir mementos was organized during the period and 300 sets of coir ornaments were completed. Natural Dyes are extracted from ripe fruits from *Polyalthia longifolia* and seed coat of Rambutan was collected and extracted dye sample. Light fastness of 9 samples of coir yarn dyed with the natural dyes extracted from *Caesalpinia sappan* was tested as part of the collaborative project with IIT, New Delhi. Four colours from plant *Polyalthia longifolia* (Fruit) were dyed using different mordants and subjected to light fastness test. Shades were developed on coir using nut and skin of beetle nut, dry fruit skin of rambutan and leaves and stem of *Perilla frutescens*. A field demonstration of coir geotextiles on soil stabilization of embankment has been conducted at the Forest Research Institute, Tapovan, Gwalior and a field demonstration on the use of coir geotextile for soil erosion control has been done at 27th Mile, Kallar, Trivandrum.

6. DOMESTIC MARKET PROMOTION

Promotion of the sale of coir products in India and elsewhere is one of the important functions of the Coir Board. Table-3 shows year-wise domestic market promotion of Coir products in India. The yearly spending over promotion of Coir products rose from Rs. 780.95 lakh in 2006-07 to Rs. 1031.15 lakh in 2007-08 with 132.04 per cent growth rate over previous period and again to 1119.30 lakh and 1406.75 lakh by registering 108.55 per cent and 125.68 per cent growth rates in 2008-09 and 2009-10 respectively. But, fell to 1311.30 lakh and 1043.76 lakh with 93.21 per cent and 79.60 per cent growth rates during 2010-12.

The Domestic Market Promotion includes efforts for enhanced sale of coir products through Board's Showrooms and Sales Outlets and also popularising coir and coir products by way of publicity, organising exhibitions in different parts of the country, through audio and visual media, sales campaign, press advertisement and through pamphlets, hoardings etc.

TABLE-3: YEAR-WISE DOMESTIC MARKET PROMOTION OF COIR PRODUCTS IN INDIA (Rs. in lakh)

Year	2006-07	2007-08	2008-09	2009-2010	2010-11	2011-12*
Values	780.95	1031.15	1119.30	1406.75	1311.30	1043.76
Growth rate	--	132.04	108.55	125.68	93.21	79.60

* upto January 2012

Source: Annual reports of Coir Board.

7. EXPORT MARKET PROMOTION

Export promotion is one of the important programmes being implemented by the Coir Board for sustainable development of the industry. Table-4 gives the details of exports of Coir and Coir products during 2006-07 to 2011-12. The export size of Coir and Coir products zoomed from 168755 mts in 2006-07 to 187567 mts (111.15 per cent growth rate over previous period) in 2007-08 but the export value, conversely, dwindled to Rs. 592.88 crore (97.97 per cent) from Rs. 605.17 crore. From 2007-08 the exports increased from Rs. 187567 mts with an export value of 592.88 crore to 199925 mts (106.59 per cent) with Rs. 639.97 crore (107.94 per cent) export value. Similarly the export size rose from 199925 mts with an export value of Rs. 639.97 crore in 2008-09 to 294508 mts (147.31 per cent) with Rs. 804.05 crore (125.64 per cent) in 2009-10, from 294508 mts with Rs. 804.05 crore in 2009-10 to 321016 mts (109.00 per cent) with Rs. 807.07 crore (100.38 per cent) in 2010-11 and from 321016 mts with Rs. 807.07 crore 2010-11 to 410854 mts (127.99 per cent) with Rs. 1052.63 crore (130.43 per cent) in 2011-12 and from 410854 mts in 2011-12 has 1052.63 crore to 227175 mts (55.29 per cent) with 586.94 crore (55.76 per cent) in 2012-13 respectively. In association with trade, coir industry is participating in major international fairs/exhibitions on a country/ product specific basis, product promotion programmes, catalogue shows, extending external market development assistance to exporters etc. made the export promotional activities fruitful.

TABLE-4: EXPORTS OF COIR & COIR PRODUCTS

Year	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13*
Quantity (Metric Tonnes)	168755	187567	199925	294508	321016	410854	227175
Growth rate	--	111.15	106.59	147.31	109.00	127.99	55.29
Value (Rs. crore)	605.17	592.88	639.97	804.05	807.07	1052.63	586.94
Growth rate	--	97.97	107.94	125.64	100.38	130.43	55.76

*up to 30.09.2012

Source: Annual reports of Coir Board.

8. DEVELOPMENT OF PRODUCTION INFRASTRUCTURE

Under this scheme, financial assistance is provided for setting up new coir units and modernization of existing units for the sustainable growth of coir sector. The norms of financial assistance under this scheme have been revised with effect from 2009-2010 and the scheme now envisages provision of 25% of the project cost subject to a maximum of Rs.6 lakh for setting up of defibering unit, Rs.4 lakh for automatic spinning unit and Rs.5 lakh for others, including coir pith unit. Financial assistance limited to Rs.2 lakh is also provided for modernization of existing units. The Scheme is project based. Initial investment is made by the entrepreneur and subsidy is released as reimbursement after coming into operation of the units.

Table-5 provides the details of financial assistance towards the development of production infrastructure during 2006-07 to 2011-12. In 2006-07, 61 units were financially assisted with Rs. 81.73 crore, in 2007-08, 152 were assisted, in 2008-09, 82 were given financial back up, in 2009-10, 26 were assisted with Rs. 20.74 crore, in 2010-11, 22 were supported with Rs. 30.46 crore and in 2011-12 only 5 were gained Rs. 11.43 crore of financial assistance. Because of only concentrating on output and not operating efficiency, inefficiency in utilizing the existing infrastructure, finance shortage in government, instability of political environment etc. became greater hindrances in mobilization of funds from government to coir board.

TABLE-5: DETAILS OF ASSISTANCE TOWARDS DEVELOPMENT OF PRODUCTION INFRASTRUCTURE

Year	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12*
Number of Units	61	152	82	26	22	5
Growth rate	--	249.18	53.95	31.71	84.62	22.73
Amount(Rs. lakh)	81.73	144.37	66.31	20.74	30.46	11.43
Growth rate	--	176.64	45.93	31.28	146.87	37.52

* upto 15 February 2012

Source: Annual reports of Coir Board.

9. SKILL UPGRADE, QUALITY IMPROVEMENT, MAHILA COIR YOJANA AND WELFARE MEASURES

Skill Upgradation: The Coir Board continued to impart training in processing of coir to artisans and workers engaged in the coir industry through its training centres i.e., National Coir Training and Design Centre (NCT&DC), Kalavoor, Alleppey and Research-Cum-Extension Centre, Tenkasi, Tamil Nadu. The following training programmes were conducted by these Centres during the year:

- (i) Advanced Training Course.
- (ii) Artisans Training Course.
- (iii) Training in Motorised Ratt Spinning.
- (iv) Training in Motorised Traditional Ratt Spinning.
- (v) Training in Pith Composting.
- (vi) Short term training in spinning and dyeing, weaving frame mats, loom, mats and matting.
- (vii) Trainers' Training and Orientation Training Programme.

The Board is also conducting training activities in different field training centres to suit the convenience of the coir workers at far off places who cannot attend the above regular training centres. The Field Training Centres are run with the help of NGOs/Cooperative Societies engaged in coir activities. Through these training activities, training is imparted in spinning motorised ratt and motorised traditional ratt. The stipend being paid to the trainees has been raised from Rs.500 per month to Rs.750 per month and amount of honorarium to trainers has also been enhanced from Rs.3000 per month to Rs.5000 per month. An amount of Rs.250 per head per month will be provided as financial assistance to the training sponsoring agency to meet the operational cost of the training including raw material etc.

TABLE-6: YEAR-WISE NUMBER OF PERSONS TRAINED

Year	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12*
Number of Persons Trained	8697	8987	9916	9007	7982	14820
Growth rate	--	103.33	110.34	90.83	88.62	185.67

*up to 15 February 2012

Source: Annual reports of Coir Board.

Table-6 reveals number of persons who were trained during 2006-07 to 2011-12. The number of persons trained rose from 8697 in 2006-07 to 8987 in 2007-08 and from 8987 in 2007-08 to 9916 in 2008-09 by registering growth rates of 103.33 per cent and 110.34 per cent respectively. However, from 2008-09 the number fell from 9916 to 9007 in 2009-10 and from 9007 in 2009-10 to 7982 in 2010-11 by recording negative growth rates of 90.83 per cent and 88.62 per cent but again there has been a gigantic recovery from 7982 in 2010-11 to 14820 in 2011-12 by exhibiting a growth rate of 185.67 per cent respectively.

Mahila Coir Yojana: The Mahila Coir Yojana is the first women oriented self-employment Scheme in the coir industry which provides self-employment opportunities to the rural women artisans in regions producing coir fibre. The conversion of coir fibre into yarn on motorised ratt in rural households provides scope for large scale employment. improvement in productivity and quality. better working conditions and higher income to the workers. The Scheme envisages distribution of motorised ratts to women artisans after giving training for spinning coir yarn. One artisan per household is eligible to receive assistance under the Scheme.

The women spinners are trained for two months in spinning coir yarn on motorized ratt at the Board's Training Centres. A trainee, who passes the test conducted at the end of the training, is also eligible for subsidy for purchasing a motorized ratt. The beneficiary under the scheme gets a subsidy of 75 per cent of the cost of the motorized ratt subject to a maximum of Rs.7,500 or Rs.3,200 whichever is less, for motorised traditional ratts.

Table-7 provides the details of assistance under Mahila Coir Yojana during 2006-07 to 2011-12. The number of ratts decreased from 2979 in 2006-07 to 2509 in 2007-08 but rose from 2509 in 2007-08 to 3009 in 2008-09 but again fell from 3009 in 2008-09 to 264 in 2009-10, with some sort of recovery from 264 in 2009-10 to 380 in 2010-11 and again slid from 380 in 2010-11 to 167 in 2011-12 by recording growth rates of -15.78 per cent, 19.93 per cent, -91.23 per cent, 43.94 per cent and -56.05 per cent respectively. The assistance sanctioned initially raised from Rs. 58.12 lakh in 2006-07 to Rs. 85.81 lakh in 2008-09 and again with volatilities destructed the sanctioned assistance.

TABLE-7: DETAILS OF ASSISTANCE UNDER MAHILA COIR YOJANA

Year	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12*
No. of ratts distributed	2979	2509	3009	264	380	167
Growth rate	--	-15.78	19.93	-91.23	43.94	-56.05
Assistance Sanctioned(Rs. in lakh)	58.12	64.29	85.81	9.62	25.58	5.24
Growth rate	--	10.62	33.47	-88.79	165.90	-79.52

*up to 15 February, 2012

Source: Annual reports of Coir Board.

Quality Improvement Programme (QIP): The Coir Board organizes Quality Improvement Programmes (QIPs) every year to motivate entrepreneurs to take up coir production and to create quality consciousness among the coir workers in various processing activities viz. spinning, dyeing and on improving the quality of yarn and coir products.

Entrepreneurship Development Programme (EDP): According to the estimates of the Coir Board, only about 40 per cent of the total production of coconut husk is being utilized in the coir industry. For generating employment avenues in the coir sector, the utilisation of husk has to be increased considerably for which more new units are required to be set up. In order to motivate and identify prospective entrepreneurs for setting up and managing new coir units, the Coir Board organizes EDPs engaging professionally competent and reputed organisations.

Coir Workers' Group Personal Accident Insurance Scheme: The Insurance Scheme for coir workers was introduced by the Coir Board w.e.f. 01.12.1998 and is being renewed every year. The Insurance Scheme was renewed with the Oriental Insurance Company, Ernakulam w.e.f. 01.12.2009.

Table- 8 depicts the details of compensation payable under 'COIR WORKER'S GROUP PERSONAL ACCIDENT INSURANCE SCHEME'. If it is an accidental death, the compensation payable is Rs. 50000. Under permanent disability, he/she will be compensated Rs. 50000 each if the person loses of two limbs/two eyes or Loss of one limb and one eye and Under permanent partial disability, he/she will be compensated Rs. 25000 if the person loses of one limb/one eye and depending upon the finger and limited to applicable percentages of capital sum insured of Rs.50,000 as per the Personal Accident Policy conditions if the person loses finger.

TABLE-8: COMPENSATION PAYABLE UNDER 'COIR WORKER'S GROUP PERSONAL ACCIDENT INSURANCE SCHEME'

Sl. No.	Incident	Amount Payable
1	Accidental Death	Rs.50,000
2	Permanent Total Disability	
	(a) Loss of two limbs/two eyes	Rs.50,000
	(b) Loss of one limb and one eye	Rs.50,000
3	Permanent Partial Disability	
	(a) Loss of one limb/one eye	Rs.25,000
	(b) Provision for finger cut	Depending upon the finger and limited to applicable percentages of capital sum insured of Rs.50000 as per the Personal Accident Policy conditions.

Source: Annual reports of Coir Board.

10. HINDUSTAN COIR

As per the Government's decision to mechanise one third of coir matting sector, the Hindustan Coir, power loom coir matting manufacturing factory under the Coir Board was established in 1968 as a Pilot Project. Presently, 6 looms are installed in this factory. Table-9 provides the details of production of Hindustan Coir Matting during 2006-07 to 2011-12. The productions of 174660 mts, 175369 mts, 182515 mts, 47557 mts, 113000 mts and 122338 mts have the values of Rs. 253.00, Rs.280.59, Rs.306.62, Rs.247.90, Rs.266.17 and Rs.325.00 lakh during 2006-07, 2007-08, 2008-09, 2009-10, 2010-11 and 2011-12 respectively.

TABLE-9: DETAILS OF PRODUCTION OF HINDUSTAN COIR MATTING (Quantity = Sq. Mtrs.: Value = Rs. in lakh)

Item	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12*
Quantity	174660	175369	182515	47557	113000	122338
Growth rate	--	100.41	104.07	26.06	237.61	108.26
Value	253.00	280.59	306.62	247.90	266.17	325.00
Growth rate	--	110.91	109.28	80.85	107.37	122.10

*up to 15 February, 2012

Source: Annual reports of Coir Board.

11. ALAPPUZHA COIR CLUSTER DEVELOPMENT PROJECT

The Alappuzha Coir Cluster Development Project was launched in October 2005 at Alleppey for creating planned infrastructure facilities under the project for cluster-based development of coir industry in Kerala. The Central Grant of Rs. 42.60 crore (75 per cent of project cost of Rs. 56.80 crore) has been provided under the Industrial Infrastructure Upgradation Scheme of the Department of Industrial Policy and Promotion (DIPP). The thrust areas under the project are husk collection, fibre extraction, coir yarn production, modern methods of weaving, coir pith processing and common facility service centres. The stakeholders of the project are exporters' associations, small scale manufacturers, coir co-operative societies and NGOs in the coir sector. The project would result in generating additional employment to the tune of 23,000 directly and equal number indirectly.

For implementation of the project, a Special Purpose Vehicle viz. "Alappuzha Coir Cluster Development Society (ACCDS)" has been created. So far a total amount of Rs.28.40 crore has been released to Alappuzha Coir Cluster in two equal installments of grant for the different components of activities approved by DIPP. The total expenditure incurred so far for the projects work out to Rs.21.04 crore which includes the beneficiary contribution received from the stake holders. Under the project, employment opportunity for 9742 workers directly and 19484 workers indirectly have so far been created.

12. REJUVENATION, MODERNISATION AND TECHNOLOGY UPGRADATION (REMOT)

A new central sector scheme on "Rejuvenation, Modernisation and Technology Upgradation of the Coir industry" was launched during March, 2008 with a total outlay of Rs. 243 crore consisting of government grant of Rs. 99 crore, beneficiary contribution of Rs. 12 crore and the remaining Rs. 132 crore as a term loan from Banks. The two categories of beneficiaries viz. Spinner and the Tiny Household Producers which are the most vulnerable lot in the Coir Sector are to be covered under the Scheme.

Table-10 provides the details of Rejuvenation, Modernisation and Technology upgradation Scheme. Under Spinning category, with an investment of Rs. 4 crore, term loan of Rs. 44 crore and Rs. 32 crore Grant 32000 persons were employed by establishing 4000 units. 28800 persons were employed by establishing 3200 units with an investment of Rs. 8 crore, term loan of Rs. 88 crore and Rs. 64 crore Grant under Tiny/Household category. For Survey, Evaluation & Monitoring and MIS Rs. 3 crore granted.

TABLE-10: DETAILS OF REJUVENATION, MODERNISATION AND TECHNOLOGY UPGRADATION SCHEME (Amount: Rs crore)

Sl. Category No.	Coverage (units)	No. of Persons to be employed	Investment	Term Loan	Grant	Total
1. Spinning	4000	32000	4	44	32	80
2. Tiny/Household	3200	28800	8	88	64	160
3. Survey, Evaluation & Monitoring, MIS	--	--	--	--	3	3
4. Total	7200	60800	12	132	99	243

Source: Annual reports of Coir Board.

CONCLUSION

From the overall view it is concluded that India is a major producer and exporter of coir and coir products in the international market. The India coir industry is one of the major agro based industries in India contributing to the economic development of the Indian economy and creating significant employment opportunities to the rural communities. More specifically India has occupied a significant place in the world's coir market by implementing a number of schemes viz. Science & Technology Programmes, Skill Upgradation and Quality Improvement, Development of Production Infrastructure, Domestic Market Promotion, Export Market Promotion, Rejuvenation, Modernization and Technological Upgradation (REMOT) scheme, and Scheme of Fund for Regeneration of Traditional Industries (SFURTI) for the development and growth of the coir industry.

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THE RIGHTS OF TEA WORKERS OF BANGLADESH IN THE LIGHT OF EXISTING LABOR LAWS AND STANDARDS: A STUDY ON SELECTED TEA ESTATES OF SYLHET DISTRICT

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ABSTRACT

An effort has been made in this paper to understand the human rights situation in some of the tea gardens in Sylhet. This paper deals with different aspects of human rights condition of tea workers, focusing on some significant issues of social, economic and cultural life of those people. The paper also investigates the attitudes of the mainstream people towards the tea workers. It has been suggested in the paper that various initiatives by the Government and the garden authority should be taken to improve the human rights condition of the tea workers like, raising awareness about basic rights, improving the living and work conditions, ensuring proper medical facilities, sanitation. NGO's should be given access to train and educate the tea workers. The panchayat committee should also be strengthened so that it can deal with various types of internal disputes.

KEYWORDS

Tea Workers, Rights of the Tea Workers, Tea Plantation Workers Living Condition.

INTRODUCTION

Tea brings much desired cash for Bangladesh, but those who work on the ground to produce it are very much less fortunate people. According to Bangladesh Tea Board there are 87,534 registered and 20,065 non-registered tea workers who work in 163 tea estates of Bangladesh. Most of the tea estates are located in the Northeast of the country. The British tea company Duncan Brothers established the first tea garden in the Surmah Valley of Sylhet in 1854. Since then all the tea gardens have been established by clearing jungles. Those who did the hard work of jungle clearing were non-locals brought by Duncan from Assam, Bihar, Madras, Orissa and other places in India. The tea workers with different ethnic identities are less-talked-about and forgotten peoples. They no more know their country of origin. Their lives in Bangladesh are confined to the tea gardens. They no more speak their languages perfectly and do not interact much with people of other ethnic identities. Most of them are basically illiterate.

OBJECTIVES OF THE STUDY

The major objectives of this study are:

1. To know the actual scenario of the implementation of the Labor Laws of Bangladesh in tea gardens.
2. To know about the social condition of the tea workers.
3. To gather knowledge about the condition of human rights of the tea workers.
4. To know the level of awareness among the tea workers about their basic rights.
5. To investigate whether there is any incident of employing child labor.
6. To offer suggestions for improving living standard of the tea workers.

METHODOLOGY

The following methodological procedure has been followed to accomplish the objective of the research.

DATA INSTRUMENTS

As the raw data is being collected by a questionnaire from the randomly selected users, it was analyzed using "MICROSOFT Excel 2007" which was also used for the table and graphical presentation.

To make the research paper the researches have adopted the following steps:

The sources of data or information the researchers have used are both primary and secondary sources.

PRIMARY DATA

In the primary source, data are collected directly from the workers of the Malnichera, Lakkatura and Dholdoli Tea Estate- out of 150 tea gardens of Sylhet Division that employed nearly 300,000 workers of which more than 75% are women. Sylhet, traditionally tea growing area, is one of the seven divisions of Bangladesh.

Additional reference information was gathered from the Garden office, Supervisors and certain other persons of those gardens.

SECONDARY DATA

In the secondary source data are collected through the different textbooks and journals relating to the theoretical framework of the project was accessed to define and to determine satisfaction. Furthermore, the researches took the help of different websites relating to Bangladesh Tea Plantation Workers.

RESPONDENTS

The total number of randomly selected respondents was 300. All of them work in various positions in the tea estates. The age range of the respondents was (17-50) years. Among the respondents 122 were from Malnichera Tea Estates, 110 from Lakkatura Tea Estate and rest 68 were from Dholdoli Tea Estate.

Interpretation: For interpretation, the researchers compared the actual scenarios with the prevailing Labor Laws and standards of other industry and used logical and statistical analysis to come on the conclusion.

FINDINGS**A. TEA WORKERS' ACTUAL SITUATION**

In 1854 when the tea workers [Santals, Oraons, Munda, Gonds, etc.] from different States of India first arrived they each signed four-year contracts that eventually oblige them to stay on the tea gardens for generations. That was the beginning of their staying in the tea garden. They were illiterate then.

A century later they find themselves still as illiterate. Their poor housing conditions, low wages, long working hours, social discrimination, and de facto restriction on free movement deprive them of many basic human needs and rights that every human being must have for personal and societal progress. These conditions make sure that the children of tea workers can do nothing else and become tea workers.

The tea workers are so much cornered that they depend solely on the companies for food, medicine, accommodations, education, etc. They don't have choices about their life and amenities.

The tea workers are completely cut off from their origins in India. They can only partly recall the languages of their forefathers. They speak "a sort of Hindi" that passes as a common language on the tea estates. They also speak in Deshali, which is a mixture of Bengali and language of Orissa. Their accents while speaking in Deshali testify their cultural corrosion.

They are alienated not just from their past history they are also isolated from the present society in Bangladesh. The local people in the northeastern districts commonly consider them as foreigners. The Bengali tea workers also consider them inferior and maintain a distance from them.

The only social relationship that exists between the tea workers and the Bengalis is one of business. The Bengalis own majority of the shops in the area. On the weekly holiday, Sunday, some of the tea workers work in Bengali houses. But the Bengalis would hardly allow them into their houses. They treat them as untouchables. Glasses, plates or other equipment are generally kept separate for the tea workers. However, among themselves, whatever their identity or origin, the tea worker maintain quite good relations. Social and economic distance of the tea workers with their Bengali supervisors including the managers is much wider.

Francis Rolt, a British writer, gives a vivid description of the severe discriminatory conduct of the hierarchy towards the tea workers: "The tea gardens are managed as an extreme hierarchy: the managers live like gods, distant, unapproachable, and incomprehensible. Some even begin to believe that they are gods that they can do exactly what they like".

"Managers have anything up to a dozen laborers as their personal, domestic servants. They are made to tie the managers shoe laces to remind them that they are under managerial control and that they are bound to do whatever they are asked," writes another British human rights activist, Dan Jones.

The conditions of the forlorn tea workers depict many kinds of abuse, discrimination and deprivation that are very difficult to overcome. There are constitutional safeguards, laws and mechanisms intended to ensure human dignity, but for the tea workers human dignity is only a dream. Their conditions violate the maximum provisions of the Bangladesh Constitution, different instruments, laws and rules that commit social and economic and human dignity.

B. CRITIQUE OF POLICIES AND PRACTICES CONCERNING THE TEA WORKERS

Tea workers in Bangladesh live an inferior standard of life compared to that of the major tea producing countries in the world. With their income as low as Tk. 55 per day they are in most cases deprived of their rights to appropriate housing, medication, education, drinking water, etc. Their working environment is not safe with almost any protective measures against using harmful chemicals in the estates. Even where there are hospitals or health service centers, lack of medicine and skilled doctors are commonplace. Health care for diarrhea, gastric ulcer, etc. are the only service one can expect from these health centers. Teachers in many instances stay absent where there are [primary] schools.

C. LIVING CONDITION

"We live in place worse than that of the officers" - says most of the respondents. Many of us have only a thin jute mattress to sleep on," describes a tea worker about her living condition. Living conditions provided to tea workers are generally outrageous and clear infringement of the Bangladesh Constitution.

Tea Plantation Labor Rules 1977 makes it obligatory for the owners of tea gardens to provide standard housing to each tea worker. The rules provide: "Every employer shall provide and maintain for every worker and his family housing accommodation to be constructed on dry and well drained land having adequate supply of wholesome drinking water, as near as possible to the place of work. Such houses shall be built at safe distance from swamps and marshes and above highest flood level. It shall be open to an employer to provide such accommodation in the course of several years, provided that such houses shall be built for at least 10 percent of the resident workers every year. Had this provision been materialized, all the tea workers and their families would have proper houses by 1987.

But the housing of the tea workers did not improve much. The Catholic Commission for Justice and Peace reported in 1983/84 that only ten percent houses had been improved according to the labor rules in the 6-7 years since it had been passed.

Typically a single room [in the line house] is crowded with people of different ages of a family. There are still rooms of only 8'x8', which are now 15 years old. A room of 8'x12' that can accommodate four persons at the most, is often crammed by as many as ten persons. The walls are generally made up of mud and the roof of bamboo and sun grass. Cattle and human beings are often seen living together in the same house.

Poor and inadequate housing, malnutrition, unhygienic sanitation is evident in the morbidity rate among the tea workers. The occurrence of leprosy, tuberculosis, malaria, and anemia is much higher among the tea workers compared to the national average. Worms are a common problem for children as well as adults.

All these conditions in the tea gardens defy the Bangladesh Constitution, laws relating to the protection of labors that urges for "ensuring of adequate standard of living.

The Labor Rules promised to ensure safe water source and sanitation of the tea workers. But to date the only source of drinking water is a few tube wells, which too, is not sufficient. In some cases there is one tube well for 30-40 households. In some places a tap is provided for 20-25 households that remain open from 6 to 8 AM and again 4 to 6 PM. The surface wells provided get easily polluted with coverlid broken for heavy duty and too many users. Drinking water polluted by faecal matters is sure to make them sick. Using river water to wash and bathe is also dangerous.

According to the Labor Rules the companies were supposed to provide latrines for the tea workers and their families accommodated on the estates. But till now latrines are almost absent. People are used to excreting in bushes. Unclean water, inadequate sanitation, damp and overcrowded living affect the workers' health. Diarrhea, dysentery, and other water borne diseases are common in the labor lines.

D. WORK CONDITION

Working hours for the tea leave pluckers, mostly women, are usually from 8 AM to 5 PM [with break for lunch] from Monday to Saturday. Sunday is the weekly holiday. One can also work overtime on a work day and on holiday for which the pay is double.

Women are mostly employed as pluckers because they have more "skilled and nimble fingers than men". Men tea workers are assigned to plant trees, clear jungle and other jobs. Eight tea workers work under a sarder (supervisor). The sarders work under the supervision of chowkidars (usually Bengalis), who distribute the job area, i.e., in the estates, in the fields, jungle clearing, etc. The overseers of these non-Bengali and non-Muslim women tea workers are always Bengali men.

E. ILLITERACY OF THE TEA WORKERS

Illiteracy of the tea workers is an obstacle to their growing up self assured. They are vulnerable to unfair dealings of the management. While measuring the days' collection of leaves, the illiterate workers do not understand the scales.

Article 17 of the Bangladesh Constitution states that, The State shall adopt effective measures for the purpose of- (a) establishing a uniform, mass-oriented and universal system of education and extending free and compulsory education to all children to such stage as may be determined by law;

(b) relating education to the needs of society and producing properly trained and motivated citizens to serve those needs; removing illiteracy within such time as may be determined by law.

The government of Bangladesh is committed to set up mechanisms and institutions to promote the advancement of women as an integral part of mainstream political, economic, social and cultural development. But such mechanisms, if they do exist, are not for the tea workers for sure!

Workers in the estates come into contact with chemical pesticides and herbicides used intensely and indiscriminately in the estates. These harmful chemicals like Paraquat, Glyphocede and many more cause them sickness. They do not take preventive measures to avoid the side effects. It is very unlikely that the tea workers are aware of the harmful effects from these chemicals. It is an obvious threat to healthy living.

F. WAGES AND OTHER BENEFITS

The daily wage of a tea plucker is Taka 55 per day. However, this varies according to the amount of leaves plucked. It is granted that a person plucks at least 20 Kg. leaves in Malnichera Tea garden 24 Kg. leaves in Lakkatura and Dholdholi Tea Garden and gets 55 Taka. If she fails to pluck that much the supervisor will not accept her attendance. But if one plucks more than that she gets an additional pay of 2-3 Taka per Kg.

Parents often prefer sending their children to work in tea estates rather than to school because work brings extra cash for the family. Thursday is the weekly pay day.

G. RECREATIONAL ACTIVITIES

The only source of happiness of the tea workers' [who are mostly Hindus] is the religious festival—puja. They celebrate the puja among themselves. The contribution for these celebrations is cut off (10 Taka every month from each worker) ahead from their salary. This goes into the festival fund.

Other monthly contribution and charges taken from the tea workers are: 10 Taka as trade union fee; 16 Taka for electricity; and 18 Taka for pension fund. Most of the workers are indebted to local shops owned by Bengalis. They often pay more than the market price for buying things in credit.

H. FACILITIES FOR PERMANENT WORKERS

After ten years of work a tea worker qualifies to become a permanent laborer. The permanent tea workers are entitled to some facilities like two festival bonuses of 600 Taka each; a ration of 3 Kg flour per week at the rate of 1.3 Taka. Children under 12 also get this amount at the same rate. However, if a tea plucker fails to pluck the target amount of leaves, she loses the ration for that particular month. The companies prefer temporary workers to avoid obligation of granting labor benefits, welfare and medical support. However, the temporary tea workers have the opportunity to work outside the gardens. There is also a practice of cattle rearing in estates.

A family rearing cattle of others gets share of the brood. This adds a little extra cash to the family. Some tea workers run small businesses like tea stalls or grocery shops to supplement their family income.

60 is the age for retirement and pension. Pension of around Taka 40,000 is paid upon retirement. In addition Taka 40 is paid to a monthly paid worker every week. Pension for a weekly paid worker is 32 Taka every week.

I. PUNISHMENT FOR MISCONDUCT

Punishment for any misconduct is severe—work as normal without pay for 20 days to 25 days. Officially a permanent worker can be dismissed if he/she is ill for more than two months; absent from the estate for more than ten days; and found guilty of misconduct. The most common reasons shown for dismissal are theft, illegal wood-cutting, fishing from the garden's pond and misconduct.

J. MATERNITY LEAVE AND BENEFITS

The maternity leave extends to six months with pay (Only for two children). Women workers reportedly do not take the full length of maternity leave. According to a source they work till the eighth month of pregnancy. After delivery a mother quickly goes back to work and often takes the newly born baby with her. The baby is often kept under the shade tree when the mother is at work.

K. LEAVE FOR SICKNESS

According to the Tea Plantation Labor Rules the workers are entitled to a full paid sick leave and maternity leave. Under the Rules one doctor is supposed to be assigned for 850 patients. On larger estates at least one doctor must be woman. A set up of technical necessities such as X-ray and ambulance facilities should be provided. One can come by a very beautiful hospital in the tea estate region but the health and medical services are absent in compliance with standard that Tea Plantation Rules sets.

However, the tea workers dare to hope for more than what they are used to. They cling to the limited security and facilities that the tea companies offer and are often cautious about standing and claiming their rights for fear of losing jobs and homes and then facing an unknown future in a hostile world.

L. SOCIAL CONDITION

The tea workers are obviously socially excluded people. They are ignored, sometimes treated as untouchables and are kept at a distance by the local Bengalis. The Bengali tea workers, who are much smaller in number, do not live within the labor lines of the non-Bengali tea workers. They consider themselves superior to the non-Bengali tea workers and indicate that they don't belong to the labor lines, a filthy place. This is consciously or unconsciously a demonstration of disrespectful attitudes and intolerance.

The Constitution of the People's Republic of Bangladesh guarantees its citizens an equal treatment in the Article 27: "All citizens are equal before the law and are entitled to equal protection of the law." Similarly Article 28(1) states that "The state shall not discriminate against any citizen on ground of religion, race, caste, sex or place of birth." The state does not help much in materializing these constitutional guarantees in the lives of the much exploited tea workers. Social justice that a human being deserves from others is not in practice in the tea estates. This is a culture that the tea estate authorities have failed to establish among the tea workers of different cultural background.

M. ALCOHOLISM

Habit of taking alcohol among the tea plantation workers is pervasive although trade union leaders claimed that this habit decreased significantly due to their motivational activities. Traditionally, garden authorities themselves supplied alcohol among the tea workers mainly to keep them confined within the boundary of the garden. Now they have the practice of preparing their own drink known as Halida'. Both men and women drink this local brew almost every evening. In general, women drink less; through during their festivals both drink profusely. This affects their productivity adversely. Moreover, it also shrinks their income substantially. In the garden, the management level also give them the alcohol, to make them more happy to do their job and can produce a large amount of tea, so we see that they are also misguided here.

N. CHILD LABOR

There are some incidents of employing child labors. And the rate is quite alarming. Most of them are the children of tea workers and they have left the school.

O. EDUCATION

The education level of the tea workers is mentioned in the following table:

TABLE 1: EDUCATION LEVEL OF TEA WORKERS

Number of respondents	Educated						Illiterate	
	Number		Primary		High School		Number	%
	105	35	Number	% of educated	Number	% of educated		
			92	87.61	13	12.39	195	65

Education, an important ladder for transformation of a community or society for better is at the root of social exclusion of the tea workers. It is almost deliberately planned that an overwhelming majority of the children of the tea workers drop out from school before they can use education to step into other professions and thus have to enter the tea gardens as laborers. Children are also reportedly teased and discriminated in schools.

This painful experience drives children to the tea gardens leading them into life without self-esteem and dignity.

The extremely poor condition with education in the tea estates puts the tea workers in tough struggle for claiming their legitimate rights. The state's inaction in this regard demonstrates how it fails to provide political protection to one of the most disadvantaged communities of Bangladesh.

P. ALTERNATIVE JOBS

The tea workers have no land of their own. They have no other skills to explore an alternative income source. This perpetuates their underdevelopment. Some workers now save Taka 10 each week through tea workers' trade union.

The Bangladesh Constitution guarantees its citizens in clauses (a) of Article 15 and (b) of Article 17 that "It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people with a view to securing to its citizens—(a) the provision of the basic necessities of life, including food, clothing education and medical care." This Constitutional Guarantee constantly mocks them.

Q. AWARENESS ABOUT BASIC RIGHTS

The awareness of workers about the basic rights is depicted in the following table:

TABLE 2: AWARENESS ABOUT THE BASIC RIGHTS OF WORKERS

Number of respondents	Aware		Unaware	
	Number	%	Number	%
	90	30	210	70

Most of the workers are unaware about their basic rights. They don't even know about the existing laws for their protection.

R. SETTLEMENT OF INTERNAL PROBLEMS

Tea workers use to carry a good relation with others. But sometimes they found engaged in quarrelling with each other's. Sometimes women become the victim of violence. In all those case the workers prefer to go to the Panchayat Committee and the e Panchayat Committee solves the matter in most cases.

S. TRADE UNIONS

The involvement of workers in trade unionism is reflected in the following table:

TABLE 3: INVOLVEMENT OF WORKERS IN TRADE UNION

Number of respondents	Member		Non-member	
	Number	%	Number	%
	223	74.33	77	25.67

Meaningful interventions for development and welfare of the tea workers particularly to establish their legitimate rights are rare. Bangladesh Cha Sramik Union (Bangladesh Tea Workers Union) is the key organization of the tea workers to claim rights related to socio-economic condition, working environment, wages, industrial peace, better relationship with the management, etc. The union is allegedly well under control of the employers. Under the British imperial laws trade unions were forbidden on the estates. The ones attempted were seen as trouble makers and were accused of interfering. The workers' unions that took shape through the 60s and 70s were mostly affiliated to political ideologies if not parties directly.

T. MOTIVATIONAL APPROACHES FOR THE STAFF AND LABOR

For increasing the efficiency or effectiveness of the employee organization must motivate the employee. Positive acts performed for the organization such as creating customer satisfaction through personalized service need to be reinforced. And employees will be more motivated when they have clear goals to achieve. Needs reinforcement, goals, expectations and feelings of equity are the main factor of motivation of employees and labors.

Tea garden organization motivates the employees in the same way. For motivating the workers, management provides the following facilities: -

- Housing Facilities.
- Festival facilities.
- Over time working facilities.
- Outside working facilities for temporary labors.
- Entertainment Facilities.
- Rations
- Health facilities.
- To help in crisis moment or crisis situation. Etc.

Besides if the worker avoids the responsibility or duties, management punishes him through reducing the salary and wages etc.

CONCLUSION

The present study is designed to find out the actual scenario of the condition of the tea workers in the various tea estates of Sylhet District. The study has tried to analyze the socio-economic condition of the tea workers living in the different tea estates, so that the idea of good governance, labor laws etc. among the tea workers.

Most of the respondents are very less known about the existing labour rights related laws. That is why they know a very little about their basic rights. Poor and inadequate housing, malnutrition, unhygienic sanitation is evident in the morbidity rate among the tea workers. The occurrence of leprosy, tuberculosis, malaria, and anemia is much higher among the tea workers. The condition of the workplace is also not friendly for them. They do not enjoy full freedom during working hours as they are being suppressed by the chowkidars occasionally. Though ration system is available for them but it not sufficient to fulfill all the basic demands. The wages and bonus which they get are not sufficient for them to have a standard life.

This study finds that the tea workers are socially deprived in most of cases. A tea estate is often called "A state within a state". This is because the local Bengali community considers the tea workers as untouchables. The tea workers are often barred to communicate with the Bengali community. That causes a serious social degradation. Habit of taking alcohol among the tea workers is persistent.

The study found few instances of child labor in the tea estates but the growth is alarming.

Working in the tea estates is one of the most menial jobs. The workers need not be skilled enough and that is why they are not interested in developing their skills which could help them find a better job.

The panchayet committee resolves all the internal disputes among the tea workers. The panchayet committee is to be constructed by the senior, respectable members of the community to settle the conflicts of the workers of the tea estates. Though there are some incidents of social injustice is found in the study as the kith and kin of the members may involve in such conflict and get the soft corners of the committee.

RECOMMENDATIONS

1. Tea workers should be made aware of their basic rights and needs, governance, labour laws of the country through proper training and learning project.
2. The Government should compel the garden authority to take steps to educate the tea workers in a proper way.
3. Extensive socio-economic development programmes, especially income generating activities need to be introduced by Governmental and Non Governmental organizations in the tea garden areas.
4. Electricity, pure drinking water and scientific sanitation supply must be ensured.
5. For decreasing the child labor the guardians should be made aware of its disadvantages. Besides, programmes for poverty alleviation may be undertaken.
6. Frequent communication between the people of tea gardens and mainstream society should be arranged, so that the mainstream people do not undermine the status of tea gardeners.
7. Extensive training on existing important laws and human rights laws of the country should be arranged in the tea garden and participation of all the members of the panchayat committee must be ensured. The panchayat committee should be strengthened, so that it can play a vital role in resolving any kind of problems occurring in the tea- gardens. The participation of common people in the functions of each panchayat committee must be ensured.
8. The employers must create socially congenial working environment in the work place.

9. Government of Bangladesh must be diligent in implementing the labor laws and must take action to solve various problems faced by the tea workers.
10. The NGO's which deal with human rights should be invited to work among the tea workers.

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EXAMINING CONSUMERS' ATTITUDE TOWARDS MOBILE ADVERTISEMENT IN ETHIOPIA: CASE STUDY ON MOBILE USERS OF MEKELLE UNIVERSITY

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ABSTRACT

Nowadays, the rapid expansion of mobile phones in Ethiopia has created a new channel for advertising. But, even though there are so many advertising messages which are sent every day, it is unknown how consumers are favourable to them. Hence, the purpose of this study is to understand consumers' attitude toward mobile advertisement in Ethiopia. Thus, assessing Ethiopian attitude toward mobile ad can provide practical guidelines for advertisers to better manipulate their advertisements. To measure consumers' attitude the study considered two variables messages content and trust, some of the factors which are proposed by Mobile Marketing Association. This study applied a descriptive research design. The primary data were collected from Mekelle University mobile user through structured questionnaire. Convenience sampling method was employed and the sample size was 370. Data collected were analyzed with the help of SPSS version 17, statistical tools like mean and standard deviation were used. Moreover, tables and figures were employed to present the data in the form of frequencies and percentage. The result of this study indicates that trust affects moderately, whereas consumers are not highly affected by content of the message. To improve consumers' positive attitude, the recommended ideas are advertisers have to provide entertaining messages and have to make the advertising messages more reliable.

KEYWORDS

Consumers, Attitude, Mobile, Advertising, Message content, Trust.

1. INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Nowadays, the increased number of competitors in markets caused high competition. Therefore, capturing and maintaining market share in these markets requires different marketing techniques, such a mixture of marketing techniques is said to be marketing mix (Ranjbarian, Fathi, & Kamali, 2010). Marketing mix contains four key elements; these are product, price, place, and promotion (Riaz & Tanveer, 2012). Promotion is the fourth element of marketing mix which includes all activities a company undertakes to communicate and promote its products to the target market (Owen & Shank, 2011). Promotion is a combination of publicity sales promotion, personal selling, and advertising, among these the most notable and visible form of mass communication is advertising (Reynolds & Lancaster, 2005).

According to Kotlers and Keller (2006), "Advertising is any paid form of non-personal presentation and promotion of goods or services by an identified sponsor". In this definition two things are emphasized, that is the word paid separates advertising from publicity and the word non-personal presentation distinguish it from personal selling. As Kotler and Armstrong (2008), stated that advertising can be traced back to the very beginning of recorded history that is archeologists working in the countries around the Mediterranean Sea have dug up signs announcing various events and offers that show advertising were applicable even in the past.

At the present time, there are different media that marketers can use to advertise their products or service, Some of them are TV, radio, magazines, newspapers, direct mail, brochures, telephone, and internet can be mentioned (Ravikumar, 2012).

The rapid expansion of mobile phones around the world along with the new technological development has created new channel for advertising named as mobile advertising (Saadeghvaziri & Seyedjavadaini, 2011). According to definition proposed by Mobile Marketing Association (MMA) (2003), mobile advertising is any form of marketing or sales promotion activity which is aimed at mobile users and conducted over mobile devices.

Mobile advertising has become one of the most popular applications in mobile marketing, particularly in the form of text advertising that enables the ads to reach to individual mobile users anytime and anywhere (Saadeghvaziri & Hosseini, 2010). The introduction of new technology makes the use of Short Messaging Service (SMS) to access customers through their handheld mobile that is making the mobile phone as the ultimate medium for one-to-one marketing to connect marketers with their consumers (Tsang, Ho, and Liang, 2004).

According to Ravikumar (2012), attitude is an important concept in research on marketing: the attitude towards the ad has been ever changing at a rapid moment with diversifications reason being is the marketers, the media and the consumers view advertising in different angles according to the benefit that they get from it. As Kotlers and Keller (2006) stated that "attitude is a person's enduring favourable or unfavourable emotional feelings, and action toward some idea

or object". Hence, starting from their definition it can be said that attitude is a main determinant of once feeling whether to like or dislike something. Therefore, positive attitude toward mobile advertising refers once feeling to like it and a negative attitude toward mobile advertising reflects once unwillingness to like it. Public attitude toward mobile ad have been a focus of attention for a long time. Although some previous findings show consumers have positive attitude toward mobile ads, some other researchers like Haghirian & Madlberger (2003), Tsang et al. (2004), and Ratihayu et.al (2008) found that consumers generally have negative attitude toward mobile advertising.

According to the study of Haghirian and Madlberger (2003), the antecedents of consumer attitudes toward mobile advertising include informativeness, frequency of message exposure, credibility, entertainment, demographic factors and irritation. On the other hand, researchers Mandy and Esther (2008), to investigate consumers' attitude toward mobile advertising they used the dimensions as influencing variable such as content information, irritation, credibility and prior permission.

These days, there are different non-profit organizations which are established for the purpose of keeping the interest of stakeholders by providing different guidelines and standards to media owners and marketers with regard mobile advertisement. Some of these organizations are the Mobile Marketing Association (MMA). MMA is a global organization which is established to lead the growth of mobile advertising and its associated activities. It is also designed to clear obstacles with regard to mobile ads (MMA, 2009).

Ethiopia is one of the developing countries in the world, while it is currently adapting the new technology which is applied in those developed countries. One of the technologies that it is following rapidly now is the technology of telecommunication. In Ethiopia after the introduction of mobile phones, many advertisers have been using it in order to advertise their products and services to consumers. Hence, assessing the effectiveness of mobile advertising in Ethiopia is more important to marketers with respect to the huge amounts of money that they spent on it and also to consumers with respect to the relevance of the SMS advertising which is sent to them.

Therefore, this paper is aimed to assess consumers' attitude toward mobile advertisement in Ethiopia, by taking some of the global standards which are proposed by MMA for mobile ads as independent variables and taking attitude toward mobile advertising as dependent variable. Concurrently, this assessment indirectly leads to ensure whether advertisers are fulfilling the global standards in using mobile commerce in Ethiopia.

1.2 STATEMENT OF THE PROBLEM

Today, mobile advertising is rapidly growing which is providing marketers with the ultimate opportunity to communicate with consumers beyond traditional and digital media and directly on their mobile devices but it is not more known how consumers are favourable toward the advertising messages (MMA, 2008).

The reason behind to conduct this research is to gauge the consumers' attitude toward mobile advertisement in Ethiopia by taking the factors which are proposed by MMA. Moreover, the study fills the gap of inconsistent findings of the different researchers like Tsang et al.(2004) in Taiwan, Haghirian & Madlberger (2003) in Austria and Ratihayu et al.(2008) in Indonesia that they found consumers have negative attitude toward mobile advertising. In contrast to these findings, researchers of Mandy & Esther (2008) in Hong Kong, Saadeghvaziri & Seyedjavadin (2011) and Saadeghvaziri & Hosseini (2010) in Iran found that consumers have positive attitude toward mobile advertising.

Even though so many studies are conducted within developed countries in relation to consumers' attitude toward mobile ad like in Hong Kong, in Austria and so on, the result of these studies which are conducted in these countries cannot be directly applied to the developing countries like Ethiopia which has its unique socio-economic conditions. According to Saadeghvaziri and Seyedjavadin (2011), consumers with different cultural backgrounds develop different attitude toward mobile advertising messages.

It is obvious that the introduction of new technology to the world countries can bring a dynamic change to the day to day activities of any organizations and to the society as a whole. But not all the innovation of new technology can have the same functions in all countries globally. For instance mobile advertising can be effective in the case of developed countries; since there is high percentage of educated people, most of the society has similar language and there is no significance difference among their living conditions. While for developing countries like Ethiopia to apply this mobile advertising, it may require different considerations. Thus, assessing Ethiopian attitudes toward mobile ad provides practical guidelines for advertising designers and for these marketers to better strategize their advertising designs. Farther more, it fills the gap in knowledge about consumers' attitude toward mobile advertising in Ethiopia.

To this end, having stated the above problems this paper is concerned to examine consumers' attitude toward mobile advertisement in Ethiopia by taking some of the variables such as messages content and trust which are factors derived from MMA as global standards for using mobile as a channel of advertising. Thus, the fundamental task of this study is to understand the present situation of consumers attitude toward mobile ads and to describe what determines these consumers' so as to be favourable or unfavourable to these advertising messages in Ethiopia.

1.3 OBJECTIVES OF THE STUDY

• GENERAL OBJECTIVE

The general objective of this study is to assess consumers' attitude toward mobile advertisement in Ethiopian.

• SPECIFIC OBJECTIVES

1. To assess the message content of mobile ads.
2. To identify the trust level of mobile ads.

2. METHODOLOGY

2.1 RESEARCH STRATEGY

The term research strategy is used to indicate a general orientation to conduct a research, which can be either quantitative or qualitative in nature or it can be both (Pellissier, 2010). This study has employed both qualitative and quantitative techniques to gather the required data for the study. The Quantitative approach focuses on obtaining numerical data using the close ended questions. On the other hand the open ended questions were designed to deal with the qualitative aspects of the study.

2.2 RESEARCH DESIGN

For this study a descriptive research design was applied. Descriptive research is a research study which is concerned with describing the characteristics of a particular individual, or a group (Kothari, 2004). The researcher has also adopted a cross sectional survey method of investigation. This provides the opportunity to explain the present situation of consumers' attitude toward mobile advertising. This is similar with the research which was done by Juwaheer et al. (2011). Therefore, this research is aimed at describing the present conditions of consumers' attitude towards mobile advertisement in Ethiopia.

2.3 DATA TYPE AND SOURCES

The researcher used both qualitative and quantitative data types. To collect the qualitative and quantitative data types the researcher used primary data source. In order to collect the primary data, questionnaire which is composed of both close ended and open ended questions was employed.

2.4 THE STUDY POPULATION

The study was conducted on mobile users of Mekele University Adi-Haki campus. The reason to select this population was to have respondents who came from different cultural backgrounds of the country. In addition, since almost all SMS advertisements are made using English as a medium of communication, it was appropriate to select a population who can evaluate an advertisement which is written in English. Accordingly, the population of the university is found to be preferable.

2.5 SAMPLING DESIGN

Since the nature of the population from which the sample has been extracted was heterogenous; the researcher categorized the respondents in to three stratum. Namely, as academic staff, supporting staffs, and students. The total population of these categories was 6027. For the study 375 respondents from the total population was taken as a sample. Moreover, as a matter of fact a non probability sampling which is convenient sampling technique was applied for this study. This is similar with previous researchers like Tsang et al.(2004), Ratihayu et al.(2008), Saadeghvaziri & Seyedjavadin(2011), and Juwaheer et al.(2011).

The sample which was taken for this research specifically includes the categories of local academic staffs, permanent supporting staffs and undergraduate students as respondents for this study. By applying statistical formula which is derived by Yamane (1967), cited in Israel (2003) the sample has been calculated as follows;

$$n = \frac{N}{1+N(E)^2}$$

Where,

n = sample size to be determined

N = population size

E = sampling error/level of precision (0.05)

$$n = \frac{6027}{1+6027(0.05)^2} = 375$$

TABLE 3.1: SAMPLE DISTRIBUTION

Categories	Number	%	Size
Local academic staff	449	7.45	28
Permanent supporting staffs	181	3.00	11
Undergraduate students	5397	89.55	336
Total	6027	100	375

Source: Researcher's own computation, 2013

2.6 DATA COLLECTION

A total of 375 questionnaires were distributed, out of which 370 were collected. The data were collected by employing self-administered questionnaire. Questionnaire helps to provide consistency in the questions (Greener, 2008). The questions in the questionnaire were adapted from researchers of Saadeghvaziri & Hosseini (2011), Ratihayu et al.(2008), Haghirian & Madlberger (2003), and Tsang et al.(2004). Majority of the close ended questions of the questionnaire were designed using the five-point likert scale which ranges from 1=strongly disagree, 2=disagree, 3=moderate, 4=agree, and 5=strongly agree. This is similar with Haghirian & Madlberger(2003), Saadeghvaziri & Seyedjavadin(2011), and Juwaheer et al.(2011). On the other hand, open ended questions were also included in the questionnaire in order to grasp more idea about the respondents' attitude toward mobile advertising.

2.7 DATA ANALYSIS AND PRESENTATION

Descriptive and inferential statistics analysis was employed based on the data obtained from 370 respondents, of which 331 were students, 11 were supporting staffs, and 28 were academic staffs. Immediately after the data collection was completed, editing and coding were done in house. After editing and coding, data entry were followed to analyze the data. Descriptive Statistical tools were applied to analyse the data which were collected through close ended questions with the help of SPSS (Statistical Package for Social Science) version 17 software. The data has been subjected to the basic analysis such as descriptive statistics; for this, different statistical tools like mean, standard deviation and cross tabulation were used to provide insight in to the data for analysis. Moreover tables, bar charts and pie charts were employed to present the data in the form of frequencies and percentage along with the explanations. Finally based on the result obtained from the analysis conclusions, recommendations and implications for future researches were made.

3. DATA PRESENTATION, ANALYSIS AND DISCUSSION

This part of the study concerned with the analysis and interpretation that shows and explains the descriptive and inferential statistics analysis. To analyze the present situation of consumers' attitude toward mobile advertisement in Ethiopia, the researcher distributed 375 questionnaires to mobile users of Mekelle University who are found in Adi-Hakki campus, out of which 370 questionnaires were returned and used for analysis, the response rate therefore was around 98.7%. Thus, descriptive and inferential statistics analysis was done based on the data obtained from 370 respondents. The collected data were tested for reliability using Cronbach's alpha. Results of the reliability test for all constructed questions were more than 0.97 and this exceeded the suggested value of 0.70 recommended by Hair et al. (2006) cited in Jayasingh & Eze (2009). Therefore the result demonstrated that the data collected from the survey are highly reliable and suitable for further analysis.

3.1 DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

The purpose of this profile is to find a biographical data of mobile users responding to the questionnaire. Accordingly, the following table shows the data classified by sex, age, educational level, occupation and number of years in using mobile service profiles by frequency and percentage for all the categories of the general information.

TABLE 3.1: DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

Demographic Characteristics	Description	Frequency	Percent	Valid Percent	Cumulative Percent
Sex	Male	224	60.5	60.5	60.5
	Female	146	39.5	39.5	100.0
	Total	370	100.0	100.0	
Age	< 20	113	30.5	30.5	30.5
	21 to 30	241	65.1	65.1	95.7
	31 to 40	9	2.4	2.4	98.1
	41 to 50	5	1.4	1.4	99.5
	51 and above	2	.5	.5	100.0
	Total	370	100.0	100.0	
Educational level	Student	331	89.5	89.5	89.5
	First degree graduate	17	4.6	4.6	94.1
	Post graduate	17	4.6	4.6	98.6
	PHD	5	1.4	1.4	100.0
	Total	370	100.0	100.0	
Occupation	Student	331	89.5	89.5	89.5
	Supporting Staff	11	3.0	3.0	92.4
	Academic staff	28	7.6	7.6	100.0
	Total	370	100.0	100.0	
Years in mobile service usage	< 1 Year	20	5.4	5.4	5.4
	1 to 3 years	106	28.6	28.6	34.1
	3 to 5 years	130	35.1	35.1	69.2
	>5 years	114	30.8	30.8	100.0
	Total	370	100.0	100.0	

As table 3.1 indicates, out of 370 respondents 224(60.5%) were males and 146(39.5%) were females. This shows that majority of the respondents were males. With regard to age group 113(30.5%) of the respondents were in the age group of less than or equal to 20yrs, 241(65.1%) were between 21 to 30yrs, 9(2.4%)

were between 31 to 40yrs; the remaining 5(1.4%) and 2(0.5%) of the respondents were between 41 to 50 yrs and 51 or above years old respectively. Therefore based on the above data majority of the respondents was in the age group of 21 to 30 years old which indicates that the respondents were primarily young. Concerning to educational level; 331(89.5%) of the respondents were students, 17(4.6%) were first degree holder and the remaining 17 (4.6%) and 5 (1.4%) of the respondents were second degree and PHD holders respectively. From this we can conclude that the smallest number of respondents were PHD holders. Regarding to occupation of the respondents; 331(89.5%) of the respondents were students, respondents from supporting staffs accounts 11(3.0%), and the remaining 28(7.6%) were academic staffs. So this shows that most of the respondents were students.

Finally, based on the number of years in using mobile service, respondents using mobile service for less than 1 year accounts 20(5.4%), respondents that used mobile service from 1 to 3 years were 106(28.6%), majority of the respondents 130(35.1%) have been using mobile service from 3 to 5 years, and the remaining 114(30.8%) of the respondents have been using mobile service for above 5 years. Therefore, this indicates that majority of the respondents (94.6%) were users of mobile services for more than 1 year.

3.2 FACTORS THAT INFLUENCE CONSUMERS' ATTITUDE TOWARD MOBILE ADS

Mobile advertising, which resulted from the outcomes of telecommunication infrastructures has become a new research issue on mobile commences, hence, it is important to assess its effectiveness with respect to its acceptance by the audiences (Jayasingh & Eze, 2009). Different researchers in different countries have studied user acceptance of mobile advertising by measuring with different dimensions. For this study the important variables that determine consumers' attitude toward mobile ads are derived from MMA as global standards for mobile commences. Therefore, the analysis below reveals the discussion and findings of these variables such as message content, trust, permission, frequency of message and time factors that influence consumers' attitude toward mobile advertising.

• MESSAGE CONTENT FACTORS

Message content factors for mobile advertising mostly includes the informativeness and entertainments ability of the message which is sent through mobile devices, so that, designing the message content is a major step that determines the ad effectiveness (Tsang et al., 2004). Therefore, starting from this it can be said that advertising messages should be informative, enjoyable, lighter to read and easily to understood by the users so as to enhance consumers' positive attitude towards the messages. Hence, the following section shows the analysis and finding of the message content factors with regard to the message clarity for reading, volume of the message, language of the messages, and informative & entertainment nature of the advertising messages.

TABLE 3.2: SIMPLICITY OF READING THE MESSAGE CONTENT

Item	Description	Frequency	Percent	Valid Percent	Cumulative Percent
Reading the message content of mobile advertising is simple	Strongly disagree	43	11.6	11.6	11.6
	Disagree	55	14.9	14.9	26.5
	Neutral	60	16.2	16.2	42.7
	Agree	150	40.5	40.5	83.2
	Strongly agree	62	16.8	16.8	100.0
	Total	370	100.0	100.0	

Table 3.2 shows that, 98(26.5%) of the respondents disagreed with the simplicity of reading the message content of mobile advertising, 60(16.2%) of the respondents evaluated as being neutral, and majority of the respondents 212(57.3%) agreed with the simplicity of reading the message contents of mobile advertising. Even though most of the respondents evaluated as being agreed with the simplicity of reading the messages, there are about a little more than one fourth of the respondents who are unhappy with the simplicity of reading the advertising messages. According to MMA (2003), all message contents of mobile advertising must be simple and clear to read so as to be easily understood by mobile users.

TABLE 3.3: THE VOLUME OF THE MESSAGE CONTENT

Item	Description	Frequency	Percent	Valid Percent	Cumulative Percent
The volume of the message content is short and to the point.	Strongly disagree	36	9.7	9.7	9.7
	Disagree	93	25.1	25.1	34.9
	Neutral	63	17.0	17.0	51.9
	Agree	121	32.7	32.7	84.6
	Strongly agree	57	15.4	15.4	100.0
	Total	370	100.0	100.0	

As table 3.3 demonstrates that, 129(34.8%) of the respondents perceived that messages of mobile ads are not short and to the point in their volume content, while 63(17.0%) of the respondents viewed as being neutral, and majority of the respondents 178(48.1%) agreed that messages are short and to the point. Accordingly, about one third of the respondents conveyed their disappointment on the volume of the message as being short and to the point. This calls attention for advertisers to make the advertising messages short and to the point. This is supported by Saadeghvaziri and Hosseini (2010) that they noted in order to decrease consumers' irritation and increase positive attitude toward mobile advertising the messages should be short and to the point.

TABLE 3.4: THE LANGUAGE OF THE MESSAGE

Item	Description	Frequency	Percent	Valid Percent	Cumulative Percent
Easily understand the message content of mobile advertising in its English language.	Strongly disagree	32	8.6	8.6	8.6
	Disagree	71	19.2	19.2	27.8
	Neutral	46	12.4	12.4	40.2
	Agree	136	36.8	36.8	77.0
	Strongly agree	85	23.0	23.0	100.0
	Total	370	100.0	100.0	

According to table 3.4, 103(27.8%) of the respondents replied that messages of mobile ads cannot be easily understood in its English language, 46(12.4%) of the respondents evaluated as being neutral, and among the respondents 221(59.8%) agreed that messages of mobile ads can easily understood. This result indicates that even though all respondents were educated people there are about a little more than one fourth of the respondents who cannot easily understood the message content of the ads in its English language. In order to be effective mobile advertising has to employ the appropriate language of the message receivers. According to Article 29 Working Party (2010), mobile advertising messages should be written in understandable language of the consumers. Furthermore, Wirtz et al. (2007) stated that when marketers are intended to use online advertising they must ensure that the message is highly visible to consumers and it is written in a relevant language that can be easily understood by recipients.

TABLE 3.5: RELEVANT INFORMATION

Item	Description	Frequency	Percent	Valid Percent	Cumulative Percent
Mobile advertising provide the information that I need.	Strongly disagree	45	12.2	12.2	12.2
	Disagree	95	25.7	25.7	37.8
	Neutral	88	23.8	23.8	61.6
	Agree	98	26.5	26.5	88.1
	Strongly agree	44	11.9	11.9	100.0
	Total	370	100.0	100.0	

As can be observed from table 4.5, about a little more than one third of the respondents 140(37.9%) disagreed with the information provided through mobile ads in relation to their needs, 88(23.8%) of the respondents viewed as being neutral, while 142(38.4%) of the respondents agreed that the information provided through mobile ad is relevant to what information they needs. Overall, this result indicates significant numbers of respondents are not satisfied in getting relevant information from the advertising messages. To provide relevant information advertisers in Ethiopia have to convey the advertising messages based on the interest of the target audiences. This is supported by Juwaheer (2011) who stated so as to make consumers free of irritation from mobile advertising more relevant and up to date information should be provided to them. In addition to this Rathay el at.(2008) stated that consumers can feel disappointed when they received SMS advertising that do not have any relation to their needs. In line with this Nasco and Bruner (2008) cited in Al-alak and Alnawas (2010) found that consumers are more likely to accept mobile advertising messages when the information content is more relevant to their needs.

TABLE 3.6: PROVIDING USEFUL INFORMATION

Item	Description	Frequency	Percent	Valid Percent	Cumulative Percent
Generally, mobile advertising provide useful information.	Strongly disagree	41	11.1	11.1	11.1
	Disagree	92	24.9	24.9	35.9
	Neutral	69	18.6	18.6	54.6
	Agree	105	28.4	28.4	83.0
	Strongly agree	63	17.0	17.0	100.0
	Total	370	100.0	100.0	

As can be seen from table 3.6, 133(36.0%) of the respondents perceived mobile advertising messages failed as being informative, 69(18.6%) of the respondents replied as being neutral, and 168(45.4%) of the respondents agreed that the advertising messages are informative. Overall, about a little more than one third of the respondents articulated their unhappiness with regard to mobile ads in providing useful information. This is an indication when marketers are intended to advertise their products and services through mobile device; they have to provide complete and useful information. This is supported by MMA (2003) that stated consumers must be given clear and complete information about the goods or services which are advertised through mobile device before they decided to buy the products or services.

TABLE 3.7: FUNNY TO READ

Item	Description	Frequency	Percent	Valid Percent	Cumulative Percent
Mobile advertising is funny to read.	Strongly disagree	74	20.0	20.0	20.0
	Disagree	115	31.1	31.1	51.1
	Neutral	78	21.1	21.1	72.2
	Agree	86	23.2	23.2	95.4
	Strongly agree	17	4.6	4.6	100.0
	Total	370	100.0	100.0	

Based on table 3.7, majority of the respondents 189(51.1%) expressed their unhappiness on mobile advertising messages as being funny to read, 78(21.1%) of the respondents evaluated as being neutral, and the remaining 103(27.8%) of the respondents agreed with the messages as they are attractive to read them. According to this table about half of the respondents agreed that the messages are not funny. This result implies that marketers have a weakness in designing their advertising messages in an eye-catching way that can attract consumers to read them. According to Ravikumar (2012), how enjoyable respondents found mobile advertising messages have the highest influence in consumers' attitudes toward it, for this reason, the messages should be clear, complete and attractive to read them.

TABLE 3.8: RESPONDENTS PERCEPTION ON MULTIMEDIA MESSAGING SERVICE (MMS)

Item	Description	Frequency	Percent	Valid Percent	Cumulative Percent
I like to receive mobile advertising which contains photos, videos, and sounds.	Strongly disagree	17	4.6	4.6	4.6
	Disagree	27	7.3	7.3	11.9
	Neutral	45	12.1	12.1	24.0
	Agree	159	43.0	43.0	67.0
	Strongly agree	122	33.0	33.0	100.0
	Total	370	100.0	100.0	

As table 3.8 indicates, 44(11.9%) of the respondents were not interested to receiving mobile advertising messages that contains photos, videos and sounds, 45(12.1%) of the respondents evaluated as being neutral, while more than three fourth of the Respondents 281(76.0%) liked mobile advertising messages which contains photos, videos and sounds. Overall, the result of this table indicates that majority of the respondents are more interested to receive mobile advertising messages in the form of multimedia messaging services. This is an indication to advertisers to send their messages in the form of MMS. According to MMA (2008), MMS messages would be the right one to develop mobile ads in the future reason behind is their quality in sending the text messages in combination with audios, images or videos. To support this, researchers like Saadeghvaziri and Hosseini,(2011) recommended that mobile advertising should be enjoyable and have contain picture, video and sound so as to make consumers more favorable toward the messages.

TABLE 3.9: RESPONDENTS PERCEPTION ON ENTERTAINING NATURE OF MOBILE AD

Item	Description	Frequency	Percent	Valid Percent	Cumulative Percent
I feel that receiving mobile ad is entertaining.	Strongly disagree	67	18.1	18.1	18.1
	Disagree	108	29.2	29.2	47.3
	Neutral	88	23.8	23.8	71.1
	Agree	80	21.6	21.6	92.7
	Strongly agree	27	7.3	7.3	100.0
	Total	370	100.0	100.0	

Table 3.9 reveals that, nearly about half of the respondents 175(47.3%) disagreed with mobile advertising messages as being entertaining, 88(23.8%) of the respondents perceived as being neutral, and the remaining 107(28.9%) of the respondents agreed with mobile ad as it is entertaining. This result shows that majority of the respondents have a negative view toward mobile ad as being entertaining. This is consistent with Tsang el at.(2004) that they found entertainment is the most significant factor which affect consumers' attitude toward mobile ads. In connection to this Haghirian and Madlberger (2003) revealed

that entertaining messages can increase customer loyalty and add value for the customers. This implies that advertisers in Ethiopia have to design their advertising messages so as to make entertaining advertisements and to improve consumers' positive attitude toward the advertising messages.

• TRUST FACTORS

For mobile marketing trust is defined as a little information about products feature that can give a positive impact about what customers believe and what marketers perform for their promises (Ratihayu et al., 2008). Consumer trust to mobile advertising messages can be affected because of these fake messages which are sent by unknown people. In order to be a believable source of information SMS advertising must be trusted by the users. Hence, the section below shows the discussion and findings of trust factors with regard to Believable source of information and trusting mobile advertising messages.

TABLE 3.10: BELIEVABLE SOURCE OF INFORMATION

Item	Description	Frequency	Percent	Valid Percent	Cumulative Percent
Mobile ad is a believable source of information.	Strongly disagree	42	11.4	11.4	11.4
	Disagree	86	23.2	23.2	34.6
	Neutral	73	19.7	19.7	54.3
	Agree	127	34.3	34.3	88.6
	Strongly agree	42	11.4	11.4	100.0
	Total	370	100.0	100.0	

As can be seen from table 3.10, 128(34.6%) of the respondents replied that mobile ad is not a believable source of information, 73(19.7%) of them evaluated it as being neutral, and about 169(45.7%) of the respondents replied that mobile ad is a believable source of information. Overall, about a little more than one third of the respondents disappointed with mobile ads as a believable source of information. Sometimes people is being unbeliever if marketers fail to offer the products/services as what they advertised though mobile device. This is supported by Ratihayu et al.(2008) that they stated customers believe mobile advertising messages if it fits what marketers perform for their promise in the advertisements.

TABLE 3.11: TRUSTING MOBILE ADVERTISEMENT

Item	Description	Frequency	Percent	Valid Percent	Cumulative Percent
In general, I can trust mobile advertising.	Strongly disagree	58	15.7	15.7	15.7
	Disagree	114	30.8	30.8	46.5
	Neutral	91	24.6	24.6	71.1
	Agree	86	23.2	23.2	94.3
	Strongly agree	21	5.7	5.7	100.0
	Total	370	100.0	100.0	

As table 3.11 shows, majority of the respondents 172(46.5%) do not trust mobile advertising messages, while 91(24.6%) of the respondents perceived as being neutral, and the remaining 107(28.9%) of the respondents agreed that they trust mobile advertising messages. This result shows that about a little lower than half of the respondents disappointed on trusting mobile advertising messages. This is similar with Saadeghvaziri and Seyedjavadin (2011) that they found respondents perceive mobile advertising informative but they do not trust it. For this result, respondents' distrust may be emanated from these spamming messages, since there are same fraud messages which are sent by some irresponsible persons that abuse the intended purpose of mobile ads. Those consumers who trust mobile ads would have positive attitude toward it. This is supported by Ratihayu et al.(2008) that they stated trusting the SMS ad can highly affect the acceptance of mobile advertising messages.

4. CONCLUSIONS

This research has investigated some factors which can result consumers in creating negative attitude toward mobile advertising in Ethiopia. Therefore, based on the analysis and the findings the following conclusions are drawn for this study.

- The finding of the study finding shows that reading the message content of mobile advertising is not absolute simple i.e. there are some respondents who are unhappy with due to the difficulty of reading the messages. This is emanates from the volume and content of the messages since they are not short, clearly written and to the point.
- The degree of understanding of mobile advertising is highly influenced by the understanding of the language it is communicated. Accordingly, majority of the respondents believe that the message of mobile advertising should be written with a language which is familiar to the receivers. So, advertising messages have to be provided with the appropriate language of consumers.
- As shown from the analysis part, some respondents are annoyed by mobile advertising messages. The reason behind is that the message they have received is irrelevant and respondents figure out that they have rarely received an advertising message with useful information. As a result, the respondents articulated their unhappiness with regard to mobile advertising messages in providing useful information to them.
- The survey finding demonstrated that trust of mobile ads is moderately affecting customers' attitude. According to this result, respondents have unfavorable feelings to mobile ads; consequently they don't consider mobile ads as a reliable source of information. It is obvious that consumers become disappointed when marketers fail to offer the products/services as what they advertised though mobile device and this cause consumers to distrust mobile advertising messages. In general, the finding shows that consumers are moderately influenced by trust factors.

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PARTICIPATION OF COMMERCIAL BANKS IN DEVELOPING MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) IN INDIA: AN OVERVIEW

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ABSTRACT

MSMEs play an paramount role in the unending and equitable economic development of India. The MSMEs come through significantly in the growing GDP rate. Commercial bank plays a crucial role in economic development of the nation. One of the major difficulties suffered by MSMEs in is lack of finance to advance business growth. MSMEs square measure in need of setup capital, assets and investment capital to survive and grow during a dynamic and predatory competitive business surroundings. The present study shall focus attention on the participation of commercial bank in the development of MSMEs in India. The paper will also provide some important recommendations for owners/mangers/entrepreneur of MSMEs and government policy makers so that the growth and survival of MSMEs in the manufacturing sector of India can be secured.

KEYWORDS

commercial bank, economy , MSMEs.

INTRODUCTION

MSMEs shows an significant role in the increasing performance of India. It contributes approximately 40% of manufactured goods and also provides employment to 32 million people. Employment generation contribute to economic development. After agricultural sector, MSMEs is the second largest source of employment. It is estimated that in terms of value, MSME sector accounts for about 45% of the manufacturing output and around 40% of the total export of the country which is next only to the agricultural sector. It is, therefore, solely acceptable that public policy has accorded high priority to the current sector so as to attain balanced, property, additional just and inclusive growth within the country. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost but also help in industrialization of rural & backward areas reducing regional imbalances and equitable distribution of income and wealth.

In order to broaden the coverage and to ensure availability of credit in different parts of the country, commercial bank has been routing its assistance mainly through primary lending institutions.

DEFINITION OF MSME: MSMEs are considered as the engine for growth of an economy. It is the important source of goods and services at affordable prices as well as contributes significantly in job creation. Ministry of Micro, Small and Medium Enterprises has classified the industries under Manufacturing sector and Service sector. In 2006, MSMED Act was passed; the definition of MSMED according to the Act is shown in

The limit for investment in plant and machinery / equipment for manufacturing / service enterprises, as notified, vide S.O. 1642(E) dtd.29-09-2006 are as under:

TABLE 1	
MANUFACTURING SECTOR	
Enterprises	Investment in plant & machinery
Micro Enterprises	Does not exceed twenty five lakh rupees
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than two crore rupees but does not exceed five core rupees

OBJECTIVE OF THE STUDY

The important objective of the present Paper is:

- To examine the role of MSMEs in development of India
- To study the role of commercial banks in financing credit to MSMEs.
- To analyze the problems faced by MSMEs .

DATA AND METHODOLOGY

Mainly secondary data collected from the Annual Reports published by the Ministry of MSME, journals and other secondary sources were used for study.

MSMEs AND ECONOMIC DEVELOPMENT

MSME sector is a key to Indian economy. The annual growth rate of MSME is around 5%. The MSME sector in India is non- homogeneous not only in terms production of goods and services are concerned but also in terms of governance. Its products range from local handicrafts to high-tech industrial goods. Approximately 80.5% of MSMEs are managed by proprietary concern and 16.8% units are functioning as partnership and private limited companies. The value addition by this sector to the manufacturing sector is around 40%. Investment in fixed assets registered a growth of 372% during 2000-01 and 2009-10. The amount of fixed investment was Rs.146845 crores in 2000-01 and Rs.693835 crores in 2009-10. The value of production by this sector shown a growth of 276% during the study period at current prices [Rs. 261297 Crores in 2000-01 to Rs.982919 Crores in 2009-10]. MSMEs sector has also contributed significantly in export.

COMMERCIAL BANK IN INDIA

Commercial bank plays a vital role in economic development of india They are the main source of institutional credit in the money market as they provide short term loan and advances to its customers. They perform a variety of function and the main source of credit which is the main input for trade and business activities.

Commercial banking sector has been undergoing drastic metamorphosis. Commercial bank operating in India may be categorized into public sector, private sector and Indian or foreign banks depending upon the ownership, management and control. They may be defined as schedule and non-schedule, licensed and unlicensed etc.

TABLE 2: PROGRESS OF COMMERCIAL BANKING AT A GLANCE

IMPORTANT INDICATOR	1969 1	2004 2	2005 3	2006 4	2007 5	2008 6	2009 7	2010 8	2011 9	2012 10
NO. OF COMMERCIAL BANKS	89	291	288	222	183	175	170	169	169	273
(A) SCHEDULED COMMERCIAL BANKS	73	286	284	218	179	171	166	165	165	169
(B) OF WHICH: REGIONAL RURAL BANKS	-	196	196	133	96	91	86	82	82	82
NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS IN INDIA	1262	67188	68355	69471	71839	76050	80547	85393	90263	98330
(A) RURAL	1833	32121	32082	30579	30551	31076	31667	32624	33683	36356
(B) SEMI-URBAN	3342	15091	15403	15556	16361	17675	18969	20740	22843	25797
(C) URBAN	1584	11000	11500	12032	12970	14391	15733	17003	17490	18781
(D) METROPOLITAN	1503	8976	9370	11304	11957	12908	14178	15026	16247	17396
POPULATION PER OFFICE (IN THOUSANDS)	64.0	16.0	16.0	16.0	15.0	15.0	14.5	13.8	13.4	12.3
DEPOSITS OF SCHEDULED COMMERCIAL BANKS IN INDIA ('BILLION)	46.46	15422.84 &	17328.58 &	21090.49	26119.33	31969.39	38341.10	44928.26	52079.69	59090.82
CREDIT DEPOSIT RATIO	77.5	56.1	64.9	71.5	73.9	73.9	72.4	72.2	75.7	78.0
INVESTMENT DEPOSIT RATIO	29.3	43.8	41.6	35.5	30.3	30.4	30.4	30.8	28.8	29.4
CASH DEPOSIT RATIO	8.2	5.6	6.9	6.6	7.5	8.6	6.7	6.8	6.7	6.1

PROBLEMS OF MSME IN GETTING LOANS FROM COMMERCIAL BANKS

MSMEs do not have a sufficient financing channel. In India shortage of capital is a chronic problem and it has to be employed as efficiently as possible to expand the employment opportunities. A given amount of capital invested in a small-scale unit provides more employment than the same amount in a large undertaking. They are mainly depends on state-owned bank. Banks usually set restrictions for issuing loans for MSMEs. Besides, due to the MSMEs great needs, commercial banks cost a lot in operation. So, state-owned commercial banks are not supportive with MSMEs. The limited number of branch offices of commercial banks is also creates the problem of availing easy financial assistance for entrepreneurs. The study reveals the following major problems faced by entrepreneurs in obtaining credit from commercial banks.

- Absence of co-operation and the rude behavior of bank officer
- Insufficient of provision of loans and tax relaxation to entrepreneurs.
- Limited range of subsidies schemes of banks.
- Rigorous procedure and unfair delay in sanctioning and disbursing loans.
- High rate of interests.

CONCLUSION

On the basis of above discussion we analyse that financial Institutions and commercial banks should actively involve them in developing MSME in the state and should provide sufficient credit for implement macro medium and micro entrepreneurial activities activity. over the last decade, due to increasing numbers of banking facilities which has made financial services more accessible to the people and contributing to a healthier atmosphere for development (The Hindu 2010). We need a thriving, vibrant and strong enterprise, particularly in the micro and small enterprise segments for all round economic development of our nation.

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