INTERNATIONAL JOURNAL OF RESEARCH IN
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vi

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INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

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BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.

- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

AWARENESS ABOUT HEALTH INSURANCE

S.E. SANTHIYA
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE & RESEARCH CENTRE
SOURASHTRA COLLEGE (AUTONOMOUS)
MADURAI

Dr. L.P. RAMALINGAM
PRINCIPAL & HEAD
RESEARCH CENTRE IN COMMERCE
SOURASHTRA COLLEGE (AUTONOMOUS)
MADURAI

ABSTRACT
Health insurance as a concept can be traced by to ancient civilizations. In 1981, General Insurance Company (GIC) designed a limited cover for individuals and families to covering their hospitalization needs. Subsequently in 1986, this was replaced by the Mediclaim policy and it was further modified in 1991 and 1996. The establishment of the Insurance Regulatory and Development Authority Act in 1999 paved the way for the opening of the health insurance market for private competition by 2000. Health insurance segment is the fastest-growing segment in the insurance industry. Regarding awareness, the media 'newspapers' created more awareness to the sample households. Health insurance schemes like 'Mediclaim Policy', "Pradhan Mantri Suraksha Bima Yojana', and 'Employees' State Insurance Scheme'. The sample uninsured households are willing to contribute for their future risks. New diseases are found every day; so, the insurance companies make a clause to get treatment even for the unlisted diseases in the agreement also.

KEYWORDS
awareness, health insurance, households, mediclaim, level of awareness.

JEL CODE
I13

INTRODUCTION
Health insurance as a concept can be traced by to ancient civilizations. In ancient South East Asian cultures, including India, the tradition was to pay the doctor while in good health and discontinue the payment during periods of illness. The modern system of health insurance in India developed in the industrial era, based on the European system. Nonetheless, medical insurance schemes in India for the general public were developed due to deteriorating industrial relations between the employer and employee. The employer's coverage package was very small and in majority of the cases never covered the families. Hence, a market was created for health insurances. In 1981, General Insurance Company (GIC) designed a limited cover for individuals and families to covering their hospitalization needs. Subsequently in 1986, this was replaced by the Mediclaim policy under the market agreement that group as well as individuals will get access to insurance benefits under a group Mediclaim policy. In order to accommodate inputs by experts and the medical fraternity, the scheme was further modified in 1991 and 1996. Mediclaim benefits were provided on the basis on reimbursement. The reimbursement required production of bills from the hospitals where the policyholder has undergone treatment. Hence, the policy required the policyholder to have access to funds as he or she was reimbursed only after the treatment.

The establishment of the Insurance Regulatory and Development Authority Act in 1999 paved the way for the opening of the health insurance market for private competition by 2000. The introduction of Third Party Administrators (TPA) in an effort to provide better services as well as cashless transactions to the insured has reduced administration hassles. Thus, the administrative costs, which were the secondary objective of the TPA, can be capped. Moreover, the collection of premium increased over 100 per cent. The health insurance segment continues to be the fastest-growing segment in the insurance industry.

REVIEW OF LITERATURE
The most important studies carried out by various researchers are reviewed and listed out here:

Carla Saenz (2009) in a research paper titled "What is Affordable Health Insurance? The Reasonable Tradeoff Account of Affordability" mentioned that the reform of the health care system will include a mandate in the United States. Individuals are required to purchase health insurance provided that affordable options are available. But what is affordable health insurance? Three accounts of affordability of health coverage have been advanced. The first two accounts are empirical. The third account is needs-based. All three accounts are inadequate. Hence, the author proposed a fourth, the reasonable tradeoff account, according to which individuals should only be required to make reasonable tradeoffs in order to pay for their health coverage. **Vareen Ray (2010)** in an article titled "Demystifying Health Insurance" stated that health care has emerged as one of the largest service sectors in India. The health care spending in the country is Rs.1,290 billion, which is expected to double (and touch Rs.2,250 billion) by 2014. And with just 3 per cent health insurance penetration in the country, a huge sum of this Rs.2,250 billion will be paid out of the pockets of the common man. **Mita Choudhury and R. Srinivasan (2011),** in a report titled "A Study on Insurance Schemes of Government of India" stated that government supported insurance schemes are a form of social security in India. This report focuses on the insurance schemes being implemented by the Central Government for the vulnerable sections of the society. **Srinath Reddy, K., et.al. (2011)** carried out a research project sponsored under the scheme of Socio-Economic Research, The Planning Commission of India, New Delhi, stated that India's landscape of health insurance has undergone tremendous changes in the last three years with the launch of several more health insurance schemes in the country, largely initiated by central and state governments. The country that has been witness to three health insurance programs until 2007 (Employee State Insurance Scheme-ESIS, Central Government Health Scheme-CGHS, and Private Health Insurance-PHI), is now swamped by a plethora of insurance programs, in less than three years time. **Subir Sen (2012)** in his paper titled "Growth of Indian Insurance Industry and Determinants of Solvency" pointed out the path to liberalization of the Indian insurance industry. There are 24 general insurers and 24 life insurers were operating in India as on March 2011. Regarding the product mix of general insurers, Motor Insurance continues to dominate; following this, Health Insurance comes in next order. Regarding the product mix of life insurers, ULIPs sales are dominating even after September 2010 regulations. **Thomas Varghese (2013),** carried out a Ph.D. Thesis "Determinants of Consumer Purchase Decisions of Health Insurance in Kerala" with the objectives a) To trace the pattern of health insurance subscription among people of Kerala, b) To understand the factors influencing the purchase decision of health insurance policies, c) To assess the extent of influence exerted by dominant factors on purchase decision of health insurance policies, d) To develop an integrated model of dominant factors in an individual's health insurance decision, and e) To identify factors that distinguish a health insurance subscriber from a non subscriber. **Bhaskar Purohit (2014)** has contributed a research paper on "Community Based Health Insurance in India: Prospects and Challenges". The focus of the paper is to examine the

potential Community Based Health Insurance (CBHI) offers to improve the healthcare access to rural, low-income population and the people in unorganized sector. **Girish Shetty (2014)** in an article "Health Insurance Evolution in India: An Opportunity to Expand Access" pointed out that for the last century, healthcare delivery and financing in India has been shrouded by life insurance challenges and importantly, shares key landmarks with general insurance. Despite some progress, the current state of India's healthcare outcome leaves much to be desired. It has glaring challenges around high out-of-pocket spending, inequality of services, and fragmented social and regulatory standards.

NEED OF THE STUDY

Madurai district is second largest district of Tamil Nadu State. According to Census 2011, Madurai had population of 3,038,252 of which male and female were 1,526,475 and 1,511,777 respectively. Madurai district comprises of seven taluks namely Madurai North, Madurai South, Melur, Peraiyur, Thirumangalam, Usilampatti, and Vadipatti. The details regarding the actual population, male, female, population growth, density, sex ratio, literacy rate, etc. were compared for the census years 2011 and 2001. It is given in the following Table 1.

TABLE 1: DESCRIPTION OF MADURAI DISTRICT – A COMPARISON

Description	2011	2001
Actual Population	3,038,252	2,578,201
Area Sq. Km	3,710	3,710
Density/km2	819	698
Proportion to Tamil Nadu Population	4.21%	4.13%
Male	1,526,475	1,303,363
Female	1,511,777	1,274,838
Population Growth	17.84%	7.41%
Sex Ratio (Per 1000)	990	978
Average Literacy	83.45	77.82
Male Literacy	89.72	86.17
Female Literacy	77.16	69.35
Literates	2,273,430	1,776,654
Male Literates	1,223,810	991,010
Female Literates	1,049,620	785,644

Source: http://www.census2011.co.in

It is observed from Table 1 that the actual population comprises of 50.24 per cent male and 49.76 per cent female during the census year 2011. With regard to sex ratio in Madurai, it stood at 990 per 1000 male compared to 2001 census figure of 978. The average national sex ratio in India is 940 as per the latest reports of Census 2011 Directorate. The average literacy rate of Madurai in 2011 was 83.45 compared to 77.82 of 2001. If things are looked out at gender wise, male and female literacy were 89.72 and 77.16 respectively. For 2001 census, same figures stood at 86.17 and 69.35 in Madurai District. Total literate in Madurai District were 2,273,430 of which male and female were 1,223,810 and 1,049,620 respectively. In 2001, Madurai District had 1,776,654 literates. In general, it is concluded from Table 1 that there is no much difference in the percentage of male and female population and they have been equally dominated in Madurai district.

An individual is exposed to various risks in daily life and it will surprise one to note how many of these can actually be insured. Life insurance and general insurance companies offer a variety of products covering different types of risks. Not only is there a dearth of knowledge about these but also most individuals are not aware of the value that insurance, as an option, could add to their lives. While affordability and the place of insurance in the list of an individual's priority in this context are important questions, quite a few are uninsured purely due to lack of awareness about insurance as a protection tool and details about the types of insurances that are possible. Hence, an attempt is made to study the awareness about health insurance and it was conducted in Madurai District.

OBJECTIVES OF THE STUDY

The main objectives of the study are as per following:
1.   To study the socio-economic characteristics of insured and uninsured households.
2.   To analyze the awareness about health insurance by the insured households.

METHODOLOGY

The main objective of the study is to analyze the awareness about health insurance. Hence, all the taluks in Madurai district have been chosen for area of investigation. Hence, the survey was carried out in all the seven taluks and these taluks have been segregated into urban and rural for the purpose of this study. Total sample of 420 households have been chosen by adopting the equal probability sampling approach. Primary data have been extensively used for the study. Out of 420 total sample respondents, 214 respondents constituting 50.9 per cent belongs to rural area and the remaining 49.1 per cent belongs to urban area. Among the 420 sample respondents, insured households consist of 238 respondents (urban 124 and rural 114) and 182 respondents (urban 82 and rural 100) are uninsured.

RESULTS AND DISCUSSION

SOCIO-ECONOMIC CHARACTERISTICS OF INSURED AND UNINSURED HOUSEHOLDS

In this section, a brief description of the characteristics of sample respondents (i.e. households) would provide the necessary setting for the discussion. The sample respondents are classified into insured households and uninsured households. Then the respondents are categorized into urban and rural area. Analyses are carried out based on these classifications in this chapter. A critical analysis of the selected household has been made covering demographic characteristics like gender, age, marital status, educational qualification, occupation, monthly income of the family, and family size. It also provides detail about ownership of dwelling unit, type of dwelling unit, income, saving and expenditure, source of information, types of insurance held, details of policies held, etc.

GENDER-WISE DISTRIBUTION OF RESPONDENTS

In general, households consist of both men and women. In today's environment, most of the women are working in various organizations. They play a significant role in savings as well as in taking life and health insurance policies. Hence, the researcher has made an attempt to know about the awareness towards health insurance by gender-wise. The result is exhibited in Table 2.

TABLE 2: GENDER-WISE CLASSIFICATION OF HOUSEHOLDS

Gender	Insured Households			Uninsured Households		
	Urban	Rural	Total	Urban	Rural	Total
Male	82 (66.1)	84 (73.7)	166 (69.7)	56 (68.3)	78 (78.0)	134 (73.6)
Female	42 (33.9)	30 (26.3)	72 (30.3)	26 (31.7)	22 (22.0)	48 (26.4)
Total	124 (100.0)	114 (100.0)	238 (100.0)	82 (100.0)	100 (100.0)	182 (100.0)

Note: Figures in parentheses are percentages to respective column total

It is can be seen from the Table 2 that of the insured sample households 69.7 per cent are male and 30.3 per cent are female. The insured household comprises 124 urban area respondents and 114 rural area respondents. According to area wise classification, male respondents dominate more than female respondents. It accounts for two third in urban area and nearly three fourth in rural area. In the case of uninsured households, male respondents constitute 73.6 per cent and female respondents constitute 26.4 per cent. It is noted from the Table 2 that the uninsured male respondents accounts for 78 per cent in rural area and 68.3 per cent in urban area. It is concluded from the study that the sample insured and uninsured households comprises of around two-third and three fourth male respondents in urban area and rural area respectively. The rest are female respondents in the sample study.

AGE-WISE DISTRIBUTION OF RESPONDENTS

The households are categorized based on their age and it is shown in Table 3. In the study the households has been classified into four categories. The member who responded during the survey has been considered for distribution of sample households.

TABLE 3: AGE-WISE CLASSIFICATION OF HOUSEHOLDS

Age	Insured Households			Uninsured Households		
	Urban	Rural	Total	Urban	Rural	Total
Below 25 Years	34 (27.4)	19 (16.7)	53 (22.3)	11 (13.4)	18 (18.0)	29 (15.9)
25 to 40 Years	21 (16.9)	27 (23.7)	48 (20.1)	21 (25.7)	29 (29.0)	50 (27.5)
41 to 55 Years	45 (36.3)	49 (42.9)	94 (39.5)	32 (39.0)	41 (41.0)	73 (40.1)
Above 55 Years	24 (19.4)	19 16.7)	43 (18.1)	18 (21.9)	12 (12.0)	30 (16.5)
Total	124 (100.0)	114 (100.0)	238 (100.0)	82 (100.0)	100 (100.0)	182 (100.0)

Note: Figures in parentheses are percentages to respective column total

From the Table 3, the distribution of the sample shows that a major portion of the insured households (39.5%) fall in '41 to 55 years' category and 22.3 per cent come under 'below 25 years' category. Followed this around 20.1 per cent fall under '25 to 40 years' category. But in the case of uninsured households, 40.1 per cent fall in '41 to 55 years' category and 27.5 per cent under '25 to 40 years' category. While comparison among various age groups both in the insured and the uninsured households, a higher proportion is seen in the age group of 41 to 55 years. Next to this '25 to 40 years' comes in order. The researcher comes to a conclusion that the insured and uninsured households dominate more in '41 to 55 years' category than in other age groups.

INCOME-WISE DISTRIBUTION OF RESPONDENTS

The income of the household is treated as an important parameter of the sample respondent's economic status. Income is treated as a vital factor that influences households in choosing a particular product or service. For the purpose of this study, the households are divided into five monthly income classes: i) less than Rs.10,000, ii) Rs.10,000 to Rs.20,000, iii) Rs.20,001 to Rs.30,000, iv) Rs.30,001 to Rs.40,000, and v) more than Rs.40,000. The result of the analysis is given in Table 4.

TABLE 4: INCOME-WISE CLASSIFICATION OF HOUSEHOLDS

Monthly Income	Insured Households			Uninsured Households		
	Urban	Rural	Total	Urban	Rural	Total
Less than Rs.10,000	38 (30.6)	38 (33.3)	76 (31.9)	17 (20.7)	36 (36.0)	53 (29.1)
Rs.10,000 to Rs.20,000	45 (36.3)	36 (31.6)	81 (34.0)	34 (41.5)	29 (29.0)	63 (34.6)
Rs.20,001 to Rs.30,000	9 (7.3)	12 (10.5)	21 (8.8)	12 (14.7)	17 (17.0)	29 (15.9)
Rs.30,001 to Rs.40,000	15 (12.1)	19 (16.7)	34 (14.4)	2 (2.4)	5 (5.0)	7 (3.9)
More than Rs.40,000	17 (13.7)	9 (7.9)	26 (10.9)	17 (20.7)	13 (13.0)	30 (16.5)
Total	124 (100.0)	114 (100.0)	238 (100.0)	82 (100.0)	100 (100.0)	182 (100.0)
Average Income	25348	16891	22344	18962	7836	12973

Note: Figures in parentheses are percentages to respective column total

It is seen from the Table 4 that among the insured sample households a major portion, say 34 per cent, fall under the monthly income group of Rs.10,000 to Rs.20,000. In this group, the urban households dominate higher per cent (36.3%) than that of rural households (31.6%). Following this, 31.9 per cent come under the category of 'less than Rs.10,000' and rural households dominate more in per cent than that of urban households. The same trend is also reflected in uninsured households. Next to this, the income group 'Rs.30,001 to Rs.40,000' accounts for 14.4 per cent in insured households whereas it is 3.9 per cent in uninsured households. It is also seen that the average income of insured households (Rs.22344) is much higher than that of uninsured households (Rs.12973). Further, the difference in average income of rural and urban households is evident among both insured and uninsured categories.

FAMILY SIZE-WISE DISTRIBUTION OF RESPONDENTS

In general, the size of the family is not at all uniform. It may vary from one family to another. And there is a perception that there is more awareness among the biggest number of family than the smallest number of family. Since the study is related to awareness about health insurance, the family size of households has been taken into account for analysis. The size of the family has been depicted in Table 5.

TABLE 5: FAMILY SIZE-WISE CLASSIFICATION OF HOUSEHOLDS

Family Size	Insured Households			Uninsured Households		
	Urban	Rural	Total	Urban	Rural	Total
Up to 3 Members	61 (49.2)	58 (50.9)	119 (50.0)	27 (32.9)	18 (18.0)	45 (24.7)
4 to 6 Members	39 (31.5)	52 (45.6)	91 (38.2)	47 (57.3)	67 (67.0)	114 (62.7)
Above 6 Members	24 (19.3)	4 (3.5)	28 (11.8)	8 (9.8)	15 (15.0)	23 (12.6)
Total	124 (100.0)	114 (100.0)	238 (100.0)	82 (100.0)	100 (100.0)	182 (100.0)

Note: Figures in parentheses are percentages to respective column total

Table 5 explains that 50 per cent of insured households have a family size of 'up to 3 members'. But, a major portion of uninsured households, say 62.7 per cent, have a family size of '4 to 6 members'. The rural households accounted more both in the insured and uninsured category. From this, the researcher comes to a conclusion that in the study area, more than 85 per cent of sample households have family size of 'up to 6 members'.

OWNERSHIP OF DWELLING UNIT

A classification of households by ownership of dwelling unit is exhibited in Table 6.

TABLE 6: CLASSIFICATION OF HOUSEHOLDS BY OWNERSHIP OF DWELLING UNIT

Ownership of Dwelling Unit	Insured Households			Uninsured Households		
	Urban	Rural	Total	Urban	Rural	Total
Own	83 (66.9)	69 (60.5)	152 (63.9)	51 (62.2)	68 (68.0)	119 (65.4)
Rented	25 (20.2)	32 (28.1)	57 (23.9)	22 (26.8)	21 (21.0)	43 (23.6)
Others	16 (12.9)	13 (11.4)	29 (12.2)	9 (11.0)	11 (11.0)	20 (11.0)
Total	124 (100.0)	114 (100.0)	238 (100.0)	82 (100.0)	100 (100.0)	182 (100.0)

Note: Figures in parentheses are percentages to respective column total

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It is can be seen from Table 6 that around 64 per cent of insured households live in their own houses, while this is slightly higher for uninsured households at 65 per cent. Among the insured, the proportion of households owning a dwelling unit is higher in urban areas (66.9%) as compared with the rural areas (60.5%). It is just reverse in the case of uninsured households. An equivalent per cent of sample respondents live in rented houses both in insured as well as in uninsured category.

TYPE OF DWELLING UNIT

The households may live in own or rented houses. It may be pucca or semi-pucca or other types. The distribution of households based on the type of dwelling unit is depicted in Table 7.

TABLE 7: DISTRIBUTION OF HOUSEHOLDS BY TYPE OF DWELLING UNIT

Type of Dwelling Unit	Insured Households			Uninsured Households		
	Urban	Rural	Total	Urban	Rural	Total
Pucca	102 (82.3)	91 (79.8)	193 (81.1)	22 (26.8)	19 (19.0)	41 (22.5)
Semi-pucca	13 (10.5)	15 (13.2)	28 (11.8)	54 (65.9)	68 (68.0)	122 (67.0)
Others	9 (7.2)	8 (7.0)	17 (7.1)	6 (7.3)	13 (13.0)	19 (10.5)
Total	124 (100.0)	114 (100.0)	238 (100.0)	82 (100.0)	100 (100.0)	182 (100.0)

Note: Figures in parentheses are percentages to respective column total

It is evident from the Table 7 that the households living in pucca houses account for 81.1 per cent in the insured category, but only 22.5 per cent of those uninsured. In the case of uninsured households, a majority of 67.0 per cent households live in semi-pucca houses. Among the uninsured, the proportion of households living in semi-pucca house is higher in rural areas (68%) as compared with the urban areas (65.9%). It is come to a conclusion that majority of insured households live in pucca houses than the uninsured households.

INCOME, SAVINGS AND EXPENDITURE

The amount of income, savings and expenditure of the sample households are attempted by the researcher. The average annual household income and savings, and monthly consumption expenditure based on the survey in the study area are shown in Table 8.

TABLE 8: DISTRIBUTION OF HOUSEHOLDS BY INCOME, SAVINGS AND EXPENDITURE

Savings and Expenditure	Insured Households			Uninsured Households		
	Urban	Rural	Total	Urban	Rural	Total
Average household income per month (in Rs.)	25348	16891	22344	18962	7836	12973
Average annual household savings (in Rs.)	29249	22831	26398	21863	15468	18147
Average monthly household consumption expenditure (in Rs.)	7436	5642	6374	4274	3312	3651
Total Sample	124	114	238	82	100	182

From the Table 8 it is seen that the average income of the insured households (Rs.22344) is much higher than that of the uninsured sample households (Rs.12973). It is noted that there is difference in income of the urban and rural households among both the insured and uninsured. This is reflected in the average monthly consumption expenditure of uninsured households (Rs.3651) is less than that of the insured households (Rs.6374). The average savings stand at Rs.18147 for uninsured households as against Rs.26398 for insured households. It is also seen that there is difference in consumption expenditure and savings in the case of urban and rural households. The study indicates that the insured households have more income than that of the uninsured households.

SOURCES OF INFORMATION

Awareness is mainly through sources of information. Hence, an attempt is made by the researcher to know about the main sources of information. Multiple responses are collected from the sample households. So, the sum may not be equal to hundred per cent. The sources of information for the sample households are given in Table 9.

TABLE 9: DISTRIBUTION OF HOUSEHOLDS BY SOURCES OF INFORMATION

Source of Information	Insured Households (%)			Uninsured Households (%)		
	Urban	Rural	Total	Urban	Rural	Total
Newspapers	79 (63.7)	84 (73.7)	163 (68.5)	47 (57.3)	69 (69.0)	116 (63.7)
Magazines	8 (6.5)	6 (5.3)	14 (5.9)	7 (8.5)	6 (6.0)	13 (7.1)
Radio	87 (70.2)	72 (63.2)	159 (66.8)	40 (48.8)	43 (43.0)	83 (45.6)
Television	58 (46.8)	55 (48.2)	113 (47.5)	34 (41.5)	38 (38.0)	72 (39.6)
Internet	11 (8.9)	5 (4.4)	16 (6.7)	7 (8.5)	4 (4.0)	11 (6.0)
Friends and Relatives	48 (38.7)	51 (44.7)	99 (41.6)	29 (35.4)	32 (23.0)	61 (33.5)
Banks	11 (8.9)	6 (5.2)	17 (7.1)	4 (4.9)	1 (1.0)	5 (2.7)
Trade Fairs & Exhibitions	7 (5.6)	2 (1.8)	9 (3.8)	5 (6.1)	2 (2.0)	7 (3.9)
Banners/Hoardings	15 (12.1)	9 (7.9)	24 (10.1)	11 (13.4)	8 (8.0)	19 (10.4)
Others	4 (3.2)	3 (2.6)	7 (2.9)	3 (3.7)	1 (1.0)	4 (2.2)
None	2 (1.6)	1 (0.9)	3 (1.3)	3 (3.7)	2 (2.0)	5 (2.7)
Total Sample	124	114	238	82	100	182

Note: These are multiple responses and therefore the sum may not be equal to 100%.

It is understood from the Table 9 that the 'newspapers' is the main source of information for both the insured and uninsured households, followed by 'radio' and 'television' media. Other major sources of information are 'friends and relatives' and 'banners/hoardings'. The remaining sources of information also provide knowledge to the sample households to some extent. It accounts for less than 10 per cent. It is concluded from the study that the media 'newspapers' created awareness to the sample households about health insurance.

TYPES OF INSURANCE HELD

Insurance can be classified into two types, viz. Life Insurance and Non-Life Insurance. Non-life insurance is further classified into various types. Multiple responses are collected from the sample households. Hence, the sum may not be equal to hundred per cent. The classification of households by different type of insurance held is exhibited in Table 10.

TABLE 10: DISTRIBUTION OF HOUSEHOLDS BY TYPE OF INSURANCE TAKEN

Type of Insurance	Insured Households			Uninsured Households		
	Urban	Rural	Total	Urban	Rural	Total
No Insurance	0 (0.0)	0 (0.0)	0 (0.0)	76 (92.7)	91 (91.0)	167 (91.8)
Life Insurance	73 (58.9)	36 (31.6)	109 (45.8)	21 (25.6)	13 (13.0)	34 (18.7)
Health Insurance	124 (100.0)	114 (100.0)	238 (100.0)	0 (0.0)	0 (0.0)	0 (0.0)
Motor Insurance	59 (47.6)	34 (29.8)	93 (39.1)	5 (6.1)	4 (4.0)	9 (4.9)
Accident Insurance	4 (3.2)	3 (2.6)	7 (2.9)	2 (2.4)	1 (1.0)	3 (1.6)
Fire Insurance	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
Crop Insurance	0 (0.0)	6 (5.3)	6 (2.5)	0 (0.0)	3 (3.0)	3 (1.6)
Livestock Insurance	0 (0.0)	2 (1.7)	2 (0.8)	0 (0.0)	1 (1.0)	1 (0.5)
Tractor Insurance	0 (0.0)	1 (0.9)	1 (0.4)	0 (0.0)	1 (1.0)	1 (0.5)
Total	124 (100.0)	114 (100.0)	238 (100.0)	82 (100.0)	100 (100.0)	182 (100.0)

Note: These are multiple responses and therefore the sum may not be equal to 100%.

According to the definition of the 'insured households' adopted for the study, the Table 10 reflects 100 per cent health insurance for the insured households and no household among the uninsured has health insurance cover for any of the family members. It is also to note that even among the uninsured households (those without a health insurance policy) some have opted for life insurance and other kinds of non-life insurance while the proportion of uninsured households opting for insurance is much lower than insured households. The other pointers are – (i) life insurance is the most sought after, accounting for nearly 46 per cent of insured and 19 per cent of uninsured households; 58.9 per cent of urban insured households and 31.6 per cent of their rural counterparts have life insurance; (ii) motor insurance is preferred followed by life insurance and it accounts for 39.1 per cent in the case of insured households and 4.9 per cent in the case of uninsured households; (iii) the proportion of urban insured households who have taken accident insurance is marginally higher as compared with insured rural households; (iv) only the rural households have taken crop insurance, livestock insurance and tractor insurance.

OPINION OF UNINSURED HOUSEHOLDS ON FUTURE RISKS

An attempt is made by the researcher towards gathering information about contribution of some money for future risks by the uninsured households. For this purpose a question is placed before the sample respondents to give their response. The number of households answered positively has been shown in the following Table 11.

TABLE 11: OPINION TOWARDS CONTRIBUTION OF UNINSURED HOUSEHOLDS FOR FUTURE RISKS

Opinion	No. of Households		
	Urban	Rural	Overall
Willing	37 (45.1)	34 (34.0)	71 (39.0)
Not Willing	45 (54.9)	66 (66.0)	111 (61.0)
Total	82 (100.0)	100 (100.0)	182 (100.0)

Note: Figures in parentheses are percentages to column total

Table 11 depicts that of the 182 uninsured sample households, 39 per cent are willing to contribute for future risks. This comprises 45.1 per cent of urban and 34 per cent of rural households. This shows that the sample uninsured households are interested towards contribution for the future risk. Due to low economic status, majority of uninsured sample households (61%) are not able to contribute for future risks.

ANALYSIS ON AWARENESS OF HEALTH INSURANCE

The public and private sector insurance companies offer a variety of health insurance schemes in Madurai District. In order to identify the awareness about the health insurance schemes, the researcher made an attempt to analyze the levels of awareness on the various health insurance schemes offered by the insurance companies. Responses like 'Yes' or 'No' were asked to assess the awareness of sample households (i.e. respondents) towards various health insurance schemes and the results are exhibited in the Table 12.

TABLE 12: AWARENESS ABOUT HEALTH INSURANCE SCHEMES

Health Insurance Schemes	Number of Households		Percentage	
	Urban	Rural	Urban	Rural
Mediclaim Policy	124	114	100.00	100.00
Senior Citizen Policy	88	81	70.97	71.05
Hospital Daily Cash Policy	112	94	90.32	82.46
Critical Illness Policy	103	92	83.06	80.70
Bhavishya Arogya Policy	62	51	50.00	44.74
Combi-Products	11	7	8.87	6.14
Package Policies	8	3	6.45	2.63
Jan Arogya Bima Policy	96	87	77.42	76.32
Universal Health Insurance Scheme	29	13	23.39	11.40
Rashtriya Swasthya Bima Yojana	10	4	8.06	3.51
Pradhan Mantri Suraksha Bima Yojana	124	114	100.00	100.00
Pradhan Mantri Jan Dhan Yojana	68	43	54.84	37.72
Personal Accident Policy	72	54	58.06	47.37
Overseas Travel Insurance	16	14	12.90	12.28
Employees' State Insurance Scheme	124	114	100.00	100.00
Government Health Scheme	107	78	86.29	68.42
Special Health Insurance Products	9	3	7.26	2.63
Total Samples	124	114	100.00	100.00

It is inferred from the Table 12 that all the sample households (i.e. 100 per cent), both from urban and rural areas, are aware of health insurance schemes like 'Mediclaim Policy', "Pradhan Mantri Suraksha Bima Yojana', and 'Employees' State Insurance Scheme'. A major portion of urban and rural households, say more than 80 per cent, are aware of health insurance schemes such as 'Hospital Daily Cash Policy', and 'Critical Illness Policy'. The health insurance schemes viz. 'Senior Citizen Policy' and 'Government Health Scheme" is also aware by majority of rural and urban households. It accounts for 71.05 per cent and 70.97 per cent respectively for 'Senior Citizen Policy' and 86.29 per cent and 68.42 per cent respectively for 'Government Health Scheme. Further, it also evident from the Table 12 that about 55 per cent of urban households aware about the health insurance schemes like 'Pradhan Mantri Jan Dhan Yojana' and about 58 per cent aware about 'Personal Accident Policy'. The proportion is higher in urban area households than the rural households. Less than 10 per cent of urban and rural households aware about the schemes like 'Combi-Products', 'Package Policies', 'Rashtriya Swasthya Bima Yojana', and 'Special Health Insurance Products'.

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5

LEVEL OF AWARENESS ON HEALTH INSURANCE SCHEMES

Awareness about various health insurance schemes has been attempted by the researcher. The awareness details have been gathered for 17 health insurance schemes and it is presented in Table 12. It is evident from that table that eight health insurance schemes viz. Mediclaim Policy, Senior Citizen Policy, Hospital Daily Cash Policy, Critical Illness Policy, Jan Arogya Bima Policy, Pradhan Mantri Suraksha Bima Yojana, Employees' State Insurance Scheme, and Government Health Scheme, have more than 60 per cent awareness. The remaining nine schemes have less than 60 per cent awareness by the sample households. So, the researcher wants to know the level of awareness on health insurance schemes which have more than 60 per cent of level of awareness. The level of awareness of urban and rural households is depicted in Tables 13 and 14.

LEVEL OF AWARENESS OF INSURED URBAN HOUSEHOLDS

The distribution of insured urban households on the basis of their level of awareness is shown in the Table 13.

TABLE 13: LEVEL OF AWARENESS ON HEALTH INSURANCE SCHEMES – INSURED URBAN HOUSEHOLDS

Health Insurance Schemes	Level of Awareness			Total
	High	Medium	Low	
Mediclaim Policy	95 (76.6)	23 (18.6)	6 (4.8)	124 (100.0)
Senior Citizen Policy	53 (60.2)	21 (23.9)	14 (15.9)	88 (100.0)
Hospital Daily Cash Policy	63 (56.2)	31 (27.7)	18 (16.1)	112 100.0)
Critical Illness Policy	32 (31.1)	17 (16.5)	54 (52.4)	103 (100.0)
Jan Arogya Bima Policy	15 (15.6)	24 (25.0)	57 (59.4)	96 (100.0)
Pradhan Mantri Suraksha Bima Yojana	69 (55.7)	33 (26.6)	22 (17.7)	124 (100.0)
Employees' State Insurance Scheme	92 (74.2)	27 (21.8)	5 (4.0)	124 (100.0)
Government Health Scheme	57 (53.3)	38 (35.5)	12 (11.2)	107 (100.0)

Note: Figures in parentheses are percentages to respective row total

It is inferred from the Table 13 that of the eight health insurance schemes which have more than 51 per cent of awareness, six health insurance schemes, such as, Mediclaim Policy (76.6%), Employees' State Insurance Scheme (74.2%), Senior Citizen Policy (60.2%), Hospital Daily Cash Policy (56.2%), Pradhan Mantri Suraksha Bima Yojana (55.7%), and Government Health Scheme (53.3%), have high level of awareness. The rest two health insurance schemes, viz. Jan Arogya Bima Policy (59.4%) and Critical Illness Policy (52.4%) have low level of awareness. It is concluded that the insured urban households have high level of awareness on selected health insurance schemes.

LEVEL OF AWARENESS OF INSURED RURAL HOUSEHOLDS

The distribution of insured rural households on the basis of their level of awareness is exhibited in the Table 14.

TABLE 14: LEVEL OF AWARENESS ON HEALTH INSURANCE SCHEMES – INSURED RURAL HOUSEHOLDS

Health Insurance Schemes	Level of Awareness			Total
	High	Medium	Low	Total
Mediclaim Policy	64 (56.1)	31 (27.2)	19 (16.7)	114 (100.0)
Senior Citizen Policy	34 (42.0)	19 (23.4)	28 (34.6)	81 (100.0)
Hospital Daily Cash Policy	26 (27.7)	32 (34.0)	36 (38.3)	94 (100.0)
Critical Illness Policy	19 (20.7)	21 (22.8)	52 (56.5)	92 (100.0)
Jan Arogya Bima Policy	11 (12.6)	22 (25.3)	54 (62.1)	87 (100.0)
Pradhan Mantri Suraksha Bima Yojana	23 (20.2)	30 (26.3)	61 (53.5)	114 (100.0)
Employees' State Insurance Scheme	62 (54.4)	24 (21.0)	28 (24.6)	114 (100.0)
Government Health Scheme	36 (46.2)	27 (34.6)	15 (19.2)	78 (100.0)

Note: Figures in parentheses are percentages to respective row total

It is can be seen from the Table 14 that of the eight health insurance schemes which have more than 51 per cent of awareness, two health insurance schemes, such as, Mediclaim Policy (56.1%), and Employees' State Insurance Scheme (54.4%), have high level of awareness. Low level of awareness exists on schemes like Jan Arogya Bima Policy (62.1%), Critical Illness Policy (56.5%), and Pradhan Mantri Suraksha Bima Yojana (53.5%). It is clear from the table that the level of awareness of insured rural households is low when compared to the urban households.

FINDINGS OF THE STUDY

The major findings of the study are as per following:

1. There is no much difference in the percentage of male and female population and they have been equally dominated in study area.
2. The study indicates that the insured and uninsured households comprises of around two-third and three fourth male respondents in urban area and rural area respectively.
3. The insured and uninsured households dominate more in '41 to 55 years' category than in other age groups.
4. It is inferred that the average income of insured households is much higher than that of uninsured households.
5. It is understood that an equivalent per cent of sample respondents live in rented houses both in insured as well as in uninsured category.
6. A major portion of insured households live in pucca houses than the uninsured households.
7. It is evident that the media 'newspapers' created awareness to the sample households about health insurance.
8. The study reflects that 100 per cent health insurance cover exists in insured households' category and no household among the uninsured has health insurance cover for any of the family members.
9. Of the uninsured sample households, 39 per cent are willing to contribute for future risks.
10. All the sample households (i.e. 100 per cent), both from urban and rural areas, are aware of health insurance schemes like 'Mediclaim Policy', "Pradhan Mantri Suraksha Bima Yojana', and 'Employees' State Insurance Scheme'.
11. Health insurance schemes, such as, Mediclaim Policy (76.6%), Employees' State Insurance Scheme (74.2%), Senior Citizen Policy (60.2%), Hospital Daily Cash Policy (56.2%), Pradhan Mantri Suraksha Bima Yojana (55.7%), and Government Health Scheme (53.3%), have high level of awareness among the urban households. In rural area, schemes like Mediclaim Policy (56.1%), and Employees' State Insurance Scheme (54.4%), have high level of awareness among the sample households.

SUGGESTIONS

The main source of information for both the insured and uninsured households is 'newspapers', followed by 'radio' and 'television' media. Hence, the regulators should advice the insurance companies to give priority to these Medias while giving advertisement. The sample study points out that it has covered a major portion of middle income households under health insurance segment. For attracting the low and high income households, the insurance companies should conduct special awareness campaign programmes once in six months. This programme may also be conducted in colleges so that they may enroll in health insurance when they are placed. The sample uninsured households are interested towards contribution for the future risk and it accounts for 39 per cent. So, the insurance companies should approach these households for coverage. The government is charging service tax on health insurance products. It is suggested to abolish the

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GST in order to attract more consumers in this segment. As new diseases are found every day, the insurance companies make a clause to get treatment even for the unlisted diseases in the agreement also.

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THE EFFECTS OF INDIVIDUAL DIMENSIONS OF SERVICE QUALITY IN FIVE STAR HOTELS USING SERVQUAL MODEL

Dr. SATHYNARAYANA. S
PROFESSOR
MP BIRLA INSTITUTE OF MANAGEMENT
BANGALORE

RAVINDRA B. S
ASST. PROFESSOR
MP BIRLA INSTITUTE OF MANAGEMENT
BANGALORE

LEKHA V
STUDENT
MP BIRLA INSTITUTE OF MANAGEMENT
BANGALORE

ABSTRACT
The concept of "Service quality" is earmarked to play a significant role for any successful business. A customer usually expects the service in a way he/she wants to receive when they avail any service. Service quality can thereby be explained as how well a service is effectively delivered compared to what customer expects. If customers' expectations are greater than the quality of services rendered, customer dissatisfaction occurs. The current empirical study has been undertaken with an intention to measure the service quality (tangibles, reliability, responsiveness, assurance and empathy) dimensions that affects the customer's perception to-wards services offered by the Service provider (Five star Hotels) in Bengaluru city. In order to realise the stated objectives the researchers collected the data from 320 respondents. The validity of the questionnaire was adjudged, using Cronbach's coefficient (α) was calculated to test the reliability and internal consistency of the responses. In the second phase, normality of the data and reliability statistics have been investigated and extrapolated by using inferential statistics. In the last phase, a multiple regression model has been run to identify the major drivers of service quality. The results revealed that Tangibility, Responsiveness, Assurance and Empathy were the major determinants of the Overall Satisfaction. When we rank the dimensions we found that Tangibility ranked first followed by Empathy. Finally the results have been compared with the possible evidence.

I. INTRODUCTION

Quality of services rendered and customer retention through customer satisfaction have long been recognized as playing a decisive role for survival in today's competitive service industry. As service sector matures, competitive advantage through rendering high quality services is an increasingly prominent tool for survival. The five star hotel has certainly not been excluded from increased customers' expectations of quality. During the past few decades, the hospitality industry has become one of the most influential players of majority of the economies across the globe (Shahin and Dabestani, (2010)). Five star hotel sector is largely subject to the influence of economic cycles. Apart from this, the hotels are encountered with increasingly intense competition. Therefore, service quality is the crux of hotel business and has become crucial for them to improve competitive strength. Even Parasuraman et al., 1985; Reichheld and Sasser, 1990; Zeithaml et al., 1990 were of the opinion that in today's global competitive environment, rendering a high quality service is treated as a crucial strategy for success and survival. Service quality has since emerged as a pervasive strategic force, a key strategic issue and management agenda (Eisen, 1999). In the words of Sathy-anarayana et al. (2017), all service providers try to cater high quality services to their customers yet they fall short of their customers' expectations. Nowadays customers have become more and more aware of their needs and have held high demand for service standards. The concept of "Service quality" is earmarked to play a significant role for any successful business. A customer usually expects the service in a way he/she wants to receive when they avail any service. Service quality can thereby be explained as how well a service is effectively delivered compared to what customer expects. If customers' expectations are greater than the quality of services rendered, customer dissatisfaction occurs. Service quality is assessed low when the performance is below expectation. High quality of services rendered by a service provider has a profound influence on satisfaction and retention of his customers and it has a direct bearing on the customer satisfaction and retention, profitability, enhanced corporate image, and decreased customers defection (Bauman et al.(2007); Wang et al. (2003) and Ladhari et al. (2011)). Customer satisfaction and retention are global issues that affects all service providers at large, be it small or big firms, a global or local player, profitable or non-profitable organizations. Gundersen, Heide and Olsson, (1996) defined customer satisfaction as a post consumption evaluative judgement concerning a specific product or service. Consequently, many service providers are focusing their attention on studying, evaluating, and implementing various service strategies that intend to improve the quality of service rendered and retention of customers with a view to maximizing the long term profits and overall financial performance of the firm. The service sector displays several distinct features that are not shared in the traditional manufacturing sector. The hotel and hospitality business are often perceived as the most prominent among all the other service sectors (Mace (1995); Littlejohn (1997)). Consequently, considerable capital is invested in designing and improving the quality of services in hotels every year. In order to ensure and keep the service quality in accordance with the expectations of present day's guests, service providers need to focus on designing service quality strategies and confirming the strategies with design.

Various attempts have been made in literature to define the concept of service quality from the perspective of a service provider. According to Bitner, Booms and Mohr (1994), service quality is a consumer's overall impression of the relative inferiority/superiority of the organisation and its services. In the words of Parasura-man, Zeithaml and Berry's (1985) the service quality is a function of the differences between expectation and performance along the quality dimensions. According to Cronin and Taylor (1994) service quality is an attitudinal form indicative of an overall evaluation in the long run. According to Asubonteng et al. (1996) service quality is "the difference between customers' expectations for service performance prior to the service encounter and their perceptions of the service received". In the words of Butcher (2005) the repurchase intention of the customer is observed as a robust service outcome that is measurable and Soderlund and Ohman (2003) supported this view. Hellier et al. (2003) defined repurchase intention as 'the individual's judgement about buying again a designated service from the same

company. According to Newman, (2001) service quality has been defined as the degree and direction between customer service expectations and perceptions. In the words of Reeves and Bednar (1994), no universal definition of service quality exists; instead, different definitions are appropriate under different circumstances as service quality is a complex, slippery and highly subjective concept. It means different things to different people. Multiple definitions are needed to capture the complexity of the service quality construct. Despite the lack of unanimity in the definition of service quality, all the above definitions on service quality are formulated from the customer perspective and the following are the major thrusts (i) Service quality has an effect on customer loyalty; (ii) Service quality has an effect on customer satisfaction; (iii) Service quality creates competitive advantage; (iv) Service quality affects relationships and relationship marketing and (v) Service quality has an effect on profitability and costs.

In 1985, one of the most prominent and systematic scale to measure the service quality was proposed by Parasuraman, Zeithaml and Berry (1985). The first scale introduced by them had ten dimensions namely, tangibles, reliability, responsiveness, competence, courtesy, credibility, security, communication, understanding, and access. Later the same authors (Parasuraman et al. (1988)) developed and iterated the SERVQUAL model based on two principles: first principle is that service quality can be divided into dimensions and the customers evaluate the quality of a service rendered by the service provider on five dimensions namely tangibility, reliability, responsiveness, assurance and empathy and the second principle is that the service gap in the above mentioned dimensions are measured as a difference between expectations and perceptions. The SERVQUAL instrument has twenty two statements for gauging consumer perceptions and expectations regarding the quality of a service rendered by the provider. The authors continued to refine the proposed SERVQUAL scale by publishing research results through a series of publications (Parasuraman et al., 1985, 1988, 1994a, 1994b). However in 1992, Cronin and Taylor proposed one more model to measure the quality of service called SERVPERF and claimed the model is more efficient than the SERVQUAL model. Despite of the criticism, the SERVQUAL scale is still the most widely used scale to measure the service performance as this scale allows the service providers to review whether they need to re-deploy resources to areas of underperformance (Wisniewski, 2001). The SERVQUAL instrument has been revised and used extensively in a variety of service sectors such as organised retailing, online services, banking, hospital, repair and maintenance services, etc.

The structure of the current research paper is as follows. Section two discusses the review of previous work done pertaining to the chosen topic. Section three outlines the objectives of the study and the methodology adopted for the current study. Section four discusses the analysis and inference of the collected data and in the last part a brief discussion has been made, conclusion has been drawn and the findings of the study have been compared with the possible evidence.

II. LITERATURE REVIEW

Service quality has received prominent attention in the literature, with studies being carried out in a wide variety of service sectors such as the health care sector (Bakar et al., (2008), Babakus and Mangold, (1989); Babakus and Mangold, (1992); Babakus and Boller, (1992); Soliman, (1992); Headley and Miller, (1993); McAlexander et al., (1994)), hospitality industry and tourism (Saleh and Ryan, (1992); Fick and Ritchie, (1991); Mey et al., (2006); Spreng and Singh, (1993)); telecommunications services (Van Der Wal et al., (2000)), banking (Kwon and Lee, (1994)). (Lam 2002). (Kangis and Passa, 1997); (Bei and Chiao 2006); (Johnston, 1995), (Zhou, 2004); sports (Kouthouris and Alexandris, 2005); public utilities and services (Wisniewski and Donnelly, (1996); Rowley, (1998); Wisniewski, (2001); Brysland and Curry, (2001); Babakus and Boller, (1992)), departmental stores (Finn and Lamb, 1991); public-transport (Sánchez Pérez, 2007), information system (Van Dyke et al., (1997); Jiang et al., (2002); Carr, (2002)), air travel (Miller, (1993); Lee and Cunningham, (1996); Ott (1993); Ostrowski et al. (1993); libraries (Cook et al., (2003)) and the public sector (Wisniewski, (2001)), fast food (Jain and Gupta, (2004)), travel agencies (Martinez Caro and Martinez Garcia, 2008); universities (Galloway, (1998)), police services (Donnelly et al., (2006)), travel agencies (Luk, (1997)), hostel services (Pearce, (2009); Rodríguez, (2011); Godfrey; (2011) and Vaals (2013)), audit firms (Ismail (2006)), health spas (Snoj and Mumel (2002), insurance (Tsoukatos et al, (2004)) and e-tourism (Kim et al, (2005); O'Connor, (2000); Yoon C. Cho and Jerome Agrusa, (2006); Costas Zafiropoulos (2006); Pierre Benckendorff, (2006)).

During the past few decades, service quality has become a major area of consideration to service providers because of the quality of services rendered by a service provider has a profound influence on customer satisfaction. Empirical studies conducted across various service sectors show that customer satisfaction may have both direct and indirect impact on business results (Anderson et al., (1994); Cronin and Taylor, (1992)). Anderson et al. (1994), and Luo and Homburg, (2007) concluded that customer satisfaction positively affects business profitability. Bulk of the studies for example Söderlund, (1998); Kandampully and Suhartanto, (2000); Chi and Qu, (2008); Faullant et al., (2008) have been conducted with an intention to explore the relationship between customer satisfactions with their behaviour patterns. They concluded that customer satisfaction increases customer loyalty, influences repurchase intentions and leads to positive word-of-mouth, enhanced corporate image, and decreased customers defection, business performance, lower costs and return on investment (Newman, (2001); Leonard and Sasser, (1982); Chang and Chen, (1998); Seth and Deshmukh, (2005)). In the words of Lewis, (1989) service quality is regarded as a critical dimension of competitiveness in service sector. According to Hung et al., (2003) providing high service quality and customer satisfaction is the important factor and a challenge being faced by service industry sector. However, majority of the empirical investigations concluded that the service quality is an outcome of comparison by customers between service expectations and perception of service offered by the marketers (Parasuraman, et al. (1988); Grönroos, (1994); Caruana, (2002); Sathyanarayana et al. (2017)).

Parasuraman, Zeithaml and Berry (1985) developed a scale for measurement of service quality and called it as the SERVQUAL model. It is developed to measure two important components. First component service quality has dimensions and measured as a difference of expectations and perceptions. This is the most frequently used scale for measuring the service quality in various service industries (Mattson, (1994); Carman, (1990); Kilbourne et al., (2004); Teas, (1993); Kouthouris and Alexandris, (2005); Sathyanaryana et al. (2017)). However, this model has been criticised by Teas, (1993); Buttle, (1996); Brown et al. (1993) on the methodological and conceptual grounds. Jain and Gupta, (2004) in an empirical investigation tried to compare the SERVQUAL scale and SERVPERF scale in fast food sector. They concluded that SERVPERF scale was more convergent and discriminate valid scale than SERVQUAL scale in the measurement of service quality in fast food restaurants. Similar findings were documented by Nadiri and Hussain, (2005) in the hotel sector and Brochado and Marques (2007) in case of education sector.

In an investigation by Dawkins & Reichheld, (1990) concluded that the service quality is considered crucial for the success and survival of any service undertaking. Service quality influences the consumer behaviour in the decision making process, and also the level of relationship between customer and company and can impact customer's loyalty. Henning-Thurau, et al. (2001) supported this view.

In the hospitality and hotel industry, several empirical studies have examined hotel attributes that guests may find important when evaluating the performed service quality rendered by the hotel service provider. The hotel guests perceived that security and safety of the guests (Knutson, 1988), the cleanliness of the hotel room and the food quality (Atkinson, 1988), location factors (Barsky and Labagh 1992), employees' empathy and competence while handling the task (Barsky and Labagh 1992) and physical facilities (Choi and Chu 2001) were the most prominent attributes. However, applicability of SERVQUAL for the hotel and hospitality industry has been criticised by few researchers such as Carman 1990; Teas 1994. Therefore Knutson et al. (1991) came out with LODGSERV scale to measure the service quality of lodges with twenty six items. Later LODGQUAL was introduced by Getty and Thompson (1994) followed by DINESERV introduced by Stevens, Knutson and Patton (1995) to measure the service performance of restaurants.

El-Farra (1996) in his empirical study found that price was the very prominent variable which influences the patronage of medium priced hotels by guests. In a study Raspor (2010) concluded that the major drivers of perceived service quality in hospitality were reliability, empathy and staff accessibility. However, in another study Gunaratne (2014), concluded that the dominant factor in perceived service quality in tourism sector was tangibility, empathy and reliability. Similar findings were documented by Akbaba (2006) in his research. He found that tangibility was the major actor that drives the service quality of hotels in Turkey. For this study he applied SERVQUAL scale with twenty nine items. In an empirical study by Saleh and Ryan (1991) proposed five driver of service quality namely tangibility, sarcasm avoidance, transparency, trust and empathy with thirty three items to measure the service quality. Soriano (2002) tried to investigate the service quality of restaurant service in Spain by taking ambience quality, food quality, relationship between price and quality and service quality. In another study by Ramsaran-Fowdar (2007) identified seven quality drivers for a hotel industry from the context of Mauritius. Yet another research was conducted by Snoj and Mumel (2002) to investigate the service quality in spa centres in Slovenia with five factors with 23 questions. In an empirical study by Kariru AN, Aloo C (2014) concluded that

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT   9

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the hotels in the Western Kenya should focus on tangibility and reliability of services while rendering services to their guests. In the words of Molah and Jusoh, (2011) every service provider should measure customer satisfaction survey continuously to evaluate the service performance.

The review of literature on the proposed title, thus throws light on facts relating to the gap on the chosen topic. Few academic researchers have attempted to define and model service quality because of the difficulties involved in delimiting and measuring the construct. Apart from this, despite the sensational growth of the Indian service sector, only a few of the researchers have focused on measuring the service quality of hospitality and five star hotels in Indian context by using SERVQUAL scale. Limited published research has been conducted into service quality from the context of developing economy like India with respect to hospitality and five star hotel sector. This means that the issue of service quality in the hospitality sector is a largely unknown factor, making this study exploratory in nature. The present research would make an addition to existing literature on measurement of service quality by collecting first-hand information from the guests by using SERVQUAL scale with little modification with respect to their perceived service quality. Current empirical research is going to fill this gap by addressing the most important of SERVQUAL in five star hotel sector.

III. RESEARCH DESIGN
OBJECTIVES OF THE STUDY
The following are the objectives of the study, which the researchers wish to enquire and understand in the process of this study.
1. To study the service quality (tangibles, reliability, responsiveness, assurance and empathy) dimensions that affects the customer's perception towards services offered by the Service providers (Five star Hotels) in Bengaluru city;
2. To investigate the relationship between the demographic factors and the chosen five dimensions;
3. To study the interrelationship among the various dimensions (tangibles, reliability, responsiveness, assurance and empathy) of the service quality rendered by the Service providers (Five star Hotels) in Bengaluru city;
4. To study the service gap on the basis of respondents' perceptions (P) from respondents' expectations (E);
5. To investigate the most dominant service quality dimension that influences customer's satisfaction in the hospitality and five star hotel sector; and
6. To offer suggestions based on this research.

HYPOTHESIS OF THE STUDY
H1: There is no significant relationship between the Gender, Age, Occupation, Qualification and Income of the respondents and various factors (Tangibles, Reliability, Responsiveness, Assurance and Empathy).
H2: There is no significant correlation among the various identified variables for the purpose of the study.
H3: There is no significant relationship between independent variables (Tangibility, Reliability, Responsiveness, Assurance and Empathy) and Overall Service Satisfaction.

NATURE OF STUDY
The study is exploratory in nature as it endeavours to uncover the latent behavioural aspects of hotel guests who stayed in the five star hotels with respect to the perceptions (P) and expectations (E) of service quality provided by the five star hotels in Bengaluru city.

UNIVERSE OF STUDY AND POPULATION
The universe of the study is the guests who stayed in the five star hotels for at least 3 days and 4 nights. The study is based on the empirical survey of 320 respondents from Bengaluru city situated in the state of Karnataka.

PRIMARY DATA SOURCE
First-hand information was obtained from respondents through a structured questionnaire. An interview schedule was constructed based on SERVQUAL model to elicit information from the respondents. The literature has given a number of instruments to measure the service quality in different service sectors. However, there has been no consensus on the measurement of service quality concept. But the majority of the work till date have used the SERVQUAL model to measure service quality (Parasuraman et al., 1985; 1988). As per Parasuraman et al. the five major dimensions of service quality are: (a) reliability; (b) assurance; (c) tangibility; (d) empathy and (e) responsiveness. According to SERVQUAL scale, service quality gap can be computed by applying the following formula:
Service Quality Gap = Perceived Service (P) – Expected Service (E)
The researchers chose an interview schedule since the respondent has to be coaxed to answer the questions put forth in the questionnaire. Moreover the researchers had a stringent requirement for the data to be pure and in all senses comprehend the very spirit of the questionnaire and thus the research. The researchers could also clarify any doubts to the respondent and explain the objective of each question whenever the respondent raised doubts. Before scaling for full research, the researchers initiated a pilot study with 50 respondents. These collected questionnaires were analysed to determine whether the data collected helps the researchers to fulfil the objectives of the study, apart from testing the validity of the questions put across to the respondents. The validity of the questionnaire was adjudged, using Cronbach's coefficient (α) was calculated to test the reliability and internal consistency of the responses. Cronbach's coefficient, having a value of more than 0.7 is considered adequate for such exploratory work. The values of α in this study for the framed questions were found to be 0.846, 0.776, 0.792,.915,.847 and.818 for the chosen variables. It implies that there is a high degree of internal consistency in the responses to the questionnaire.

RESEARCH METHODOLOGY
SAMPLING
The sample size taken for the purpose of the study was 320 respondents. Sampling technique used was convenience sampling. The population covers salaried, businessmen, professionals & others who were staying in five star hotels frequently.

PLAN OF ANALYSIS
The collected data has been collated by using SPSS software and MS Excel. In the first phase, frequency distribution was drawn to gain insight into guest's perception about the services offered by the service provider with respect to five dimensions tangibility, reliability, responsiveness, assurance and empathy chosen for the purpose of the study. In the second phase, normality of the data and reliability statistics have been investigated and extrapolated by using inferential statistics. In the last phase, a multiple regression model has been run to identify the major drivers of service quality. Based on that a brief summary of findings has been made and a meaningful conclusion has been drawn. Finally the results were compared with the possible evidence.

IV. DATA ANALYSIS

In order to realize the stated objectives, various statistical tools have been employed. First, respondents' demographic factors have been presented in the following two tables.

TABLE NO. 4.1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Variables	Categories	No of respondents	Percentage
Gender	Male	246	76.9
	Female	74	23.1
Age	Below 30	80	25.0
	31-40	100	31.3
	41-50	56	17.5
	51 and Above	84	26.3
Monthly Household Income	< Rs. 10,00,000 per annum	41	12.8
	Rs. 10,00,000-20,00,000 per annum	189	59.1
	> Rs. 20,00,000 per annum	90	28.1
Qualification	College but not Graduate	52	16.2
	Graduate	152	47.5
	Post Graduate	30	9.37
	Others	86	26.8
Occupation	Salaried	64	20.0
	Self-employed	176	55.0
	Professional	64	20.0
	Others	16	5.0

It is evident from Table No. 4.1 that among 320 respondents interviewed, 76.9 percent of the respondents were male and rest 23.1 percent were female. There were more males than female respondents. Out of 320 respondents interviewed 31.3 percent of the respondents belong to age group below 30, followed by 25 percent belong to age group below 30, 26.3 percent belong to age group above 51 and balance 17.5 percent belong to age group 41-50. This indicates that the majority of the respondents (31.3 percent) belong to age group 31-40 years. Out of 320 respondents, 59.1 percent respondents have an annual household income between 10 lakh to 20 lakh, followed by 28.1 percent had more than 20 lakh and balance 12.8 percent respondents had an annual household income of less than 10 lakh. 47.5 percent of the respondents were graduates, followed by others 26.8 percent. However, 16.2 percent of the respondents have gone to the college but not graduates and balance 9.37 percent of the respondents in the sample have done their post-graduation. 55 percent of the respondents were self-employed, followed by 20 percent salaried and professionals respectively and balance 5.0 percent were others.

TABLE NO 4.2: MEAN AND STANDARD DEVIATION OF 26 ITEMS

Sl. No	Items	Mean	SD	Std. Error of Mean	Cronbach's Alpha
1	T1	4.19	.901	.071	
2	T2	4.24	.733	.058	
3	T3	4.15	.799	.062	
4	T4	4.23	.771	.061	.846
5	T5	4.16	.903	.071	
6	T6	4.03	.900	.071	
7	R1	3.83	.926	.073	
8	R2	3.91	.907	.072	.776
9	R3	3.86	.961	.076	
10	RS1	3.93	.836	.066	
11	RS2	3.85	.940	.074	
12	RS3	3.88	.937	.074	.792
13	RS4	3.83	.926	.073	
14	A1	4.04	.907	.072	
15	A2	3.73	1.093	.086	
16	A3	3.63	.888	.070	.915
17	A4	3.69	1.111	.088	
18	E1	3.87	.949	.076	
19	E2	3.88	.963	.076	
20	E3	3.98	.801	.063	.847
21	E4	4.18	.836	.066	
22	DV1	3.91	.856	.085	
23	DV2	3.81	.801	.056	
24	DV3	4.12	.711	.065	.818
25	DV4	4.21	.705	.081	
26	DV5	4.27	.696	.082	

In order to investigate the relationship between the demographic variables (Gender, Age, Occupation, Qualification and Income) with various factors (Tangibles, Reliability, Responsiveness, Assurance and Empathy) chosen for the study, the researchers have framed the following hypothesis.

H0: There is no significant relationship between the Gender, Age, Occupation, Qualification and Income of the respondents and various factors (Tangibles, Reliability, Responsiveness, Assurance, Empathy and Overall Satisfaction).

Later the researchers have employed the Pearson's Chi square test to prove or disprove the hypothesis. The results of the test has been presented as follows:

TABLE NO. 4.3: CHI SQUARE RESULTS

Variable 1	Variable 2	Chi Square Value	P value	Results
Gender	Tangibility	13.926	.379	**Accept**
	Reliability	12.590	.247	**Accept**
	Responsiveness	14.143	.364	**Accept**
	Assurance	14.196	.222	**Accept**
	Empathy	12.888	.230	**Accept**
	Overall Satisfaction	14.294	.112	**Accept**
Age	Tangibility	78.395	.000	Reject
	Reliability	71.190	.000	Reject
	Responsiveness	62.701	.009	Reject
	Assurance	72.236	.000	Reject
	Empathy	59.449	.001	Reject
	Overall Satisfaction	72.967	.000	Reject
Occupation	Tangibility	71.457	.001	Reject
	Reliability	69.562	.021	Reject
	Responsiveness	78.586	.000	Reject
	Assurance	79.412	.000	Reject
	Empathy	84.564	.000	Reject
	Overall Satisfaction	78.245	.000	Reject
Qualification	Tangibility	132.981	.000	Reject
	Reliability	69.444	.036	Reject
	Responsiveness	131.407	.000	Reject
	Assurance	125.962	.000	Reject
	Empathy	74.697	.013	Reject
	Overall Satisfaction	104.217	.000	Reject
Income	Tangibility	54.196	.054	**Accept**
	Reliability	58.930	.001	Reject
	Responsiveness	54.802	.048	Reject
	Assurance	69.122	.000	Reject
	Empathy	46.483	.028	Reject
	Overall Satisfaction	44.354	.019	Reject

Analysis: It is clear from the above table No 4.2 that the computed Pearson Chi-square value between demographic Gender and Tangibility was 13.926 with a p value of .379, followed by Reliability 12.590 with a p value of .247, Responsiveness was 14.143 with a p value of .364, Assurance was 14.196 with a p value .222 and Empathy was 12.888 with a p value .230. This indicates that we cannot reject the Null hypothesis.

The computed Pearson Chi-square value between demographic Age and Tangibility was 78.395 with a p value of .000, followed by Reliability 71.190 with a p value of .000, Responsiveness was 62.701 with a p value of .009, Assurance was 72.236 with a p value .000 and Empathy was 59.449 with a p value .001 indicating that we can reject the Null hypothesis.

The computed Pearson Chi-square value between demographic Occupation and Tangibility was 71.457 with a p value of .001, followed by Reliability 69.562 with a p value of .021, Responsiveness was 78.586 with a p value of .000, Assurance was 79.412 with a p value .000 and Empathy was 84.564 with a p value .000 indicating the rejection of Null hypothesis.

The computed Pearson Chi-square value between demographic Qualification and Tangibility was 132.981 with a p value of .000, followed by Reliability 69.444 with a p value of .036, Responsiveness was 131.407 with a p value of .000, Assurance was 125.962 with a p value .000 and Empathy was 74.697 with a p value .013 indicating that we can reject the Null hypothesis.

The computed Pearson Chi-square value between demographic factor Income of the respondents with the Reliability was 58.930 with a p value of .001, Responsiveness was 54.802 with a p value of .048, Assurance was 69.122 with a p value .000 and Empathy was 46.483 with a p value .028 indicating the rejection of Null hypothesis. However, between Income and Tangibility were 54.196 with a p value of .054, indicating the acceptance of Null hypothesis.

In the next phase, to assess the service quality gaps (both perceptions and expectations from the respondents) of five star Hotels, Gap analysis has been done. For this purpose, gaps were calculated by using the SERVQUAL approach by subtracting respondents' perceptions (P) from respondents' expectations (E) as G = E - P. In order to get the flawless results the reliability statistics has been conducted. The results are presented in the following table:

THE AVERAGE (MEAN) VALUES OF THE PERCEPTION AND EXPECTATION - SERVQUAL MODEL

TABLE NO. 4.4: GAP SCORE – SERVQUAL MODEL

Dimension	Perception	Expectation	Gap Score
Tangibility	4.1667	4.531	0.3643
Reliability	3.8667	4.5913	0.7246
Responsiveness	3.8725	4.1724	0.2999
Assurance	3.7725	4.7653	0.9928
Empathy	3.9775	4.6115	0.634
Average SERVQUAL score	3.931167	4.5343	0.603133

TABLE NO 4.5: INTER-CORRELATION MATRIX

		T	R	Res	A	E	O
T	Pearson Correlation	1	.247**	.227**	.117	.359**	.564**
	Sig. (2-tailed)		.002	.004	.141	.000	.000
	N	160	160	160	160	160	160
R	Pearson Correlation	.247**	1	.595**	.417**	.468**	.504**
	Sig. (2-tailed)	.002		.000	.000	.000	.000
	N	160	160	160	160	160	160
Res	Pearson Correlation	.227**	.595**	1	.566**	.594**	.615**
	Sig. (2-tailed)	.004	.000		.000	.000	.000
	N	160	160	160	160	160	160
A	Pearson Correlation	.117	.417**	.566**	1	.538**	.555**
	Sig. (2-tailed)	.141	.000	.000		.000	.000
	N	160	160	160	160	160	160
E	Pearson Correlation	.359**	.468**	.594**	.538**	1	.717**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	160	160	160	160	160	160
O	Pearson Correlation	.564**	.504**	.615**	.555**	.717**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	160	160	160	160	160	160

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

Result: As the tabulated value of Pearson correlation coefficient for Tangibility with Reliability was .247** with a p value of .002, followed by Tangibility with Responsiveness with .227** with a p value of .004, with Empathy .359** with a p value of .000 and Overall Satisfaction was .564** with a p value of .000; therefore, we can reject the Null hypothesis. However, between Tangibility and Assurance the correlation coefficient was .117 with a p value of .141, therefore, we cannot reject the Null hypothesis.

In case of Reliability, the tabulated value of Pearson correlation coefficient with Responsiveness was .595** with a p value of .000, followed by Assurance with .417** with a p value of .000, with Empathy .468** with a p value of .000 and with Overall Satisfaction with .504** with a p value of .000 which is less than the set significance of 0.05; therefore, we can reject the Null hypothesis.

Between Responsiveness and Assurance, the tabulated value of Pearson correlation coefficient was .566** with a p value of .000, with Empathy .594** with a p value of .000 and Overall Satisfaction with .615** with a p value of .000, which is less than the set significance of 0.05; therefore, we can reject the Null hypothesis.

Between Assurance and Empathy, the tabulated value of Pearson correlation coefficient was .538** with a p value of .000 and Overall Satisfaction .555** with a p value of .000, which is less than the set significance of 0.05; therefore, we can reject the Null hypothesis.

Between Empathy and Overall Satisfaction, the tabulated value of Pearson correlation coefficient was .717** with a p value of .000, which is less than the set significance of 0.05, therefore, we can reject the Null hypothesis.

There is a significant correlation between the dependent variable (Overall Service Satisfaction) and the independent variables (Tangibility, Reliability, Responsiveness, Assurance and Empathy).

GRAPH 1: SCATTER PLOT OF THE VARIABLES
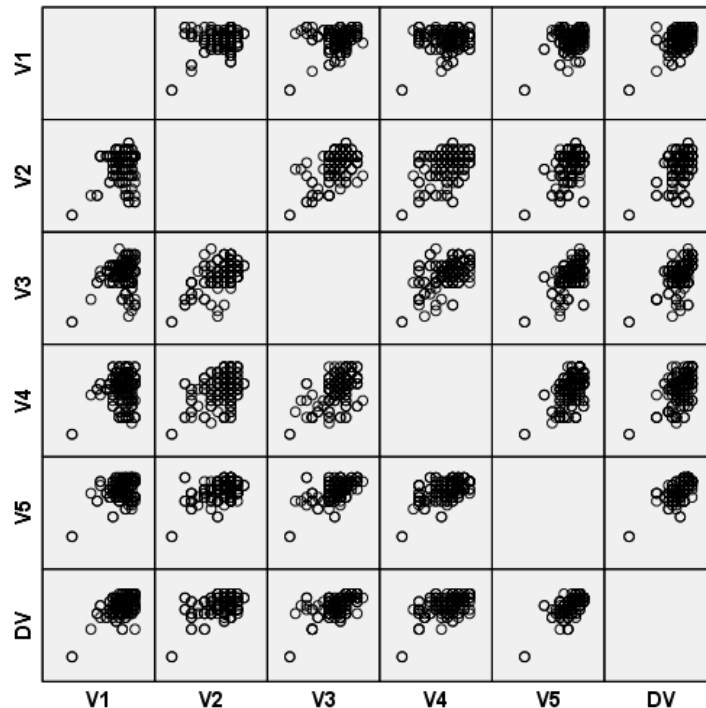
REGRESSION MODEL

For the purpose of the study, a multiple regression model was run to test the hypothesis. The following multiple regression model has been used to test the theoretical relationship between the Overall Service Satisfaction as perceived by the respondents with five factors (Tangibility, Reliability, Responsiveness, Assurance and Empathy).

Y (Overall Service Satisfaction) $= a + b_1 X_1$ (Tangibility) $+ b_2 X_2$ (Reliability) $+ b_3 X_3$ (Responsiveness) $+ b_4 X_4$ (Assurance) $+ b_5 X_5$ (Empathy) $+ \epsilon$ .... (1)

Where,

Y = (Overall Service Satisfaction)

X is the vector of explanatory variables in the estimation model

X_1 = Tangibility

X_2 = Reliability
X_3 = Responsiveness
X_4 = Assurance
X_5 = Empathy
a = constant intercept term of the model
b = coefficients of the estimated model
Є = error component

TABLE NO. 4.6: REGRESSION STATISTICS

R	.838
R Square	.703
Adjusted R Square	.693
Std. Error of the estimate	1.403
F	72.771
F Significance	.000
Durbin –Watson	2.114

Analysis: R square represents the percentage movement of the dependent variable which is captured by the intercept and the independent variable(s). Above obtained results explain 70.3% of the variation in Overall Satisfaction is captured by independent variables *(Tangibility, Reliability, Responsiveness, Assurance and Empathy)*.

Inference
From the above analysis, one can infer that Overall Satisfaction is highly dependent on the predictors or explained by the independent variables *Tangibility, Reliability, Responsiveness, Assurance and Empathy*, which means there is an impact of independent variables on the dependent variable Overall Service Satisfaction.
In the above table ANOVA explains the joint impact of Independent variables on the dependent variables. It is evident from the above analysis that F value is 72.771 with a significance value of .000. Therefore, we can reject the Null hypothesis.

TABLE NO. 4.7: TABLE SHOWING REGRESSION RESULTS

	Unstandardized coefficients		Standardized coefficients			Collinearity statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
Constant	1.030	1.052		.979	.329		
Tangibility	.278	.037	.361	7.573	.000	.850	1.177
Reliability	.076	.065	.065	1.167	.245	.616	1.625
Responsiveness	.186	.068	.176	2.747	.007	.471	2.121
Assurance	.193	.054	.201	3.550	.001	.605	1.653
Empathy	.339	.060	.344	5.679	.000	.526	1.902

Intercept is α in the set equation. Standard error measures the variability in approximation of the coefficient and lower standard error means coefficient is closer to the true value of coefficient. Overall Service Satisfaction is a dependent variable and *Tangibility, Reliability, Responsiveness, Assurance and Empathy* are independent variables.
Results show that independent variables *Tangibility, Reliability, Responsiveness, Assurance and Empathy* have positive coefficients i.e. they share a direct relationship with Overall Service Satisfaction.

TEST OF HYPOTHESIS
In order to assess the relationship between the independent variable (s) and dependent variable, the researchers have established the following hypothesis and to prove or disprove the hypothesis the researchers have employed multiple regression analysis.
Null Hypothesis (H_0) There is no significant relationship between independent variables (Tangibility, Reliability, Responsiveness, Assurance and Empathy) and Overall Service Satisfaction.
Alternative Hypothesis (H_1) There is a significant relationship between independent variables (Tangibility, Reliability, Responsiveness, Assurance and Empathy) and Overall Service Satisfaction.
Results show that p-value is less than 0.05 at 5% level of significance for Tangibility, Responsiveness, Assurance and Empathy so the Null hypothesis is rejected. This indicates that the overall service quality has significant relationship with Tangibility, responsiveness, Assurance and Empathy.
Results show that p-value is more than 0.05 at 5% level of significance for Reliability, so the Null hypothesis is accepted, which signifies that Overall Service Satisfaction has no significant relationship with Reliability.

TABLE NO. 4.8: THE RELATIVE WEIGHTS OF THE FACTORS

Factor	Relative weights in percentage
Tangibility	0.314734089
Empathy	0.299912816
Assurance	0.175239756
Responsiveness	0.153443766
Reliability	0.056669573

It is evident from the above table No. 4.1 that the very important quality dimension is Tangibility with a relative weight of 0.314734089 or 31.47 percent, followed by Empathy with 29.99 percent, Assurance with 17.16 percent, Responsiveness with 15.34 percent and Reliability with less than one percent.

V. DISCUSSION AND CONCLUSION

The current empirical study has been undertaken with an intention to investigate the effects of individual dimensions of service quality in Five Star Hotels in Bengaluru city. In order to realize the stated objectives, a structured SERVQUAL questionnaire was framed in two models i.e., perception and expectations. The research instrument was pretested and administered on 320 respondents. The validity of the questionnaire was adjudged, using reliability statistics, Cronbach alpha coefficient. Cronbach's coefficient (α) was calculated to test the reliability and internal consistency of the responses. The values of α in this study for the various dimensions were found to be .846, .776, .792, .915, 847 and .818. It implies that there is a high degree of internal consistency in the responses to the questionnaire. The study revealed the following major findings: Majority of the respondents were male, majority of the respondents interviewed belong to age group below 30, major chunk of the respondents have an annual household income of between 10 lakh to 20 lakh. Majority of the respondents were graduates and 55 percent of the respondents were self-employed. We found a significant relationship between Age, Occupation, Qualification and Income with the chosen variables; however, we did not find any relationship between the Gender of the respondents and the variables. We found a significant correlation between the Overall Satisfaction (dependent variable) and the five dimensions chosen for the purpose of the study. Regression results show Tangibility, Responsiveness, Assurance and Empathy were the major determinants of the Overall Satisfaction. This indicates that the overall service quality has significant relationship with Tangibility (consistent with the findings of Choi and Chu 2001 Gunaratne (2014) Akbaba (2006); Sathyanarayana et al. (2017)), Responsiveness, Assurance and Empathy

((consistent with the findings of Boshaff and Gray (2004); Jaboun and Chaker (2003); Raspor (2010) Gunaratne (2014); Michael C. Handrinos (2015); Sathyana-rayana et al. (2017)). We found a gap in expected and perceived service quality offered by the five star hotels. Evidence from the study shows that the dimension one Tangibility has ranked as the most important determinant of all the chosen variables since it is a hotel industry. The hotel should focus more on these issues, as it can capture the attention of the guests. Here, the hotel should focus on beautifying the external and internal atmosphere of the hotel. However, variable five Empathy stood second on the basis of ranking parameter. The prominent facts documented for the purpose of the study were "Staff pays individual attention", "Staff listen carefully to complaints of guests and solve it", "Hotel understands customer's necessities/needs" and "Hotel takes guests' best interest at heart". Once again since it is hotel industry, the vital link for success is staff attitude towards the guest. Therefore it is suggested to the hotel to improve the mannerism, attitude of the staff towards the handling of guests. They should be properly trained and motivated to discharge their roles effectively and efficiently. The third prominent factor based on the ranking of dimensions was Assurance. The items chosen for this purpose were "Feel safe and secure while staying in the hotel", "Hotel services are provided at a competitive and affordable price", "Hotel staff have the proper skill to perform requested services" and "Hotel refunds the amount on cancellation of order". This indicates that guests who entered into five star hotels expect certain important considerations relating to their stay. Therefore, the hotel should always fix a competitive price for stay, refund and settlement of accounts should be smooth and timeless. They should train the staff to handle and serve the guests with a smile. The next major determinant for the current study was Responsiveness (V3). This covers various items such as "Hotel responds quickly for requests", "Speed of service is quick", "Hotel staff is always willing to help guest", and "Employees of hotel will never be too busy to respond to customer's request". This indicates that the responsiveness or the quickness on the part of the staff to handle the guests play a very crucial role for the success of a hotel industry. Therefore it is suggested to the hotel management to take care of this important determinant. The last prominent factor for the current study was Reliability (V2). The items taken for this purpose were "Hotel provides service which they promised", "Hotel employees provide accurate information about the service", "When a customer has a problem, hotel will show a sincere interest in solving it". This indicates that the management should walk the talk meaning that they should focus on rendering the promised services without fail.

MANAGERIAL IMPLICATIONS OF THE CURRENT STUDY

For long, service providers have been obsessed with improving the service quality in order to retain the customers. From the background of the current study, the following managerial implications have been arrived at: (i) the current study enables the managers to get a significant clarity and understanding of guests' attitude towards various services offered by the five star hotels in Bengaluru city; (ii) it enables the service providers to understand the Demographic factors and its impact on various chosen dimensions; (iii) the findings of the current study would enable the service providers to understand the impact of Tangibles (ambience, warm lighting, appealing interiors, layout, other physical facilities, equipment, personnel, and communication materials etc.), Empathy (understanding the guests and making the effort to know guests and their needs.), Assurance (knowledge, courtesy and trustworthiness of the hotel personnel), Responsiveness (willingness to help guests and provide prompt service to them) and Reliability (ability to perform the promised service dependably and accurately) on the service quality and they can re-frame their service strategies to cater the needs of their guests. If the above mentioned dimensions are kept in mind while rendering services to their customers, this can give a five star hotel a great competitive advantage over other major players in the segment. As we know that in the highly competitive five star hotel segment, service becomes one of the most important element for gaining a sustainable competitive advantage in the marketplace.

LIMITATIONS OF THE STUDY AND SCOPE FOR FURTHER RESEARCH

In the background of the present study, the researchers have identified the following areas for future research which can be carried in the field of service marketing.
a) Since the study was confined to geographical limits of Bengaluru city only, an extended study of this kind encompassing more number of cities and tourist areas over a longer period of time may be taken up.
b) The present study on service has been restricted to Five Star Hotel segment only, a study covering both three, four and five stars segments may be taken up.
c) In future, the empirical studies may be taken up with two more important dimensions such as communication and access. In the current study, majority of the respondents felt that these two factors play very crucial role while enjoying the services rendered by the five star hotels.

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CONSUMPTION POVERTY PROFILE OF INDIA: EVIDENCES FROM NSS UNIT LEVEL DATA (2005-2012)

Dr. MANIKLAL ADHIKARY
PROFESSOR
DEPARTMENT OF ECONOMICS
UNIVERSITY OF BURDWAN
BURDWAN

DYUTI SINHA
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
UNIVERSITY OF BURDWAN
BURDWAN

ABSTRACT
The study find outs that poverty HCR has declined across both rural and urban India during the period 2005-12 considering the selected 25 states. The rate of decline in poverty is found to be faster in urban than in rural areas. The severity of poverty, as measured by poverty gap ratio has declined during the study period. The decline is more in urban than rural India. The rural poverty is much more severe than urban poverty. Considering poverty by geographical regions across India, it is found that in rural India, the most vulnerable regions are Central (Madhya Pradesh, Chhattisgarh) and Eastern (Bihar, Jammu & Kashmir, West Bengal, Orissa) followed by North-East (Arunachal Pradesh, Assam, Manipur, Mizoram, Nagaland, Tripura). At the urban level, Southern region (Karnataka, Andhra Pradesh, Tamil Nadu, Kerala) has the least incidence of poverty HCR followed by Western region (Rajasthan, Maharashtra, Gujarat). Although, all regions have been able to reduce the incidence of poverty, the North Eastern and Northern states experienced an increase in poverty which is quite alarming. This regional inequality might be due to the differential treatment and attention received by the respective states from the centre owing to the differences in political affiliations. It is also said that a lot of fund allocated for development purposes remain unutilized in certain states or areas either due to lack of proper administration or implementation or man-power. Considering the micro factors, it is found that in terms of poverty by Household head's employment status, which has been recategorized, at the rural level, all the three categories of employment, namely regular, casual and inactive have experienced a decline in poverty HCR figures. This is definitely a big achieve-ment for the economy. At the urban level, poverty was found to increase during the study period for those inactively employed. Considering poverty by level of education with respect to the household head, it is found that poverty among rural illiterates is more than urban illiterates across all the years although poverty over time has declined across all the categories of education. The study finds that returns to education is positive which is as expected. Higher the level of education an individual receives, lower is the incidence of poverty and vice-versa. Considering poverty in terms of asset holdings (land ownership), in rural India poverty HCR has drastically declined compared to the urban India. Across all quintiles of land holdings poverty is found to decline. Urban poverty HCR is found to be distinctly low compared to the rural India owing to less land holdings among the urban population. Moreover, the incidence of poverty is widespread among the rural population than the urban population. From the inequality figures, urban inequality has marginally declined during the period 2005-12 whereas urban inequality in consumption has increased during the period 2005-12. In terms of the spread of consumption inequality across regions Gini coefficient has declined in Western, Central, Southern and Eastern region remarkably. But surprisingly, consumption inequality has increased in the Northern and North-Eastern Region during the period 2005-12. To conclude, it can be said that although the poverty with respect to the poverty line has declined over the three rounds of consumption expendi-ture the inequality has marginally declined (0.5%) over the period. The share of rural India in the total inequality is much more compared to the share of urban India where inequality has declined marginally. Thus, more targeted measures and programs have to be taken in order reduce the spread of poverty and inequality.

KEYWORDS
India, consumption poverty profile.

JEL CODES
D12, D31, D63, P46.

1. INTRODUCTION
Whenever the fruits of Globalization are discussed for any economy, the inherent emphasis lays on the extent to which the country's economic growth has reduced its poverty. The Indian economy is no exception to this phenomenon. The Indian economy has long been struggling to get itself out of the vicious trap of poverty. The economy is characterized by a massive labour force, mostly unskilled and mostly involved in the unorganised sector. When economic growth benefits everyone in equal proportion, the incomes of the poor grow at the same rate as that of the rich as well as the growth rate of average income of the population. But such a situation is completely far from reality for a country like India. The fraction of the population whose incomes are below a specified poverty line must then decline with growth, although the rate at which it declines depends on the position of the poverty line in the income distribution, with growth in the mean generating more rapid poverty reduction the greater the fraction of the population who are near the poverty line. If economic growth is unequally distributed among the population classes, the effects of growth on poverty reduction will be less (or more) depending on whether the incomes of the poor grow by less (more) than average[1]. Thus, it is important to measure and assess whether the economic growth percolates into all the sections of the society in equal intensity or not and hence the need to measure poverty arises. It measures the extent to which the economy has been able to provide its citizens a certain minimum standard of living irrespective of their varied ethnic and socio-economic backgrounds.

Thus to define poverty in simple terms, it is the deficiency of income needed to acquire the minimum necessities of life and hence the standard of living. In practice, poverty is an extremely complex phenomenon, which manifests itself in a range of coinciding and intertwined economic, political and social deprivations. These include lack of assets, low income levels, hunger, poor health, insecurity, physical and psychological hardship, social exclusion, degradation and discrimination, and political powerlessness and disarticulation[2].

1.1 IMPORTANCE OF THE STUDY
Poverty profiles are extremely useful in framing the most effective economic and social policies to combat poverty, which can be used to formulate poverty eradication policies aiming to raise and maintain parity in the standard of living. In this study, the poor are identified by some socioeconomic characteristics, such as geographic location of households, age of the household head, education of the household head, family size and composition including the number of children, the land holding, the employment status, and other characteristics of the poor.

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[1] http://www.piketty.pse.ens.fr/files/Deaton2003b.pdf
[2] https://mpra.ub.uni-muenchen.de/62400/1/MPRA_paper_62400.pdf

1.3 POVERTY PROFILE ACROSS SEVERAL MICRO AND MACRO FACTORS

Poverty is a multi-dimensional concept which is not only caused by a shortfall of income to afford the basic minimum necessities of life but by various kinds of deprivations faced across the primary spheres of the society like health, education, employment, social security, participation in democratic decision making and various others. Thus, we mainly focus on the first three poverty measures of the so-called FGT class (Foster, Greer, and Thorbecke 1984), namely the headcount, the poverty gap, and the squared poverty gap.

1.4 OBJECTIVES OF THE STUDY

1. To estimate the overall poverty for the selected states across both rural and urban areas over the selected rounds of consumption (2004-05, 2009-10 and 2011-12). The poverty figures give an idea of the existing state of human development. When traced over time, figures give an idea whether the situation has improved or worsened over time.
2. To assess poverty variations across Geographical Regions and their gradual performance over time study period.
3. To assess the poverty across the broadly defined categories of Employment status of the head of the household.
4. To study the variation of the poverty figures across different categories of education. It is said that returns to education is always positive. So, it is essential to find out whether it is true across both rural and urban areas which are structurally different in terms of infrastructure and employment opportunities.
5. To analyze the spread of poverty among households varied by household sizes. It might be that a nuclear family incurs more cost of living in an urban area than a similar family with similar income living in rural area which ends up with more savings. As household size increases, given income, the per capita availability of expenditure also declines. On the other hand, as household size increases, for families belonging to upper expenditure classes, the expenses also increase. Thus, it is important to study the effect of average household size on poverty figures.
6. To study the variation in poverty figures by land ownership. Land is a chief asset and a measure of economic and social security. In rural areas, arable land ownership generally implies food grains security. So, it is expected that more the volume of land ownership less would be the incidence of poverty.
7. To estimate Gini coefficient of consumption expenditure inequality across various geographic regions over the selected years of study. This gives an idea about the spread of consumption inequality across regions.
8. To calculate Gini Coefficient of inequality across different sectors of the selected 25 states together.

2. REVIEW OF LITERATURE

Himanshu and Sen (2004) executed a detailed re-examination of the poverty and inequality figures based on the 55th round of consumption expenditure. The 55th round of the NSS, which used a different methodology from all previous NSS rounds and arrived at lower poverty estimates, has confused about what happened to poverty and inequality in India during the 1990s. A consensus from earlier NSS rounds that poverty reduction had been setback during the 1990s was challenged. This was bolstered apparently by some 'adjustments', which although agreeing that the 55th round had overestimated poverty reduction, claimed that the number of poor had nonetheless fallen by 30-45 million. They reconfirmed that poverty and inequality has increased during 1990s. They arrived at the conclusion that economic inequality increased sharply during the 1990s in all its aspects and, as a result, poverty reduction deteriorated markedly despite higher growth. They also suspected that the number of poor increased during the decade.

Sen and Himanshu (2005) provided striking evidence about increased inequality in India in the post-reform period. Based on indices of real Mean Per Capita Expenditure (MPCE) by fractile groups, Sen and Himanshu showed that whereas the consumption level of the upper tail of the population, including the top 20 per cent of the rural population, went up remarkably during the 1990s, the bottom 80 per cent of the rural population suffered during that period.

Deaton and Dreze (2002) using NSS data found three distinct trends of changing patterns of inequality during the 1990s. They showed that there is strong evidence of divergence in per capita consumption across states. Secondly, their estimates of state-wise per capita expenditure revealed that rural-urban inequality in per capita expenditure significantly increased at an all-India level. They also found strong evidence of increased rural-urban inequalities within states between 1993-1994 and 1999-2000.

Jha (2004) also concluded that in both rural and urban sectors, all-India level inequality was higher during the post reform period than it was during the crisis period of the early 1990s. Jha examined the empirical relationship among inequality, poverty and economic growth in India. Using data on consumption from the 13th to the 55th Rounds of the National Sample Survey, the author computes, for both rural and urban sectors, the Gini coefficient and three popular measures of poverty. A sharp rise in rural and, particularly, urban inequality and only a marginal decline in poverty have characterized the post-reform period. The rise in inequality is explained in terms of an increase in the relative share of output going to capital as compared to labour, a drop in the rate of labour absorption and the rapid growth of the services sector. The rise in inequality has diminished the poverty-reducing effects of higher growth. The reforms have also been characterized by widening regional inequality. This is especially true in the case of the incidence of rural poverty, but also, to a lesser extent, urban poverty. Statistical convergence among states in terms of inequality, poverty and real mean consumption is weak.

Mishra and Parikh (1992) in their attempt to decompose household consumer expenditure inequalities in India by regions (states) and sectors (urban-rural) for the years 1977-78 and 1983 based on the National Sample Survey data used a class of Generalised Entropy measures. Their results consistently indicate that the inequality within states contributed much more towards national inequality and within-sector inequality explains a large part of state level inequality. The inequality at state levels showed a decline from 1977-78 to 1983 due to a better monsoon season in 1983, and anti-poverty programmes. They concluded that reduction in inequalities within the states can be very important and effective in reducing all-India inequality. Besides, national factors such as good weather, an active policy towards reducing inequalities through federal transfers can facilitate the reduction in inequality at a state level.

Subramanian and Jayaraj (2014) undertook an assessment of the evolution of inequality in the distribution of consumption expenditure in India over the last quarter-century, from 1983 to 2009-10, employing data available in the quinquennial 'thick' surveys of the National Sample Survey Office. They found that plausible adjustments to the data, along with an emphasis on 'centrist' rather than 'rightist' or 'leftist' inequality measures, lead to a picture of widening over-time inequality in the distribution of consumption expenditure, which is at odds with the impression of more or less unchanging inequality conveyed in some of the literature available on the subject in India.

Pal and Ghosh (2007) analysed the nature and causes of the patterns of inequality and poverty in India. Since the economic liberalization in the early 1990s, the evidence suggests increasing inequality (in both spatial and vertical terms) as well as persistent poverty. The macroeconomic policies possibly responsible for these trends include—fiscal tightening, regressive tax policies and expenditure cuts; financial sector reform that reduced institutional credit flow to small producers and agriculturalists; liberalization of rules for foreign and domestic investment, leading to more regional imbalance and skewed investment patterns, and trade liberalization, which has affected livelihoods and employment generation.

Bhalla (2003) reported that both urban and rural Gini coefficients declined between 1993-1994 and 1999-2000. According to his calculations, rural inequality decreased in 15 out of 16 major states of India, and urban inequality declined in 8 of the 17 states over this period. He therefore concluded that inequality had not worsened in India during the period of reform.

Another study by Singh and others (2003) could not find strong evidence of increases in household inequality for the period 1993-1994 to 1999-2000. According to Singh and others (2003:12), "there are some indications of increases in regional inequality, but they are neither uniform nor overly dramatic". Singh and others also studied convergence of economic performance at a sub-state level. Using a set of five variables (petrol sales, diesel sales, bank credit, bank deposits and cereal production), their study found that during the post reform period, some states experienced increasing within-state inequality.

The GoI National Human Development Report (2001) published the state-wide Gini coefficients for the years 1983, 1993-1994 and 1999-2000. These coefficients were estimated using the 38th, 50th & 55th rounds of Household Consumer Expenditure survey conducted by the National Sample Survey (NSS) of India. Comparing the level of inequality between 1993-1994 and 1999-2000, among the 32 states and union territories reported showed that seven states experienced an increase

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in rural inequality and fifteen states experienced an increase in urban inequality. There were five states where both urban and rural inequalities increased. It is interesting to note that all these five states were in the North-Eastern part of India[3].

Tripathi (2016) estimates the Regression based inequality decomposition (Morduch and Sicular, 2002; Fields, 2003; Fiorio and Jenkins, 2007) by considering unit level National Sample Survey data on consumption expenditure for the years 2004-05 and 2011-12 for rural and urban India separately. The main objective behind this exercise was to investigate the relevant household level characteristics which stand as the major source of consumption inequality in India. The decomposition-based regression analysis finds that household size is responsible for the maximum share of inequality in the total inequality of the average MPCE and predicted MPCE in the both urban and rural areas in 2004-05 and 2011-12. In addition, factors like higher level of education, share of workers engaged in less productive jobs (such as, casual labour and agricultural worker), regular salary earning member of a household, higher level of land possessed by the households, and households having hired dwelling unit are also contributing to the higher level of inequality in the total inequality of the average MPCE and predicted MPCE.

Therefore, several studies suggest that poverty although has declined in the post reforms era, but there is a visible incidence of inequality. Thus an attempt has been made to study the existing situation of poverty and inequality over the recent three rounds of consumption expenditure.

3. DATA AND RESEARCH METHODOLOGY

This study spans over the recent most available three NSS rounds of consumer expenditure data (2004-05, 2009-10 and 2011-12). The unit level data has been used in order to measure the coefficients of poverty and inequality. The methodological complications on the selection of appropriate measures of poverty and inequality have not been dealt and therefore the standard and the most popular measures have been used to compute the figures. This study covers the recent-most three rounds of consumption expenditure, namely 61st Round (2004-05), 66th Round (2009-10) and 68th Round (2011-12). The NSS lays more weightage to rural sample size due to the varying and complex occupational backgrounds of the households. On the contrary, the urban samples are less compared to the rural ones as the household characteristic aren't much diverse as in the case of rural India. Here, under the study, 25 major States of India have been considered except all the union territories. The union territories were excluded as their consumption pattern is widely represented by their neighbouring states. Thus, the sample size under study is nearly 95 % of the NSS sample population which can well be considered as a representative of the national population.

In this study, there are two re-categorizations which have been executed: *first*, the states have been clubbed together and recategorized into six distinct regions based on their geographic location; and *second*, since different rounds have different classifications of the occupation, based on which the household types are considered, we broadly recategorize them into three categories of employment. In case of urban and rural India, the household type denoting the occupation of the household has been considered to be major occupation of the household head. This has been done as NSS surveys of consumption expenditure do not take into account the occupation of each of the members of the family roster. Moreover, the occupation categories also vary across rural and urban areas and slightly between rounds. Thus such manipulation was necessary to represent the data in one single frame. Under '**regular employment**' category, 'self-employed' and 'regular wage/ salary earning' has been clubbed for urban areas and for rural areas 'self-employed' in agriculture and non-agriculture and 'regular wage/salary earning' have been included. For '**casual employment**', the irregularly paid casual labours in both agriculture and non-agriculture have been considered. The rest have been categorized under '**inactive employment'.**

The unit level data for all three rounds of consumer expenditure have been extracted and selected for the 25 states which have been categorized into six distinct geographical regions as follows.

TABLE 3.1: REGIONAL CLASSIFICATION OF THE SAMPLE STATES

Western	Rajasthan, Maharashtra, Gujarat
Central	Madhya Pradesh, Chhattisgarh
Northern	Uttar Pradesh, Jammu &Kashmir, Himachal Pradesh, Uttarakhand, Punjab, Haryana
Southern	Karnataka, Andhra Pradesh, Tamil Nadu, Kerala
Eastern	Bihar, West Bengal, Orissa, Jharkhand
North-Eastern	Arunachal Pradesh, Assam, Manipur, Mizoram, Nagaland, Tripura

Accordingly, the household data with respect to the head of the household has been taken under consideration and the standard tools of measuring poverty and inequality were applied. The results have been enumerated in the following section.

4. RESULTS, ANALYSIS AND DISCUSSIONS

For the 25 Indian states taken all together, poverty head count ratio, poverty gap and squared poverty gap has been calculated separately for both rural and urban India spanning the period 2005-12.

4.1 OVERALL POVERTY: HEAD COUNT RATIO, POVERTY GAP AND SQUARED POVERTY GAP

FIGURE 4.1: POVERTY ACROSS RURAL AND URBAN INDIA, 2005-12
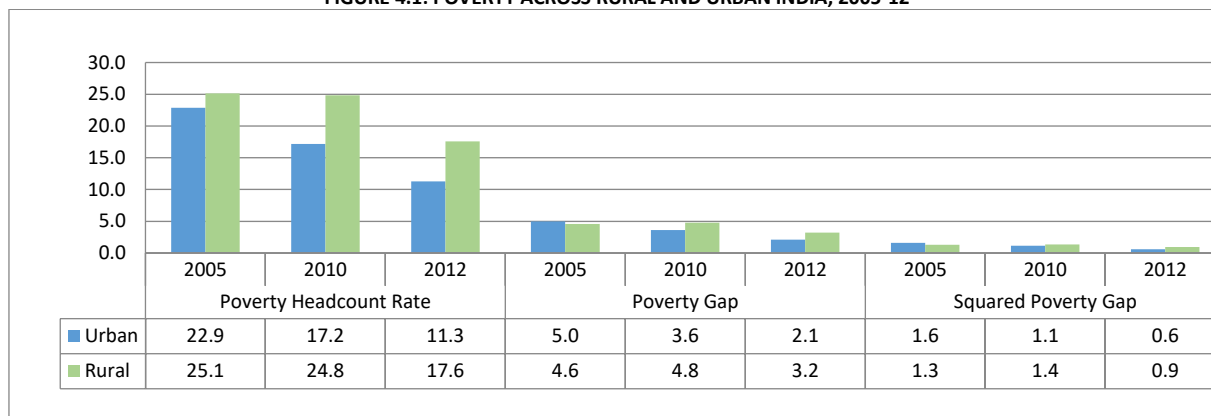
	Poverty Headcount Rate			Poverty Gap			Squared Poverty Gap		
	2005	2010	2012	2005	2010	2012	2005	2010	2012
Urban	22.9	17.2	11.3	5.0	3.6	2.1	1.6	1.1	0.6
Rural	25.1	24.8	17.6	4.6	4.8	3.2	1.3	1.4	0.9

Source: Computed from NSS Unit Level Data for the Selected 25 States, 2004-05, 2009-10, 2011-12.

The **Headcount Index** (P_0) measures the proportion of the population that is poor. It is popular because it is easy to understand and measure. But it does not indicate how poor the poor are. From the figure 4.1, it is evident that during the period of study 2005-2012, poverty has declined across both rural and urban India for the selected 25 States The decline in poverty is found to be rapid in urban areas than in rural areas. The primary reason being that the social protection schemes aimed at poor reach the urban poor at a faster pace than the distant rural areas. Secondly, the urban poor have more opportunities and benefits of in the urban

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[3] States and Union Territories where Rural Inequality has increased: Assam, Manipur, Mizoram, Nagaland, Sikkim, Chandigarh, Dadra and Nagar Haveli and Aruna-chal Pradesh. States and Union Territories where Urban Inequality has increased: Assam, Bihar, Gujarat, Haryana, Karnataka, Manipur, Mizoram, Nagaland, Punjab, Sikkim, Tamil Nadu, Tripura, Uttar Pradesh, Daman and Diu. Both urban and rural inequality has increased in Assam, Manipur, Mizoram, Nagaland and Sikkim.

cities which have multiple options of employment. On the other hand, rural population is less informed and gets less exposure to the unorganized sector which employs a huge section of less educated unskilled labourers.

The **Poverty Gap Index** (P_1) measures the extent to which individuals fall below the poverty line (the Poverty Gaps) as a proportion of the poverty line. The sum of these poverty gaps gives the minimum cost of eliminating poverty, if transfers were perfectly targeted. The measure does not reflect changes in inequality among the poor. From the figure 4.1, it is found that the rate of decline in poverty gap is more for urban than in rural areas.

The **Squared Poverty Gap Index** (also known as the Poverty Severity Index, P_2) averages the squares of the poverty gaps relative to the poverty line. It is one of the Foster-Greer-Thorbecke (FGT) classes of poverty measures that allow one to vary the amount of weight that one puts on the income (or expenditure) level of the poorest members in society. The FGT poverty measures are additively decomposable.
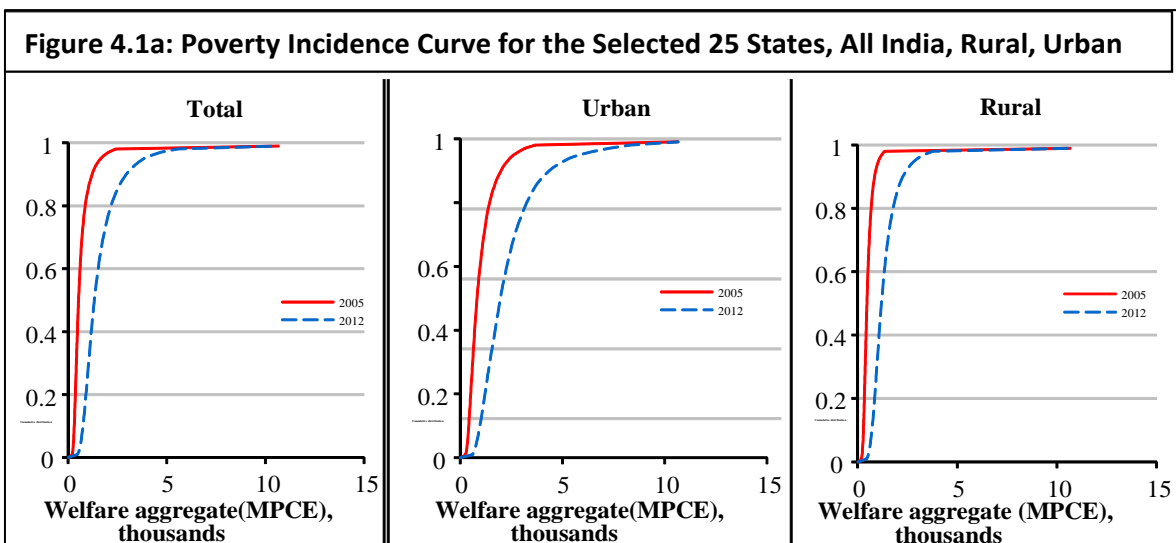
Figure 4.1a: Poverty Incidence Curve for the Selected 25 States, All India, Rural, Urban and All India

Source: Computed from NSS Unit Level Data for the Selected 25 States, 2004-05, 2009-10, 2011-12.

From the figure 4.1a, it is evident that between the years 2005-12 poverty has declined at both rural and urban level. The decline is found to be more in urban India than in rural India. The incidence of poverty is higher in rural India than in urban India. Here for every possible choice of poverty line, the poverty rate in 2012 is below than that in 2005.

POVERTY GAP RATIO (DEPTH OF POVERTY)

Poverty gap estimates the average shortfall in consumption relative to the poverty line and thus overcomes the first limitation of the headcount which is explained shortly. It implies that the average deficit in consumption in each urban household is 5 % below the poverty line in 2004-05 which has reduced to 2.1 % in 2011-12 if the non-poor are considered to have a zero shortfall. For rural India, it implies that the average deficit in consumption in each rural household is 4.6 % below the poverty line in 2004-05 and 3.2 % below the poverty line in 2011-12. Poverty gap index estimates the depth of poverty by considering how far, on the average, the poor are from the poverty line.

Figure 4.1b: Poverty Deficit Curve for the Selected 25 States, All India, Rural, Urban

Source: Computed from NSS Unit Level Data for the Selected 25 States, 2004-05, 2009-10, 2011-12.

SQUARE POVERTY GAP RATIO (SEVERITY OF POVERTY)

Unlike the headcount or poverty gap, this measure is sensitive to the distribution of consumption among the poor. That is if a transfer occurs from one poor household to a richer household, the level of poverty should increase. Even when the poverty incidence and poverty gap may be unaffected, severity indicator will increase.
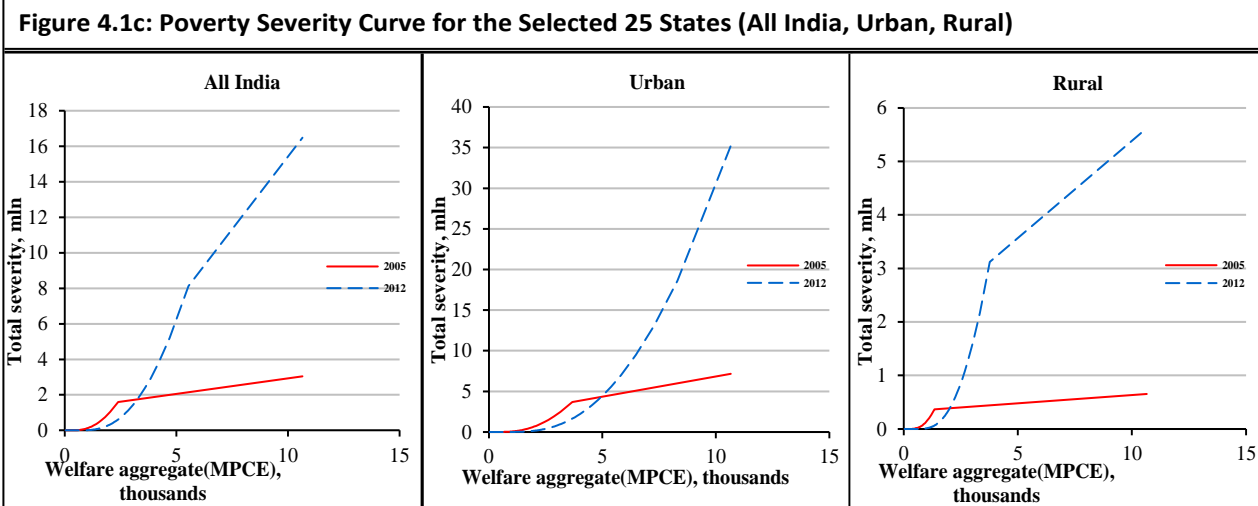
Figure 4.1c: Poverty Severity Curve for the Selected 25 States (All India, Urban, Rural)

Source: Computed from NSS Unit Level Data for the Selected 25 States, 2004-05, 2009-10, 2011-12.

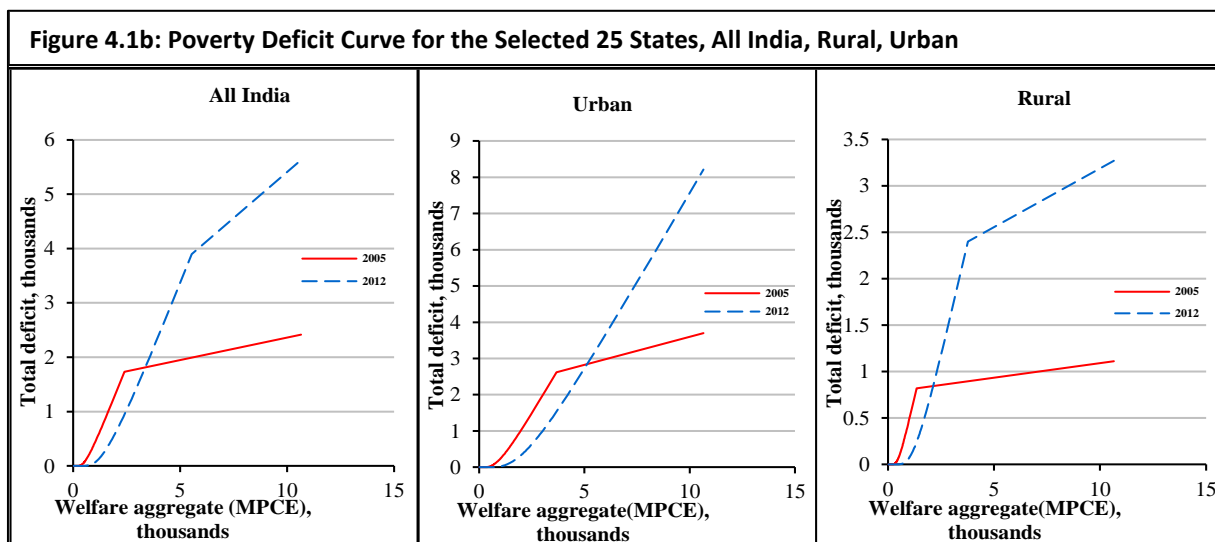From the figure 4.1, we find that the severity of poverty is 1.6 % in urban and 1.3 % in rural India in 2004-05. The severity of poverty as measured by Squared Poverty Gap Index has declined over time. In 2011-12, the poverty severity was found to be 0.6 % in urban India and 0.9 % in in rural India. It is obvious that rural poverty is more severe than urban poverty as the rural poor population is much larger than the urban poor population.

4.2.1 DIVERSITY IN POVERTY FIGURES ACROSS VARIOUS MICRO AND MACRO FACTORS

The consumption expenditure pattern varies from person to person depending on a complex set of micro and macro level factors which govern it. The factor intensity of these micro and macro components also varies widely across households and even across individual consumers. The micro factors include average age of the household, family size, composition, gender of the household head, maximum education level in the household, income class, number of breadwinners, and occupation of the household head and so on. On the other hand, the macro factors affecting a household include the socioeconomic and the demographic factors, the regional influence on the lifestyle and consumption pattern across varied expenditure classes. In the forthcoming sub-sections some of the factors have been addressed in terms of poverty measure.

4.2.1.1 POVERTY ACROSS GEOGRAPHICAL REGIONS

FIGURE 4.2.1.1: POVERTY HEAD COUNT RATIO BY REGIONS, 2005-12
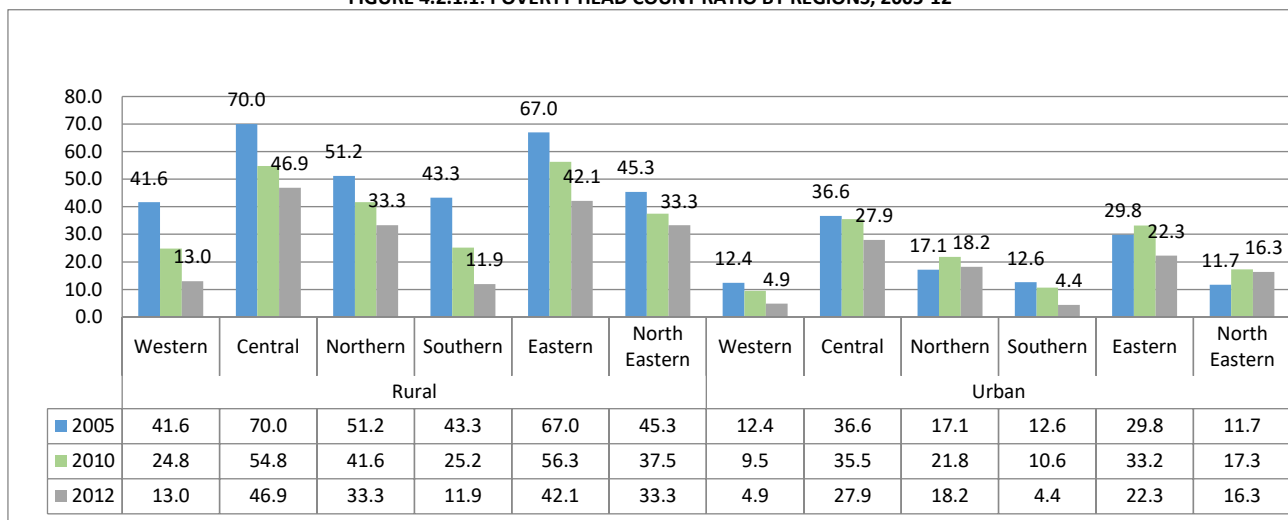
	Western	Central	Northern	Southern	Eastern	North Eastern	Western	Central	Northern	Southern	Eastern	North Eastern
			Rural						Urban			
2005	41.6	70.0	51.2	43.3	67.0	45.3	12.4	36.6	17.1	12.6	29.8	11.7
2010	24.8	54.8	41.6	25.2	56.3	37.5	9.5	35.5	21.8	10.6	33.2	17.3
2012	13.0	46.9	33.3	11.9	42.1	33.3	4.9	27.9	18.2	4.4	22.3	16.3

Source: Computed from NSS Unit Level Data for the Selected 25 States, 2004-05, 2009-10, 2011-12.

The status of poverty varies from region to region. The selected States under study have been categorized into six distinct regions based on their geographic location. From the figure 4.2.1.1 it is evident that in rural India, the most vulnerable regions are the Central Region consisting of Madhya Pradesh and Chhattisgarh and the Eastern Region consisting of Bihar, Jharkhand, West Bengal and Orissa followed by the North-Eastern Region. At the urban level as well, the same trend follows. If the performance of the Regions in terms of reducing poverty is assessed, it can be said that except the Southern Region consisting of Karnataka, Andhra Pradesh, Tamil Nadu and Kerala, all other Regions have still a substantial percentage of the population living below the poverty line. An alarming observation from this study is that, while over time all the Regions have been able to reduce their poverty levels, at the urban level, poverty is found to have increased in the Northern and North-Eastern Regions which is a matter of concern. This is probably due to the negligence of the Government in terms of its ability to bring the poor under its social security schemes and benefits net.
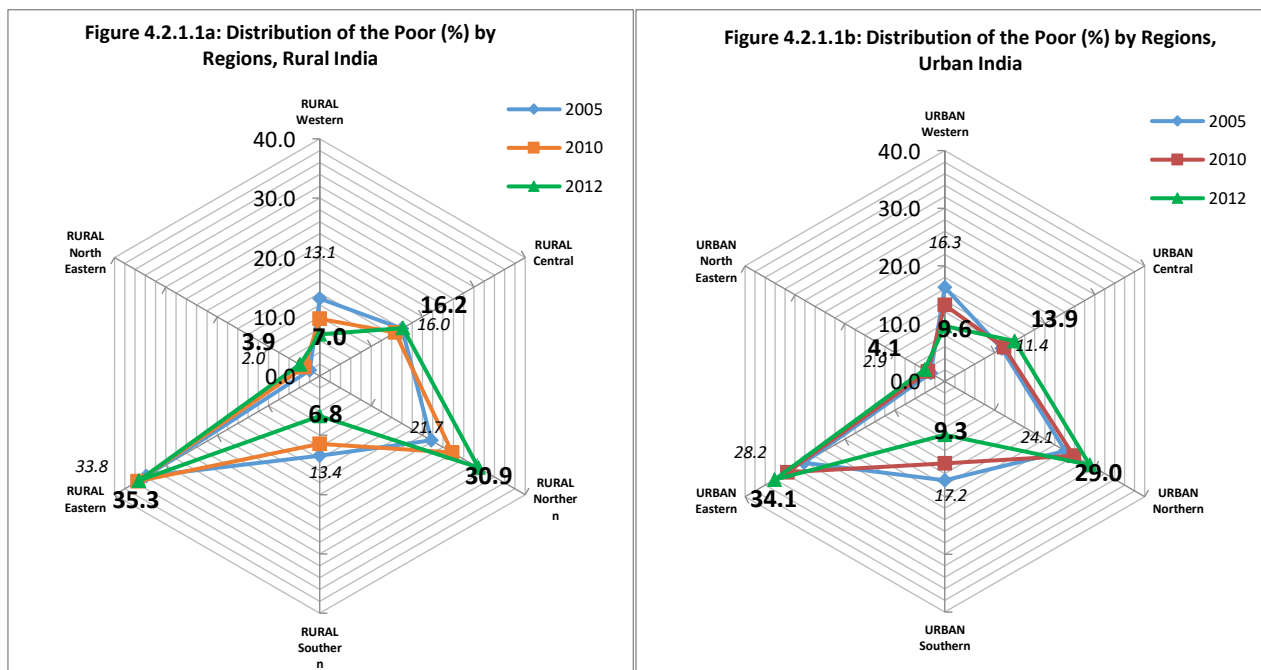
Figure 4.2.1.1a: Distribution of the Poor (%) by Regions, Rural India

Figure 4.2.1.1b: Distribution of the Poor (%) by Regions, Urban India

Source: Computed from NSS Unit Level Data for the Selected 25 States, 2004-05, 2009-10, 2011-12.

From the figures 4.2.1.1a and 4.2.1.1b, we can infer that more than one third of the Indian poor are concentrated in the four States of Eastern Region. In fact, these states were once a part of the famous weak states 'BMORU'. Rajasthan and Orissa have exceptionally done well in pulling themselves out of the trap. If we compare the status of the regions over years, we can see that Western Region and Southern Region have well been able to reduce the proportion of poor at both rural and urban level between 2005 and 2012. On the other hand, Eastern and Northern regions have emerged to be the shelter of more than one third of the entire poor across both rural and urban India.

4.2.1.2 POVERTY BY HOUSEHOLD HEAD'S EMPLOYMENT STATUS

In developing countries like India, where families are suffering from the vicious circle of poverty, each household's consumption pattern are distinctly governed by the characteristics of the main bread-winner of the family like the age of the household head, the occupation of the head, the education level of the head etc. and certain features of the household like asset holdings, household size etc.

FIGURE 4.2.1.2: POVERTY HEAD COUNT RATE BY OCCUPATION STATUS OF HH HEAD

Source: Computed from NSS Unit Level Data for the Selected 25 States, 2004-05, 2009-10, 2011-12.

From the figure 4.2.1.2, it is evident that in rural areas, poverty has declined remarkably across all three classes of employment. The decline is highest in case of casual employment in rural areas. This category includes the casual labourers who commute regularly and gets employment in urban sector. The rapid urbanization and growth of the real estates in the urban India caters very lucrative wages to the prospective casual labourers. Thus, their income standards have improved and hence the poverty among the rural casual labourers has declined from 63.4 % in 2004-05 to 18.8% in 2009-10. Compared to the 66th Round, in the 68th Round, the poverty HCR has increased for those inactively employed in both rural and urban India. This implies that other than regular and casual employment, other employment categories are worse off.

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4.2.1.3 POVERTY BY HOUSEHOLD HEAD'S EDUCATION STATUS

FIGURE 4.2.1.3: POVERTY HCR BY EDUCATION LEVEL OF THE HOUSEHOLD HEAD

Source: Computed from NSS Unit Level Data for the Selected 25 States, 2004-05, 2009-10, 2011-12.

From the figure 4.2.1.3 it is observed that across the selected 25 States, at the rural level, illiteracy of the household head brings more poverty than in urban areas. This is simply because of the fact that urban areas have many employment opportunities. For rural India, which mainly involves its people in agriculture and certain non-agricultural activities, education is not a criterion for such forms of employment. But such employment opportunities as that of unorganised sector are very few in rural areas. Hence, poverty among rural illiterates is more than urban illiterates in terms of poverty HCR. The returns to education are very much positive. This fact is implied from the HCR figure which keeps on declining as the education level improves, both across rural and urban India. Thus, the poverty among the 'Graduates' and 'Post Graduates & Above' that are very low both across rural and urban India.

Considering the change in the poverty HCR figures over time, we can see that across all categories of education, the poverty HCR has declined over time except in 2010 in higher education categories in urban India, where advancement in household head's education did not lead to decline in poverty HCR. In fact, in case of rural India, the poverty HCR has increased in 2010 over 2005 which has reduced to some extent in 2012. To be precise, poverty in urban India has increased during 2005-12 for education categories up to 'Graduate' except for 'Diploma and Certificate Courses' which enables them to find jobs in the skilled labour market. It appears that only among the Post Graduates in urban and rural area, poverty has declined over time. In urban areas, educated unemployment has become a common phenomenon and thus the proportion in poverty-stricken population is increasing over time. But the returns to education are positively consistent over time in case of both rural and urban India.

4.2.1.4 POVERTY BY SIZE OF THE HOUSEHOLD

A household's position in the economic ladder is also determined by the size and composition of the household. Even if two households are earning same level of income, one may be dipped in poverty due to its large family size while the other might be well above the poverty line owing to its small family size.
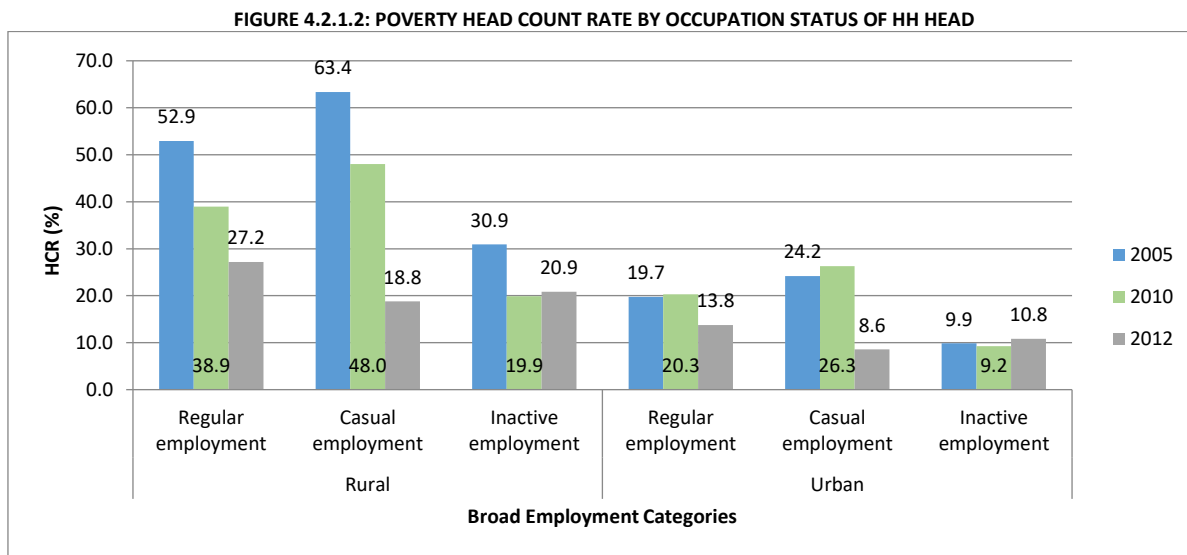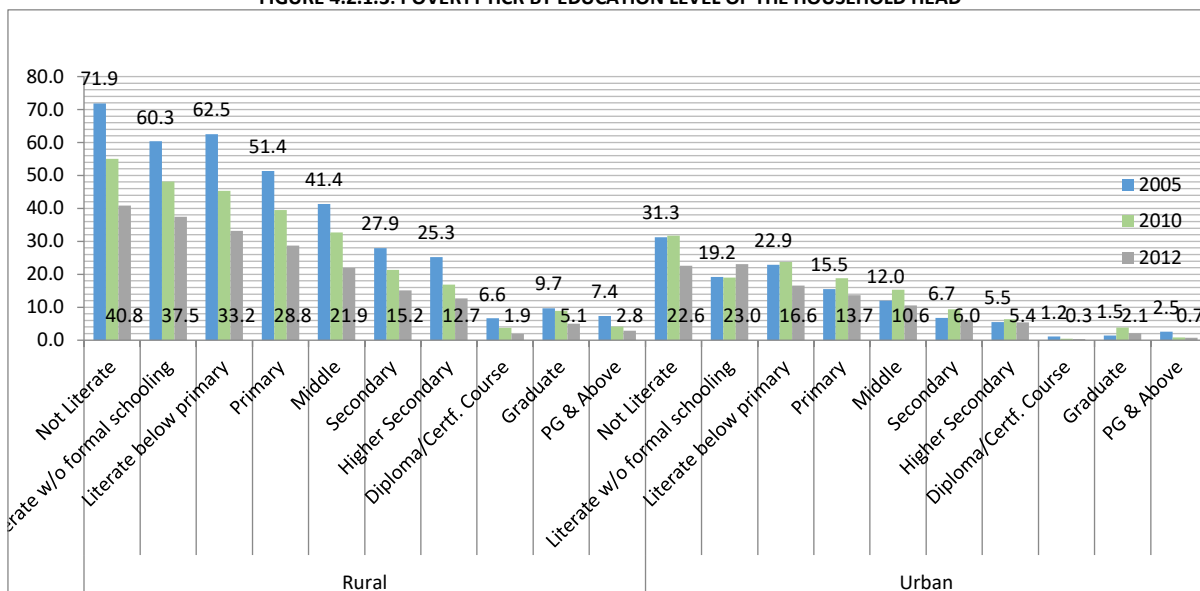

FIGURE 4.2.1.4a: POVERTY HCR BY FAMILY SIZE, RURAL INDIA
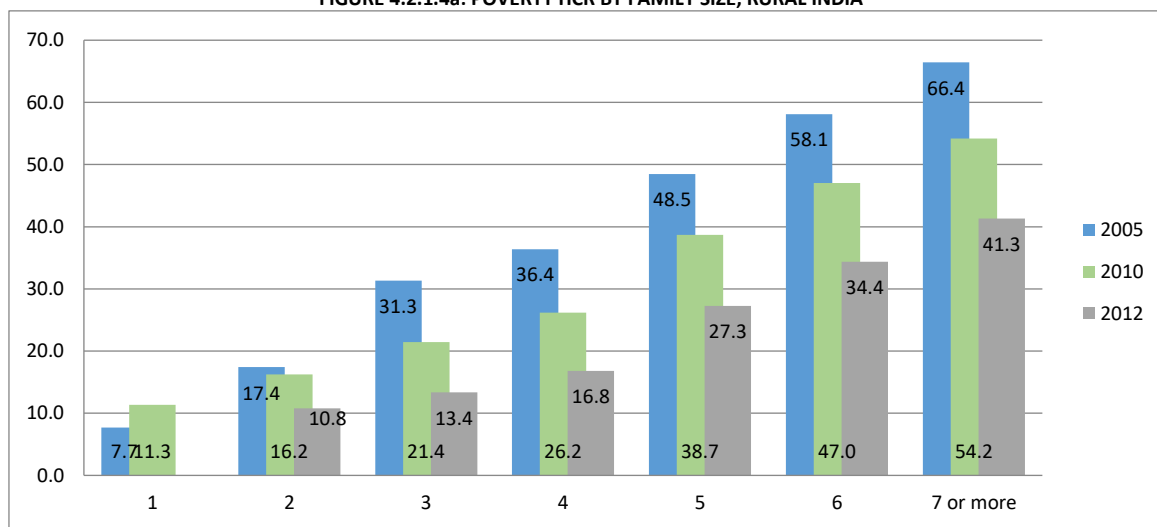
Source: Computed from NSS Unit Level Data for the Selected 25 States, 2004-05, 2009-10, 2011-12.

From the figure 4.2.1.4a, it is evident that incidence of poverty keeps on increasing with increasing household size. In rural India, across the selected 25 States, it is found that for one-member household, poverty HCR increased during 2005-10. But for all other household categories, it is found that poverty has declined over the study period. Considering any particular year of study, we find that the incidence of poverty keeps on gradually increasing with more number of family members. Greater the number of family members more is the pressure on the income earning member of the family to ensure their well-being. In India, where households generally have single income earner, the per capita share of consumption keeps on declining with increasing number of family members until and unless it is offset by an increase in income earning members in the family.

But across the poorest of the deciles in rural India, the income of a single member of the household who are generally employed in the agricultural sector is so low and irregular that it requires most of its able family members including women and children to go out to work in order to sustain their daily consumption needs.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT 24

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FIGURE 4.2.1.4b: POVERTY HCR BY FAMILY SIZE, URBAN INDIA

Source: Computed from NSS Unit Level Data for the Selected 25 States, 2004-05, 2009-10, 2011-12.

In case of urban India, it is found that poverty HCR has increase across all family sizes in 2010 than in 2005. But in 2012, the poverty HCR has declined effectively. This implies that in urban India, there were more people living below the poverty line in 2010. In the 2011-12 NSS Survey, it is found that across family size categories with family size greater than or equal to 3, the proportion of population living below the poverty line has declined with respect to 2004-05. Poverty head count ratio is found to increase with increasing family size as income is limited for any household. The more the family members, more is the pressure on the family budget and hence less per capita share of each member in the household.

4.2.1.5 POVERTY BY LAND OWNERSHIP OF THE HOUSEHOLDS

India has been primarily an agriculture-based country which has gradually transformed into an economy with advancing secondary and tertiary sectors. Thus, ownership of land as an asset continues to be considered as a measure of confidence. A household with substantial land holdings but with some income is still considered to be superior to a household with same income but with no land holdings. Land is typically considered as an asset which never depreciates, therefore land ownership is found to be common across both rural and urban households. In fact, in the recent years, proportion of households holding land were reportedly more in urban areas than in rural areas. For the rural population now, which is affluent, land is a good factor of investment as paced urbanization has led to an increase in the value of real estate holdings rapidly in the recent years.

FIGURE 4.2.1.5: POVERTY HCR BY LAND OWNERSHIP

	No land	Lowest quartile	Second quartile	Third quartile	Highest quartile	No land	Lowest quartile	Second quartile	Third quartile	Highest quartile
			rural					urban		
2005	38.3	45.2	46.8	65.5	52.7	12.9	17.7	17.6	25.9	17.0
2010	10.2	32.7	37.7	48.6	36.5	6.8	17.9	20.1	26.8	16.5
2012	10.8	22.3	25.7	36.9	26.3	6.3	11.3	13.4	19.6	12.6

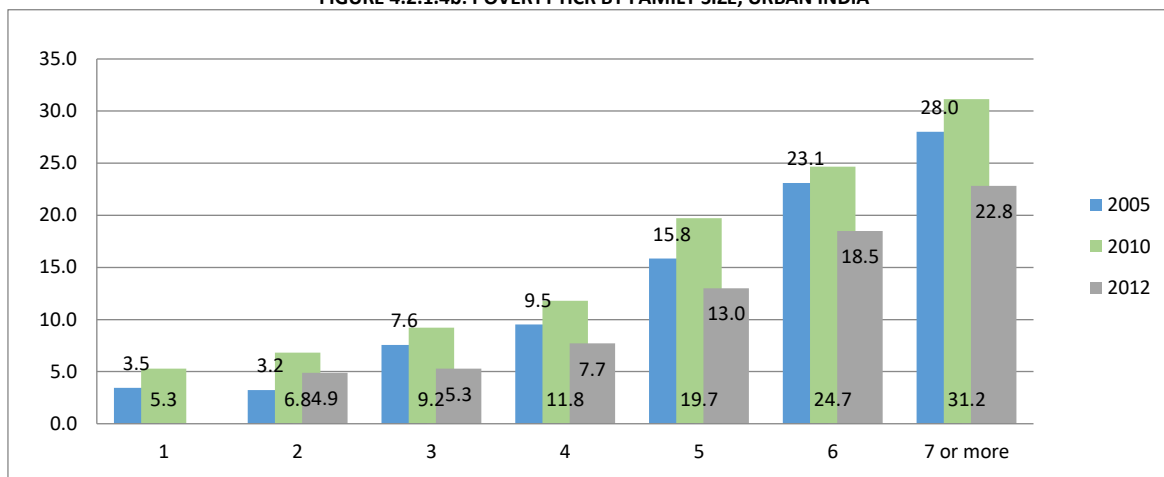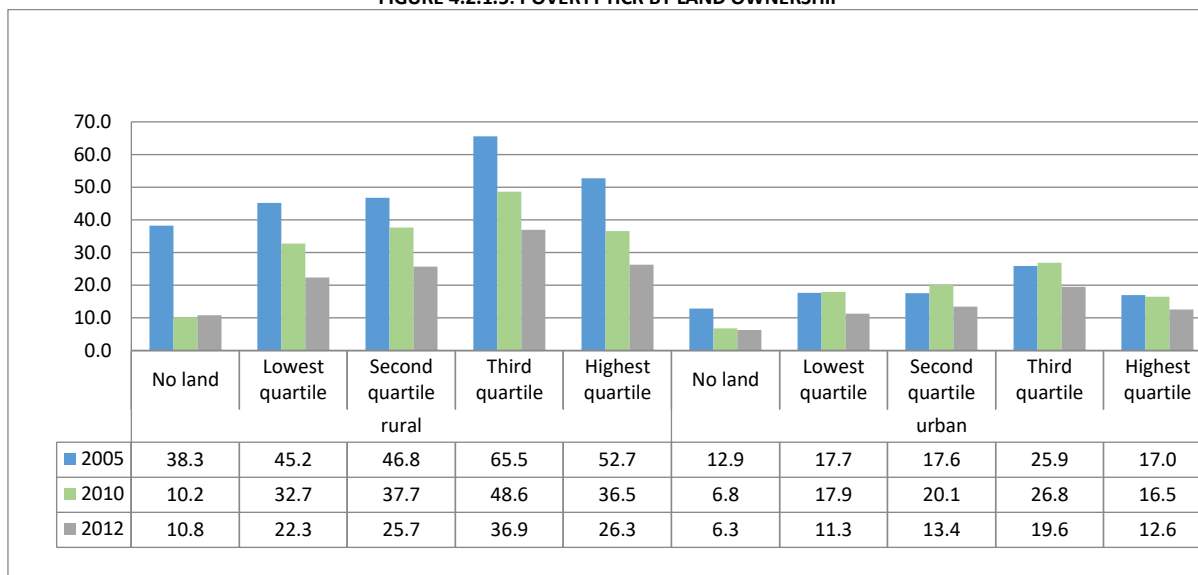Source: Computed from NSS Unit Level Data for the Selected 25 States, 2004-05, 2009-10, 2011-12.

From the figure 4.2.1.5, we find that poverty HCR is greater in rural than in urban India. In rural areas, poverty is found to increase with greater land holdings. But it's only the top 20 % of the rural land owners who are found to have less HCR compared to the previous class. Thus, with fragmentation of land holdings now it has become uneconomic for households to own small pieces of land. For households with largest 20 % land holdings, poverty is found to decline in 2011-12. Although land holding is an important asset, it is found that for rural areas, land holding has become uneconomical for comparatively small and medium pieces of land. Thus, poverty is found to decline only for the largest land quintile in rural areas on which cultivation is economic. Fragmentation of land reduces land productivity especially in case of agriculture. In case of urban population, for which land is not as important as that of the rural population, the same trend is found. In urban areas as well, the poverty head count ratio increases with increasing land holdings across all the years of study.

Thus, to conclude, we can say, that poverty over time has declined but the decline has been more pro-urban than pro-rural. Thus, poverty being a phenomenon in itself has its impact on the lives of the people. One primary impact and conversely the major cause of poverty is the inequality in the distribution of income. Since NSSO Surveys of consumption expenditure does not record the incomes of the individuals which generally individuals tend to understate when asked, the conventional measure is considered where the inequalities in consumption are traced to have an account of the extent of consumption inequality which results into poverty.

4.2.2 GINI COEFFICIENT ACROSS REGIONS

FIGURE 4.2.2: GINI COEFFICIENT ACROSS REGIONS, 2005-12

	Western	Central	Northern	Southern	Eastern	North Eastern	All India-25 States
61st Round	35.1	33.5	32.1	35.9	31.7	25.6	34.5
66th Round	34.1	33.6	33.6	34.5	30.1	26.2	34.4
68th Round	32.3	31.8	34.5	33.1	28.9	26.8	34.0
Change (2005-12)	-2.8	-1.7	2.4	-2.9	-2.8	1.2	-0.5

Source: Computed from NSS Unit Level Data for the Selected 25 States, 2004-05, 2009-10, 2011-12.

From the figure 4.2.2, it can be inferred that the Gini coefficient of consumption inequality has declined in Western, Central, Southern and Eastern region remarkably. But surprisingly, consumption inequality has increased in the Northern and North-Eastern Region during the period 2005-12. The decline in consumption inequality is found to be highest in the Southern region states followed by western and eastern regions. In general, the pace of decline in inequality was very slow in between the 61st Round and 66th Round of consumption expenditure.
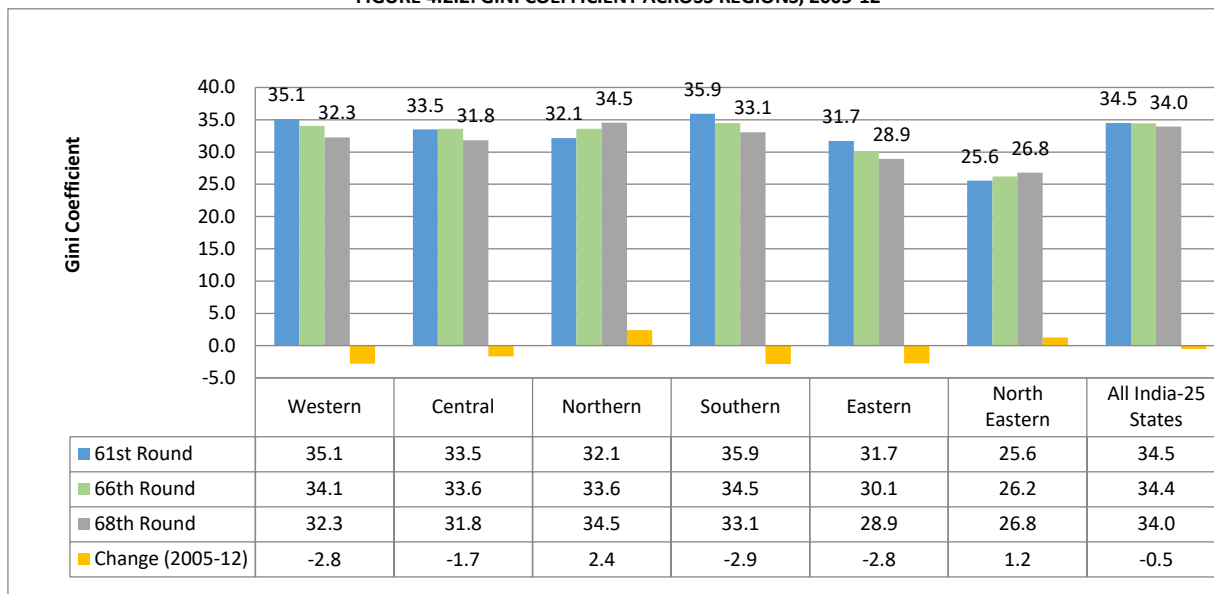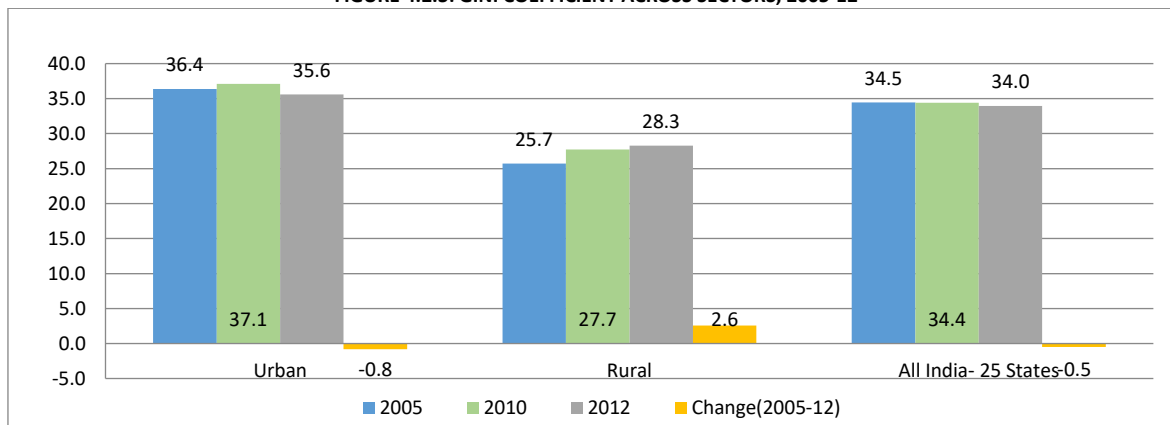
FIGURE 4.2.3: GINI COEFFICIENT ACROSS SECTORS, 2005-12

Source: Computed from NSS Unit Level Data for the Selected 25 States, 2004-05, 2009-10, 2011-12.

From the figure 4.2.3, it is clear that the inequality in consumption as measured by Gini coefficient has increased in rural India by 2.6 points whereas in urban areas the inequality has declined marginally by 0.8 points over the period 2005-12. In between the 61st and 66th round of consumption expenditure rural urban gap was 10.7 % which has considerably reduced by 7.3 % points in between the 66th and 68th round. So, it can be said that the decline is fastest during the period 2009-10 and 2011-12.

To summarize, considering all the 25 States as a whole, Gini coefficient of consumption expenditure inequality has marginally declined by 0.5 % over the period 2005-12. Over the study period, rural inequality has increased by 2.6 % whereas urban inequality has declined y 0.8 %. One possible reason for this phenomenon might be due to the pro-urban development policies by creation of employment and income earning activities and the extensive growth of the private sector which generates huge opportunities for the urban mass. But rural masses have not received such opportunities which has led to widening the gap between the rich and the poor thus giving rise to greater inequality.

5. CONCLUSION

To summarize, poverty HCR has declined across both rural and urban India during the period 2005-12 considering the selected 25 states. The rate of decline in poverty is found to be faster in urban than in rural areas. The severity of poverty, as measured by poverty gap ratio has declined during the study period. The decline is more in urban than rural India. The rural poverty is much more severe than urban poverty.

Considering poverty by geographical regions across India, it is found that in rural India, the most vulnerable regions are Central (Madhya Pradesh, Chhattisgarh) and Eastern (Bihar, Jammu & Kashmir, West Bengal, Orissa) followed by North-East (Arunachal Pradesh, Assam, Manipur, Mizoram, Nagaland, Tripura). At the urban level, Southern region (Karnataka, Andhra Pradesh, Tamil Nadu, Kerala) has the least incidence of poverty HCR followed by Western region (Rajasthan, Maharashtra, Gujarat). Although, all regions have been able to reduce the incidence of poverty, the North Eastern and Northern states experienced an increase in poverty which is quite alarming. This regional inequality might be due to the differential treatment and attention received by the respective states from the centre owing to the differences in political affiliations. It is also said that a lot of fund allocated for development purposes remain unutilized in certain states or areas either due to lack of proper administration or implementation or man-power.

Considering the micro factors, it is found that in terms of poverty by Household head's employment status, which has been recategorized, at the rural level, all the three categories of employment, namely regular, casual and inactive have experienced a decline in poverty HCR figures. This is definitely a big achievement for the economy. At the urban level, poverty was found to increase during the study period for those inactively employed.

Considering poverty by level of education with respect to the household head, it is found that poverty among rural illiterates is more than urban illiterates across all the years although poverty over time has declined across all the categories of education. The study finds that returns to education is positive which is as expected. Higher the level of education an individual receives, lower is the incidence of poverty and vice-versa.

Considering poverty in terms of asset holdings (land ownership), in rural India poverty HCR has drastically declined compared to the urban India. Across all quintiles of land holdings poverty is found to decline. Urban poverty HCR is found to be distinctly low compared to the rural India owing to less land holdings among the urban population. Moreover, the incidence of poverty is widespread among the rural population than the urban population.

From the inequality figures, urban inequality has marginally declined during the period 2005-12 whereas urban inequality in consumption has increased during the period 2005-12. In terms of the spread of consumption inequality across regions Gini coefficient has declined in Western, Central, Southern and Eastern region remarkably. But surprisingly, consumption inequality has increased in the Northern and North-Eastern Region during the period 2005-12.

To conclude, it can be said that although the poverty with respect to the poverty line has declined over the three rounds of consumption expenditure the inequality has marginally declined (0.5%) over the period. The share of rural India in the total inequality is much more compared to the share of urban India where inequality has declined marginally. Thus, more targeted measures and programs have to be taken in order reduce the spread of poverty and inequality.

6. LIMITATIONS OF THE STUDY

- The variation in consumption expenditure pattern among Indian households over time across states and regions has been captured with the help of NSSO Unit Level Data on household consumption expenditure. Only the change in consumption expenditure can be captured for various commodities over time.
- The sample households that NSS has considered are not same in each of the rounds. So, it has to be assumed that they are a representative of a particular class of population. Hence a balanced panel data could not be formed. Instead data was pooled assuming they are a representative of the local population varying over time (rounds).
- To compare between rounds, the consumption expenditures have been converted to constant prices of 1987-88 which may seem unrealistic.
- In all, the study covers 25 Major States of India and ignores the smaller states and union territories, but they represent about 95 % of the total sample population.
- Data on income is not given hence, expenditure is considered to be a proxy of income.
- Data on employment status of the members of the household are not given, which if available would have gained better results.
- Data for HES and UES cannot be merged together as both the surveys though conducted at the same point of time cover different households.

7. SCOPE FOR THE FURTHER RESEARCH

There is ample scope of further research in this area. Studies may be undertaken to study the causal factors of consumption poverty and inequality. The depth and extent of poverty can be further studied considering the amenities received.

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DIRECT SELLING AND MULTILEVEL MARKETING - ITS IMPLICATIONS ON BOUNDARY MANAGEMENT AMONG MOMPRENEURS

Dr. LAKSHMYPRIYA K.
ASSOCIATE PROFESSOR
SCHOOL OF BUSINESS STUDIES & SOCIAL SCIENCES
CHRIST (DEEMED-TO-BE-UNIVERSITY)
BANGALORE

ABSTRACT
Management comes naturally to women be it home or work place. The initiatives and leadership, which lead to the embodiment of business ideas, are termed as entrepreneurship and the individual who promotes the unit, organizes the factors of production, and manage the business is called an 'entrepreneur'. Thus, the process or activities behind the search and exploitation of business opportunities are rightly referred as entrepreneurship. Many a time's women are forced to quit their careers to take care of family commitments. In this context, today we come across women who handle multiple tasks from being full time mothers to successful entrepreneurs. The present study is an attempt to understand how Direct Selling or Multi Level Marketing has helped women find their space in business while handling multiple things in various life domains. The study further explores how Multi Level Marketing has made women pursue a career for them while attending to their familial responsibilities and how they maintain good work life balance. The MLM effect in empowering women from becoming confident to influential and the extent to which they are able to balance both work and family.

KEYWORDS
boundary management, multi level marketing**,** women entrepreneurs, mompreneurs, work life.

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M10

INTRODUCTION
Direct selling refers to the selling of goods and services to consumers who are away from a fixed retail outlet, generally at their homes, workplace, etc., The product sellers directly explains and demonstrates the product to the customers. The introduction of the multi-level marketing (MLM) compensation plans (MLM plans) opened another chapter in the evolution of direct selling. Introduced in the mid-twentieth century, the plan for the first time enabled consumers to benefit from the success by providing them the option to become a direct selling partner of the business. MLM plans became widely accepted and a large number of companies adopted the same including global majors like; Avon, Tupperware and Amway. Today, direct selling is a US167 billion (2012) industry globally, engaging over 89 million direct sellers. Asia-Pacific forms the largest direct selling market with a share of 44 per cent followed by North America, Central and South America (20 per cent share, each) and Europe (15 per cent). The direct selling market in India has grown at a CAGR of 16 per cent over the past five years to reach INR75 billion in 2012-13.The market grew at a lower rate of 4 per cent in 2013-14 due to slowdown in the industry.

MLM is a type of business opportunity that is very popular with people looking for part-time, flexible businesses. MLM, also known as direct selling or multilevel marketing, is a system wherein a manufacturer pays people outside the company to sell its products and services directly to consumers (Harris, 2004). In return, each salesperson is given the opportunity to build his or her own independent sales force, by recruiting, training and motivating others to sell the same products and services (Vander Nat & Keep, 2002; Harris, 2004). MLM gives several advantages, such as, securing distribution and sales quickly at a relatively low fixed cost, gaining consumer acceptance for a new product particularly when this involves a new entrant in that product industry, gaining entrance to a market with minimal promotional and advertising expenses, lower potential price wars and higher rate of return on sales by eliminating large outlays and expenditure on media advertising (Granfield & Nicols, 1975).

The concept of direct selling has been there with Life Insurance Corporation of India much before globalization, and post 1990s New economic policy and the opening of the economy, various MNCs such as Amway, Avon, Oriflame and tupperware entered the Indian market with product offerings ranging from nutrition, beauty, storage products etc. The Direct Selling Industry has registered growth rate of about 12% in 2012 -13 and is expected to be over Rs 11, 543 crore by 2015-16 (FICCI, 2012).

MULTI LEVEL MARKETING AND ENTREPRENEURSHIP
Entrepreneurship has received increased attention in the last 10 to 15 years. It is now widely recognized that small- and medium-sized new businesses are very important for the economic welfare as they contribute significantly to innovation and job creation. Direct selling provides additional income opportunities to a large number of people and promotes micro- entrepreneurship. Currently, over 5 million direct sellers are estimated to be engaged with the industry, and are projected to grow further with the growth of the industry. In addition to providing income opportunities, direct selling also imparts transferable skills in sales and management, which can be used outside the direct selling industry.

In India, the government has launched a number of initiatives to support new venture creation. Politicians and bureaucrats have thus placed entrepreneurship at the centre of their political vision. The amount of research devoted to the study of entrepreneurship has also increased substantially during the same period. The purpose of entrepreneurship research thus becomes to understand and facilitate new venture creation and growth. Growth thus becomes one of the key concepts in entrepreneur-ship, and entrepreneurship at the individual or firm level is seen as an instrument to generate economic growth in society as a whole. Many direct selling companies rely on SMEs for manufacturing their products. The direct selling companies impart the manufacturing know-how, technology and processes to enable the SMEs to produce excellent products. Many direct selling companies also invest in providing the right equipment and machines to the SMEs for production. Driven by these initiatives, several SMEs have now developed capabilities to cater to the needs of other MNCs and have commenced supplying to them, in the process promoting India as a manufacturing destination.

Entrepreneurship according to Onuoha (2007) is 'the practice of starting new organizations or revitalizing mature organizations particularly new businesses generally in response to identified'.

Female entrepreneurs have also received increasing attention over the last decade or so, as the percentage of female entrepreneurs has increased consistently during the period. This would indicate that women constitute an untapped resource in relation to new business creation. In regard to growing their businesses it is often argued that women tend to have smaller businesses than men, so many studies of female entrepreneurs are centered on the questions of why there are fewer female entrepreneurs and why they perform differently than their male counterparts. It is assumed that female entrepreneurs will score lower on the traditional measures of success, namely survival and growth. A number of different reasons are given for this. These include a desire to balance family life and entrepreneurial life, difficulty in obtaining financial capital, lack of ambition, and lack of managerial experience. Direct selling / MLM is an alternative to following their entrepreneurial career in this regard. According to KPMG report the southern region of India. With 30 per cent share and 14 per cent growth rate and Bangalore, Chennai and Hyderabad are the largest direct selling markets in South India. (Source: IDSA).

MOMPRENEURS

The direct selling industry offers self-employment opportunities to a large number of people, specially women. Direct selling gives women the flexibility to manage their time and balance their work and personal lives. The industry also offers women financial independence and the improved ability to take care of their families. The industry in FY-13 provided self employment to nearly 60 per cent (3.4 million) female distributors which increased 1.5 times from 2.2 million in FY-10. Also many companies work towards the empowerment of women.

The women folks have always had an inherent appeal for direct selling business due to the nature of the business. Women join the business with part time vision in mind but over a period of time, as business grows, it is seen that primary bread winner of the family also gets involved to build the business making it a full time business. The most run businesses through direct marketing are cosmetics, food, health, education, kitchen, financial products, spices, stationery, sanitary napkins, garments, agricultural additives, aphrodisiacs, weight loss supplements, home care etc. Today, the industry is successfully booming with over 40 lakh distributors (almost 70 percent of them are women).

Mompreneurs are female business owners who are balancing the roles of mother and entrepreneur. A mompreneur is a newly coined term for women who establish businesses at home while also catering to the requirements of full time parent of their children. The mompreneur movement is one steadily growing in the US as mothers try to find ways to make money, express their creativity or business acumen, and also to parent their children. Precise figures are difficult to find regarding exactly how many mompreneurs make up the current business world.

Mompreneurship is rooted in the everyday existence of the mompreneurs. Entrepreneurial activity is always entangled in all kinds of other activities. It necessarily unfolds in and across social spheres there by it becomes one of many expressions of the creative and problem-solving nature of human beings. Hence, mompreneurs represent a new generation of entrepreneurs. Or rather a kind of entrepreneurs that has probably always been around, but is now emerging as an interesting social phenomenon, staking a claim for public recognition. The thing about mompreneurship is that it makes things visible and viable to a great degree. Dedicated motherhood and entrepreneurship seems to be at loggerheads at conceptual level. But by creating continuity between the two concepts, mompreneurs bring to light the notion that the two concepts are inherently entangled and expressed side by side in practice. By their actions they demonstrate that entrepreneurship is inherently democratic. During 1990s, many women entered in the field of entrepreneurship to avail economic competence and independence, but many of them are observed to be not succeeding well as they had planned. Main reasons often are placed on the lack of enabling and sustaining facilities of entrepreneurial environment in general. Even then, there are success cases of women-run business units, details of which can motivate the women entrepreneurs in the scene.(Sindhu S. Narayan and P.S. Geethakutty,2003). In short a mompreneur is a multi-tasking mother who can balance both the stresses of running a home-based business as an entrepreneur, and the time-consuming duties of motherhood at the same time.

MOMPENEURSHIP AND GROWTH

Growth is the very basic need to survive in the long run hence with full time mothers entering business it is very important to understand how mompreneurs perceive growth and how they want to grow their business.

The question to be uncovered is whether mompreneurs perceive the same thing as entrepreneurship researchers by the term growth; it is easy to see that growth is not that important for the mompreneurs. Or at the very least, that it is less of a priority for this group of entrepreneurs than succeeding at the tasks of motherhood. This means that by the mainstream standard of entrepreneurial success, namely growth, mompreneurs are simply not good entrepreneurs. They don't expand their businesses rapidly enough, they don't hire employees to any significant degree, nor do they present massive increases in sales. But are they really bad entrepreneurs, do they lack ambition and ability? I would argue that no, this is not the case.

The analysis of the mompreneurship phenomenon reveals that entrepreneurship is not just an economic activity that takes place only in the business sphere. Rather it occurs in and across different spheres of life. In India there has been a lot of upheaval in empowering women and educated women who are unable to pursue a career due to multiple responsibilities have successfully turned entrepreneurs whereby they have proved their creativity and business acumen.

BOUNDARY MANAGEMENT AND MOMPRENEURS

Essentially, women in the business world must always be prepared to construct some kind of identity that is able to adapt to the existing systems already set into place in an entrepreneurial setting (Diaz &Welter, 2011). Mompreneurs are a combination of female, mother and entrepreneur. They draw on experience beyond cultural norms and try to create a type of ideal image which successfully balances the three domains without compromising too much of the self, or the family.

Work and family linkage presents integration trend if the boundary between work and family are more legible and defined. Boundary theory was first brought forward by Sue Campbell Clark (2000) who believes there is a boundary between work and family. Three forms of boundary exists mental boundary, time boundary, physiological boundary. Many individuals, then, are border-crossers who make daily transitions between the domains of work and home. Boundary theory is widely used in work and family issues such as work at home, flexible time, etc. (Desrochers, Sargent, 2002). Individuals try to find a suitable boundary between work and family.

Boundary theory examines the different approaches, or boundary management styles, by which individuals establish, maintain or alter boundaries around a domain or a role so as to create order. A role is defined as the expectations placed on members of a social system. A key challenge many working individuals face today is how to manage the balance between the responsibilities of the work role and those of the family role (e.g., providing care for family members from child care to emotional support to carrying out other domestic chores). The relationship between work and family roles are defined through boundary management, which entails the active steps that individuals take to determine the boundary between their roles through psychological, physical or time borders. Characteristics of Boundary theory are given below:

Permeability - Permeable boundaries are such that one role may spill over the other, such as behaviors or emotions, so that one may be physically located in one "role's domain, but psychologically and/or behaviorally involved in another role (Ashforth et al., 2000: 474)." For example, W-F permeability may be enacted through involuntary interruptions, as when a work colleague may call during evening hours. We assume that not all interruptions are involuntary. An individual can play a role in W-F permeability by giving out one's home number to a colleague or one's work email to a family member. Permeability also extends to include choices an individual may make to allow thoughts, feelings or demands from one role to be assimilated into another role. For example, enrolling a child in an on-site daycare may enhance permeability if it means that the worker will think more about the child while working.

Flexibility - Role flexibility is the degree to which the boundaries of a role are elastic and mutable, so that it may be enacted in many different places or at different times.It answers the 'when and 'where' a role can be enacted while permeability tells us "what" the role is, at least in terms of the extent to which a "role allows elements of another role to integrate and assimilate with it. Flexible roles tend to allow for greater ease of transitions between roles (Kossek et al, 1999). For example, the job of university professor would be viewed as relatively high on role flexibility because many tasks (e.g., writing, grading) could be set aside if necessary to meet the demands of another role (e.g. taking a sick child to the doctor). In contrast, the job of a waitress would be relatively low on boundary flexibility as it might be more difficult to restructure and set aside job tasks of taking and delivering food orders to take a child to the doctor during a shift. It would be harder to flexibly restructure the job role to make it up later in the day.

Nippert-Eng (1996) outlined how boundary theory can provide a lens for understanding the interface between work and home. She used work and home as examples of domains that can be treated as integrated or segmented to varying degrees. Since boundaries are co-constructed accomplishments, how individuals perceive their work-home boundary vis-a-vis others' perceptions of those boundaries can be critically important.

OBJECTIVES OF THE STUDY

The present study focuses on the extent to which Direct selling/Multi level marketing has contributed to economic independence for mompreneurs. Secondly to find out the extent to which MLM concept has been successful in empowering women in terms of providing economic stability and flexibility in being entrepreneurs

especially to mothers, the study also tries to find out the extent of familial support extended to women in conducting their business. Finally to examine how women are able to manage their boundaries of work and life through MLM. The study is confined to Urban Bangalore.

SCOPE AND METHODOLOGY

The study covers mompreneurs who are actively involved in multi-level marketing/direct selling. The extent to which direct selling has given them economic stability and confidence with the flexibility which they require to attend their domestic chores. The study also attempts to find out the extent of familial support enjoyed by mompreneurs in being successful entrepreneurs.

The empirical study was conducted using non probability sampling technique where snowball sampling was administered. A sample size of 450 women entrepreneurs who are involved in direct selling through social media, Tupperware agents, Amway and Avon agents, Oriflamme and Herbalife who are full time mothers were considered for the study. A structured questionnaire was used keeping the objectives and hypothesis in place. Secondary data was collected from books, articles, web resources and material available from previous research. Data collected was tabulated and analyzed using descriptive statistics, *t*-test and *f*-test for interpretation of results.

HYPOTHESIS

H0: Economic independence does not have a significant influence on momprenurs choosing direct selling venture.
H1: Economic independence has a significant influence on momprenurs choosing direct selling venture.
H0: Quality of time spent does not have significant influence on work- family conflict of women entrepreneurs
H1: Quality of time spent have significant influence on work- family conflict of women entrepreneurs

EXTENT OF WOMEN EMPOWERMENT THROUGH DIRECT SELLING PLATFORMS

Finding time of domestic chores and investing time in business and making it profitable is a tedious and challenging journey for mothers. In this view the extent to which respondents have been into business before is reflected in Socio-economic characteristics.

TABLE 1.1: DEMOGRAPHIC CHARACTERISTICS

Description		n	%
Age	25-34	16	3.56
	35-45	144	32.00
	46-55	201	44.67
	above 55	89	19.78
Marital Status	Married	445	98.89
Having children	Adopted	24	5.33
	Biological	426	94.67
No. of children	1	154	34.22
	2	263	58.44
	More than 2	24	5.33
	More than 3	9	2.00

TABLE 1.2: BUSINESS CHARACTERISTICS

Prior experience in business	yes	132	29.33
	No	318	70.66
Source of customers	Friends	186	41.333
	Residents association/clubs	80	17.77
	Social media	145	32.22
	Flea markets	30	6.666
	others	9	2
No. of hours spent on business	2-3 hrs daily	270	60
	No specific time	159	35.333
	As and when required	18	4
	others	3	.6666

Source: Field survey

Demographic factors and business characteristics of women entrepreneurs were considered for the study. Majority of respondents i.e., 44.67% belonged to the age group between 46 years to 55 years. A 32% belonged to 35-45 years age group, while 19.78% were women who were above 55 years. A meager 3.56% belonged to 25-34 years age group. The sample of the women entrepreneurs were married with 98.89%. 58.44% had two children, a 34.22% had only 1 child while a 7.33% had more than two children. Experience in business reveals that 70% of women had no prior business experience, while 29.33 % were into business before being a Tupperware member. In which majority had done dress material sale from home and network marketing of Amway and oriflame products. Out of the 450 respondents who were part of the sample 68% of Tupperware members are in business for more than 3 years, it's interesting to note the level of confidence and social circles these women has gained through the business and the support extended by Tupperware India in training them has gone a long way in empowering them. 25% have been into this business for about 1 -3 years, while a 7% of the respondents had been into business recently still find it very promising and are enthusiastic about the Party concept of selling in Tupperware. The fact that a majority of the respondents are people who have been into the business for more than three years, it was interesting to understand that docile homemakers have emerged confident decision makers and strategist in the course of their association with Tupperware India. 42% of the entrepreneurs find their customers through friends. The Tupperware Party is a concept were women are invited to party and introduced to Tupperware products in the comfort of someone's home is the strategy that endures till date. Most mompreneurs find their customers through friends in these parties and friends also finds customers for the member. While a few find social media and internet resources as a major source of finding customers. Though Mompreneurs have multiple responsibilities to handle 60% of them invest daily 2 to 3 hours in their business which indicates the level of involvement of women in business.

There are multiple factors which influence a woman to take up entrepreneurship especially taking to Direct selling can be an influence of various aspects. T-test was conducted to analyse the data and find which are the major factors influencing woman.

TABLE 2: MOTIVATIONAL FACTORS FOR WOMEN TO START MLM/DIRECT MARKETING VENTURE

Parameters		Not at all	Low	Moderate	High	Extremely High	Mean	SD	t	Sig.
Mobility	n	5	66	157	222	0	3.32	0.76	9.034	0.000
	%	1.11	14.67	34.89	49.33	0.00				
To support family	n	6	49	187	208	0	3.33	0.72	9.620	0.000
	%	1.33	10.89	41.56	46.22	0.00				
Encouragement by father/husband/family	n	7	81	131	231	0	3.30	0.82	7.858	0.000
	%	1.56	18.00	29.11	51.33	0.00				
To make money	n	4	17	104	310	15	3.70	0.64	23.291	0.000
	%	0.89	3.78	23.11	68.89	3.33				
Convenience to operate	n	19	34	183	214	0	3.32	0.79	8.489	0.000
	%	4.22	7.56	40.67	47.56	0.00				
To be engaged/occupied	n	73	228	117	32	0	2.24	0.81	-19.989	0.000
	%	16.22	50.67	26.00	7.11	0.00				
Others	n	112	255	59	24	0	1.99	0.77	-27.817	0.000
	%	24.89	56.67	13.11	5.33	0.00				

Source: field survey

From the analysis of the various variables relating to motivation of mompreneurs in their entrepreneurial career we can infer that the value relating to making money has a score of 3.70 which is significantly above others, making money is an important aspect which influences women in choosing business venture. It is undoubted that any business is primarily indented to make economic gains which would ensure its sustainability and social relevance. Hence, a woman entrepreneur also chooses a venture which would be profitable and give her long term return on investment. Convenience to operate(3.32), mobility(3.32), to support family(3.33) have values which do not significantly vary from each other hence these three has same level of importance and influence in the choice of entrepreneurial career by women. Hence we can infer that profitability of the venture have a significant influence in motivating women in their choice of entrepreneurial career. The extent to which encouragement from family, husband or father has motivated women (3.30) as well as need to be engaged(2.24) and other(1.99) in motivating women in choosing entrepreneurial career is significantly low which indicates that these variables do not have any influence on woman's decision and choice of a business venture. Hence we reject the null hypothesis that Economic independence does not have a significant influence on mompreneurs choosing direct selling venture. Though women has multiple responsibilities and priorities women enter business primarily with the intent of making a successful and profitable career which relates to generating profits which would ensure economic independence for women.

TABLE 3: EXTENT OF FLEXIBILITY EXPERIENCED BY MOMPRENEURS

Opinion	No: of responses	Percentage
Excellent	19	4.222
Very good	111	24.666
Good	320	71.1
Average	NIL	0
Poor	NIL	0
Total	450	100

Source: Field survey

According to 71% of the respondents the kind of flexibility they enjoy being direct selling members have helped them to maintain a healthy work life balance. Meeting domestic and personal commitments have never been a problem doing this business which is highly profitable. Getting customers is not difficult with strategies like Party plan hence they don't feel stressed out being entrepreneurs. A 25% of them rated it as very good as they are able to equally devote time according to priorities and 4% said the flexibility they get is excellent as they have been able manage the boundaries between home, work well.

H1: Quality of time spent with family have significant influence on work- family conflict of women entrepreneurs

TABLE 4: QUALITY TIME SPEND WITH FAMILY AND WORK FAMILY CONFLICT INDICATORS

Multiple Comparisons

Dependent Variable: Work – family conflict

(I) qlty_tme_fly	(J) qlty_tme_fly	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
not specefic	weekends	-1.73029*	.37689	.000	-2.7879	-.6727
	on vacation	.26971	.37689	.916	-.7879	1.3273
	daily	.08744	.06181	.573	-.0860	.2609
weekends	not specefic	1.73029*	.37689	.000	.6727	2.7879
	on vacation	2.00000*	.52972	.003	.5135	3.4865
	daily	1.81773*	.37733	.000	.7589	2.8766
on vacation	not specefic	-.26971	.37689	.916	-1.3273	.7879
	weekends	-2.00000*	.52972	.003	-3.4865	-.5135
	daily	-.18227	.37733	.972	-1.2411	.8766
daily	not specefic	-.08744	.06181	.573	-.2609	.0860
	weekends	-1.81773*	.37733	.000	-2.8766	-.7589
	on vacation	.18227	.37733	.972	-.8766	1.2411
*. The mean difference is significant at the 0.05 level.						

There is a significant relation between the qualities of time spend with family and the extent of work family conflict experienced by momrepreneurs. An analysis using one way ANOVA and Post hoc test using scheffee to find out the differences between the various ways mompreneurs spend quality time with family and whether it has a significant influence on work family conflict showed interesting learning. There is a significant difference between spending time on weekend and having no specific time (.000 <.05),on vacation(.003<.05),and spending time daily(.000<.05), which means there is a significant impact of time spend with family on work life conflict based on how they choose time and spend with family. Hence we reject the null hypothesis Quality of time spent with family does not have significant influence on work- family conflict of women entrepreneurs.

FINDINGS AND DISCUSSION

Though mompreneurs who are direct selling members do not have any prior experience in business the kind of business turnover they are able to make in their spare time is quite impressive. Majority are into this business for creating an identity for themselves being independent as well as supplementing the family income. The respondents being full time mothers, being direct selling agents have given them flexibility in managing multiple task as well as earning a decent

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT   31

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income without compromises. The fact that the family of Tupperware members is very supportive is a positive step towards empowering women. *Advantages of MLM over other industries for mompreneurs are* flexi-timings where women can devote time for their family and at the same time provide economic support, at a personal domain it promotes self-development and personal growth. The business also allows women folks to build healthy social circle, besides helps them enhance their leadership and sales skills, in terms of Investment, it is Minimal or No investment and No specific education criteria to join the business. The extent of time spend with family is crucial in determining the work life balance and work life conflict among mompreneurs. Boundary management is possible through prioritizing and balancing the permeable boundaries through proper communication and prioritsing of duties and responsibilities.

CONCLUSION

Mompreneurs are trying to balance a business with family and most of them are work from home moms hence it is hard to find time for managing multiple tasks in this context MLM has made inroads to empowering and making women independent and self-confident in running a business without feeling guilty of not able to fulfill their family commitments. As CEO Rick Goings of Tupperware India puts it; the whole process of empowering women right from educating her, training her about the business and handholding her to become successful has been acclaimed in the World economic forum.

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A CASE STUDY ON THE PANCH BHAI RESTAURANT: THE BUILDING, SUSTAINING, AND GROWING OF A START-UP

Dr. MAZHARUL HASAN MAZUMDER
ASSOCIATE PROFESSOR OF MANAGEMENT
DEPARTMENT OF BUSINESS ADMINISTRATION
SHAHJALAL UNIVERSITY OF SCIENCE & TECHNOLOGY
SYLHET

ABSTRACT

The case study finds out that Panch Bhai restaurant has reached the peak of popularity within an incredibly short period of time. Mr. Rafiq, the proprietor of 'Panch Bhai Restaurant,' started this business with a view to providing quality food at affordable cost to the common people of the city. Serving cheaper foods at affordable rate in a homely manner gives the restaurant a unique competitive advantage. This restaurant has taken a few more ordinary-looking yet innovative initiatives that have led them towards success. It has introduced a good variety of delicious food items to its customers, and people from all walks of life, especially the office goers, have cordially accepted those foods. The interior of the restaurant as well as the employees' behavior symbolize a unique example of a successful venture. The more astounding fact is that the restaurant has come all this way without any kind of direct advertisement. For this restaurant, services that it provides are the advertisements and the customers themselves are the mediums of advertisement. The 3H principle—honesty, humanity and hard-work—is the core formula of becoming successful. Success story of this restaurant has been motivating a bunch of entrepreneurs towards this industry. This case contains in detail the journey of the restaurant since the inception of its operation through the initial years to the present state of expansion.

KEYWORDS
Panch bhai restaurant, case study of restaurant.

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M13

INTRODUCTION

This case deals with the early challenges that entrepreneurs, especially of the start-ups, face; it also represents the ways through which those challenges or hurdles could be over-come. This case can also be an aid or a guide to those who would prefer the "restaurant industry" to invest in to starting the venture. It depicts a narrative of the food habit and menu selection process of the working middle class in a country that is just graduating to the Lower-Middle Income category from that of the Poor income category.

THE BEGINNING & Md. RAFIQUL ISLAM

'Panch Bhai Restaurant' is a famous as well as popular restaurant in Sylhet city. Initially located at Jallarpar in Zindabazar, this restaurant started its operation on 10 January in 2010. Within a short period of time, it became very popular among the food lovers. At present, it is one of the most efficient restaurants in the region. This restaurant has become one of the most attractive destinations not only to the food loving people of Sylhet city but also to the tourists who come to visit this city. Reasonable price and fresh, quality food are the unique features of this restaurant.

The captain of this popular restaurant is Md. Rafiqul Islam. He established this restaurant on his own with his indomitable willingness and previous experiences. By pursuing a few simple yet effective business strategies, he has transformed the nascent restaurant into a successful business within a period of seven years which acts as a unique instance to the new entrepreneurs. His success story is now acting as an exemplary motivator for the numerous young entrepreneurs in the region.

But Mr. Islam's journey was not as smooth as it appears to be. He came from a very impoverish family of Sylhet. He is the eldest of the five sons and three daughters of his parents. The financial insolvency of his family has made him curious about earning money since his early childhood. In 1985, at the age of 13, he started to work as a glass boy in a restaurant in Biswanath bazar. In the year 1990 he came to Sylhet city and started to work in Panchakhana restaurant as a table boy. Three years later in 1993 he had been promoted as a waiter and had served in the same position in that restaurant till 2007.

However, in 2005 he founded a small betel leaf store in where he also sold tasty bananas. He was always very conscious about the quality of any kind of food. That is why his piper betel and bananas were also popular at that time. According to him, *"people from far away used to come my shop only to buy those fresh and tasty bananas."*

Having observed the way a restaurant is operated from a close proximity as a glass-boy, since the year 2000 Mr. Islam had been planning to open restaurant business. Back that time, the prices of food of any restaurant was too high to afford for common people. Moreover, during his job at Panchakhana restaurant he noticed with kin interest that the middle- and low-income people who come to the city for doing job at different offices and shopping centers eat lunch under an arrangement where lunch for ten to fifteen persons are cooked together by a third party (usually by a female). Mr. Islam noticed that if these job-holders can be offered fresh food cooked in a homely manner, then this could be a promising business avenue. At such a backdrop he had been busy in deciding how fresh, quality food could be offered at an affordable price to the common people. This thought motivated him to open such a restaurant later.

In the initial stage Mr. Islam invested all his savings to rent a two-room house to cook food for fifteen people to whom cooked food was sent in boxes. In four to five months' time his clients grew to around thirty. Then in the seventh month he opened-up a small restaurant with a capacity of serving twelve people at a time in two tables. He had operated the restaurant only by himself including the cooking. Although the restaurant was very small in size, but its simplicity, freshness, and comparatively low price have spread almost all over the city from mouth to mouth.

In order to keep pace with the increasing number of regular customers, Mr. Islam had increased the capacity of the restaurant from 12 seats to 24 seats in the second month. In 2007, in order to get the trade license from city authority, he named the restaurant as '**Panch Bhai Restaurant**[4]**.** By the year 2010, the capacity of the restaurant grew to thirteen tables. Beside this, he had also started another restaurant in 2008, named 'Maa Restaurant'. On 10 January 2010 he shifted 'Panch Bhai Restaurant' to current location, Jallarpar Road, Dariyapara in Sylhet.

Some of the popular restaurants of that time were: *Alpine* at Chouhatta, *Pritiraj* at Zindabazar, *Ishtikutum* at Amberkhana, *Modern Restaurant* at Bandar Bazar, *Panchakhana* at Bandar Bazar, and *Raajdhani* at Lalbazar. Apparently, these restaurants were the main competitors of Panch Bhai Restaurant. By dint of Mr. Islam's *mantra* of freshness and low cost, Panch Bhai Restaurant had defeated all its rivals. Among all the policies that Mr. Islam implied, the most mentionable included least price, taste & quality, hygienic environment, introducing new menus, and heartiest hospitality

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[4] Mr. Md. Rafiqul Islam had four brothers (*bhai* in Bangla); the number of sons of his parents was five (*panch* in Bangla), hence came the name "Panch Bhai Restaurant."

The first and foremost objective of this newly started restaurant business was to provide foods to the common people at cheaper rate. Because, back that time in 2000, people had to count at least BDT100 to have a meal at any restaurant. Whereas, at present, people can have their meals at identical price.

The proprietor of 'Panch Bhai Restaurant', Mr. Rafiq, started planning his business concept since 2000. He developed the concept to reduce the expensive price of foods and in 2006 he officially implemented his plan. People of every spheres started leaning as customers of 'Panch Bhai Restaurant' for its comparatively cheaper price and better services than other restaurants.

We can have a look on the differences of price between Panch Bhai and other restaurants:

TABLE 1

Menu	Price in other Restaurants (in BDT)	Price in Panch Bhai (in BDT)
Chitol (Clown Knife Fish)	800.00	300.00
Pabda (Butter Fish)	300.00	150.00
Vuna Khichuri (Lentil Rice)	80/-	20/-

Undoubtedly, Panch Bhai Restaurant took a bold decision of providing standard food at the cheapest rate of that time in Sylhet city. But, the question is *"How can profit be gained at such cheap rate?"*

Mr. Rafiq himself has answered this question. He says, "*The profit of my business hides in buying, not in selling."*

To achieve the best output, he emphasizes on two issues:

- Quality of inputs.
- Prices of inputs.

According to his commentary, *"retention of customers depends on the quality and the quality of foods depends on the quality of raw materials"*. He refers *'Honesty, Humanity & Hard work'* as his key to success. He believes that these three ideologies can guide anyone in the long race to gain success.

At first, he used to purchase the raw materials of food by his own. He used to purchase vegetables in daily basis to get fresh foods for the customers. But the dry items (rice, tea, flour etc) are stored to avoid some extra problems of maintenance and also for reducing cost of production.

While purchasing raw materials, he is very conscious about the pricing and focuses on minimization of cost. At the primitive stage, he had given plenty of labor to purchase at comparatively lower prices. For example, he traveled all around the country's big markets of cattle. That time, the supply of meats came from different hats of northern part of Bangladesh. He himself went to different places to ensure the quality of raw materials. At present, he has fixed some local distributors who supply raw materials to him.

Behind the selling of food at low and affordable price the effect of ability to buy all of his raw materials at a cheaper rate is undeniable.

Panch Bhai Restaurant never compromises with the standard quality of food. Every day they provide and serve 100% fresh food. There are no records of serving rotten foods to the customers. Panch Bhai restaurant has grown the faith in customer's mind by their reliable service. The remaining foods of the day are not kept for the next day. In this case, Panch Bhai has taken an innovative step. They sell the remaining foods to the poultry firm. Those rotten foods are used for the food of fishes or chickens.

This, in turn, has become an extra source of income for them. So ultimately there is no waste of cooked foods in this restaurant. But the authority always keeps an eye on the excess amount of food not to be cooked. They always keep some half boiled foods along with regular cooked foods. Half boiled foods are kept to handle the situation if there is any unwanted shortage in the kitchen and also to reduce the waste of foods. They use modern technologies to store the half boiled foods as well as to store raw materials.

From the consumer point of view, the quality and taste of the food of Panch Bhai is fantastic. In the beginning, to ensure the quality and the taste of food Mr. Rafiq himself took responsibilities of supervision of cooking. He appointed 2 main chefs who were associated by 6 assistant chefs. There were also 12 female staffs for cutting and blending spices.

Along with the quality of food, the proprietors keep an eye on the external and internal environment of the restaurant. From the starting with the marketing to cooking, every step of cooking and serving is done in a healthy way. The environment of kitchen is always tried to keep clean and healthy. Every night before closing the restaurant, the dining room and furniture are washed by detergents. Everything along with chairs and tables are kept clean.

Besides cleanliness and decoration, Mr. Rafiq also gives importance to serve the food and the behavior of the waiters. Before recruiting any staff, he personally provides training to them. The core topic of his training is, *"How to behave with his customers".*

In past decades, when a customer ordered something, it could not be exchanged. But Mr. Rafiq did something different. He took some astonishing decisions such as, customer's satisfaction should be the prime concern of the organization and price range should be in the capacity of customers.

According to his speech, *"Worse behavior with customer is not tolerable. They are always right and there is no need to argue with the customers"*. He believes that *"No matter what if a customer causes a loss of BDT 20, it's okay to me. Because this BDT 20 will bring me BDT 200 someday for sure".*

Staff behavior of 'Panch Bhai Restaurant' is too impressive. For their well behavior customer will be impressed and come back again and again. Although they started their business with only Rice item, but gradually this restaurant added new items in their menu card which were not found any other restaurant in Sylhet city. From the beginning, they started items like *'Chaler Roti[5]'* and *'Kala Vuna[6]'* which were the newly introduced food items in Sylhet city. Day by day they added some more new items in their menu card. Items like 'Quails meat[7]', 'Pigeons meat' and many other items of Vorta had been brought to the Sylhet city by Panch Bhai restaurant.

After the Fazr prayer, 'Panch Bhai restaurant' starts their business. They came with a new business strategy for the early morning. They started one of their very popular menus called *'Nehari[8]'* and *'Vuna khichuri'[9]* at this period. Panch Bhai restaurant was the first restaurant to introduce those two food items in Sylhet which attracted so many customers and gave them a competitive advantage against the rivals. As well they have introduced so many new items among the foodies and have retained their successful run.

During the first year, they used to start their business hour in the morning 8 o' clock to mid night 12 o' clock. In that time, the customer capacity was 100. Overall there were two managers to monitor the whole work. They had invested BDT 4,30,000 to establish this restaurant and within three months they started to earn profit.

FIRST YEAR OF PANCH BHAI RESTAURANT AT A GLANCE

TABLE 2

Established	:	10 January, 2010
Location	:	Jollarpar Road, Dariyapara, Sylhet
Capacity	:	17 table; 100 people
Business Hour	:	8:00 AM to 12:00 AM
Investment	:	BDT 4,30,000
Source	:	Self
Initial Menu	:	Rice, Meat, Fish, Vorta-Vaji, Chaler Ruti. Gradually 'Nehari', 'Vuna Khichuri'.

[5] A native thin bread made of rice powder.

[6] Special dish of beef

[7] Special dish of Quail

[8] Special breakfast item made from the legs of cows or goats

[9] Lentil rice

PRIORITY FACTOR

- Customer satisfaction
- Food price and quality
- Restaurant Environment
- Service
- Introducing new food item

WAS PROFIT AN IMPORTANT MOTIF OR DRIVER FOR THE START-UP?

INITIAL EXPENSES

TABLE 3

Employer	Number	Salary (BDT)
Main chef	2	6,000 & 5,500
Assistant Chef	6	2400,2100 & 1800
Cutter	6	150x30=4500
Blender	6	50x30=4500
Accountant	Self	--------------
Manager	2	6000
Waiter	40	2400
Total Salary		**1,40,000**

TABLE 4

Total Salary	BDT1,40,000
Rent	BDT40,000
Current Bill	BDT15,000
Total cost in a month*(without the cost of grocery bazar)*	BDT2,00,000
Cost Per day	BDT6,700
Regular sale	BDT1,00,000(min)-BDT1,50,000(max)
Average Cost of operations	BDT6,500- BDT7,000
Average cost of bazaar (grocery)	BDT85,000(min)-BDT1,25,000(max)
Net Profit (Approx)	**BDT10,000(min)-BDT15,000(max)**

NB: No tax was imposed on Panch Bhai in the initial year

THE GROWTH

After a successful year of initializing new restaurant business Panch Bhai wanted to spread out their dimension. They started thinking of enhancing their service as they included new food items. The capacity of customer was increased during this period. The capacity jumped from 100 to 200 rapidly. As well the number of staffs too was increased. They hired new cooks along with new associates. They also hired new women for the purpose of assistance. Women work here as 'cutter' and 'blender'. As long as capacity is increased so is the responsibility. The restaurant had to hire new managers and staffs to render services.

Panch Bhai started to provide service from the very early of the day. They started to open their restaurant after the sun just had flourished. The existing 200 waiters and glass boys (who were to assist the waiter) were classified into two shifts. One shift works from the beginning of the day till the afternoon and the other group works from the afternoon to the late night. They last group has to do the task of washing and cleaning the floor and tables. Then the restaurant is closed at 2 AM; it renders no service from 2 AM to 4 AM. These two hours is the only break time of their continuously provided service.

We can describe the growth stage of Panch Bhai by some specific characteristics. They are-

- Growth in capacity
- Growth in working period
- Growth in food items
- Growth in revenue
- Growth in expenditure

Growth in capacity: According to the demand they had created among the customers, it was obvious that they must prepare their capacity of providing more services at a time. So they stopped to make *'chaler ruti'* as it took a large area to be produced. This newly added area is being used as cabin now. Panch Bhai restaurant has now the capacity of serving 226 customers at a time. Just to remember, this number was previously only 100. The restaurant is planning to increase this capacity.

Growth in working period: It was 8 am to 12 pm the restaurant used to provide services. But with the increasing demand of their customers they have to increase their working period as well. They now starting their business from 4 AM (5 am in winter) and remain opened till 2AM. They present different types of food in different period. At the very early morning, they serve one of their most popular menus *'Nehari'* and *'Vuna Khichuri'*. They target the students and night-shifted worker as their customer at this period. They start their signature item 'Rice' from 10 AM and it is available at the rest of the day.

Growth in food item: Rice has been the first and foremost food item of this restaurant as the main reason behind the establishment of this restaurant was to serve all the people from different levels of the society. But with the flow of time they have started to increase their service item. They have introduced *Tea, Kebab and Chicken* & *Beef Chap* as afternoon special menu. They have brought so many fish items and extra ordinary type of 'vorta's that every customer wants to have a taste. They have included cold drinks item during this period. Special rice item like *Biriyani*[10] and *Polao*[11] have been introduced. Verities of fish items have joined the party. Here customers find some rare types of fishes along with common one. They have come with these so many menus of foods first in Sylhet city. It has helped this restaurant to gain this popularity in a small period of time.

Growth in revenue: With the expansion of food items and capacity, the revenue has been increased proportionately. Back to the first year, it was BDT1,00,000 to maximum BDT1,50,000 sale per day and the net profit was tied in the range of BDT10,000-BDT15,000 per day. But now the amount of per day selling has become minimum BDT3,50,000 to maximum BDT5,00,000 and the net profit per day has got a new range between BDT30,000 to BDT50,000. Sometimes this amount becomes higher when they get big orders from any occasional party. Besides they have made an extra source of income through selling their remaining foods to the fishing firm after a day passes by. It has terminated the wastage of food and paved the way to get extra income.

Growth in expenses: It is very natural that the expenditure goes higher with the increasing rate of revenue. Panch Bhai restaurant's expenditure has been increased in so many ways. For example, since they increased their capacity to feed more customers at a time, they had increased the staff's number. The statistics have been changed like the chart below:

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[10] Traditional rice item introduced by Mughals
[11] Made by scented rice

TABLE 5

Changes in post	Changes in Number
Cook	+2
Assistant Cook	+8
Cutter or Blender	+13
Manager	+8
Waiter and Glass boy	+160
Security guard	+2
Total employees increased	**193**

The two cooks from the initial stage got the honor of chief chef of Panch Bhai. First chef cooks the item of fishes, beef and mutton and vegetable. On the other hand, the second chef cooks the items of different vorta, roast and Quail bird.

With the increasing number of staffs the gross expense has been increased without any doubt. But another fact has an impact on this salary expenditure. Inflation has caused a vital change in the salary distribution table of the staffs. A large difference can be seen between the two different period of time. It can be showed like below:

TABLE 6

Staff	Previous Salary(BDT)	Current Salary(BDT)
First Cook	6,000	30,000
Second Cook	5,500	24,000
Third Cook	5,500	22,000
Fourth Cook	5,500	20,000
Assistant Cook – I	2,400	10,000
Assistant Cook – II	2,100	9,000
Assistant Cook – III	1,800	8,000
Assistant Cook – (IV-VI)	1,500	7,000
Assistant Cook – (VII-X)	1,500	6,000
Manager cum Supervisor(I-II)	6,000	10,000
Manager (III-X)	6,000	9,000-6,000
Cashier	Nil	30,000

Expenditure has been increased in every spheres of the business. The rent of the space has jumped to BDT1,00,000 from BDT40,000. Electricity bill has increased about BDT 30,000 (in winter) to BDT 60,000 (in summer). Expenditure has been increased in term of gas and water supply. No tax was imposed on Panch Bhai Restaurant during the first year. But according to the government rules, a specific rate of tax has been imposed on Panch Bhai restaurant. It has an impact on the increasing rate of expenses.

Apart from other restaurant businesses, Panch Bhai is not devoted to maximize their profit. They give priority to satisfy their customers. So, they earn comparatively less amount of profit than other existing restaurants in Sylhet. Mr. Rafiq himself says, *"Other restaurants try to manage at least 20% profit on their sales, whereas Panch Bhai gets only 2% profit on its sales."*

So, the profit of this organization is comparatively less but the service it provides to the customers can beat any other restaurants in this city undoubtedly. That makes the difference between Panch Bhai and all other restaurants.

Panch Bhai Restaurant at a glance

(year 2 onward) **:**

TABLE 7

Capacity	226
Business Hour	4am to 2am
Menu added	Tea, Kebab, Tandoori[12], Lacchi[13], Juice, Faluda[14], Chicken Biriyani, Kacchi Biriyani,[15] Polao, Fish Varieties, Meat Items, Nehari, Vuna Khichuri.

Salaries of Employees

TABLE 8

Employee	No of Employees	Salary (BDT/Per Head)
Chief Chef- 1	1	30,000
Chief Chef- 2	1	24,000
Chef- 3	1	22,000
Chef-4	1	20,000
Assistant Cook	10	10,000-6,000
Cutter	19	6,600*
Cashier	1	30,000
Manager-cum-supervisor	2	10,000
Manager	8	9,000-6,000
Grocery Buyer	1	10,000
Assistant Grocery Buyer	1	6,000
Total Salary		**4,20,000**

*Cutters are paid on daily basis at the rate of BDT220 for 12 working hours.

Expenditures

TABLE 9

Salary	BDT4,20,000
Rent	BDT1,00,000
Current bill	BDT50,000-BDT80,000
Misc. Expenses	BDT1,00,000
Total Expense in a month (*excluding Bazar*)	BDT7,00,000
Total Expense per day (*excluding Bazar*)	BDT24,000

[12] Roasted and marinated chicken

[13] Traditional yogurt-based drink

[14] Cold dessert made from rose syrup, vermicelli, sweet basil

[15] Raw marinated meat is layered with raw rice

Sales (per day):
Maximum :   BDT5,00,000
Minimum :   BDT3,50,000
Net Profit after tax (per day)

TABLE 10

Sales	BDT 3,50,00	BDT 4,00,000	BDT 5,00,000
Net Profit	Nil	BDT 15000	BDT 40,000

[There is not any formal accounting system in Panch Bhai Restaurant. They calculate their daily profit by summarizing their total cash inflow and total cash out flow. Showed statistics are based on the speech of Mr. Rafiq and our logical estimation.]

THE FUTURE

Without any advertisement, Panch Bhai restaurant has got the peak point of popularity incredibly. For this organization, services they provide are the advertisements and the customers are the media. Honesty, humanity and hard-work, this triple 'H' function is the main formula of becoming that much successful. The success of this restaurant has been motivating this generation's entrepreneurs for a long time. Mr. Rafiq started this business with a view to providing low cost service to the general people. Keeping this target in mind they have been increasing there facilities day by day. Serving cheaper rated foods with a gentle manner gives the competitive advantages to this restaurant.

Mr. Rafiq has some well-defined goals about the future of this restaurant. He wants to see the Panch Bhai restaurant as a multi-colored restaurant in future. There will be available separate cabins for women, air conditioned hall room, juice corner etc. Some progressive works are under construction. They are building an upper floor which will be facilitated with some qualities to give the space for royal customers.

Mr. Rafiq claims that he has so many unique recipes of delicious food. He will bring those menus after the expansion of capacity of this restaurant. He believes that these astonishing menu cards will attract more foodies to his restaurant.

There will never be a branch of the Panch Bhai restaurant. Two specific reasons are responsible for this. First of all he doesn't like partnership business. He believes in sole proprietorship business. So, there is no chance to create a branch in partnership way. The second reason is a bit hesitation in the ownership of next generation of this business. He hasn't any boy child yet. If he never gets any boy one of his younger brother will get the succession. Mr. Rafiq is concerned about the appropriate supervision of his work. It will be difficult for him to supervise current restaurant with a branch single handedly. So, he is not interested to increase any burden on him willingly. Rather he will work for the betterment of the existing one.

CASE STUDY ANALYSIS
Questions
1.   Why was the start-up started? What has triggered the mind of Mr. Islam towards the venture?
2.   What sorts of initial challenge(s) did Mr. Islam face? How did he overcome the hurdles during the early years?
3.   Do you support the intention of Mr. Islam to broaden the ventures capacity in terms of numbers of customers served?

CONCLUSION

The case study finds out that the Panch Bhai restaurant has reached the peak of popularity within an incredibly short period of time. Mr. Rafiq, the proprietor of 'Panch Bhai Restaurant,' started this business with a view to providing quality food at affordable cost to the common people of the city. Serving cheaper foods at affordable rate in a homely manner gives the restaurant a unique competitive advantage. This restaurant has taken a few more ordinary-looking yet innovative initiatives that have led them towards success. It has introduced a good variety of delicious food items to its customers, and people from all walks of life, especially the office goers, have cordially accepted those foods. The interior of the restaurant as well as the employees' behavior symbolize a unique example of a successful venture. The more astounding fact is that the restaurant has come all this way without any kind of direct advertisement. For this restaurant, services that it provides are the advertisements and the customers themselves are the mediums of advertisement. The 3H principle—honesty, humanity and hard-work—is the core formula of becoming successful. Success story of this restaurant has been motivating a bunch of entrepreneurs towards this industry. This case contains in detail the journey of the restaurant since the inception of its operation through the initial years to the present state of expansion.

ACKNOWLEDGMENT

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A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS ECO-FRIENDLY PRODUCTS IN COIMBATORE CITY

M. SHOBANA
ASST. PROFESSOR
PSGR KRISHNAMMAL COLLEGE FOR WOMEN
COIMBATORE

M.SUMATHI
ASST. PROFESSOR
PSGR KRISHNAMMAL COLLEGE FOR WOMEN
COIMBATORE

ABSTRACT

The purpose of this study is to understand the variables affecting the consumer behavior while purchasing green products. Consumer choices reflect not only price and quality preferences but also social and moral values, as witnessed in the remarkable growth of the global market for organic and environmentally friendly products. Over the years the company has greatly expanded its range of environmentally friendly promotional products. The structured questionnaire was used collect primary data and analyzed using software package. From this research it is found that attitude and personal norms are positively influencing consumer purchase intention towards eco-friendly products. This study helps the marketers to design strategies for sustaining in the market. The objective of this research was looked into and explored the influencing of intentions of consumers on eco-friendly products specifically fasting moving consumer goods or non-durable ones. The purpose of the study was to obtain information from consumers' point of view.

KEYWORDS
Coimbatore,eco-friendly products.

JEL CODE
M30, M31, M39, O13, O44.

1.1 INTRODUCTION AND DESIGN OF THE STUDY

In the past few decades, consumers have become increasingly attentive to social and ethical considerations in areas such as energy consumption, animal husbandry, and trade. This increased concern and feeling of responsibility for society has led to remarkable growth in the global market for environmentally friendly products. At the heart of this trend, which is often referred to as ethical consumerism or green consumption, lies the assumption that purchasing choice express not only price and quality preferences, but also norms, values, and beliefs. This assumption has motivated a stream of research focusing on identifying the green consumer by socio demographic variables, personality measures, or values that are directly related to environmental consciousness. The major sources of pollution in India include the rapid burning of fuel wood, forest and agricultural degradation of land, resource depletion (such as water, mineral, forest, sand, and rocks), environmental degradation, public health, loss of biodiversity etc.

Over the past few years, the environment has become a persistent public issue, with some calling the 1990s "the Earth decade", or "the decade of the environment". Some environmental problems have been linked to individual consumption, and this has brought the environmental problem down to the consumer level. Green marketing products are presumed to be environmentally safe. It incorporates a broad range of activities, including product modification, changes to the production process, sustainable packaging, as well as modifying advertising. The main aim of establishing green products in India is to make a pollution free earth and create environmental awareness among people.

Consumer environmental awareness has increased, and some consumers have translated their resulting environmental concern into actively purchasing green products. Although the level of environmental concern has declined in recent years, the environment is expected to remain a major issue in consumers' minds. Contemplating the issue, the study puts forward a precise and subtle data on consumer purchasing behavior towards eco-friendly products.

1.2 STATEMENT OF THE PROBLEM

Consumers play a large role in the management of e-waste. Due to increased global interest, 90% of consumers were concerned about the way their purchases affected the environment, and they would be willing to change their purchasing behaviour in an effort to improve the environment. Consumer interest in the environment had an effect on the success of manufacturing, and manufactures that have associated themselves with environmental causes have rebounded from the recession significantly faster than traditional manufacturers who had not done so. Companies that had profited from developing and selling green and sustainable products have increased over the years. Companies' leaders are able to increase their competitive position by using eco-friendly products.

Increasing pollution and environmental damages due to traditional production methods have necessitated the marketing of green products. Generally, these products become relatively costly and also face low awareness of the consumers. In order to know the level of acceptance of green products in Coimbatore city, it is important to investigate the market of green products. The purchase decision is based on direct involvement in consumption of the products, whereas knowledge and attitude are at the other end in the consumption of products. Hence, the study focuses on examining the level of acceptability and reach of green products among consumers in the market. The study also focused the factors influencing the consumer purchasing decision and the level of satisfaction of green consumers.

1.3 NEED FOR THE STUDY

This study tries to investigate the consumer awareness and attitude towards eco-friendly products. The consumers of the COIMBATORE city are having a positive or negative attitude is to be analyzed.

1.4 OBJECTIVES OF THE STUDY

1. To study the socio-economic background of the respondents and their buying behaviour towards eco-friendly products.
2. To identify the consumer's awareness towards green product's features and the factors influencing the purchase decision among consumers in Coimbatore city.
3. To analyze the satisfaction level among consumers and the problems faced towards eco-friendly product.

1.5 SCOPE OF FURTHER STUDY

- The study covers the consumers in Coimbatore who are using green products. The study identifies consumer awareness, buying behaviour and their perception towards green products. The study also focuses the problems related to buying of green products among consumers respectively.

1.6 METHODOLOGY OF THE STUDY

In this study, consumer behaviour towards purchase of eco-friendly products in Coimbatore city has been obtained from the respondents who are residing in the Coimbatore city.

SOURCES OF DATA

Both primary and secondary data have been used in the study.

Primary data

Primary data has been collected from green consumers of Coimbatore city by administering a questionnaire.

Secondary data

Secondary sources have been collected from various journals, websites and books.

SAMPLE DESIGN

Convenience sampling method has been used to select a sample of 120 green consumers.

TOOLS USED

- Simple percentage analysis
- Descriptive statistics
- Kendall's (w) coefficient of concordance
- T –test
- ANOVA- Analysis of Variance (One way)

PERIOD OF THE STUDY

The period considered for the study is from July 2017 to September 2017.

1.7 LIMITATIONS OF THE STUDY

1. The study has been restricted to Coimbatore city only.
2. The sample size has been restricted to 120 respondents due to time consumption.
3. The result of the study is based on consumer's perception. Expected reliability cannot be obtained.

2. REVIEW OF THE LITERATURE

B.Nagaraju and Thejaswini H.D. (2016) have made **a Study on Consumer Attitudes towards Eco-Friendly FMCG Products With Reference to Hubli City in Karnataka**. The objective of the study is to examine the awareness and consumer attitude towards eco-friendly FMCG products. They have used the primary data for the study which has been collected from structured questionnaire. The sample size of the study is 100 by using convenience sampling method. They have been applied the statistical tools such as Frequency and ANOVA test to analyze the data. The study has been found that the product label and outdoor advertisement are the major sources of awareness towards eco-friendly products. The majority of the consumers is aware of the eco-friendly FMCG products and is having a positive attitude towards eco-friendly FMCG products. They buy eco-friendly products for health purposes. But still the lack of knowledge and awareness are barriers for purchasing eco-friendly products.

D. Suganya and S. Kavitha (2017) have made **a Study on Consumer Awareness towards Eco-Friendly Products at Coimbatore**. The objective of the study is to analyze awareness towards eco-friendly products and to identify the factors influencing the consumers to buy the products. They have used both the primary and secondary data for the study. The secondary data have been collected from articles, journals, books and websites. The sample size of the study is 100 by using convenience sampling techniques. They have been applied the statistical tool such as Simple Percentage Method and Chi-Square to analyze the data. The analysis has been revealed that the government and industry have to take more efforts in order to make proper planning and implementation of green marketing. Most of the respondents have positive attitude towards eco-friendly products but because of poor awareness and high prices it has not been fully adopted by them.

3. OVER VIEW OF THE STUDY

"Every social and global issue is a business opportunity just waiting for the right kind of inventive entrepreneurship, the right kind of investment, the right kind of collective action"

- Peter Drucker

INTRODUCTION

Over the past few years, the demand for green products in India has been growing significantly due to the increased interest on the environment. It seems everyone is "going green" these days. Living a green lifestyle is known as going green. The slogans are everywhere in store to promotion, on product labels, and in newspaper articles leading more people to choose a greener lifestyle every day. Recycling will help to save the world through green living. Many companies have come in to the market in the commercial sales of green products with corporate social responsibility. Purchasing only all organic, chemical free products, energy saving, bio-degradable and recycled are another way to going green. It is considered a very effective method of trying to save the world and all of its resources. Green living is important in all activities of daily life, to protect the world. People should act responsible and willingly participate in saving world by buying green products.

ROLE OF INDIAN GOVERNMENT

The Indian government has also made several efforts in promoting green marketing and eco friendliness by means of helping its automotive industry to develop greener vehicles by supporting hybrid and electric vehicles (EVs), banning plastic bags from daily use, investing in green automobiles. Government of India is capitalizing on an underutilized segment and constructing an infrastructure that will reduce emissions and generate economic growth. Also, Governmental Bodies are imposing firms to become more responsible. In most of the cases, government powers the firm to implement policy which protects the interests of the consumers by dropping the production of harmful goods, modifying consumer and industry's use and /or consumption of harmful goods. Thus, Government ensures that all types of consumers have the ability to evaluate the environmental composition of goods.

In context of marketing related activities, government want to "protect" consumers and society; this safeguard has outstanding green marketing implications. Governmental protocols relating to environmental marketing are planned to protect consumers in numerous ways,

a) To diminish production of harmful goods or by-products;

b) To adapt consumer and industry's use and/or consumption of harmful goods;

c) To ensure all types of consumers possess the ability to assess the environmental composition of goods.

Government regulations are designed to control the volume of hazardous wastes created by firms. Many by-products of production are controlled by issuing various environmental licenses, and thus altering organizational behaviour. In some cases governments try to "persuade" end consumers to become more responsible. For example, few governments have announced voluntary curb-side recycling programs, making it easier for consumers to behave responsibly. In other cases, governments tax individuals who act in an irresponsible style. For example in Australia, higher gas tax is associated with leaded petrol.

Most of the companies in India are distinguished themselves from others by serving unique green marketing strategies and green product categories like Suzlon, Tata, Amul, ITC, Hero Honda, Wipro, Infosys, Dabur India, HUL, Maruthi, Godrej, BSA, LG electronics etc., few of them are listed below with their eco-friendly initiatives:

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http://ijrcm.org.in/

❖ **Indian Railway Catering and Tourism Corporation (IRCTC)** -has introduced to its customers to carry Passenger Name Record (PNR) number of their E-Tickets on their laptop or mobiles to avoid printed version to save papers.

❖ **Forest and Environmental Ministry of India** - has ordered the retail outlets like Reliance Fresh, Big Bazaar and all retailers to provide polythene carry bags to customers only if they are ready to pay for it.

❖ **State Bank of India** - has introduced using energy efficient equipment in its new ATM's and not only saved power costs but also less carbon emissions. Initially SBI provides online banking facilities and ATM for customers to paperless banking.

❖ **Nerolac – Lead Free Paints:** Kansai Nerolac Paints Ltd has personalized by using environment friendly non – toxic chemicals to produce paints by removing hazardous heavy metals like, lead, mercury, chromium, arsenic, and antimony.

❖ **Indian Oil –Green fuel alternatives:** Indian oil is engaged in the eco-friendly biodegradable formulas for fuel refineries and upgraded EURO – III to EURO – IV. It has been certified under ISO-14000 for environment management systems. It is using Green fuel alternatives for vehicles like Compressed Natural Gas (CNG), Auto Gas (LPG), Ethanol blended Petrol, Bio-Diesel and Hydrogen Energy to reduce carbon emissions.

❖ **Wipro and Infosys – Green IT:** Wipro and Infosys adopts green technologies. Wipro has launched environment friendly computer peripherals, new range of desktops and laptops and reducing e-waste called Wipro Green Ware. It was the first company in India who developed eco-sustainability in the form of saving energy, water efficiency and waste management.

❖ **TATA's Going Green:** Tata motors setting up an eco-friendly showrooms using natural building material for its flooring and energy efficient lights. It plans to introduce Indica EV an eco-friendly electric car will run on polymer lithium batteries.

❖ **TATA Metaliks Ltd:** Deals in mining and metal sector take initiatives to reduce carbon emissions by green cover through plantation, ground water, power generation and use of natural fertilizers.

❖ **Suzlon Energy Going Green –**Suzlon energy is the World's 4th largest wind power company among the greenest and best company in India.

❖ **MarutiUdyog Ltd.**, **- Greening of supply chain:** The Company has remained in advance of regulatory requirements in recreation of environment protection and energy conservation at its manufacturing facilities, and in development of products that use fewer natural resources and are environment friendly.

❖ **Philips -** Philips has launched the 'super long life' bulb which saves up to 20 percent energy.

Six important eco-friendly steps taken by **Narendra Modi Government in the year 2015,**

a) **Swachh Bharat Abhiyan** - The Swachh Bharat Abhiyan (May 26, 2015) has been the India's main cleanliness drive ever. The campaign aims at cleaning streets, roads, and infrastructure. It covers nearly 4041 towns.

b) **Ganga Action Plan** - A clean Ganga Action Plan has been launched to preserve water resources under the direct supervision of Minister Uma Bharti.

c) **National Air quality Index** - India's first national air quality index (NAQI) in April, 2015. The NAQI will help in creating awareness about alarming levels of air quality across the country and simplify air quality rendition.

d) Toilets Before Temples - To ensure that affordable sanitation reaches the people who need it.

e) **Mount Everest Ascent** - A team of Indian Army climbers have set off on a mission to bring back at least 4000 kg of non-biodegradable waste from the world's highest peak the Mount Everest. This includes waste materials left behind by climbers over decades.

f) **Water Conservation** - To raise awareness about water conservation, the government directed the states of India to ensure that 50% of the work taken up by National Rural Employment Guarantee Act (NREGA) should be for the improvement of water conservation. This includes construction of check dams and de-silting of water bodies.

GREEN PRODUCTS
Green products are the products that do not harm the environment. It helps in energy conservation, minimizes carbon footprint or the emission of greenhouse gases, and does not lead to substantial toxicity or pollution to the environment, biodegradable and recyclable or compostable. The recycled product helps to reduce the need for new raw materials and the amount of waste sent to landfills. Environmentally friendly, Eco-friendly, Green and Nature-friendly products are other similar words used by the marketers represent as green products. Green technology includes using unleaded gasoline, solar energy and alternative fuel vehicles and electric vehicles. Companies use these ambiguous terms to promote goods and services with additional specific certifications, such as eco-labels, green seals and so on. Features of the green products have been classified into:

RENEWABLE
Renewable resources are ones that cannot be depleted, such as sunshine, wind, water and soil. We must take initiatives to ensure their sustainability. Organic farming is sustainable because there are regulations restricting soil, use of biodegradable pesticides and harvesting procedures. Renewable products contain no toxic compounds.

ENERGY EFFICIENCY
Conserving energy is one of the most basic concepts involved in going green with simple strategies like turning off the lights when leaving. There are several energy-efficient products available varying from light bulbs to large appliances that helps to conserve energy. These products not only cut down on consumer energy consumption, but also improve utility production. The federal government's Energy Star program will give awards to motivate consumers to recycle out-dated appliances, to install energy-saving solar and wind generators at home. In addition energy efficient products saving energy, which are low maintenance and save money. Although these products may little more expensive initially, they can save energy and money in the long run.

RECYCLABLE
Wastes or by-products can be reused in the production of other products. Paper, plastic and aluminum are all examples of components commonly found in a closed-loop recycling system. Some closed-loop recycling uses old items to remake the same product, like old soda cans into new soda cans; or it allows for collected items in the loop to be made into different products, like old milk jugs to be recycled into new trash bins.

ALL NATURAL
All-natural foods differ from organic in that they are not regulated by the same agencies, although both processes are sustainable. All-natural products use no chemicals and are 100 percent biodegradable, including non-food items like pesticides and cleaning products.

ENVIRONMENTALLY FRIENDLY (NATURAL)
These are products that contain no ozone-depleting substances and are produced without toxic by-products. Their production is sustainable; however, the vast majority of industry is still too dependent on fossil fuels and hydroelectric production that release huge amount of carbon dioxide into the atmosphere. But changing industrial infrastructure is highly expensive and hefty task. While the green movement is in full rock, it's still going to be a while before technology catches up and allows truly positive change. In the meantime, consumers can opt for green products and continue in the right direction.

REDUCE POLLUTION
Recycling is a vital component of reducing pollution. Materials such as plastic can be recycled and reused rather than thrown away to remain in a landfill for years together. Food scraps can also be recycled in the form of compost that could be utilized as fertilizer.

The study has been structured to obtain the opinion from the 120 green consumers in Coimbatore about the green product.

4. ANALYSIS AND INTERPRETATION
The analysis and interpretation of **"**A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS ECO-FRIENDLY PRODUCTS IN COIMBATORE CITY**"** is based on a sample size of 120 respondents from Coimbatore city. The collected facts have been categorized, tabulated and the following statistical measures have been employed in executing the objective of the study.

• Simple percentage analysis
• Descriptive statistics
• Kendall's (w) coefficient of concordance

- T –test
- ANOVA- Analysis of Variance (One way)

PERCENTAGE ANALYSIS

Percentage analysis is carried out for all the questions specified in the questionnaire. This analysis illustrated the classification of the respondents falling under each category. The percentage analysis is used mainly for standardization and comparison. Charts depicted are in support of analysis. **Table 4.1**

TABLE 4.1: AGE OF THE RESPONDENTS

S.NO	Age	No. of Respondents	Percent
1	**18-25 years**	**48**	**40**
2	26-40 years	35	29
3	41-55 years	25	21
4	56 years and above	12	10
	Total	120	100

(Source: Computed)

It has been inferred from table 4.1 that, 40 percent of the respondents belong to the age group of 18 – 25 years, 29 percent of the respondents belong to the age group of 26 – 40 years, 21 percent of the respondents belong to the age group of 41 and 55 years, 10 percent of the respondents belong to the age group of 56 years and above.

TABLE 4.2: EDUCATIONAL QUALIFICATION OF RESPONDENTS

S.NO	Educational Qualification	No. of Respondents	Percent
1	Higher secondary	18	15
2	**Under graduate**	**68**	**57**
3	Post graduate	32	27
4	Doctorate	2	1
	Total	120	100

(Source: Computed)

It has been inferred from table 4.4 that, 15 percent of the respondents have completed higher secondary, 57 percent of the respondents have completed under graduate, 27 percent have completed post graduated and 1 percent of the respondent have completed doctorate.

TABLE 4.3: MONTHLY INCOME OF RESPONDENTS

S.NO	Monthly Income	No. of Respondents	Percent
1	Less than Rs. 10000	4	3
2	Rs. 10001-25000	15	12
3	**Rs. 25001-50000**	**34**	**28**
4	Rs. 50001-75000	15	13
5	Rs. 75001-100000	15	13
6	More than Rs. 100000	9	8
7	Nil	28	23
	Total	120	100.0

(Source: Computed)

It has been inferred from table 4.6 that, 3 percent of the respondents earn less than Rs. 10000 per month, 12 percent of them earn Rs. 10000 – Rs. 25000 per month, 28 percent of the respondents earn Rs. 25001- Rs 50000 per month, 13 percent of the respondents earn Rs. 50001- Rs. 75000 per month, 13 percent of the respondents earn Rs. 75001- Rs. 100000 per month, 8 percent of the respondents earn more than Rs. 100000 per month, 23 percent of the respondents do not earn.

TABLE 4.4: SOURCES OF AWARENESS OF ECO-FRIENDLY PRODUCTS

S.NO	Sources	No. of Respondents	Percent
1	Television	22	16
2	Magazine	15	11
3	**Internet**	**37**	**26**
4	Advertisement	21	15
5	Friends/Relatives	28	20
6	Newspaper	14	9
7	Others	4	3
	Total	141	100

(Source: Computed)

It has been inferred from table 4.8 that, 16 percent of the respondents are aware of green product through television, 11 percent of the respondents are aware of green product through magazine, 26 percent of the respondents are aware of green product through internet, 15 percent of the respondents are aware of green product through advertisement, 20 percent of the respondents are aware of green product through friends/relatives, 9 percent of the respondents are aware of green product through newspaper, 3 percent of the respondents are aware of green product through other source.

TABLE 4.5: PERSON INFLUENCING THE PURCHASE DECISION OF THE RESPONDENTS

S.NO	Influence of Purchase Decision	No of respondents	Percent
1	**Self**	**61**	**51**
2	Parents	31	26
3	Spouse	17	14
4	Children	10	8
5	Others	1	0.8
	Total	120	100.0

(Source: Computed)

It has been inferred from table 4.9 that, 51 percent of the respondents are influenced on their own for purchasing green products, 26 percent of the respondents are influenced by parents for purchasing green products, 14 percent of the respondents are influenced by spouse for purchasing green products, 8 percent of the respondents are influenced by children for purchasing green products and only one respondent have been influenced by others.

DESCRIPTIVE ANALYSIS

TABLE 4.6: LEVEL OF SATISFACTION TOWARDS ECO-FRIENDLY PRODUCTS

S.No	Marketing attributes of eco-friendly Products	N	Minimum	Maximum	Mean	Std. Deviation
1	Assurance of quality	120	1	5	2.35	.941
2	Affordable Price	120	1	5	2.99	.966
3	Easy availability of products	120	1	5	2.84	.870
4	Product Labelling	120	1	5	2.83	.947
5	**Avoid health risk**	**120**	**1**	**5**	**3.12**	**1.101**
6	Varieties in products	120	1	5	2.86	1.031
7	Customer service	120	1	5	2.90	1.016
8	After sale service	120	1	5	2.00	0.860

(Source: Computed)

A five point rating scale ranging from 1 to 5 where 1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree and 5 for strongly agree has been constructed to obtain the opinion of the respondents on their level of satisfaction on eco-friendly products. From the mean ratings computed based upon the response of the respondents it is evident that most of them have been *satisfied* about the various attributes of eco-friendly products namely, 'assurance of quality' (mean 2.35), 'affordable price' (mean 2.99), 'easy availability of products' (mean 2.84), product labeling (2.83), 'avoid health risk' (mean 3.12), 'varieties in products' (mean 2.86), 'customer service' (mean 2.90) and 'after sales service' (mean 2.00)

Therefore, based on the high mean rating it has been concluded that most of the respondents have been **satisfied** with various attributes of eco-friendly products.

MEAN RANKING

The respondents have ranked the factors influencing purchase decision in their order of preference, starting from 1 to 9, where, 1 for most preferred service followed by the next preferred services.

TABLE 4.7: FACTORS INFLUENCING PURCHASE DECISION OF RESPONDENTS

S.NO	Influencing Factors	Mean Rank	Rank
1	Environmentally friendly	3.38	2
2	Affordable price	5.54	5
3	Less energy consumption	6.34	8
4	**Health and Safety**	**3.21**	**1**
5	Features	5.90	7
6	**Feel prestige**	**7.34**	**9**
7	Guarantee and warranty	5.82	6
8	Good quality	3.51	3
9	Harmless and safe	3.97	4

From the above table it is clear that most of the respondents have been influenced by the factor 'health and safety' with the mean of 3.21. Hence, it has been given rank 1. 'Environmentally friendly' (mean 3.38) has been the second factor to influence the purchase decisions followed by 'good quality' (mean 3.51), 'harmless and safe' (mean 3.97), 'affordable price' (mean 5.54), 'guarantee and warranty' (mean 5.82), 'features' (mean 5.90) and 'less energy consumption' (mean 6.34). Rank 9 has been given to 'feel prestige' as it has a high mean of 7.34.

ONE-WAY ANOVA

ANOVA has been used to examine whether there is significant variation between respondents' 'demographic and purchase related variables' and their 'satisfaction level towards eco-friendly products '. Satisfaction scores about eco-friendly products have been found by adding the ratings given by the respondents. Higher the score more is the agreeability on the statements. The mean scores have been compared with the independent variables – demographic and purchase related factors, to know the level of variance in the satisfaction of the respondents classified under different categories.

H_0: There is no significant difference in the satisfaction scores about eco friendly products given by the respondents classified based upon the demographic and purchase related variables namely, age, educational qualification, employment status, monthly income, number of family members, person influencing purchasing decision and frequency in purchase of eco-friendly products.

TABLE 4.8: SATISFACTION LEVEL TOWARDS ECO-FRIENDLY PRODUCTS Vs. DEMOGRAPHIC AND PURCHASE RELATED VARIABLES

S. No			Satisfaction towards Eco Friendly products			Table Value	F	Sig.
			Mean	SD	No.			
1	Age	18 – 25 years	2.6953	.64201	48	2.68	.662	NS
		26 – 40 years	2.8500	.58142	35			
		41 – 55 years	2.6700	.52027	25			
		56 years and above	2.7083	.25746	12			
2	Educational Qualification	Higher secondary	2.8125	.49862	18	2.68	.279	NS
		Under graduate	2.7500	.54465	68			
		Post graduate	2.6667	.66999	33			
		Doctorate	2.7500	.	1			
3	Employment status	Self-employed	2.7500	.69917	15	2.17	.639	NS
		Government employee	2.4808	.48906	13			
		Private employee	2.8147	.47082	32			
		Homemaker	2.7857	.45611	21			
		Student	2.7344	.71895	29			
		Retired	2.6562	.28932	8			
		Others	3.0000	.88388	2			
4	Monthly income	Less than Rs.10000	2.8125	.86903	4	2.17	2.612	S*
		Rs.10001-25000	3.0000	.45316	15			
		Rs.25001-50000	2.6048	.46558	34			
		Rs.50001-75000	2.6000	.59424	15			
		Rs.75001- 100000	2.8833	.30055	15			
		More than Rs.100000	2.6667	.33657	9			
		Nil	2.7460	.76885	28			
5	Number of family Members	2	2.7365	.57059	3	2.44	1.478	NS
		3	2.7625	.35862	30			
		4	2.7661	.62704	62			
		5	2.4250	.63351	15			
		More than 5	2.9250	.49371	10			
6	Person influencing the purchasing decision	Self	2.6926	.54704	61	2.44	.607	NS
		Parents	2.6935	.69059	31			
		Spouse	2.9044	.51450	17			
		Children	2.8250	.40052	10			
		Others	3.0000	.	1			
7	Frequency in Purchase	Daily	2.5000	.35355	2	2.44	1.865	NS
		Weekly	2.4408	.55178	19			
		Monthly	2.7602	.52715	49			
		Yearly	2.8750	.63844	24			
		Rarely	2.7981	.56798	26			

(Source: Computed)

NS – Not Significant

S*-Significant at 5% level

The null hypothesis has been tested for each of the personal and purchase related variables separately and are presented in the table 4.20.

AGE

It has been concluded with the F-ratio value that there is no significant difference in the mean satisfaction scores which proves that the respondents' level of satisfaction on eco-friendly products do not vary based on their age group. Hence, the null hypothesis has been accepted with respect to 'age'.

EDUCATIONAL QUALIFICATION

It has been concluded with the F-ratio value that there is no significant difference in the mean satisfaction scores which proves that the respondents' level of satisfaction on eco-friendly products do not vary based on their educational qualification. Hence, the null hypothesis has been accepted with respect to 'educational qualification'.

EMPLOYMENT STATUS

It has been concluded with the F-ratio value that there is no significant difference in the mean satisfaction scores which proves that the respondents' level of satisfaction on eco-friendly products do not vary based on their employment status. Hence, the null hypothesis has been accepted with respect to 'employment status'.

MONTHLY INCOME

It has been concluded with the F-ratio value that there is significant difference in the mean satisfaction scores which proves that the respondents' level of satisfaction on eco-friendly products vary based on their monthly income. Hence, the null hypothesis has been rejected with respect to 'monthly income'.

NUMBER OF FAMILY MEMBERS

It has been concluded with the F-ratio value that there is no significant difference in the mean satisfaction scores which proves that the respondents' level of satisfaction on eco-friendly products do not vary based on their number of family members. Hence, the null hypothesis has been accepted with respect to 'number of family members'.

PERSON INFLUENCING THE PURCHASING DECISION

It has been concluded with the F-ratio value that there is no significant difference in the mean satisfaction scores which proves that the respondents' level of satisfaction on eco-friendly products do not vary based on their person influencing the purchasing decision. Hence, the null hypothesis has been accepted with respect to 'person influencing the purchasing decision'.

PURCHASE OF ECO FRIENDLY PRODUCTS

It has been concluded with the F-ratio value that there is no significant difference in the mean satisfaction scores which proves that the respondents' level of satisfaction on eco-friendly products do not vary based on their purchase of ecofriendly products. Hence, the null hypothesis has been accepted with respect to 'purchase of eco-friendly products'.

T-TEST

T-Test has been employed to examine whether the satisfaction scores obtained for 'eco-friendly products' has varied significantly among the respondents classified based on 'demographic and price related variables' with the following null hypothesis:

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT 43

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H_0 : There is no significant difference in the satisfaction scores about eco-friendly products by the respondents classified based on demographic and price related variables namely, gender, marital status and willingness to pay extra.

TABLE 4.9: SATISFACTION SCORES ABOUT ECO-FRIENDLY PRODUCTS VS. DEMOGRAPHIC AND PRICE RELATED VARIABLES

S. No			Satisfaction Scores about Eco-friendly products			Table Value	T	Sig.
			Mean	SD	No.			
1	Gender	Male	2.6903	.57091	44	1.64	.672	NS
		Female	2.7632	.57249	76			
2	Marital status	Married	2.7257	.51273	67	1.64	.230	NS
		Unmarried	2.7500	.64114	53			
3	Willingness to pay extra	Willing	2.6442	.59137	65	1.64	1.947	S*
		Not willing	2.8455	.52976	55			

(Source: Computed)

NS – Not Significant S* - Significant at 5% level

GENDER

The t value suggests that there is no significant difference in the respondents' level of satisfaction about eco friendly products when they are classified based on their gender. Thus, the null hypothesis has been accepted with respect to the factor 'gender'.

MARITAL STATUS

The t value suggests that there is no significant difference in the respondents' level of satisfaction about eco friendly products when they are classified based on their marital status. Thus, the null hypothesis has been accepted with respect to the factor 'marital status'.

WILLINGNESS TO PAY EXTRA

The t value suggests that there is a significant difference in the respondents' level of satisfaction about eco friendly products when they are classified based on their willingness to pay extra. Thus, the null hypothesis has been rejected with respect to the factor 'willingness to pay extra'.

5. FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

The following are the important findings of "A study on buying behaviour towards eco-friendly products in Coimbatore city".

PERCENTAGE ANALYSIS

- Most (40%) of the respondents are of the age group of 18-25 years.
- Majority (63%) of the respondents are female.
- Most (56%) of the respondents are married.
- Majority (57%) of the respondents have completed undergraduate.
- Most (27%) of the respondents are private employee.
- Most (28%) of the respondents earn Rs. 25001-50000 per month.
- Majority (52%) of the respondents have four members in a family.
- Most (26%) of the respondents are aware of green product through internet.
- Majority (51%) of the respondents are influenced on their own for purchasing green products.
- Majority (41%) of the respondents purchase green product monthly.
- Most (36%) of the respondents buy fruits/ vegetables.
- Most (30%) of the respondents buy green product from both super market and specific shops.
- Most (95%) of the respondents are aware that green products are healthy and most (53%) of the respondents are unaware that green products are initiated by government.
- Most (54%) of the respondents are willing to pay extra for green products, among this 54% most (21%) of the respondents are willing to pay 10%.
- Majority (87%) of the respondents are willing to recommend green products to others.

DESCRIPTIVE ANALYSIS

The descriptive statistics on satisfaction level on green products shows that most of the respondents were satisfied with marketing attribute 'avoid health risks' of green products.

ANALYSIS OF VARIANCE (ONE WAY)

- The satisfaction score on eco- friendly products do not vary significantly among age group.
- The satisfaction score on eco- friendly products do not vary significantly among educational qualification.
- The satisfaction score on eco- friendly products do not vary significantly among employment status.
- The satisfaction score on eco- friendly products vary significantly among monthly income.
- The satisfaction score on eco- friendly products do not vary significantly among number of family members.
- The satisfaction score on eco- friendly products do not vary significantly among person influencing purchase decision.
- The satisfaction score on eco- friendly products do not vary significantly among frequency in purchase of eco-friendly products.

T-TEST

- The average satisfaction score on green products do not vary significantly between male and female respondents.
- The average satisfaction score on green products do not vary significantly between married and unmarried respondents.
- The average satisfaction score on green products vary significantly between willingness and not willingness among respondents.

MEAN RANKING

- Healthy and safety is the factor that has major influence in purchasing decision of consumer towards eco-friendly products.
- High price is the major problem faced by the consumer ion buying eco –friendly products.

5.2 SUGGESTIONS

- People should be cognizant of the importance of eco-friendly and green products.
- Customer behavior always looks for some extra benefit with purchasing, so introducing attractive offers would be one of the best ways to allure customers.
- It should give more emphasis on advertising, especially through internet, to create market awareness and to make a brand image.
- Each individual should be encouraged particularly to buy green products.
- End of month sale can be introduced in supermarkets and other stores to attract the green consumers.
- More awareness should be provided to people about the initiatives taken by the government to improve green consumerism.
- Green products should always have a recommendable quality and should add latest collections.
- Consumers can be attracted by providing green products at a fair budget price as they refuse to purchase high-priced products.
- Feedback can be gathered from customers to improve the after sales service.
- Customer complaints are to be handled effectively which will encourage them in purchasing more green products.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT   44

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5.3 CONCLUSION

Harnessing the consumer's power gives a positive effect in changing the environment. The study focuses on examining the consumer behaviour towards eco-friendly and green products. The results indicate that the demographics tend to play an important role in regards with both interest of green product and green certification. Companies have attempted to respond to the growing environmental concern of consumers with the introduction of a variety of green products. Promotion of these green products attempts to influence green consumer behaviour and stimulate green product purchase. Customers will most likely prefer good quality products at affordable price. Only a very few consumers are willing to pay more for purchasing green products, so the marketers should try introducing products within the budget price. From the results, consumers are satisfied with the quality of green products but they need to be more aware of the significance and various services and advantages of green marketing and green products. Strictly speaking, eco-friendly products still have an impact on the environment, but the impact is greatly reduced when compared to conventionally produced products. In some cases, eco-friendly products may even have a positive benefit, depending on how the company does business. Many such products are also aimed at lifestyle changes which benefit the environment, so even if the product itself is not totally neutral, the actions undertaken by the consumer after buying the product are beneficial.

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INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT   45

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INDIAN MARKETING SCENARIO

JONATHAN.S. JOSEPH
ASST. PROFESSOR
DEPARTMENT OF COMMERCE, MANAGEMENT & COMPUTERS
HISLOP COLLEGE
NAGPUR

TAJINDER DADIYALA
ASST. PROFESSOR
DEPARTMENT OF COMMERCE, MANAGEMENT & COMPUTERS
HISLOP COLLEGE
NAGPUR

ABSTRACT

Currently in India, the national economy and marketplace are undergoing rapid changes and transformation. A large number of reasons could be attributed to these changes. One of the reasons in these changes in the Indian Market Scenario is Globalization, and the subsequent and resulting explosive growth of global trade and the international competition. The other reason for these changes in the Indian Market Scenario is the technological change. This is an important factor because the technological competitiveness is making, not only the Indian market, but also the global marketplace cutthroat. In the Indian Marketing Scenario, the market success goes to those companies that are best matched to the current environmental imperatives. Those companies that can deliver what the people want and can delight the Indian customers are the market leaders. Today the companies are operating in such a marketplace where survival of the fittest is the law. In order to win, the companies are coming out with various new and evolving strategies because the Indian market is also changing very fast. It is to capture the Indian market, that the Indian and the Multi-National Companies are using all of their resources. The Indian market is no longer a sellers' market. The winner is the one who provides value for money. A large number of companies have huge idle capacities, as they have wrongly calculated the market size and installed huge capacities. This has further contributed to converting the Indian market into a buyers' market. The Indian Marketing Scenario is one of the biggest consumer markets and that is precisely the reason why India has attracted several MNC's. These large Multi-National Companies have realized that to succeed in the Indian market-place they need to hire Indian representative who are much more aware of the Indian economic, political, legal and social realities. In the Indian Marketing Scenario, it is the MADE FOR INDIA marketing strategies that work.

KEYWORDS
globalization, Indian market, liberalization and privatization, multinational companies.

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INTRODUCTION
Marketing may defined as it is a social process which satisfies consumers' wants. The term includes advertising, distribution and selling of a product or service. It is also concerned with anticipating the customer's future needs and wants, often through market research.

The Indian Marketing Scenario is one of the biggest consumer markets and that is precisely the reason why India has attracted several MNC's. These large Multi-National Companies have realized that to succeed in the Indian market-place they need to hire Indian representative who are much more aware of the Indian economic, political, legal and social realities. In the Indian Marketing Scenario, it is the MADE FOR INDIA marketing strategies that work.

The Indian market is no longer a seller's market. The winner is the one who provides value for money. A large number of companies have huge idle capacities, as they have wrongly calculated the market size and installed huge capacities. This has further contributed to converting the Indian market into a buyer's market.

OBJECTIVE OF THE STUDY
The objective of the study is to explore the Indian Marketing Scenario with respect to Globalization, Liberalization & Privatization and Multinational Companies.

RESEARCH METHODOLOGY OF THE STUDY
The primary data for this study was obtained by interviewing and getting opinions of various marketing executives of companies. Along with this primary data was also obtained by observing the marketing scenario throughout India.

The secondary data for this study was obtained by studying various marketing websites, books, journals etc.

<div align="center">**FIG. 1**</div>

THE PRESENT INDIAN MARKETING SCENARIO

The current scenario of the Indian market looks bright. It is no longer a seller's market and over the years, it has become one of the largest consumer markets in the world. Today, the market of India is based on the perfect competition principle with the presence of both buyers and sellers. The market fluctuations are dependent on the demand- supply chains and there is very little government intervention. (fig. 1) The significant growth of the Indian economy has also put a positive impact on the market. The yearly average growth of the Gross Domestic Product (GDP) ranges from 6 to 7 %. According to the reports by the World Bank, the Indian market is expected to grow at around 8 % in the year 2010.

To complement the economic growth, the retail marketing sector in India is also on its high. It contributes around 10 % of the overall GDP and generates around 8 % of the overall employment in the country. Over the years, the retail marketing sector is expected to rise by around 25 % due to improvement in per capita income, better lifestyle, and better demographic patterns. According to the experts, the retail and marketing sector in India will amount to around US$ 175- 200 billion by the year 2016.

INDIAN MARKET AND FOREIGN MARKET

The vast and highly competitive consumer market of India has also attracted global business giants and multinational companies to set up bases here. More and more foreign companies are investing in the India capital market to get better profits. The amount of the foreign institutional investments (FIIs) has already become US$ 10 billion and is expected to rise further. The Foreign direct investments (FDI) have also witnessed a phenomenal growth of around 85.1 % to US$ 46.5 billion from US$ 25.1 billion.

The equity market in India ranks as the third in South East Asia after China and Hong Kong. With more and more companies setting bases and new sectors entering the market, the Indian marketing scene really looks bright for the future.

KEY CHALLENGES

<div align="center">**FIG. 2**</div>

1) **LOCATION**: "Right Place, Right choice"

Location is the most important ingredient for any business that relies on customers, and is typically the prime consideration in a customers store choice. Locations decisions are harder to change because retailers have to either make sustainable investments to buy and develop real estate or commit to long term lease with developers. When formulating decision about where to locate, the retailer must refer to the strategic plan:

- Investigate alternative trading areas.
- Determine the type of desirable store location
- Evaluate alternative specific store sites

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT 47

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2) MERCHANDISE: The primary goal of the most retailers is to sell the right kind of merchandise and nothing is more central to the strategic thrust of the retailing firm. Merchandising consists of activities involved in acquiring particular goods and services and making them available at a place, time and quantity that enable the retailer to reach its goals. Merchandising is perhaps, the most important function for any retail organization, as it decides what finally goes on shelf of the store.

3) PRICING: Pricing is a crucial strategic variable due to its direct relationship with a firm's goal and its interaction with other retailing elements. The importance of pricing decisions is growing because today's customers are looking for good value when they buy merchandise and services. Price is the easiest and quickest variable to change.

4) TARGET AUDIENCE: "Consumer the prime mover"

"Consumer Pull", however, seems to be the most important driving factor behind the sustenance of the industry. The purchasing power of the customers has increased to a great extent, with the influencing the retail industry to a great extent, a variety of other factors also seem to fuel the retailing boom.

5) SCALE OF OPERATIONS: Scale of operations includes all the supply chain activities, which are carried out in the business. It is one of the challenges that the Indian retailers are facing. The cost of business operations is very high in India.(fig 2)MARKETING ON THE INTERNET:

The Internet is an increasingly expanding medium of interaction that has virtually eliminated geographical boundaries and overcoming previously existing obstacles of global business. It can be considered to be an accidental mega-market born out of technology and that of economic needs. The Internet, the single most sophisticated on line service, is relatively simple and immediate to use; however, these attributes may not enjoy a perceived status of usability for those new to and somewhat hesitant of advances in computer technology. The Internet today offers India best opportunity to expand its market on an even more global scale. This network of computers represents a perpetually open market without geographical barriers to prevent any business from reaching customers all over the world via a virtual market where trade, transactions, cash and commodities flow in the form of electronic consumption. The boom in computer, telephone and television technologies, has had a major impact on the way businesses produce and market their products. As technology has delivered new and better foods, clothes, housing, vehicles and entertainment possibilities, our lives have changed dramatically. Telecommunications is the driving force that is simultaneously creating the huge global economy and making its parts smaller and more powerful. At the heart of this phenomenon is the Information Superhighway and its backbone, the Internet. Philip Kotler, one of the most prominent figures of marketing, warns that even though the alert marketers see this technology as producing an endless stream of opportunities, taking advantage of it entails walking a thin line (i.e., companies must avoid jumping in too soon -- before the market is ready -- or too late -- after the market has been conquered (Kotler 1997).

THE ADVANTAGES AND DISADVANTAGES OF INTERNET MARKETING

Internet can provide timely information to customers because of its ability for instant communication, and its availability 24 hours a day, 7 days a week. On-line marketing offers more choices at the same time, eliminates huge inventories, storage costs, utilities, space rental, etc., People tend to associate Internet marketing with direct marketing because companies participating in online marketing usually shortened the supply chain and reduced commission and operating costs. The ability to serve as both a transaction medium and a physical distribution medium for certain goods is a unique feature of Internet marketing. Such advantages can be best realized by companies that provide digital products/services such as software, music, news, consulting services, online ticketing and reservations, telemedicine, insurance, banking, stock brokerage, tax, and other financial service industries. Using the Internet as the distribution channel can reduce not only the delivery cost substantially, but also ensures instant delivery of products/services. Moreover, Internet research becomes an increasingly important tool during the purchasing process; more marketers are seeing the advantages too. It's a win win situation. Marketing departments are investing more into online marketing today because it's:

ADVANTAGES

- Attractive to a significant segment of the demographics for most customer profiles. It can effectively reach the target customer.
- Faster and less expensive to conduct direct marketing campaigns
- Measurable, which means that successes are identifiable and repeatable
- Open 24-hours a day
- Cost-effective, in the long run.

DISADVANTAGES

- There is no actual face-to-face contact involved in the Internet communication.
- For the types of products that rely heavily on building personal relationship between buyers and sellers such as the selling of life insurance, and the type of products that requires physical examination, Internet marketing maybe less appropriate.
- While internet marketing cannot allow prospective buyers to touch, or smell or taste or 'try on' the products, However a survey of consumers of cosmetics products shows that email marketing can be used to interest a consumer to visit a store to try a product or to speak with sales representatives.
- Some of the disadvantages of e-Marketing are dependability on technology,
- Security, privacy issues, Maintenance costs due to a constantly evolving environment, Higher transparency of pricing and increased price competition, and worldwide competition through globalization.

TOP MOTIVATORS FOR SHOPPING ONLINE

Times of India (February 12, 2013) has published that top motivators for shopping online which include cash back guarantee, cash on delivery, fast delivery, substantial discounts compared to retail, and access to branded products, while barriers include inability to touch and try products before purchase, fear of faulty products, apprehension of posting personal and financial details online and inability to bargain. (fig 3)

FIG. 3

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT 48

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CONCLUSION

Globalization, liberalization and privatization, together with rapid strides made by information technology, have brought intense competition in every field of activity. Indian industry at present is dazed, confused and apprehensive. The marketing complexities have increased, product life cycles have shortened and the market is more turbulent than ever before. Indian industry is desperately looking for strategy and action plans that would ensure its survival and growth. In the fast changing socio-economic environment the consumer is truly a moving target today. Sharp products segmentation based on consumer insights is highly desirable. The challenge for the marketers is to use the tools of branding and pricing at their disposal to ensure that the most valuable package in the customer's perception is represented by his brand. The cooperative and collaborative relationships with customers are the most prudent way to keep track of changing expectations. The classification of services, customization in order to regain lost customers, differentiation strategies to command premium price and gastronomy strategies to provide a great deal of interaction and personalization to consumers, are amongst the prominent strategies, which Could be used in customer relationship management. The market research should be visualized as a series of building blocks of information necessary for strategy development. The Indian marketers must give emphasis upon strategic marketing of their products/services in the changing business scenario. Currently in India, the national economy and marketplace are undergoing rapid changes and transformation. A large number of reasons could be attributed to these changes. One of the reasons in these changes in the Indian Market Scenario is Globalization, and the subsequent and resulting explosive growth of global trade and the international competition

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MAKE IN INDIA: ADVANTAGES AND CHALLENGES

ANU GOYAL
EXTENSION LECTURER
DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE FOR WOMEN
HISAR

ABSTRACT

India is a forward moving country. Its economy is continuously growing on. Any country whose economy is growing requires many things. For this, employment opportunities are also necessary. Government plans to create job opportunities in the country. But it is possible only when manufacturing sector is to be concentrated with service sector. Other countries also when reformed their economy, concentrated upon manufacturing sector and foreign direct investment (FDI). That results in overall development of their economy. According to IMF report, India will be an emerging economic super power in the next upcoming years. To move forward, to boost up the economy, to improve the production and for better tomorrow PM Narender Modi started a campaign named 'Make in India'.

KEYWORDS

Manufacturing Sector, Infrastructure, Indian Economy.

JEL CODE

L60

INTRODUCTION

Indian economy is a fast growing economy. No country can develop its economy alone. For growth and development it needs investments and trade with rest of the world. In India, before reform period, FDI (Foreign Direct Investment) policy was not so liberal. After reform period, India opened its domestic market for foreign companies to make investment. As we see in the table, from 2000 to 2014 per year and sector wise total FDI inflow was as follow-

TABLE 1: YEAR WISE FDI FROM 2000-2014 (*Rs.in crore)

Sr. No.	Financial Year	Amount of FDI*
1.	2000-01	10,733
2.	2001-02	18,554
3.	2002-03	12,871
4.	2003-04	1,064
5.	2004-05	14,653
6.	2005-06	24,584
7.	2006-07	56,390
8.	2007-08	98,642
9.	2008-09	1,42,829
10.	2009-10	1,23,120
11.	2010-11	97,320
12.	2011-12	1,65,146
13.	2012-13	1,21,907
14.	2013-14	1,47,518

Source: http://www.slideshare.net/mobile/Dr.houkat1968/foreign-direct-iinvestment-and-indian-economy-ppt

TABLE 2: SECTOR WISE FDI

Sr. No.	Sectors	% of FDI
1	Computer software and hardware	5.76
2	Metallurgical industry	3.60
3	Drugs and pharmaceuticals	5.47
4	Automobile industry	4.41
5	Telecommunication	7.23
6	Hotel and tourism	3.25
7	Chemicals	4.40
8	Construction	10.40
9	Service	17.73
10	Power	4.05

Source: http://www.slideshare.net/mobile/Dr.houkat1968/foreign-direct-iinvestment-and-indian-economy-ppt

Here in both the tables we would see that FDI in India was increased year from year before this campaign. This campaign gives more encouragement to this. In this, in all sectors main stress was given to the service sector i.e. 17.73 percent in this given years from various foreign. This shows a better relation of India among rest of the world and their belief in Indian economy.

On 15 August, 2014 in his maiden Prime Minister of India announced a campaign that was named 'Make in India' to promote the FDI in India specially in manufacturing sector at the Red Fort. It was later launched on 25 September, 2014 with an intention to revive manufacturing businesses and boost other sectors also. Following companies were attended 'Make In India' campaign at that time-

- Reliance Industries
- Tata Group
- Vodafone
- Samsung
- Biocon
- Honda
- Airbus
- Wipro

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT 50

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

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To develop the selected major cities, in first phase (that is to be completed by 2019), major seven cities of following states were selected-
- Madhya Pradesh
- Uttar Pradesh
- Maharashtra
- Rajasthan
- Haryana
- Gujarat

OBJECTIVES OF THE STUDY
The following are the objectives of this study:
1. To know about the trend of investment in India for past years.
2. To know main objective of Make in India.
3. To know the reason for Make in India campaign in India.
4. To know about the advantages and challenges of make in India campaign.

RESEARCH METHODOLOGY OF THIS STUDY
This study is based upon the secondary data mainly collected from various sources like published reports, newspapers, journals and from various websites etc.

WHAT IS 'MAKE IN INDIA'?
The 'Make In India' is a campaign designed by creative agency 'Wieden and Kennedy' which gave a clarion call for 'Make In India' to foreign investors with the following objectives:
- To motivate the local and foreign companies to make investment in Indian market.
- To represent the Indian market as a global manufacturing hub.
- To boost the economic growth of the country.
- To use the skilled manpower of the nation within the country to create zero defect products.
- To create the employment opportunities for Indian citizens within the country.
- Identifying domestic companies having leadership in the sector of innovation and technology for turning them into the global player.

TO ENCOURAGE THIS CAMPAIGN
- 25 sectors were identified for 24 manufacturing cities. For this, all the states of the country were included to mobilize the policy. These 25 sectors are following-
  1. Automobile Components
  2. Defence Manufacturing
  3. Media and Entertainment
  4. Tourism and Hospitality
  5. Textile Garments
  6. Electrical Machinery
  7. Electronic System
  8. Roads and Highways
  9. Food Processing
  10. Renewable Energy
  11. Pharmaceuticals
  12. Thermal Power
  13. Construction
  14. Oil and Gas
  15. Wellness
  16. Chemical
  17. Leather
  18. IT and BMP
  19. Railways
  20. Aviation
  21. Mining
  22. Space
  23. Port
  24. Automobiles
  25. Biotechnology
- 10% subsidy was also offered on production of equipments related with water conservation, reducing energy consumption and pollution control etc.
- To facilitate investors the government of India also starts-
1) **Invest India-** A country's official agency for investment promotion and facilitation.
2) **Web Portal-** www.makeinindia.com to answer the investor's queries.
3) **Investor Facilitation Cell-** provides facilities to investors within India.

'MAKE IN INDIA' CAMPAIGN IN INDIA, WHY?
The following are the main reason for this-
- High GDP growth.
- Biggest consumer market having middle class of 250 million.
- Most fast growing economy of the world.
- Reduced poverty by 10% in the last decade.

ADVANTAGES
The following are the main advantages of this campaign-
- **INCREASE IN EMPLOYMENT OPPORTUNITIES**
By this campaign various local and foreign companies invests in Indian manufacturing units. This investment creates employment opportunity for youth.

- **ATTRACT MORE FDI**

'Make in India' campaign allow investors to invest in Indian sectors. By this, investors search for possibility of investment in various Indian sectors, that attracts more FDI.

- **POSSIBILITY OF MORE ECONOMIC GROWTH**

Foreign development helps in set up of various sectors and increases the production activities that help in export also. These all activities create the possibilities if economic growth.

- **ENCOURAGEMENT TO GDP GROWTH**

Investment in manufacturing and other activities increases the production and selling activities in local as well as foreign market. It affects the GDP growth.

- **TECHNOLOGY UP GRADATION**

Foreign direct investment not only contributes in monetary form but also in technical form. In this way, it helps the Indian sector in technology up gradation.

- **DEVELOPMENT OF RURAL AREAS**

For establishment of new units, government prefers the rural backward areas. For this, it gives special assistance to the establishing units. It benefits the establishing units as well as makes possible the development of those rural areas.

- **EQUALIZE THE BOP**

Investment of new manufacturing units results in an increase in production that fulfills the local demand and increase the export. Increase in export helps in equalizes the BOP.

- **SMOOTHEN THE RELATION WITH ALL AROUND THE WORLD NATIONS**

'Make in India' campaign also helps in smoothen the relations with not only the investor's nations but also with other nations.

CHALLENGES

The following are the main challenges faced by the India in this campaign:

- Main stress upon single manufacturing sector.
- Loss to small entrepreneurs.
- Depletion of natural resources.
- Manufacturing based economy.
- Increase in dependence upon other countries.
- Bad relation with importing countries.
- Increase in pollution.
- Poor infrastructure.
- Unskilled labour.

CONCLUSION

This is a good step of PM regarding such campaign for India. Besides this, government also starts many other campaigns like Digital India or cash to cashless economy. As we see that it has many advantages to our country. But with these advantages, country has to face many challenges also. The following are the some suggestions to government in this regard-

- Citizens of India must be educated about government's future plans so that they make their contribution in this.
- Government must be taken into consideration the interest of local companies equally to the foreign companies.
- Government must consider all the sectors equally regarding this decision.
- Government may try to make the cultural exchanges with the countries, this may improve the relation between two countries.

In other words, we can say that this campaign of government gives many advantages to the country.

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INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT 52

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PAITKAR PAINTING: AN ART STRUGGLING FOR SURVIVAL

RANJITA GANDHI
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
KOLHAN UNIVERSITY
CHAIBASA

ABSTRACT

The specific cultural tradition of the community elder is Paitkar painting, an indigenous painting of eastern India. Paitkar painting is considered one of the popular craft of Jharkhand in India. Paitkar painting is the pictures with performance of storytelling. This living tradition of Jharkhand is dying slowly because of its improper exploration and patron. It is more archaic than any other folk art form of India but yet to come in the Indian art scenario. The century old tradition form of scroll painting is preserved by few families in Amadubi under Dhalbhumgarh block of East Singhbhum district. Lack of recognition and promotion from any quarter for decades had prompted the painters to think of abandoning their profession. Financial crunch had also forced the painters of this tribal community to look for alternative avenues of livelihood The social and economic hardships coupled with government's indifferent attitude towards the art form forced the poor tribal painters to even dissuade their children from pursuing their age old profession resulting in the essence of paitkar slowly being replaced by modern techniques.

KEYWORDS
Paitkar, economic and social hardships, tribal painting, scroll painting, struggle.

JEL CODES
E24, J24, L69.

ORIGIN

Amadubi village or the *Paitkar para* is very old more than about 400 years. Various legends and stories about the origin of Amadubi and Chitrakar are pre-served orally by the Paitkar group also suggest similar results of achieving identity and place. *The kings of the Ghatsila brought them here to sing padas or songs. Dhabaldev was the first to patron the Paitkar and this is why his reputation deservedly carried by his fellow kings. Paitkar artists has a good relation* with king palace. The king used to invite them for performing pada as well as painting scroll. One day the Paitkar artists were called upon by Dhabaldev king of Ghatsila to perform the Srisastyanarayandev pata and Naramedh jagya pata. The performance of Paitkars was so beautiful that the king wanted to give them some gift. Then the Paitkars were asking for a land so that they can happily do practices of this Paitkar. And king accepted their proposal and gave them a land near Ghatshila and later it is known as Amadubi. King also honored them with the title of Gayen. Before Amadubi, the Gayens resided near Narsimgarh. Their village was called Patekarpara. Due to some natural calamities the village was ruined and they scattered over to other area.

The chief of *Grama Panchayat,* Kamal Kanta Gope also added that t*he patekar artists were originally migrated from the Malbhumgarh (the present Purulia of West Bengal). The Chitrakars were fond of doing the art to entertain and this is how the tradition has also come from Malbhumgarh Paitkar* artists are Hindu in origin. They speak Bengali and also introduce themselves as Bengali. However it is not clear that they are migrated from Bengal. Their livelihood is unlike the Santhal, the main indigenous people of Jharkhand.

Earlier the Paitkar artists were known as Gayen but slowly they used chitrkaar as their surname. People who perform singing are called Gayen and the people who paint are called chitrkaar.Paitkar painting may be considered as the variant of pata painting. It is the term used for long scroll painting having vertical format. The communities who paint pata in the area of Jharkhand are also known locally as Patidar, Patekar, or paitkar. Patachitra has been derived from Padya which means a verse of two rhyming line.This style of narrative scroll of Paitkar painting is derived from Pandulipi which was earlier used by kings to send a message to other kings. The *Paitkar* artist has a strong awareness of their surroundings and this is reflected in the contemporary images. They use to paint the social issues and stories to create awareness among the people.

OBJECTIVES
1.   To analyse the economic and social status of the paitkar painters of Amadubi Village of Jharkhand
2.   To project the need of finances and marketing for the upliftment of the poor Paitkar Painters
3.   To analyse the need of intervention of government and nongovernment organisations to improve their social and economic status
4.   To throw light on the fact that this rare painting is on the verge of extinction.

RESEARCH METHODOLOGY
Primary and secondary data was used for the present study. Secondary data was collected from reports and available material with government and non govern-ment and other related organisations. For primary data survey of the concerned village Amadubi was done pertaining to present study.

SPECIFIC CULTURAL TRADITION FORM
Paitkar art is one of the popular form of art of Jharkhand state and also it is the oldest tribal painting in India. Another name of paitkar painting is scroll painting owing to its appearance. Paitkar paintings are practiced by the tribals in some places of Jharkhand. It is more archaic than any other folk art form of India but yet to come in the Indian art scenario. These paintings mainly reflect the day to day life of people, stories of legends and mythology. It also depicts life after death. These paintings were used in storytelling programs. It is a painting performance where the artists transform narration into a series of sketches in the house of recent demise. The colors used by Paitkar artists are earth colors which give it a rustic and warm look. They use a kind of handmade paper to paint this painting which is treated with soil and glue. Also they prepare the colors from natural vegetables, crushed stone. There is the orchid color derived from a certain kind of earth/stone. At either ends of the painting, beautifully carved bamboo sticks are inserted by the artists to scroll it. Interviewing Anil Chitrkaar regarding the Paitkar Painting, Juel Narzari cited that," ... The story telling Indian mythology or folklore on paper that runs on a scroll." The people sit throughout the story telling session which involves scroll paintings and it is supported by traditional songs. These paintings give a philosophical view about life and death, added Anil Chitrkaar. In its thematic point of view *Paitkar* is more Archaic than any other contemporary scroll paintings. Except some government sponsored events there is hardly any *Pait-kar* painting which has done on the theme of current happening. The *Paitkar* artists are not cultivators and want fallow or unused land for making colour. This type of land is in a huge cavity, full of snakes. So preparing colours is very risky. That's why they worship the snake goddess Manasa and paint the story of Manasa in *Paitkar*.

Paitkar painting reflects many realities of day-to-day human life, legends and mythologies of their society. The tribal artists in Jharkhand who have fostered this art of scroll painting that has long been used in story telling performance and also in socio-religious custom. The historical lineage of the *Paitkar* painting can be traced to the culture associated with the state of West[i] Bengal. Now-a-days the *Paitkar* painting is practicing only in Amadubi village of Dhalbhumgarh area,

Jharkhand. The *Paitkar* artist has a strong awareness of their surroundings and this is reflected in the contemporary images. They use to paint the social issues and stories to create awareness among the people.

Amadubi village or the Paitkar para is very old more than about 400 years. Various legends and stories about the origin of Amadubi and Chitrakar are preserved orally by the Paitkar group also suggest similar results of achieving identity and place. For instance, The kings of the Ghatsila brought them here to sing padas or songs. Dhabaldev was the first to patron the Paitkar and this is why his reputation deservedly carried by his fellow kings. Paitkar artists has a good relation with king palace. The king used to invite them for performing pada as well as painting scroll. One day the Paitkar artists were called upon by Dhabaldev king of Ghatsila to perform the Srisastyanarayandev pata and Naramedh jagya pata. The performance of Paitkars was so beautiful that the king wanted to give them some gift. Then the Paitkars were asking for a land so that they can happily do practices of this Paitkar. And king accepted their proposal and gave them a land near Ghatshila and later it is known as Amadubi. King also honored them with the title of Gayen. Before Amadubi, the Gayens resided near Narsimgarh. Their village was called Patekarpara. Due to some natural calamities the village was ruined and they scattered over to other area.

The chief of Grama Panchayat, Kamal Kanta Gope also added that the paitkar artists were originally migrated from the Malbhumgarh (the present Purulia of West Bengal). The Chitrakars were fond of doing the art to entertain and this is how the tradition has also come from Malbhumgarh. Dhalbhum or Ghatshila was included with the district of Midnapore, now in Singhbhum. The capital of Dhalbhum was Ghatsila where one fort (*gārh*) was established by a king from which the name Dalbhumgarh has been derived.

Paitkar artists are Hindu in origin. They speak Bengali and also introduce themselves as Bengali. However it is not clear that they are migrated from Bengal. Their livelihood is unlike the Santhal, the main indigenous people of Jharkhand.

TECHNIQUES

Till date *Paitkar* artists are not trying any commercial colours in their painting. The artist uses certain leaves, coloured stone and soil to prepare colour. The soil and colour stone are available by the riverside. But it is tiresome to find them. For the colour preparation, at first they grind leaf and fruits and make a paste. Then take out the liquid part from the paste and pour some water in a certain proportion. After that boil this liquid and filter the concoction. And for making this liquid more thickly, the artist boils it again. They collect coloured stones, soil, vegetables and leaves from their surroundings. They grind it with water on a plain stone surface. When the mixture is completed they remove the dust from it with a strainer and boil it to make it thicker. After that they use the gum on it. The *Paitkar* artists use a natural gum with the colours to make it permanent and give more glazes. This natural gum is collected from *bel* (wood apple) fruit and the resin of *neem* tree. The black colour is made up of the smoke of kerosene lamp. Kerosene lamp creates black smoke and *Paitkar* artist store the clinker or carbon residue from the black smoke and then mix it with the natural gum and water.

Some of the colours used in *Paitkar* and their sources are as follows-

White – lime powder,

Yellow – stone or soil,

Black – lampblack, burnt rice, ashes from kerosene lamp,

Red – stone or soil,

Blue – indigo,

Green – broad bean leaves.

The shells of coconut are used to store the prepared colours. The *Paitkar* artists make the brushes from the hair of squirrel and goat. They use the hair of squirrel which acts like a fine quality 1-.00 numbered brush. The hairs are tightened by thread on a bamboo stick.

The surface they used to paint is the bulk of palm tree. But now-a-days artists use paper and cloth as it is convenient. For paint in paper they choose the rough side of it. Usually they make the paintings into parts and then sew them together. Once the pieces of paper or the frame have been assembled, the artist rolls the paper to conform to the proper shape. Most *Paitkars* use pencil to outline the forms of the characters and images. The individual frames are demarcated with decorative borders which disguise the seams between frames. Usually the dark outlines are added at the end of the painting process. Cloth is adhered to the back to strengthen the seams. Often old saris are used as the backing and the patterns of the fabric add visual depth to the *Paitkar's* presentation. Traditionally, *Paitkars* artists are men. Women have always assisted with the preparation of dye and colours, but now they are also recognized as talented artists and performers in their own right.

PLIGHT OF PAITKAR PAINTING

The century old traditional form of scroll painting is preseservd by few families in Amadubi under Dhalbhumgarh block of East Singhbhum district. Lack of recognition and promotion from any quarter for decades had prompted the painters to think of abandoning their profession. Financial crunch had also forced the paitkar painters of this tribal community to look for alternative avenues of livelihood. The social and economic hardships coupled with government's indifferent attitude towards the art form forced the poor tribal painters to even dissuade their children from pursuing their age old profession resulting in the essence of paitkar art slowly being replaced by modern techniques.

Another problem of paitkar painting is its marketing. This painting lacks a proper market and is confined to melas and fairs. People are unaware of its importance and don't show much interest as well. The day to day livelihood disappoints the budding practitioners of paitkar. There are not enough buyers to buy their art works which does not lead them to a safe and better life and further discourage the new generation into this tradition. As a result the artists in new age do not rely on this practice unlike their forefathers. In Amadubi there 40-50 houses among which presently only few are practicing Paitkar painting although most of the villagers know about the art. It has been observed that only 3-4 artists are practicing this scroll painting. Most of The Amadubi villagers gave up the tradition of paitkar because it is not economically viable. They have pursued a range of occupations such as carpentry, *murti*making, tailoring, agricultural labour, repairing work etc. The new generations not interested in continuing with the art. Scarcity of water and lack of communication has made their life stressful.

The painters of paitkar painting manage painting manage to go for workshops and exhibition few times round the year but sale of paintings in exhibition is not guaranteed as told by Anil Chitrkar. He has not received payments for few workshops he conducted in Rajnagar near hata by Shushobhit and in village Kala Jharna. Being unwell Anil Chitrkaar a renowned Paitkar Painter is longing for the payment since one year. His son works as a kuli and doesn't want to continue with his ancestral art because of lack of market and demand and less earning from this art form. These paintings don't have demand in open market so painters have to rely only on exhibitions and workshops. As told by the owner of Crafts and beyond a gift shop in Jamshedpur, few paitkar paintings were bought from Anil Chitrkar for sale but one year has passed and not a single painting has been sold. Customers don't recognize the value of paintings. They compare the price of these paintings with printed ones and are not ready to pay high price. This art form lacks advertisement. In today's dynamic society, people value goods which are advertised. Paitkar Painting is struggling to survive and is on the verge of extinction. Efforts have been taken by Biponi. Kalamandir, Jharcraft, Tata Steel but the ground reality is that the painters are not able to manage their livelihood only by paintings so has to work as hired labors in agriculture and as vendors and construction sector etc.

Artist Anil Chitrkaar was engaged in a school in Jamshedpur to teach this art form to children but the remuneration is too less for his survival. More efforts of such kind should be taken so that painters not only earn money but the art could be spread outside the family as well. It can work as a source and light for an art form which is struggling hard to survive.As told by Anil Chitrkaar few Paitkar paintings were ordered by Jharcraft but return reasons unknown.

The Paitkar Painting needs a commercial approach which the two painter Anil Chitrakar and Vijay Chitrakar are unable to understand. Other Paitkar painters have left this art in search of livelihood. Both the Chitrakars generally keeps the price high for which sale has become limited.People are not ready to give high price. The life people in Amadubi is not very encouraging and particularly of Anil Citrakar who now is quite old to do much work. The need of the time is to save the art form which seems to get extint after these two patrons.

A lot has been done by the Kala Mandir, an NGO in Jamshedpur, to revive this Art form. After lot of persuasion, effort, and motivation, Kala Mandir started with 20 people of the village Amadubi to uplift this Art but only two- Anil Chitrakar and Vijay Chitrakaar could sustain. Their own Children are not ready this art form.

When Interviewed Anil Chitrakar showed many certificates that he got in various trainings, Workshops, exhibitions. He was not very excited to show because according to him if it cannot sustain its life what is its use. As told by him, he got a demand of 50 paintings by Mr. Ram Chandra from Bangalore, he is unable to complete the order in the stipulated time because no one in the family and village now do the painting. Owing to its ill health and old age he is not able to maintain the time limit. If things are not taken care of soon, within no time this art would be a history.

CONCLUSION

The new emergent Art market gathers a variety of new buyers who demand the scrolls in a minimal size and also in some newer forms according to their own suitable way of carrying them. That might lead the artists to move on a new story in a new size. To maintain their legacy and also to cope with the new audiences' *Chitrakar* has to compose new themes and perhaps new songs. And besides visiting door to door, the space has also been widened into market place lead them to multiple purposes of doing *Paitkar*.

A lot has been done by different sources to keep the lamp of paitkar painting burning but the outcome is not satisfactory. Chitrakaars are not ready to continue the art as a source of livelihood because it is not able to give them sufficient remuneration for survival. NGO's and government have been trying to promote this art through motivation by instilling confidence and self Esteem among these traditional artisans but the problem lies in the fact that this motivation doesn't stays for long because it is not able to provide them three meals a day for which they have to rely on alternative means of employment. It is very difficult to take this art form as a full time job.

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EVALUATING CONSUMER BUYING BEHAVIOR TOWARDS MOBILE PHONES – A STUDY WITH RESPECT TO THE STATE OF GOA

AKSHAY D SAKHARKAR
M. Com. STUDENT
DEPARTMENT OF COMMERCE
GOA UNIVERSITY
GOA

FATIMA C FERNANDES
M. Com. STUDENT
ST. XAVIER'S COLLEGE
MAPUSA

ABSTRACT

A mobile phone today is just not a means of communication but has a diverse usage pattern varying from one individual customer to another, thus with a drastic increase in usage of cell phones and technological advancement, a smartphone has become a necessity, thus while choosing one to buy there are several factors to be considered and thus buying pattern tend to vary, the present paper throws light and seek to evaluate those factors and how consumers behavior towards buying smart phones vary. The study is based upon primary source and data is collected by means of a structured questionnaire offered to 150 respondents in the state of Goa. Analysis is based on use of techniques like Cross tabulation, Chi-Square testing and Factor Analysis. The study computed four main factors that influenced consumers buying behavior namely, physical attributes, pricing, advertisement and personal factors. The study has also proven a relation between the consumer's willingness to spend and age, occupation and qualification as influencing factors.

KEYWORDS
consumer, buying behavior, smartphones, factors.

JEL CODE
M30, M31, M39.

INTRODUCTION

The escalating interest of consumers in buying smart phones has made it an interesting topic for research. Peoples obsession for owning smart phones have been increasing rapidly over the past years thus the present paper is undertaken for a study to evaluate the behavior of consumers in buying of smart phones. The research also aims to find out the possible reasons for buying a smart phone, the factors that influence the buying (purchase) decision of consumers and the motivations behind the purchasing decisions.

Every consumer in the market is different, his or her behavior is different thus no consumer is an exact replica of the other in this situation every consumers taste, preferences and expectations tend to vary, however there are certain factors that may influence the consumers buying behavior like social factors such as family, groups, status etc. and personal factors like age, occupation, gender, lifestyle, personality etc. thus are some of those factors that to an extent influence consumers behavior in making the choice to buy.

Markets today are more customers oriented, moreover with the increasing obsession of mobile phones in not only the younger generation but also the old aged and working class has made the telecommunication industry flourish with a rapid pace and thus has motivated mobile marketers to develop new technology and sophisticated advanced smart phones. When it comes to buying a phone as a consumer his/her decision is influenced by several factors like price, quality, brand, origin, marketing, sales, word of mouth etc. and thus it is of an immense significance that this influencing factors are to be studied so as to determine the behavior of consumers which can facilitate to develop an effective marketing tool to influence consumers and to perceive and study consumer psychology relating to his/her buying decision.

LITERATURE REVIEW

Anderson and Sullivan (1993) found that the customer's satisfaction affects the customer in building their will to re purchase any item. Apart from a good quality of product or service it is essential to offer a quick complaint handling and redressal mechanism to quickly solve any issues and this facilitates pooling information necessary for building a strong customer acceptance and interaction which facilitates satisfaction.

Voss and Parasuraman (2003) suggested that the purchase decisions are primarily determined by price rather than the quality during pre-purchase evaluation. Given explicit quality information, price had no effect on pre purchase or post purchases.

Sinha (2003) reported that Indian shoppers (buyers) seek emotional value over functional value of shopping thus the orientation is based more on entertainment value rather than functional value.

Vigneron and jhonson (1999) found that people's needs for appearances and materialism were increasing and thus human beings wants to satisfy the need to look and feel good and has created a boom in the cosmetic and toiletries sector across the world.

Philip Kotler (1965) has condensed and expressed various models of analyzing buyers behavior and in-depth study of each model and its applications and reliability is being expressed, five basic model offered i.e., the Marshallian model, the Pavlovian learning model, the Freudian model, the Veblenian model and the Hobbesian model.

Consumer is the study 'of the processes involved when individuals or group select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires' **(Solomon 1995, 7)** in the marketing context the term consumer not only means act of purchase itself, but also the patterns of aggregate buying which includes pre and post purchasing activities.

Engel, et al. (1986, 5) define consumer behavior as "those acts of individuals directly involved in obtaining, using and disposing of economic goods and services, including the decision processes that precede and determine these acts."

Consumer behavior thus is a study of individuals, groups or organizations and all the activities which are associated with the purchase, use and disposal of goods and services.

RESEARCH OBJECTIVES
1.   To evaluate the consumer purchasing behavior towards mobile phones.
2.   To study and determine the most significant factors that influence consumers buying behavior.

RESEARCH METHODOLOGY

DATA COLLECTION TECHNIQUES

The present study is based upon both primary as well as secondary sources of data collected from various sources. Primary data has been collected from respondents through survey method using questionnaire designed on the basis of the Likert scale.

SAMPLING TECHNIQUE

For the purpose of study judgmental sampling technique has been adopted.

SAMPLE SIZE

Total number of respondents surveyed under the study is 150.

DATA ANALYSIS

The present chapter deals with data and analysis of data collected by means of a structural questionnaire used to collect necessary relevant information from respondents.

TABLE 1: DEMOGRAPHIC PROFILE

Parameter	Number (n)	Percentage (%)
Age		
Below 18	4	2.7
19 – 20	40	26.7
21 – 25	83	55.3
26 – 30	14	9.3
31 – 40	6	4.0
41 and above	3	2.0
Total	150	100.0
Gender		
Male	59	39.3
Female	91	60.7
Total	150	100.0
Qualification		
SSC	3	2.0
HSSC	10	6.7
Undergraduate	82	54.7
Postgraduate	54	36.0
Ph.D.	1	0.7
Total	150	100.0
Occupation		
Student	113	75.3
Employed	37	24.7
Total	150	100.0

Table 1 represents demographic profile of respondents it can be thus seen that out of total respondents nearly 2.7% are below 18 years of age, 26.7% are falling between the age group of 19 – 20 years, 55.3% belongs to the age group of 21 – 21 and hardly 4 and 2 % represents the age group of 31 – 40 years and 41 years and above respectively. Regarding the gender composition the study has taken into consideration more of female i.e. 60.7% and only 39.3 % are male. As regards to the qualification of the respondents the table shows majority of undergraduate students i.e. 54.7% followed by postgraduate students accounted for 36%, also 2% and 6.7% respondents were SSC and HSSC qualified and only one respondent had secured a Ph.D. In terms of the occupation, majority are students i.e. 75.3% and 24.7% respondents were employed at the time of undertaking the survey.

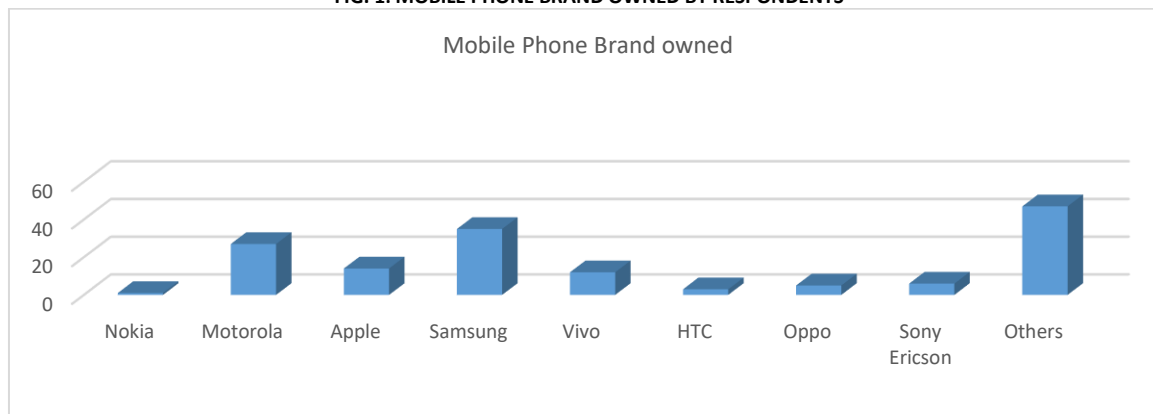**FIG. 1: MOBILE PHONE BRAND OWNED BY RESPONDENTS**

Figure 1 shows the mobile brand owning of respondents, thus as seen from the above figure the least mobile brands owned by respondents are Nokia, HTC, Oppo, and Sony Ericson. On the other hand Samsung, Motorola and Apple are the most used brands, however there are other brands like Micromax, Vivo so on brands which are computed in others category.

TABLE 2: SATISFACTION OR DISSATISFACTION TOWARDS THE MOBILE PHONE BRAND

		If yes, are you satisfied with your Smart phone?		Total
		Yes	No	
Do you own a Smart phone?	Yes	114	35	149
	No	0	1	1
Total		114	36	150

Table 2 depicts satisfaction of respondents towards their current smartphones owned by them, as such out of 150 respondents 149 respondents are having smartphones except 1 moreover when it comes to being satisfied or not, only 114 respondents are satisfied with the phones whereas 36 respondents reported a level of dissatisfaction from their mobile phones.

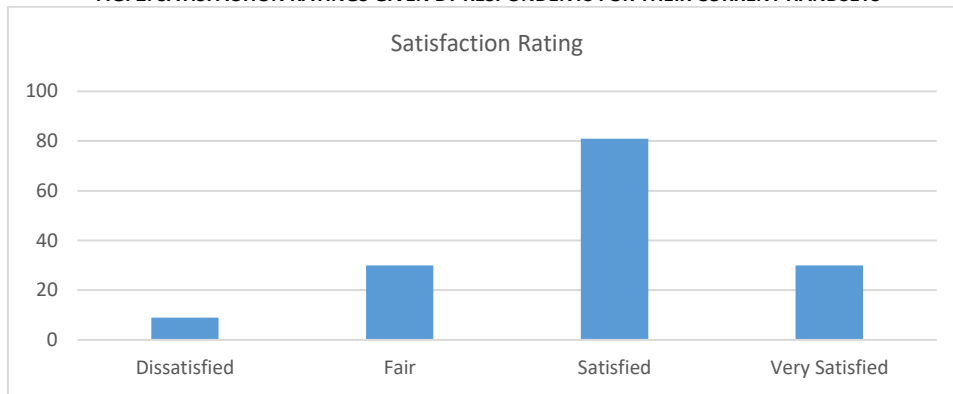**FIG. 2: SATISFACTION RATINGS GIVEN BY RESPONDENTS FOR THEIR CURRENT HANDSETS**

Figure 2 indicate the satisfaction ratings given by respondents on their current smartphones, thus nearly 80 respondents have rated to be satisfied and more than 20 respondents have rated highly satisfied, however nearly more than 10 and more than 20 respondents stated that they are dissatisfied and fairly satisfied with their choice of smartphone they own.

TABLE 3: RESPONDENT'S WILLINGNESS TO SPEND MONEY FOR A NEW MOBILE OVER THEIR OCCUPATION, AGE AND QUALIFICATION

		Occupation		Total
		Student	Employed	
How much are you willing to spend for a Smart phone of your choice?	Rs. 5,000 – 10,000	22	5	27
	Rs. 10,001 – 15,000	27	14	41
	Rs. 15,001 – 20,000	23	6	29
	Rs. 20,001 – 25,000	12	1	13
	Rs. 25,001 – 30,000	8	1	9
	Rs. 30,000 and above	21	10	31
Total		113	37	150

H_0: **Willingness to spend does not depend upon the occupation as a factor.**
Pearson's chi- Square test statistics: 6.646
Degrees of freedom: 5
Significance Level @ 5%
Critical Value of Chi-square: 11.070
Result: Accept H_0 and thus it can be concluded that willingness t spend depends upon the occupation

TABLE 4: CROSS TABULATION BETWEEN QUALIFICATION AND WILLINGNESS TO SPEND ON A SMARTPHONE

		Qualification					Total
		SSC	HSSC	Undergraduate	Postgraduate	5.00	
How much are you willing to spend for a Smart phone of your choice?	Rs. 5,000 – 10,000	1	5	15	6	0	27
	Rs 10,001 – 15,000	0	2	24	15	0	41
	Rs 15,001 – 20,000	2	3	13	10	1	29
	Rs 20,001 – 25,000	0	0	4	9	0	13
	Rs 25,001 – 30,000	0	0	5	4	0	9
	Rs 30,000 and above	0	0	21	10	0	31
Total		3	10	82	54	1	150

H_0: **Willingness to spend does not depend upon the Qualification as a factor.**
Pearson's chi- Square test statistics: 28.620
Degrees of freedom: 20
Significance Level @ 5%
Critical Value of Chi-square: 31.410
Result: Accept H_0 and thus it can be concluded that willingness to spend depends upon the Qualification

TABLE 5: CROSS TABULATION BETWEEN AGE AND WILLINGNESS TO SPEND ON A SMARTPHONE

		Age						Total
		Below 18	18 - 20	21 - 25	26 - 30	31 - 40	41 - 50	
How much are you willing to spend for a Smart phone of your choice?	Rs. 5,000 – 10,000	0	12	12	0	3	0	27
	Rs 10,001 – 15,000	0	11	24	3	3	0	41
	Rs 15,001 – 20,000	2	9	11	6	0	1	29
	Rs 20,001 – 25,000	0	1	9	2	0	1	13
	Rs 25,001 – 30,000	0	2	7	0	0	0	9
	Rs 30,000 and above	2	5	20	3	0	1	31
Total		4	40	83	14	6	3	150

H_0: **Willingness to spend does not depend upon the Age as a factor.**
Pearson's chi- Square test statistics: 36.583
Degrees of freedom: 25
Significance Level @ 5%
Critical Value of Chi-square: 37.652
Result: Accept H_0 and thus it can be concluded that willingness to spend depends upon the Age.

TABLE 6: ANALYSIS OF FACTORS INFLUENCING CONSUMER PREFERENCES AND BUYING BEHAVIOR

FACTOR ANALYSIS	Factor Loading			
F1 - Physical attributes				
Features	.651			
Appearance	.502			
Product Quality	.622			
F2 – Pricing				
Price	.569			
Brand image	.716			
F3 – Advertising				
Advertising	.510			
Promotions/festive offers	.636			
Word of Mouth/ Friends and Family	.473			
F4 – Personal				
Financing	.608			
Social Status	.739			
Kaiser-Meyer-Olkin (KMO) Measure Of Sampling Adequacy	**0.683**			
Eigen Value F1	2.882			
F2	1.692			
F3	1.222			
F4	1.047			
Variance Explained	F1	F2	F3	F4
	26.20	15.30	11.10	9.51
Total Variance	62.205			

LIST OF FACTORS

F1: (Physical Attributes) the most important factor identified is F1 which explains a total variance of 26.20% in customers decision making process. It includes all physical attributes of the product i.e. feature, appearance, quality etc.

F2: (Pricing) the second most important factor is pricing of the product which explains a total variance of 15.30%. It defines the psychology of Goan Customers towards buying mobile phones.

F3: (Advertising) the third most crucial factor identified is advertisement, which is capable of explaining 11.10% of total variance and thus states that to some extent customer's preferences in buying a smart phone is influenced by the advertisement efforts by the manufacturers.

F4: (Personal) the last factor is able to explain a total variance of 9.51% in consumer buying decision and to some extent the personal factors contribute in influencing buyer's decision to buy.

CONCLUSION

The present study was undertaken with two main objectives of evaluating the consumers buying behavior in the state of Goa towards mobile phone and to determine the most significant factors that influence the purchasing decision, from the above discussion it has been seen that buyers behavior tend to very on the basis of their experience of using the brand of smart phones moreover their satisfaction level has also been discussed and it was found that nearly majority were satisfied with the current handset however they are still willing to buy a new phone and the willingness to spend is in relation with the age, occupation and Qualification.

The current study focuses on analyzing most significant factors that may influence the consumers and has not touched upon other factors that may be more significant also the expectation and perception of the consumers is not taken into consideration as the paper deals with determining the behavior and analyzing factors.

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