

RESILIENCE AS A FACTOR FOR EFFECTIVE ORGANIZATIONAL DEVELOPMENT

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ABSTRACT

The aim of this paper is to analyse the effect of resilience as a factor for effective organizational development. Organizational development is a result of the demands of a changing environment and knowledge caused by changes in the applied social sciences. Rapid changes in the organizational environment has required changes in their processes of interaction in technology, structure and people currently in organizational structures that are more flexible to take risks that provide more responsive than traditional structures are required. The employed method is the analytical - descriptive. New individual and organizational skills are required. Resilience contributes to effective organizational development that ensures the survival and generates additional benefits from adverse circumstances.

Keywords: Environment, organizational development, innovation, resilience, culture.

Introduction

In times of constant change caused by the globalization of business and by profound economic and social crisis, there are companies that have a performance superior to others and not only survive but even improve their results. Resilience aims to improve the processes and results of organizations dealing with the crisis. Resilience transcends the business world for its holistic approach, which has its maximum possible values and culture of society as a way to interpret the crisis and to respond to them is a source of individual and collective construction, from which are derived learning processes and organizational strengthening. This is the perspective of resilience.

Whatever the results of a crisis, always appear questions designed to find out which were the characteristics and behaviours of both human groups and individuals, to face the difficulties and achieve success. For these questions, the answers begin with the culture and values of the companies. A company that has been defined in terms of strategy, and clearly, what is the value system and culture, and if they have been disclosed and shared throughout the organization, will have a platform of behaviours aimed at strengthening results and especially to overcome the difficulties.

In the present era, characterized by rapidly

changing organizational environment, requires more flexible and more responsive organizational processes and structures, than traditional structures. New individual and organizational capacities that can promote individual initiative and willingness to take risks are required, considering that there are marked differences between the individual characteristics of staff within organizations, their skills and knowledge.

It can be said that there are companies whose performance is superior to others, who not only survive but even improve the results of their processes. These are agile, flexible, fast, dynamic and proactive companies that, in any critical contingency can change, adapt and / or recover quickly aligning strategy, processes, technology and people to achieve their goals, maximizing performance and ensuring their ability to respond and adapt to the on-going and increasingly acute changes. This ability has been defined as resilience. Clearly, a company that favourbehaviour based on trust, cooperation and transparency will have greater chances of success. Therefore, it is considered resilience as a factor of organizational development.

What is Resilience?

In the field of physics, the word resilience comes from the term resilience in English, which expresses the ability of a material to recover its original shape after being subjected to high pressures (Hollnagel et al 2006, Nemeth et al, 2009: 1). In psychology it is defined as the human capacity to flexibly take extreme situations and overcome them (RAE, 2010), and mechanics, the ability of an elastic material to absorb and store strain energy (RAE, 2010). In the dictionary of Spanish language, there are not definitions of resilience applied to the business world, but there are many authors who study the said concept. Also, resilience requires innovation. It is the innovation that helps address circumstances that need to change. Resilience refers to the ability of continuous reconstruction. It requires innovation against those values,

processes and organizational behaviour that systematically favour the perpetuation of innovation (Hamel, 2003: 5).

Resilience is on people. They also apply resilience to unfavourable situations, which must be resolved, so that they can reach a positive outcome. Generally resilience is defined as the ability acquired by certain humans to adapt positively once it has found a significant adversity or trauma in a moment of their lives (Oramas, 2009:2). The resilience dealt with unfavourable situations, to learn from them and use it is to get into something favourable. Resilience is essentially to extract the good from the bad, the positive view of the negative situation, learn to interpret the adverse scenarios effectively reversing the situation and take advantage of it (Acuña, 2011: 1).

Thus, resilience is seen as the ability to avoid the negative consequences of an event that already have occurred; as well as the ability to prevent any negative consequences of a situation worsened as time passed, and finally it is assumed resilience after having faced the negative consequences of an event (Westrum, 2006). Based on the above, it can be stated that resilience is the capacity and ability of a person or organization to overcome obstacles without thinking about defeat even though the results are against; in the end, a copy to the fore in situations of uncertainty arises highly positive behaviour.

What Determines Something or Someone to Observe Resilience?

Changes in the environment in living places are what determine the needs for which we must prepare to come to meet them. The shift from globalization and natural disasters are unexpected, unusual and extraordinary events that make to live in an increasingly turbulent, fast and complicated world stage. These unexpected scenarios that organizations do demand adapted to highly competent professionals change and adversity (Acuña,

2011: 1).

People or organizations are who should accept when an unfavourable situation they are facing, they have to accept it and start working on it to take it to the desired location. Resilience can help in these scenarios as it is a competition that all human beings have, but they are very few who recognize and develop to their favour. This ability helps the person, and professional organizations to quickly and effectively to recover from any adversity and uncertainty (Acuña, 2011: 2).

The ability to learn faster than competitors may be the only sustainable competitive advantage, because after it is our unique ability to perceive the future and adapt quickly to new business scenarios (Acuña, 2011: 2). Based on the above it can be seen that to achieve development into resilient organizations, they have the ability to perceive the future and adapt quickly to new business scenarios, so it is considered necessary to prepare new professional generations in developing basic skills and personal skills for turbulent environments described above.

What are the Indicators of Resilience?

Because the concept of resilience is a recent term, there are few approaches that identify its measurement. In the literature there are different approaches that try to determine measurement methodologies and factors of resilience while recognizing that the status of these methods is incipient and very high theoretical and that only provide a qualitative assessment of resilience. Rose and Liao (2005) endow resilience characteristics: inherent and adaptive.

For the measurement of both characteristics is proposed a mathematical optimization model in order to assess the resilience. Wreathall (2008) proposes an approach that uses a combination of two modelling techniques: the viable system model and modelling soft systems. Through this combination it is intended to create

the means to identify the key processes. That is, it should be done and how it can be achieved. It is understood resilience as the result of continuous processes, including planning for resilience, response to changes unexpected in extreme situations and adaptive capacity in order to recover.

What is the Business Resilience?

The changes occurring both outside and within companies, prepare them and require them not be affected. Resilient companies are those able to absorb changes and ruptures, both internal and external, without thereby affecting their profitability and even develop a flexibility such that, through processes of rapid adaptation, manage to get extra benefits, are these pecuniary or intangible, arising from adverse and / or unforeseen circumstances (Mlinolli, 2000: s / w).

In the business world it always has to apply resilience. It cannot ignore what may affect the business. Business resilience is the ability to adapt and respond quickly to outages and business risks, to maintain continuity of business operations, be a more trusted partner and enable growth (IBM, 2009: s / w). A company must be able to be in constant change and this requires innovation. Resilience refers to the ability of continuous reconstruction.

For organizations, it is imperative that appropriate strategies can be anticipated and may confront the changes that may come to affect them. This way will not be affected its performance. Resilience in the organization can be defined as the ability of a system to absorb the changes, which are seen as a series of sudden shocks and still retain its essential function (Medina, 2012: 30).

Within companies, professionals need to be prepared for unexpected unwanted changes, and not feel incompetent when coping. The business resilience is a directive soft competition which allows the practitioner to find the meaning of adversity instead of despair (Acuña, 2011: s /

w). Therefore, business resilience is the ability it has to deal with the changes, both internal and external, that may or are affecting. This requires preparing people and implementing strategies that will benefit them and take advantage of this situation by passing.

What are the Indicators of Resilience?

In addition, there are standards such as British Standard BS 25999, which is managing the continuity of the activity of an organization in case of a disruption, whether due to a major accident or catastrophe or due to a minor incident, and thus help minimize the risk of disruption. Among its benefits include improved resilience of a proactively organization when faced with a disruption in its ability to achieve key objectives (BS, 2011). Sheffi and Rice (2005) and Westrum (2006) propose vulnerability maps to categorize the likelihood of potential threats to an organization and the relative resilience of the organization to these disruptions. In the resilience there are indicators that identify clearly what is happening and affecting the current situation in which we live.

The ability to understand others, the perception of the need for development of the other, encouraging people skills, appreciation of diversity as a means of identifying opportunities, awareness of power relationships within an organization, the effective use of influence tactics, efficient conflict management, the ability to lead positively, the ability to create group synergy through cooperation and collaboration, ease to establish links and catalyse change. Summarized all the concepts of empathy and social skills - are what allow crystallize the benefits of an open and effective communication (Goleman, 1999).

Indicators of Business Resiliency

Among the indicators that can be seen for a resilient business can be mentioned the quality of the product or service. Today's businesses are characterized by performing in highly competitive environments, with informed

customers, monitors of the quality of the products and services that buy and are aware of their power, with little or no loyalty (Acuña, 2011: s / w). Another indicator of business resilience is the availability of a service. Because the concept of business resilience is a recent term, few approaches can identify its measurement. A true measure of resilience is comprehensive, providing for the availability of a robust business service and not the average availability of each functional component (IBM, 2009: s / w).

A resilient company needs to have indicators that identify how vulnerable is to change and how fast is adapting to it. Dalziell and McManus (2004) propose to define key performance metrics to assess resilience as a function of the vulnerability of a system and its desired time. Erol et al (2010a) propose three adaptive capacities within a time frame. They propose three measurable businesses resilience to assess: (i) the recovery time, (ii) the level of recovery and (iii) the level of vulnerability to disruptions (Sanhis and Poler, 2011: 108).

Sales, production, customer service may be other indicators of a resilient company. Sheffi and Rice (2005) explain that any significant disruption has an impact on business performance, whether measured in sales, production level, benefits, customer service or other relevant metrics (Sanhis and Poler, 2011: 108). Thus, the metrics of business resilience should include components such as the adaptive capacity of the company, the vulnerability, the likelihood of a disruptive event, time and level of recovery, the competitive position of the company, commitment and responsibility of the supply chain among others (Sanhis and Poler, 2011: 111)..

According to the above, in a resilient company, there are important indicators such as the quality and availability of product or service, sales, vulnerability and adaptation to rapid change, among others, to help identify and

to overcome adversity any failures before it can cause unwanted changes.

How to Achieve a Resilient Business

The company is resilient when has the flexibility of both its people to face change and adapt. Business resilience and soft skills are relevant for development and economic survival. For this reason, HR departments today are looking to integrate professionals who have high management skills expertise of soft and resilience (Acuña, 2011: s / w).

It is also important that companies are constantly renewing their strategic systems according to changing situations both environment and within themselves. Dynamically reinvent their business models and strategies as circumstances change (Hamel and Välikangas, 2003, Piñeiro and Romero 2011: 8). There are strategic conditions for resilient organizations that should not put aside. Hamel and Välikangas (2003) and Välikangas (2004) identified four strategic conditions to be met to achieve resilient organizations: cognitive challenge, strategic challenge, political challenge and ideological challenge (Piñeiro and Romero, 2011: 27).

Furthermore, the empowerment appears as a good strategic tool that gives meaning to work and promotes the creation of a work environment that allows individuals to learn, grow and develop, contribute and achieve excellence in a framework of organizational philosophy that encourages the efforts of the people. Therefore, they feel identified with the common goal of total quality and experience the need to be involved and participate. Thus, the responsibility of human resources increases on their work, enthusiasm and positive attitude of each increase and people feel more engaged, harnessing then their willingness to be protagonists of the changes (Mlinolli, 2000).

Therefore, applying the concept to the business world, it can be said, then, that resilient companies are those able to absorb changes and

ruptures, both internal and external, without thereby affecting its profitability and even develop flexibility so that, through rapid adaptation processes, manage to get extra benefits, whether pecuniary or intangible, arising from adverse and / or unforeseen circumstances (Mlinolli, 2000: 1).

Effective Organizational Development

Organizational development is a tool that, through the internal analysis of the organization and the surrounding environment, allowing to get information to guide on adopting a road or strategy towards change and evolution, according to the needs or demands from the environment in which it is found, making the efficiency of all its constituent elements for the success of the organization. For an organization to be on capacity or has the necessary elements to compete in today's world, becoming therefore the organizational development in needs of resilience (Cummings, 2007).

Resilience and organizational development have the ability of a system to absorb change, which are seen as a series of sudden shocks. Personal resilience, in many cases, transferred to organizations, with the aim that these learn to constantly adapt to change and recover quickly and effectively to any impact, without losing the ability to pursue and meet the goals set by the organization (Acuña, 2011). The use of resilience is recent in the organizational field, perhaps because of its theoretical origin. Within this disciplinary field it is used as a way of designating the resilience of organizations before an unexpected event (Oramas, 2009).

Thus, a resilient organization has a set of capabilities that focus on the implementation of actions robustly against a specific condition and transformation, usually generated by the meeting of unexpected events and powerful, who have enough potential to jeopardize the survival of an organization in the long run. Therefore, the success of overcoming the critical moment

belongs to organizations, groups and resilient individuals, because they are the agents able to recognize, adapt and absorb variations, changes, alterations, disruptions and surprises (Medina, 2012). This way it can be told that the resilience expresses the ability of an organization or its parts to quickly respond to uncertainty and effective organizational development.

What Determines to be Given Organizational Development?

Organizations are made up of people who have a different set of values, styles, skills and technologies with different characteristics; as well as processes and structures that reflect different types of relationships between the environment and the organization, among the people themselves and the people and their work. Organizational development requires a change in technology, structure and people and interaction processes. Among the features of the organization as a self-organizing system are instability, positive reinforcement, the challenges and opportunities of change agents, and finally, the interlock, which is the way of doing things that became casual about the standard and are now so ingrained that it is impossible to displace.

For change to be given in organizations, it must be identified the need for change, stimulating change through small groups, modify organizational structures in a change effort, working with dissatisfaction and resistance of the people. The higher the level of formal education and the promotion of resilience, it is more likely to have transformational changes within organizations (Molina, 2009). While persons applying resilience to unfavourable situations, which must be resolved, can reach a positive outcome; and that resilience is the ability to acquire certain humans to adapt positively once found a hardship at a time of their lives (Oramas, 2009). In a resilient organization, it is presented within its inventory of strategic capabilities a diverse and complex set of multiple forms

tending to the fast, flexible and agile application of dynamic behaviour (Medina, 2012).

As mentioned above, organizational development is determined by the need for change caused by the environment. These changes destabilize the organization creating chaos within the organization which must act immediately. And it is through the people who must overcome these obstacles. Both the people and the organization itself must have a resilient attitude to successfully face this situation.

The Indicators of Resilience and its Impact on Organizational Development

Resilience indicators allow identifying what is going on, where is the biggest threat and to what degree can affect whether letters are not taken in the matter. The need to build organizational development indicators that guide, describe, compare, and explain expected events (Mendoza, 2003). It is essential to have an indicator to tell what the company is progressing well to adversity.

An accurate and honest assessment of the deterioration of the strategies is a powerful antidote to denial. It is a way to know if what has been doing is causing positive or negative effects. It is also the only way to determine if the renewal is progressing fast enough to offset the declining economic effectiveness of current strategies (Hamel and Välinkangas, 2003). Martinez and Coronado (2003) recommended in its methodology to construct indicators, that in order to identify and classify the indicator, it is suggested that previous meetings and interviews with staff, coupled with a comprehensive literature review on the problem, making use of the database, networks of information and documents to define the framework, concepts and variables of the indicators obtained; also, it is necessary to organize information in tables and graphs to locate indicators into conceptual categories.

This made it clear that whatever the methodological procedure to build resilience

indicators and their impact on organizational development, it is important that companies are constantly renewing their strategic systems according to changing situations both on the environment and within themselves (Piñeiro and Romero, 2011). The indicators of resilience in the organizational development allow to give an idea of how well are acting in adversity presented. If the strategies that have been implemented are emerging the desired effect or it is necessary to continue renovating.

The Resilience Factor for Effective Organizational Development

Resilience is defined as the ability of an individual to react and recover from adversity, which involves a set of qualities that foster a process of successful adaptation and transformation despite the risks (Raffo, 2000). Resilience has an aptitude for dealing with crises and adversities of organizations and intensifies the strengths and minimizing resistance to come through the tests. Similarly, it means confronting the problems created opportunities for tackling stress warning and strengthened with the experience.

The changes that occur both outside and within companies, which have forced them to remain prepared to deal with them and not be affected. Resilient companies are able to absorb changes and ruptures, both internal and external, without being affected their profitability; and even develop flexibility such that, through processes of rapid adaptation, come to get extra benefits (Mlinolli, 2000). Resilience is a key organizational development to be an effective factor. This approach to adverse circumstances presented to firms allows dealing with them in a way that does not affect profitability, and also can earn advantage before the competition.

How can a Company Reach Achieve Effective Organizational Development?

It is presumed that the professionals have some knowledge about the nature of

organizational change, and possess skills necessary to originate it in any case, to facilitate the process with their customers. After all, the client is the agent of change, but the professional in organizational development needs to know how to assess and manage the process of effective organizational development.

The company that is resilient has the flexibility of its people to face change and adapt. Business resilience and soft skills are relevant for development and economic survival. For this reason, HR departments today are looking to integrate professionals with high expertise of soft management skills and resilience (Acuña, 2011: s / p). Therefore, a company can be resilient if it is willing to show flexibility with changing situations that may or will be affecting. Both, its people as its strategic system must prepare for it. Thus, instead of being affected, the firm will be benefited.

How to Achieve a Resilient Business

A resilient company should consider social responsibility because, as part of the environment in which it lives, cannot be put aside. Corporate social responsibility is becoming an instrument of managing change and adapting to the new demands of society, increasingly integrated in the heart of the businesses themselves and seeking synergy in achieving economic, social and environmental objectives. Hence, it is considered that its role in achieving resilient organizations is fundamental (Piñeiro and Romero, 2011: 21).

Furthermore, the empowerment appears as a good strategic tool that gives meaning to work and promotes the creation of a work environment that allows individuals to learn, grow and develop, contribute and achieve excellence in a framework of organizational philosophy that encourages the efforts of the people. Therefore, they feel identified with the common goal of total quality and experience the need to be involved and participate.

Thus, the responsibility of human resources increases on their work, enthusiasm and positive attitude of each increase and people feel more engaged, harnessing then their willingness to be protagonists of the changes (Mlinolli, 2000). Therefore, applying the concept to the business world, it can be said, then, that resilient companies are those able to absorb changes and ruptures, both internal and external, without thereby affecting its profitability and even develop flexibility so that, through rapid adaptation processes, manage to get extra benefits, whether pecuniary or intangible, arising from adverse and / or unforeseen circumstances.

Empirical Impact

The concept of resilience is new focusing on personal characteristics, the place where the person, and business of course, is born, the status within the family, causes a person to have certain behaviours and not others.

The demand for a better way to manage change is extremely high on an uncertain and complex environment. Although the study of resilience has achieved some progress, no investigations have found the way to evaluate it in the field of organizational development; therefore, it is necessary to focus on the positive results generated by the people as a result of experiencing an adverse situation.

The study of resilience has changed the way of conceiving human development. There have been left behind beliefs and prejudices that considered people who grew in highly unfavourable conditions were doomed to failure, social exclusion, misery and misfortune. Fortunately, research has found clear indications that this situation is not, and that despite all adversities to live, man is able to overcome adversity and deal constructively, so that it can become a person it has developed different virtues that lead to mental, physical and organizational development.

Discussion

This article was written in order to investigate the business resilience and evaluate their characteristics and indicators. The ability to give meaning to the conflicts and problems and emerge stronger from them is a human potential that it must be seized and take advantage of it. It is important to continue the research in other areas such as education, family and teachers for the purpose of applying this management tool in all areas of life and emerge successfully to changing situations.

In this research it was pretended to understand the relationship of resilience and effective organizational development, so once the same significant relationships were found in two terms as both contributing to organizational development at critical times. It is time for the OD practitioners redirect some of their energy to develop a new way to transfer the knowledge and experience regarding individual and group processes rather than focus exclusively on the most typical models of leadership skills.

Meaningful participation, enriching ties, emotional development around processes of affection and support, motivating and realistic expectations, cooperation, problem solving and assertiveness, can be constituents of a new organizational model. Importantly, this research must be deepened to identify and create a pattern of intervention to a resilient transformation. Subsequently, it should establish an alignment that allows studying individuals and organizations as they are systems.

Conclusions

Resilience is a way to view human behaviour from a multidisciplinary perspective that aims to improve the processes and outcomes of human groups against the crisis. Resilience transcends the business world for its holistic approach that has its maximum possibility in values and culture of the society.

Resilience is built specifically for each context in each case. It is not a new generalizable technique. However, she can help rethink certain interventions and inspire new ones. Investing in resilience would be much cheaper if you know how to apply, and surely will be achieved in the medium term to reduce some adverse effects.

Empathy and social skills, empowerment, effective communication and motivation of the people who work in the workplace can contribute doing business truly resilient. For the above reasons, the promotion of resilience becomes important both in the family and in the educational and community, if thinking that resilience depends not only on the personal characteristics alone, but also of a middle line-backer.

A flexible culture where creative and committed people settle organizations, suggests changes that strengthen relationship nodal structures, organizational survival and improvement. The resilient leadership is an opportunity for the development of adversity in difficult times such as now days. The ability to overcome the difficulties it is essential for the survival of organizations. Assess and understand that the achievement of objectives, in many cases, is no easy task and requires effort and commitment of activity, value and exercise powers as they are key factors.

In the business space, encourage teamwork, develop effective communication, develop management skills and other topics related to human behaviour, are true cultures that consolidate and strengthen resilient attributes within organizations.

Resilience is a way to view human behaviour from a multidisciplinary perspective that aims to improve the processes and outcomes of human groups against the crisis, beyond the business world for its holistic approach that has its maximum possible values and culture of society. Its use in the processes of change within

organizations is vital to achieve improvements within them. It is a source of enrichment and practices that can help in overcoming the crises that happen so often.

Finally, further research is required to implement the change within organizations and convenience of internal or external consultants.

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INVESTMENT IN STOCK MARKET: FUNDAMENTAL AND TECHNICAL ANALYSIS

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Abstract

Investment openings are plenty, but not all are profitable. This article seeks to clarify the need to make a proper fundamental analysis when investing in various securities. Fundamental analysis does not require one to be a financial analyst so as to detect high risk assets or assets with a good return in the future. Traders typically approach financial markets in one of two ways: either through technical analysis or fundamental analysis. Technical analysis uses historical stock statistics, usually price and volume data, to forecast future prices, while fundamental analysis tries to predict a stock's intrinsic, or 'fundamental' value, and looks for opportunities where the live price deviates from the calculated intrinsic price. Well-organized investment involves the use of both fundamental analysis and technical analysis.

Key Words: Investment, Fundamental Analysis, Technical Analysis, Risk, Returns.

Introduction

Fundamental analysis is the examination of the underlying forces that affect the well-being of the

economy, industry groups and companies. As with most analysis, the goal is to develop a forecast of future price movement and profit from it. At the company level, fundamental analysis may involve examination of financial data, management, business concept and competition. At the industry level, there might be an examination of supply and demand forces of the products.

For the national economy, fundamental

analysis might focus on economic data to assess the present and future growth of the economy. To forecast future stock prices, fundamental analysis combines economic, industry, and company analysis to derive a stock's fair value called intrinsic value. If fair value is not equal to the current stock price, fundamental analysts believe that the stock is either over or under valued. As the current market price will ultimately gravitate towards fair value, the fair value should be estimated to decide whether to buy the security or not. By believing that prices do not accurately reflect all available information, fundamental analysts look to capitalize on perceived price discrepancies.

Fundamental Analysis is a method of evaluating a security by attempting to measure its intrinsic value by examining related economic, financial and other qualitative and quantitative factors. Fundamental analysts attempt to study everything that can affect the security's value, including macroeconomic factors and individual specific factors.

Objectives of Fundamental Analysis

1. Make financial forecasts.
2. Conduct a company stock valuation and predict price evolution.
3. Evaluate and predict business performance.
4. Calculate a company's credit risk.
5. Evaluate company management and make internal business decisions.

Here the financial analyst first makes forecasts for the economy, then for industries and finally for companies. The industry forecasts are based on the forecasts for the economy and in turn, the company forecasts are based on the forecasts for both the industry and the economy. Also in this approach, industry groups are compared against other industry groups and companies against other companies. Usually, companies are compared with others in the same group. For example, a cement company would be compared to another cement company not to a steel company.

Thus, the fundamental analysis is a three level analysis of

- a) The economy
- b) The industry and
- c) The company

Advantages of Fundamental Analysis

Fundamental analysis have advantages to the investor in decision making. The advantages include;

Objectivity: Fundamental analysis make use of sound mathematical and statistical principles to produce ratios so that there is no room for personal bias.

Long term focus: Markets are usually driven by fundamental factors over the long term, and hence developing a trend. Fundamental analysis can look at long-term economic, demographic, technologic or consumer trends.

Value: By determining an intrinsic value, fundamental analysts can determine appropriate buy prices that represent 'good value'.

Increased understanding: Research into fundamentals provides the investor with a better understanding of the company and its business.

Sleep at night factor: Investors know that they are investing in fundamentally sound companies because they have done their 'due diligence' analysis.

Technical Analysis

Fundamental analysis and Technical analysis are the two main approaches to security analysis. Technical analysis is frequently used as a supplement to fundamental analysis rather than as a substitute to it. According to technical analysis, the price of stock depends on demand and supply in the market place. It has little correlation with the intrinsic value. All financial data and market information of a given stock is already reflected in its market price.

Thus, the technical analysis provides a simplified and comprehensive picture of what is happening to the price of a security. Like a shadow or reflection it shows the broad outline of the whole situation and it actually works in practice.

Assumptions of Technical Analysis

- The market value of a security is solely determined by the interaction of demand and supply factors operating in the market.
- The demand and supply factors of a security are surrounded by numerous factors; these factors are both rational as well as irrational.
- The security prices move in trends or waves

which can be both upward or downward depending upon the sentiments, psychology and emotions of operators or traders.

- The present trends are influenced by the past trends and the projection of future trends is possible by an analysis of past price trends.
- Except minor variations, stock prices tend to move in trends which continue to persist for an appreciable length of time.
- Changes in trends in stock prices are caused whenever there is a shift in the demand

supply factors.

- Shifts in demand and supply, no matter when and why they occur, can be detected through charts prepared specially to show market action.
- Some chart trends tend to repeat themselves. Patterns which are projected by charts record price movements and these patterns are used by technical analysis for making forecasts about the future patterns.

Tools and Techniques of Technical Analysis

There are numerous tools and techniques for doing technical analysis. Basically this analysis is done from the following four important points of view:-

Prices: Whenever there is change in prices of securities, it is reflected in the changes in investor attitude and demand and supply of securities.

Time: The degree of movement in price is a function of time. The longer it takes for a reversal in trend, greater will be the price change that follows.

Volume: The intensity of price changes is reflected in the volume of transactions that accompany the change. If an increase in price is accompanied by a small change in transactions, it implies that the change is not strong enough.

Width: The quality of price change is measured by determining whether a change in trend spreads across most sectors and industries

or is concentrated in few securities only. Study of the width of the market indicates the extent to which price changes have taken place in the market in accordance with a certain overall trends.

Dow Theory

The Dow Theory, originally proposed by Charles Dow in 1900 is one of the oldest technical methods still widely followed. The basic principles of technical analysis originate from this theory. According to Charles Dow "The market is always considered as having three movements, all going at the same time. The first is the narrow movement from day to day. The second is the short swing, running from two weeks to a month or more and the third is the main movement, covering at least four years in its duration".

The Theory advocates that stock behaviour is 90% psychological and 10% logical. It is the mood of the Crowd which determines the way in which prices move and the move can be gauged by analysing the price and volume of transactions.

Charting

Charting is the basic tool in technical analysis, which provides visual assistance in detecting changing pattern of price behaviour. The technical analyst is sometimes called the Chartist because of importance of this tool. The Chartists believe that stock prices move in fairly persistent trends. There is an inbuilt inertia, the price movement continues along a certain path (up, down or sideways) until it meets an opposing force due to demand-supply changes. Chartists also believe that generally volume and trend go hand in hand. When a major 'up' trend begins, the volume of trading increases and also the price and vice-versa. The various types of commonly used charts are:

- a) Line Chart
- b) Bar Chart
- c) Point and figure Chart

Line Charts: The simplest form of chart is a line chart. Line charts are simple graphs drawn by plotting the closing price of the stock on a given day and connecting the points thus plotted over a period of time. Line charts take no notice of the highs and lows of stock prices for each period.

Bar Charts: It is a simple charting technique. In this chart, prices are indicated on the vertical axis and the time on horizontal axis. The market or price movement for a given session (usually a day) is represented on one line. The vertical part of the line shows the high and low prices at which the stock traded or the market moved. A short horizontal tick on the vertical line indicates the price or level at which the stock or market closed.

Point and Figure Chart (PFC): Though the point and figure chart is not as commonly used as the other two charts, it differs from the others in concept and construction. In PFC there is no time scale and only price movements are plotted. As a share price rises, a vertical column of crosses is plotted. When it falls, a circle is plotted in the next column and this is continued downward while the price continues to fall. When it rises again, a new vertical line of crosses is plotted in the next column and so on. A point and figure chart that changes column on every price reversal is cumbersome and many show a reversal only for price changes of three units or more (a unit of plot may be a price change of say one rupee).

Trends

A trend can be defined as the direction in which the market is moving. Up trend is the upward movement and downtrend is the downward movement of stock prices or of the market as measured by an average or index over a period of time, usually longer than six months. Trendlines are lines that are drawn to identify such trends and extend them into the future. These lines typically connect the peaks of advances and bottoms of declines. Sometimes,

an intermediate trend that extends horizontally is seen.

Sideway Trend

A sideway trend is characterized by stock prices trading in a range where successive peaks occur at the same level and successive troughs occur at the same level. The two levels create parallel trend lines. During this time the investor should be extra careful and wait for more definite indicators of the future market movement.

Moving Average Analysis

Generally, there are two kinds of technical indicators. One type (including moving averages) is best-suited to track an upward or downward trend. The other (including oscillators) is most useful in tracking sideway movements. Among the trend-following indicators, the best-known is the moving average, which charts the average price of stocks over a period of time. With each new calculation, the oldest observation used in figuring the average is dropped and the most recent is substituted. Thus, a ten-day moving average would be calculated using prices from the past 10 days.

Generally, analysts use 2-3 moving averages to signal when to buy or sell. Then they watch closely to see when the averages begin to cross one another. They can also build moving-average envelopes around prices by adding and subtracting a fixed percentage of the average to itself by, putting 'bands' of a percentage point above and below a y-day moving average. In case a daily price moves out of the band and hence out of the envelope might be interpreted as meaning that the market is headed for an extreme.

Relative Strength

The empirical evidence shows that certain securities perform better than other securities in a given market environment and this behaviour remains constant over time. Relative

strength is the technical name given to such securities by the technical analysts because these securities have stability and are able to withstand both depression and peak periods. Investors should invest in such securities, because these have constant strength in the market. The relative strength analysis may be applied to individual securities or to whole industries or portfolios consisting of stock and bonds.

The relative strength can be calculated by:

- i. Measuring the rate of return of securities
- ii. Classifying securities
- iii. Finding out the high average return of securities
- iv. Using the technique of ratio analysis to find out the strength of an individual security.

Technical analysts measure relative strength as an indication for finding out the return of securities. They have observed that those securities displaying greatest relative strength in good markets (bull) also show the greatest weakness in bad markets (bear). These securities will rise and fall faster than the market. Technical analysts explain relative strength as a relationship between risk and return of a security following the trends in the economy. After preparing charts from different securities over a length of time, the technician would select certain securities which showed relative strength to be the most promising investment opportunities.

Resistance and Support Levels

The peak price of the stock is called the resistance area. Resistance level is the price level to which the stock or market rises and then falls repeatedly. This occurs during an uptrend or a sideways trend. It is a price level to which the market advances repeatedly but cannot breakthrough. At this level, selling increases which causes the price to fall. Support level shows the previous low price of the stock. It is a price level to which a stock or market price falls or

bottoms out repeatedly and then bounces up again. Demand for the stock increases as the price approaches a support level. The buying pressure or the demand supports the price of stock preventing it from going lower.

Break-Out Theory

Break out is also called as 'confirmation'. This is indicated by drawing a line, which is a period of consolidation, when the share prices move sideways within a range of about 5% of the share price. Eventually a break out will occur and it is often suggested that the longer the period of consolidation, the greater will be the extent of ultimate rise or fall.

Head and Shoulders Pattern

The Head and Shoulders pattern is by far the most reliable and widely used of all reversal patterns. This pattern indicates a reversal of an uptrend. This pattern occurs at the end of a bull market and is characterized by two smaller advances flanking a higher advance just as the head lies in between two shoulders.

In reality, the shoulders are not always symmetrical. This does not in any way alter the signals provided by the pattern. The important requirement is that the shoulders should be at lower levels than the head. The left shoulder is seen during the time when there is a lull in the trading market followed by heavy purchases. The quiet time in trading called lull is such to raise the price by pushing to a new peak. The head faces with the time when there are heavy purchases in the market that it raises it and then it falls back to indicate that it is far below the top of the left shoulder. The right shoulder indicates that the price rises moderately by the activity in the market but it does not rise in such a manner that it reaches higher than the top of the head while it is reaching top, it begins to fall again and such a decline is indicated. The formation is easily discernible once the right shoulder is formed. The line that joins the points from where the final advance begins and ends is

called the neckline. A trend reversal almost always occurs when the neckline is penetrated by the price line. The head and shoulders pattern may be formed over short period of a few weeks or taken even years to emerge. This pattern is the most reliable indicator of the onset of a bear market. The method also provides scope for measuring the extent of fall in prices. The prices are expected to decline after the penetration of the neckline by the price line, at least as much as the distance between the head and the neckline.

Double top Formation

The double top occurs as an uptrend is about to reverse itself. A double top is formed when prices reach the previous high and react immediately, the two highs reached being almost at the same level. Two peaks at comparable heights are seen, with a reaction forming a valley between them. The prices breakout into a bearish phase, once they penetrate the neckline drawn across the bottom of the intervening reaction. The measuring implication is similar as for the head and shoulder formation. If the price line falls below the neckline by a distance equal to the distance between the peak and the trough the indication is to sell. Volume is found to be distinctly low at the second top.

Double Bottom Formation

A double bottom pattern is just the reverse of a double top and occurs at the end of a downtrend in prices. In double bottom, the second decline is supported by substantially more volume, indicating the price about to rise. The following figure shows the double bottom formation: Sometimes, the tops and bottoms are not found exactly at equal levels, but still these provide valid reversal signals. Sometimes the patterns extend to triple tops or triple bottoms. It must be remembered that longer it takes for the second top (bottom) to appear and deeper the intervening valley (peak) more reliable will be the reversal.

Conclusion

Investment is a financial activity that involves risk. It is the commitment of funds for a return expected to be realised in the future. Investments may be made in financial assets or physical assets. In either case there is the prospect that the actual return may vary from the expected return. That possibility is the risk involved in the investment. Risk and Return are the two most important characteristics of any investment. Safety and liquidity are also important for an investor. The objective of an investor is specified as maximisation of return and minimisation of risk. The investors in the financial market have different attitudes towards risk and varying levels of risk bearing capacity. Some investors are risk averse, while some may have an affinity to risk. The risk bearing capacity of an investor, on the other hand, is a function of his income. A person with higher income is assumed to have a higher risk bearing capacity. Each investor tries to maximise his welfare by choosing the optimum combination of risk and return in accordance with his preference and capacity. It is highly important for the investor to do both fundamental and technical analysis for deciding the appropriate stock.

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RELATIONSHIP BETWEEN EXTENDED SERVICE MARKETING MIX AND CUSTOMER SATISFACTION

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Abstract

Although there are enough studies in marketing mix and customer satisfaction in different industries and in different time periods few studies have witnessed the relationship between extended marketing mix such as people, process & physical evidence and customer satisfaction in Insurance industry. This study attempts to find out the relationship between extended marketing mix and customer satisfaction in branches of Ampara District, Ceylinco Insurance PLC. Size of the sample is composed of 300 selected customers from all these three branches in Ampara District. Items of extended service marketing mix such as people, process & physical evidence are 0.637, 0.604, and 0.656 respectively and those of customer satisfaction are 0.648. Mean values for items of people, process, physical evidence and customer satisfaction are satisfactory. Results of the correlation indicated that people and customer satisfaction has poor strength of association. But, association between process and physical evidence and customer satisfaction is moderate. Results of regression revealed that people, process and physical evidence has explained around 25% of the variation on customer satisfaction.

Keywords: Customer, Extended, Marketing, Mix, Relationship, Satisfaction.

Introduction

There are sufficient research studies on marketing mix and customer satisfaction in different industries and in different time periods. Ruth and Katherine (1999) studied about a dynamic model of customers' usage of services that is an antecedent and consequence of satisfaction. Valarie, Mary, and Dwayne (2010) studied about services marketing strategy. It has been indicated that the four Ps of marketing such as product, price, promotion, and place and are

only partially adequate to conduct effective services marketing strategy. There are three additional Ps such as people, process, and physical evidence. Ruth and Katherine (1999) studied about a dynamic model of customers' usage of services that is an antecedent and consequence of satisfaction. It was evaluated that customers' usage of service affects overall satisfaction, which in turn affects future usage. It was found that customers' usage levels can be managed through pricing strategies, communications, and more generally dynamic

customer satisfaction management. There are previous studies that have found varying degrees of relationship between service marketing mix and customer satisfaction. Although there are different studies in marketing mix there are few studies on extended marketing mix such as people, process & physical evidence and customer satisfaction. Previous literatures were found in hotels, hospitals, Universities, banks and so on. Ceylinco Insurance PLC has become the leading insurance company in Sri Lanka. Therefore, this study is conducted in branches of Ampara District, Ceylinco Insurance PLC.

Research question and objective

This study has “is there relationship between extended service marketing mix and customer satisfaction” as research question which is then translated into research objective as “to find out the relationship between extended marketing mix and customer satisfaction”.

Motivation of the Study

This study is significant in several ways. Studies have proved that marketing mix is crucial for relationship marketing. Christian (1994) studied about marketing mix to relationship marketing. Studies have found that marketing has several aspects. Marketing is a multi-faceted social process. Studies have also found that service marketing is important for pricing, quality management, internal marketing and intra-organizational development. Studies have found that service marketing is the base for theory building. Studies have found that extended service marketing mix is instrumental for profit generation. Kaj, Tore, and Christian (1994) studied about managing customer relationships for profit. Literatures have found that service marketing mix lead to customer satisfaction and loyalty. In the service quality literature, higher quality is assumed to lead to customer satisfaction, which leads to customer loyalty and this drives customer profitability. Studies have found that extended service marketing mix try to develop the marketing

models. Ruth and Katherine (1999) have developed and tested a dynamic model of customer usage of services, identifying causal links between customer's prior usage levels, satisfaction evaluations, and subsequent service usage.

Review of Previous Literature

Review of the literature is conducted in the combination of extended marketing mix and customer satisfaction. Ismail and Safrana (2015) found there is an impact of marketing strategy on customer retention in handloom industry. Ismail and Velnampy (2014) found that marketing mix of product life cycle has relationship with business performance for sarong of Royal Handloom Weaving Factory. Ismail (2014) found that product mix is related to sales maximization of rice mill entrepreneurs in Ampara Coastal Area in Eastern Province of Sri Lanka. Ismail (2014) found that consumer promotional budget has influence on sales in retail marketing. Ismail and Velnampy (2013) found number of determinants of patient satisfaction in public health service organizations in Eastern Province of Sri Lanka. Ismail and Velnampy (2013) found that corporate performance has impact on satisfaction in public health service organizations in Eastern Province of Sri Lanka using Balanced Score Card. Ismail and Velnamy (2013) found that performance and patient satisfaction are correlated with one another in public health service organizations in Eastern Province of Sri Lanka. Ismail (2012) found that service quality has correlation with bank client satisfaction in South Eastern Region of Sri Lanka. Ismail (2010) found there are different determinants of retail customer satisfaction in banking industry in the Eastern Province of Sri Lanka.

Melewar and Saunders (2000) studied about global corporate visual identity systems that use an extended marketing mix. This considered wider view of seven Ps of service marketing such as product, price, place, promotion,

participants, physical evidence and process. It was found that global corporate visual systems uses and it is anticipated that communications benefits should go beyond the usual marketing mix. Miyoung and Haemoon (1998) studied about quality function deployment that is from an extended framework for service quality and customer satisfaction in the hospitality industry. This study provides with some benefits and disadvantages of the QFD process and compared to extant service quality and customer satisfaction paradigms. It was concluded that quality deployment function is necessary for customer satisfaction. Brandt (1988) studied about how service marketers can identify value-enhancing service elements. It was found that a simple method of looking at customer satisfaction survey data is essential for service marketers who can use to distinguish minimum requirements from value enhancements.

Charles and Charles (1989) studied about compatibility management from customer-to-customer relationships in service environments. It was found that how customers potentially influence the satisfaction and dissatisfaction of other customers in many service environments. It was concluded that customer compatibility and customer behavior are important in service environments.

Hypotheses Development

The following null and alternative hypotheses are developed. Table 1 tabulated in Table 1.

Methodology

Items	People		Items	Process		Items	Physical evidence	
	Mean	Std. Deviation		Mean	Std. Deviation		Mean	Std. Deviation
Quick service	4.42	0.894	Inimulate procedure	3.56	0.869	Attractive staffs	3.87	0.651
Awareness signage	3.92	0.729	Lower technology	3.27	0.823	Cooperative atmosphere	3.16	0.611
Timely answer	3.71	0.784	Itoticed cost	3.39	0.912	Good communication	3.67	0.710
Special treats	3.60	0.821	Deal with privacy	3.39	0.857	Cenfortable facilities	3.17	0.739
Well training	3.74	0.808	Over them success	4.21	0.808	Customer monocular	3.40	0.824
Ready to delivery	3.47	0.881				Good recovery	3.14	0.801

Population of the Study

The population of this study includes all the customers who have dealings with all Ceylinco Insurance branches. Customers in all three main

branches such as Kalmunai, Aakkaripattu and Ampara are considered as population in this study.

Size of the Sample

Out the population, size of the sample is composed of 300 selected customers from all these three branches in Ampara District. In this study, the simple random sampling method is used to collect data. Each branch considers 100 customers as sample for data collection.

Mode of data collection

Data are collected using primary data collection method. On this basis, instruments i.e. questionnaires are used to collect the data. There were two parts such as personal information and research information in the questionnaire that scaled in 5 point. Point 5 indicated strongly agreed and point 1 indicated strongly disagreed.

Methods of data analysis

In this study, reliability statistics, descriptive statistics, correlation and regression were used for data analysis. All these analyses were by SPSS with the version of 22.

Results and Discussion of Findings

Reliability statistics

Reliability statistics have been calculated using Cronbach's Alpha. Value of Cronbach's Alpha for items of extended service marketing mix such as people, process & physical evidence and customer satisfaction are 0.637, 0.604, 0.656 and 0.648 respectively. Cronbach (1951); Likert (1932); Ismail and Velnampy (2013) have indicated that value of Cronbach should be higher for higher reliability. Reliability for extended service marketing mix and customer satisfaction is tabulated in Table 2.

Table 2: Reliability Statistics

Null hypothesis	Alternative hypothesis
People are not related to customer satisfaction	People are related to customer satisfaction
Process is not related to customer satisfaction	Process is not related to customer satisfaction
Physical evidence is not related to customer satisfaction	Physical evidence is related to customer satisfaction

Descriptive statistics for extended service marketing mix (people, process and physical evidence)

Descriptive statistics have been calculated for extended service marketing mix such as people, process and physical evidence. Mean values for Items of people vary between 3.60 to 4.42. Those of process vary between 3.39 to 4.31. Likewise, those of physical evidence vary between 3.35 to 3.87. All these mean values are greater than 3. This means people, process and physical evidence contribute to extended service marketing mix. Table 3 tabulates the descriptive statistics for extended service marketing mix.

Table 3: Descriptive statistics for extended service marketing mix (people, process and physical evidence)

Variables	Cronbach's Alpha	Number of Items
People	0.637	6
Process	0.604	5
Physical evidence	0.656	6
Customer satisfaction	0.648	3

Descriptive statistics for customer satisfaction

Descriptive statistics have been calculated for customer satisfaction. Mean values for Items of customer satisfaction vary between 3.42 to 3.65. Since all these mean values are greater than 3. This means that customer satisfaction have satisfactory level among customers. Table 4 tabulates the descriptive statistics for customer satisfaction.

Table 4: Descriptive statistics for customer satisfaction

Items	Mean	Std. Deviation
Getting the best quality	3.47	0.916
Repeat purchase	3.42	0.913
Speed function	3.65	0.834

Correlation

Previous studies have proved that are different values for Pearson correlation. Based on the values of Pearson correlation, the strength

of association between variables vary. Altman and Bland (1983) stated that the Pearson correlation coefficient, r , can take a range of values from +1 to -1. A value of 0 indicates that there is no association between the two variables. A value that is greater than 0 indicates a positive association. That is, as the value of one variable increases, so does the value of the other variable. A value that is less than 0 indicates a negative association. That is, as the value of one variable increases, the value of the other variable decreases. Hinkle, Wiersma and Jurs (2003) highlighted that the stronger the association of the two variables, the closer the Pearson correlation coefficient, r , will be to either +1 or -1 depending on whether the relationship is positive or negative, respectively. Achieving a value of +1 or -1 means that all your data points are included on the line of best fit - there are no data points that show any variation away from this line. Values for r between +1 and -1 (for example, $r = 0.8$ or -0.4) indicate that there is variation around the line of best fit. The closer the value of r to 0 the greater the variation around the line of best fit. Altman and Bland (1983); Hinkle, Wiersma and Jurs (2003) have categorized the Pearson correlations into three major categories such as small, medium and large. These values are tabulated in Table 5.

Table 5: Correlation Coefficient

Strength of Association	Coefficient, r	
	Positive	Negative
Small	0.1 to 0.3	-0.1 to -0.3
Medium	0.3 to 0.5	-0.3 to -0.5
Large	0.5 to 1.0	-0.5 to -1.0

(Source: Altman and Bland, 1983; Hinkle, Wiersma and Jurs, 2003, Ismail, 2015)

Table 6 tabulates the correlation values for extended service marketing mix such as people, process & physical evidence and customer satisfaction

Table 6: Correlations

		People	Process	Physical evidence	Customer satisfaction
People	Pearson Correlation	1	.342**	.074	.220**
	Sig. (2-tailed)		.000	.198	.000
	N	300	300	300	300
Process	Pearson Correlation	.342**	1	.289**	.352**
	Sig. (2-tailed)	.000		.000	.000
	N	300	300	300	300
Physical evidence	Pearson Correlation	.074	.289**	1	.427**
	Sig. (2-tailed)	.198	.000		.000
	N	300	300	300	300
Customer satisfaction	Pearson Correlation	.220**	.352**	.427**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	300	300	300	300

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

Correlations have been calculated for extended service marketing mix such as people, process & physical evidence and customer satisfaction. Since correlation value between people and extended marketing mix is 0.220 there is poor strength between them. On the other hand, correlation values for process and physical evidence are 0.352 and 0.427. These values explain that there are moderate strengths of association between process & physical evidence and customer satisfaction.

Hypotheses Tested

All the developed three null hypotheses are rejected and all the alternative hypotheses are accepted ($p < 0.05$). Thus, there are relationships between people, process, physical evidence and customer satisfaction.

Regression

Following the correlation analysis, regression analysis has been conducted. Table tabulates the values of R, R square and Adjusted R square. Values of R square and Adjusted R square are 0.253 and 0.245 respectively. These values indicate that extended service marketing mix such as people, process and physical evidence has explained around 25% of the variation on customer satisfaction. Values of R square and Adjusted R square are tabulated in Table 7 of model summary.

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.503 ^a	.253	.245	1.77369

a. Predictors: (Constant), Physical evidence, People, Process

Analysis of Variance (ANOVA)

Values of SS Regression, SS Residual and

Research Explorer

SS Total are 315.134, 931.213 and 1246.347 respectively. Degrees of freedom for SS Regression, SS Residual and SS Total are 3, 296 and 299 respectively. Values of MS Regression and MS Residual are 105.045 and 3.146 respectively. F statistics is 33.390. This value is significant. Table 8 tabulates the ANOVA.

Table 8: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	315.134	3	105.045	33.390	.000 ^b
	Residual	931.213	296	3.146		
	Total	1246.347	299			

a. Dependent Variable: Customer satisfaction

b. Predictors: (Constant), Physical evidence, People, Process

Table 9 tabulates the coefficient values. Values of unstandardised beta coefficient for constant, people, process and physical evidence are -.446, .090, .173 and .266 respectively.

Table 9: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.446	1.179		-.378	.705
	People	.090	.039	.123	2.295	.022
	Process	.173	.047	.207	3.710	.000
	Physical evidence	.266	.039	.358	6.822	.000

a. Dependent Variable: Customer satisfaction

These coefficients can be used to write the formula between extended service marketing mix such as people, process and physical evidence and customer satisfaction.

Customer Satisfaction = $-0.444 + \text{people} * 0.090 + \text{process} * 0.173 + \text{Physical evidence} * 0.266$Eq. (1)

Conclusion

Value of Cronbach's Alpha for items of extended service marketing mix such as people, process & physical evidence (0.637, 0.604, and 0.656) and customer satisfaction (0.648) are greater than 0.6. Mean values for items of people vary between 3.60 to 4.42. Those of process vary between 3.39 to 4.31. Likewise, those of physical evidence vary between 3.35 to 3.87. All these mean values are greater than 3. This means people, process and physical evidence contribute to extended service

marketing mix. Similarly, mean values for Items of customer satisfaction vary between 3.42 to 3.65. Since all these mean values are greater than 3. This means that customer satisfaction have satisfactory level among customers. Since correlation value between people and extended marketing mix is 0.220 there is poor strength between them. On the other hand, correlation values for process and physical evidence are 0.352 and 0.427. These values explain that there are moderate strengths of association between process & physical evidence and customer satisfaction. Results of regression revealed that R square and Adjusted R square are 0.253 and 0.245 respectively. People, process and physical evidence has explained around 25% of the variation on customer satisfaction.

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PRODUCTION OF HORTICULTURAL CROPS IN INDIA - AN OVERVIEW

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ABSTRACT

India with diverse soil and climate comprising several agro-ecological regions provides ample opportunity to grow a variety of horticulture crops. These crops form a significant part of total agricultural produce in the country comprising fruits, vegetables, root and tuber crops, flowers, ornamental plants, medicinal and aromatic plants, spices, condiments, plantation crops and mushrooms. It is estimated that all the horticulture crops put together cover nearly 11-6 million hectares area with an annual production of 91 million tonnes. Though these crops occupy hardly 7 per cent of the cropped area they contribute over 18 per cent to the gross agricultural output in the country. Horticultural crops play a unique role in India's economy by improving the income of the rural people. Cultivation of these crops is labour intensive and as such they generate lot of employment opportunities for the rural population. Fruits and vegetables are also rich source of vitamins, minerals, proteins, and carbohydrates etc. which are essential in human nutrition. Hence, these are referred to as protective foods and assumed great importance as nutritional security of the people. Thus, cultivation of horticultural crops plays a vital role in the prosperity of a nation and is directly linked with the health and happiness of the people.

Key Words: Potato, Onion, Coconut, Cashew, Areca nut, Banana, Garlic, Ginger, Sweet potato, Tapioca, Turmeric, Chillies, Coriander, Cardamom and Pepper

Introduction

The Department of Horticulture was formed in the year 1981 after getting bifurcated from the State Department of Agriculture.

Horticulture over the years has emerged as an indispensable part of Agriculture by offering wide range of crop diversification choice to farmers and providing opportunities for

sustaining large number of agro-industries which have created employment opportunities to semi-skilled and unskilled labour force. In view of the increased public investment in Horticulture sector, the Govt., of A.P. has been giving much needed emphasis to Horticulture development, primarily targeting at increasing the production and productivity of horticulture crops, development of infrastructure for Post Harvest Management and providing access to domestic and export markets. Horticulture sector contributes approximately 5.16 per cent of the State GSDP. Horticulture sector is also identified as one of the growth engines to contribute GSDP growth in the vision 2020 document.

Definition of Horticulture

Horticulture may be broadly defined as the Science and art of growing fruits, vegetables and flowers and crops like spices condiments

and other plantation crops. It is a science of cultivation of garden plants. The word Horticulture is derived from the Latin word Hortus meaning enclosure (garden) and culture - meaning, cultivation, Thus Horticulture means culture or cultivation of garden crops.

Objective of the Study

The main objective is to study the growth of horticultural crops in India

Data Base:

The study is based on secondary source of information; the secondary data are collected Department of Agriculture & Corporation (Horticulture Division), Agricultural Statistics at a Glance 2014, Published Articles, Journals of Department of Agriculture and Research Articles Related to it. Area cultivation of Horticultural Crops in India during the years 2003-04 to 2013-14 is presented in table 1.

Table 1

Area cultivation of Horticultural Crops in India during the years 2003-04 to 2013-14 Area in "000" Hectares

Year	Potato	Onion	Coconut	Cashew	Areca nut	Banana	Garlic	Ginger	Sweet potato	Tapioca	Turmeric	Chillies	Coriander	Cardamom	Pepper
2003-04	1.29	0.50	1.93	780	365.00	396.50	138.90	85.10	106.40	219.00	150.10	774.30	483.50	95.60	233.40
2004-05	1.32	0.55	1.94	820	364.30	404.20	144.10	95.30	107.20	229.40	158.70	737.50	348.90	95.20	228.30
2005-06	1.40	0.66	1.95	837	381.10	423.60	134.90	110.60	106.80	242.40	172.00	654.00	340.40	95.80	260.23
2006-07	1.48	0.70	1.94	854	382.38	477.24	159.20	106.10	106.60	256.43	178.49	763.23	320.83	98.20	245.96
2007-08	1.55	0.70	1.90	868	386.69	532.48	205.08	104.07	106.00	253.45	175.28	805.81	384.22	81.80	197.00
2008-09	1.83	0.83	1.90	893	387.10	705.00	181.09	108.64	124.00	280.00	181.10	779.10	396.85	91.99	238.71
2009-10	1.84	0.76	1.90	923	400.10	770.30	164.86	107.54	118.90	231.90	180.96	767.23	360..	90.20	195.92
2010-11	1.86	1.06	1.90	945	400.30	830.00	201.00	149.00	113.00	221.00	195.00	792.00	530.00	87.00	184.00
2011-12	1.91	1.09	2.07	979	463.90	795.50	242.49	155.06	110.40	226.70	218.60	804.80	557.90	89.00	200.30
2012-13	1.99	1.05	2.14	992	446.39	776.00	247.52	136.25	111.70	206.96	194.20	794.10	543.20	92.40	124.60
2013-14	2.02	1.21	2.14	1008	451.88	831.21	227.39	139.99	109.60	215.73	234.10	790.60	424.80	99.20	121.70
CAGR	0.0434	0.0820	0.0098	0.0208	0.0217	0.0747	0.0466	0.0392	0.0023	-0.0061	0.0396	0.0069	0.0199	0.0041	-0.0509
MEAN	1.72	0.861	1.978	911.9	406.414	654.953	190.763	121.255	111.435	236.397	188.843	768.837	427.4556	92.079	199.572
SD	0.2437	0.2120	0.0943	64.0819	32.8652	165.9285	38.2194	20.3662	5.5912	20.7926	21.4611	43.1481	87.4704	5.0629	44.8732

Source: Department of Agriculture & Corporation (Horticulture Division).

Major Horticultural crops cultivated area "000" in India is shown in table 1. Potato shows lowest area irrigated in 1.32 hectares in 2004-05 and highest area irrigated is 2.02 hectares in 2013-14. Followed by Onion was lowest noticed in 0.55 hectares in 2004-05 and highest was irrigated in 1.21 hectares in 2013-

14. Coconut irrigated lowest area in 1.90 hectares in 2007-08 and highest recorded in 2.14 hectares in 2013-14. Cashew irrigated area lowest was shown in 820 hectares in 2004-05 and highest area irrigated was recorded in 1008 hectares in 2013-14. Areca nut irrigated area lowest was noticed in 364.30 hectares in 2004-05 and highest irrigated area is shown 463.90 hectares in 2011-12. Banana irrigated area lowest was in 404.20 hectares in 2004-05 and

highest irrigated area is shown 831.21 hectares in 2013-14. Garlic irrigated area lowest was in 134.90 hectares in 2005-06 and highest irrigated area is shown 247.52 hectares in 2012-13. Ginger irrigated area lowest was in 95.30 hectares in 2004-05 and highest irrigated area is shown 155.06 hectares in 2011-12. Sweet potato irrigated area lowest was in 106.00 hectares in 2007-08 and highest irrigated area is shown 124.00 hectares in 2008-09. Tapioca irrigated area lowest was in 206.96 hectares in 2012-12 and highest irrigated area is shown 280.00 hectares in 2008-09. Turmeric irrigated area lowest was in 158.70 hectares in 2004-05 and highest irrigated area is shown 234.10 hectares in 2013-14. Chillies irrigated area lowest was in 654.00 hectares in 2005-06 and highest irrigated area is shown 805.81 hectares in 2007-08. Coriander irrigated area lowest was in 320.83 hectares in 2006-07 and highest

irrigated area is shown 557.90 hectares in 2011-12. Cardamom irrigated area lowest was in 81.80 hectares in 2007-08 and highest irrigated area is shown 99.20 hectares in 2013-14. Pepper irrigated area lowest was in 121.70 hectares in 2013-14 and highest irrigated area is shown 260.23 hectares in 2005-06. Total average Horticultural Crops cultivated area onion was noticed lowest in 0.86 in hectares and highest was recorded 911.9 hectares in Cashew nut. Its Compound Annual Growth rate is high 0.0747 in banana and low -0.0061 in tapioca and SD is high in 165.9285 from Banana and lowest from 0.0943 Potato. From the table one can observe that Horticultural Crops irrigated area is shown increasing trend from the study period except 2009-10. Production of Horticultural Crops in India during the years 2003-04 to 2013-14 is shown in table 2.

Table 2. Production of Horticultural Crops in India during the years 2003-04 to 2013-14.
Production in “000” tonnes

Year	Potato	Onion	Coconut	Cashew	Areca nut	Banana	Garlic	Ginger	Sweet potato	Tapioca	Turmeric	Chillies	Coriander	Cardamom	Pepper
2003-04	23.06	5.92	121.78	535	439.20	11388.00	691.10	301.90	937.80	5945.30	564.90	1235.70	389.80	95.60	73.20
2004-05	23.63	6.43	128.33	544	452.70	11710.30	646.60	359.00	932.50	5854.80	718.10	1185.50	248.00	95.20	73.02
2005-06	23.91	8.68	148.11	573	483.10	12104.50	598.20	391.20	955.10	7620.20	851.70	1014.60	223.40	95.80	92.90
2006-07	22.18	8.89	158.40	620	473.23	16608.71	776.26	393.44	963.70	8429.04	786.75	1242.11	233.23	98.20	69.01
2007-08	28.47	9.14	147.44	665	478.07	17646.81	1068.42	382.57	942.60	8722.39	794.40	1297.85	309.60	81.80	47.06
2008-09	34.39	13.48	101.48	695	481.30	26217.00	821.16	380.10	1120.00	9623.00	821.20	1269.90	242.13	91.99	47.40
2009-10	36.58	12.16	108.24	613	478.00	26469.50	833.97	385.33	1094.70	8059.90	792.98	1202.94	236.72	90.20	51.02
2010-11	42.34	15.12	157.53	653	478.10	29780.00	1058.00	702.00	1047.00	8076.00	993.00	1223.00	482.00	87.00	52.00
2011-12	41.48	17.51	209.24	725	680.70	28455.10	1228.32	755.62	1072.80	8746.50	1166.80	1276.30	532.90	89.00	40.60
2012-13	45.34	16.81	226.84	753	608.72	26509.00	1259.27	682.63	1132.36	7236.59	971.10	1304.40	523.90	92.40	52.60
2013-14	44.31	19.77	220.88	757	625.87	29529.62	1181.37	688.25	1125.94	7778.36	1228.90	1375.50	428.20	99.20	48.70
CAGR	0.064888	0.11887	0.055803	0.033593	0.032922	0.096905	0.062124	0.067248	0.019029	0.028816	0.055196	0.014976	0.056135	0.004124	-0.0397
MEAN	34.263	12.799	160.649	659.8	523.979	22503.05	947.157	512.014	1038.67	8014.678	912.493	1239.21	346.008	92.079	57.431
SD	8.638014	4.23479	42.43676	69.58132	77.20079	6828.374	229.8503	160.5872	77.77403	963.4611	163.8783	91.37943	123.7904	5.06298	15.15509

Source: Department of Agriculture & Corporation (Horticulture Division)

Horticultural Crops Production “000” in India is shown in table 2. Potato shows lowest Production 22.18 tonnes in 2006-07 and highest production 45.34 tonnes in 2012-13. Followed by Onion was lowest production 6.43 tonnes in 2004-05 and highest was 19.77 tonnes in 2013-14. Coconut production lowest in 101.48 tonnes in 2008-09 and highest recorded in 226.84 tonnes in 2012-13. Cashew nut production

lowest was shown in 573 tonnes in 2005-06 and highest production was recorded in 757 tonnes in 2013-14. Areca nut production lowest was noticed in 452.70 tonnes in 2004-05 and highest production is shown 680.70 tonnes in 2011-12. Banana production lowest was in 11710.30 tonnes in 2004-05 and highest production is shown 29780.00 tonnes in 2011-12. Garlic production lowest was in 598.20 tonnes in 2005-

06 and highest production is shown 1259.27 tonnes in 2012-13. Ginger production lowest was in 359.00 hectares in 2004-05 and highest production is shown 755.62 tonnes in 2011-12. Sweet potato production lowest was in 932.50 tonnes in 2004-05 and highest production is shown 1132.36 tonnes in 2012-13. Tapioca production lowest was in 5854.80 tonnes in 2004-05 and highest production is shown 9623.00 tonnes in 2008-09. Turmeric production lowest was in 718.10 tonnes in 2004-05 and highest production is shown 1228.90 tonnes in 2013-14. Chillies production lowest was 1014.60 tonnes in 2005-06 and highest production is shown 1375.50 tonnes in 2013-14. Coriander production lowest was in 223.40 tonnes in 2005-06 and highest production is shown 532.90 tonnes in 2011-12.

Cardamom production lowest was in 81.80

tonnes in 2007-08 and highest production is shown 99.20 tonnes in 2013-14. Pepper production lowest was in 40.60 tonnes in 2011-12 and highest production is shown 92.90 tonnes in 2005-06. Item wise horticultural crops production onion was noticed lowest in 127.97 in tonnes and banana was highest recorded 225030.5 tonnes. Total all horticultural crops production onion was noticed lowest in 22978.11 in tonnes 2004-05 and highest recorded 45151.87 tonnes in 2013-14. Its Compound Annual Growth rate is high 0.11887 in onion and low -0.0397 in pepper and SD is high in 6828.374 from Banana and lowest from 4.23479 onions. From the table one can observe that horticultural crops production is shown increasing trend from the study period. Yield of Horticultural Crops in India during the years 2003-04 to 2013-14 is presented in table 3.

Table 3 Yield of Horticultural Crops in India during the years (2003-04 to 2013-14)

Yield in Kg/PH

Year	Potato	Onion	Coconut	Cashew	Areca nut	Banana	Garlic	Ginger	Sweet potato	Tapioca	Turmeric	Chillies	Coriander	Cardamom	Pepper
2003-04	17887	11784	6310	800	1203	29163	4976	3548	8814	27147	3763	1596	805	175	3 4
2004-05	17922	11718	6615	810	1243	28972	4487	3767	8699	25522	4525	1607	711	178	320
2005-06	17058	13118	7595	815	1268	28575	4434	3537	8943	31436	4952	1551	655	186	337
2006-07	14943	12655	8165	820	1238	34802	4876	3708	9040	32871	4408	1627	727	160	281
2007-08	18331	12974	7760	860	1236	33141	5210	3676	8892	34415	4532	1611	805	164	239
2008-09	18810	16260	5333	773	1243	36977	4535	3499	9032	34368	4535	1630	610	168	199
2009-10	19951	16079	5712	695	1195	34363	5059	3583	9207	34756	4382	1568	658	174	260
2010-11	22724	14210	8291	720	1194	35880	5264	4711	9265	36543	5092	1544	909	184	183
2011-12	21755	16109	10108	749	1467	35725	5065	4873	9719	38582	5337	1586	955	178	203
2012-13	22766	15989	10600	760	1364	34161	5088	5010	10132	34966	5000	1643	964	199	422
2013-14	21967	19318	10321	759	1385	35526	5195	4916	10265	36056	5249	1740	1008	269	440
CAGR	0.0206	0.0513	0.0455	-0.0065	0.0109	0.0206	0.0147	0.0270	0.0167	0.0351	0.0149	0.0080	0.0355	0.0162	0.0226
MEAN	19622	14843	8050	776.1	1283.3	33812.2	4921.3	4128	9319.4	33951.5	4801.2	1610.7	800.4	180	285.4
SD	2515.902	2188.601	1765.369	47.5907	86.1070	2712.909	303.3909	620.2221	509.8685	3364.562	344.149	53.7216	140.1251	14.4845	81.0336

Source: Department of Agriculture & Corporation (Horticulture Division)

The table 3 shows that Horticultural crops yield per hectare in India. Potato shows lowest yield 14943 Kg/ha in 2006-07 and highest production 22760 Kg/ha in 2012-13.

Followed by Onion was lowest yield 11718 Kg/ha in 2004-05 and highest was 19318 Kg/ha in 2013-14. Coconut yield lowest in 5333 Kg/ha in 2008-09 and highest recorded in 10600 Kg/ha in 2012-13. Cashew nut yield lowest was shown in 695 Kg/ha in 2009-10 and highest yield was recorded in 860 Kg/ha in 2007-08. Areca nut yield lowest was noticed in 1194

Kg/ha in 2010-11 and highest yield is shown 1467 Kg/ha in 2011-12. Banana yield lowest was in 28575 Kg/ha in 2005-06 and highest yield is shown 36977 Kg/ha in 2008-09. Garlic yield lowest was in 4434 Kg/ha in 2005-06 and highest yield is shown 5264 Kg/ha in 2010-11. Ginger yield lowest was in 3499 Kg/ha in 2008-09 and highest yield is shown 5010 Kg/ha in 2012-13. Sweet potato yield lowest was in 8699 Kg/ha in 2004-05 and highest yield is shown 10265 Kg/ha in 2013-14. Tapioca yield lowest was in 25522 Kg/ha in 2004-05 and highest

yield is shown 38582 Kg/ha in 2011-12. Turmeric yield lowest was in 4382 Kg/ha in 2009-10 and highest yield is shown 5337 Kg/ha in 2011-12. Chillies yield lowest was 1544 Kg/ha in 2010-11 and highest yield is shown 1740 Kg/ha in 2013-14. Coriander yield lowest was in 610 Kg/ha in 2008-09 and highest yield is shown 1008 Kg/ha in 2013-14. Cardamom yield lowest was in 160 Kg/ha in 2006-07 and highest yield is shown 209 Kg/ha in 2013-14.

Pepper yield lowest was in 183 Kg/ha in 2010-11 and highest yield is shown 422 Kg/ha in 2012-13. Item wise horticultural crops yield was noticed lowest in cardamom 1800 in Kg/ha and tapioca was highest recorded 339515 Kg/ha. Total all horticultural crops yield was noticed lowest in 7806.467 in Kg/ha 2004-05 and highest recorded 10287.6 Kg/ha in 2013-14. Its Compound Annual Growth rate is high 0.0513 in onion and low -0.0065 in cashew nut and SD is high in 3364.562 from tapioca and lowest from 14.4845 cardamoms. From the table one can observe that Horticultural Crops yield is shown fluctuations from the study period.

Conclusion:

Horticultural crops are one of the parts of agriculture sector in India. Many rural and semi-urban people horticultural crops use in our daily

works. Some other people horticultural crops self employment in this work. It is also provides employment generation. Most of people utilize the dry land in Potato, Onion, Coconut, Cashew nut, Areca nut, Banana, Garlic, Ginger, Sweet potato, Tapioca, Turmeric, Chillies, Coriander, Cardamom and Pepper also. Dry lands, in fact are the only hope of the future for feeding the fast increasing population. To improve the economic conditions of the people in the dry tracts and their nutrition and health standards, it is necessary to encourage dry land horticulture through extension support for dry land orchards and support for development of new technologies for dry land horticulture through Research and Development. India has given the highest priority for watershed management of farm areas and also tank development. So we should widely broadly spread these commercial crops in the market structure to develop in over Indian economy.

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THE DIFFERENCE BETWEEN TESS OF THE D'URBERVILLES THE NOVEL AND TESS OF THE D'URBERVILLES THE FILM

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ABSTRACT

When a literary creation is turned into a filmatic version many changes do occur in its transition or transformation. Although, visually speaking, the filmatic version of a novel or short story looks stunningly attractive and beautiful, many of the minutest aspects of the literary work concerned are lost in translation so to speak. The characters who are the sum and substance of the novel would get altered in the filmatic version of that particular novel's onward journey into a new genre. These changes do take place in the filmatic version of a novel solely because of the pressing need of the director of the film to put the events and incidents surrounding the characters of the novel into film in such away so much so that to generate the visual images to capture the attention of the film viewing public. The novel that reflects the pulse of a social or family situation in a stark manner cannot be shown as such while film is produced on that novel. This research paper tries to explore the different aspects regarding the filmatic version of a novel while it is made into a film.

Keywords : *The maiden, Maiden, The Rally, The Consequence, The Convert, Fulfillment*

Introduction

There are so many differences between Tess the novel and Tess the film it seems that the essence of the novel is deprived of when it is shown as a film. If the novel is considered as a flying bird, the film can be considered as a bird with its wings clipped. The novel Tess of the D'Urbervilles is divided into seven parts such as 'The maiden', 'Maiden no More', 'The Rally', 'The Consequence', 'The woman pays', 'The Convert' and 'Fulfillment'. By making the novel into seven parts the novel tries to revolve round

the central character Tess and her troubles, trials and tribulations. When the novel is read by a reader he or she gets clear perspective of the main and other characters of the novel, But, when it comes to the film certain essential parts of the novel are clipped to give importance to this trivial matter or that trivial aspect. It is very important and relevant to ask a question. Did Tess enjoy when she had sexual inter course with Alec? The question is a bit nauseating. But it is a very relevant question. In the novel it is portrayed that the situation is such that she is

compelled and induced to have sex with Alec. But this same thing is shown in the film in a different manner where it is because of the guilty feeling generated in the mind of Tess that prompts her to have sex with Alec whether it is a sexual intercourse in which the consent of Alex and Tess is involved or not it is still to be proved. But one thing is clear that two versions are given in a different manner in film and in the novel.

The novel 'Tess of the D'Urbervilles' starts with mainly two incidents in the first incident Tess comes across a very handsome young man named Angel Clare who is to become her somewhat true lover and in the second incident she is held responsible for the killing of a horse which is the only source of income for her family. This guilty feeling within her even for trivial matters is one of the causes for her ultimate downfall and subsequent execution by state authorities. In the novel this aspect of Tess character is depicted in a splendid manner. But the same element within herself is not given the importance it deserves in the film. This aspect of Tess is dealt with in a shabby fashion in the film. That itself is drawback of the film based on the story of the Thomas Hardy's Tess of the D'Urbervilles.

There is another relevant question related to this difference between Tess the novel and Tess the film. How the violation of a beautiful young lady is portrayed. In the film it is portrayed in a naked fashion without any inhabitation and cover, but in the novel the approach is little bit restrained and conservative. In the novel the examples from nature and the state prevailing in nature are shown to indicate or denote the violation of Tess by Alec but in the film it is shown in a very open fashion probably because the period in which the novel is written and the film is produced. When the novel is written, Thomas Hardy had to cater to the interest of the conservative inclined or oriented people of the period in the 19th century. He did not want to present especially sexual matters in an explicit manner in his novel. So

he is restrained in his approach to sexual matters in the novel Tess of the D'Urbervilles. But he is very open to the matter of sex in the film based on the novel Tess of the D'Urbervilles which is produced in the modern time. The most important peculiarity of the modern time is that in matters regarding sex and morality the people in the modern time is that in matters regarding sex and morality the people in the modern time are little bit liberal. So the film produced during the modern time based on the novel is definitely liberal. So certain things which were considered as taboo in the past when the novel was written are considered as liberal in the modern time when the film is produced. So that is why this difference in regard to the depiction of morality in both the film and the novel.

Although the violation of Tess is depicted in suggestive language in the novel, certain essential factors in the novel are given importance in a very frank and open manner and language such as Tess anger against her husband Angel Clare for abandoning her and not helping although not knowingly when she is in absolute trouble. This anger of Tess towards her husband is not adequately presented in the film. It is shown only through certain few words when she writes a letter to Angel Clare asking him to save her from the plight and predilection she is in. But in the novel it is portrayed in a massive fashion through long passages and her constant lamentations. It is a very difficult question whether Tess likes Alec or not to be understood by the film viewers. In the film definitely she doesn't show any hint or clue that might lead us to realize her aversion for him. In the film her dislike for Alec is shown in such a fashion the film viewers tend to think that Tess even harbors a very secret, hidden and indirect liking for him in the interiors of the interiors of her heart. Her actions also in the film lead to such conclusion. But in the novel her dislike for Alec is described in every conceivable ways. When Tess tries to keep away from him even at the cost her family's absolute downfall is indicative of her

determination, grit and vigour to keep herself away from Alec's crooked, unscrupulous and indecent tactics and attitudes.

The film makers of *Tess of the D'Urbervilles* struggle hard to show that Angel Clare is a good man. But he fails miserably when he discriminates man from woman. He shows discrimination toward Tess when he deals with her character. In the film Angel Clare is shown as a compassionate and considerate lover at the concluding section but Tess pays the ultimate price. Angel Clare is equally responsible for the plight she is in. It is true when Clare marries her she is a corrupted and violated lady. But in Clare's case also he has had an affair with an elderly woman. This aspect of Clare's character is not given the importance it deserves in the film. A film maker has to go deep into his character to find out what is peculiar out there in his character. But the film maker doesn't show the inclination to do such a thing. Both Mr. Clare and Tess are equally responsible for the breakdown of their married life. But in the film it is shown that she is solely and exclusively responsible for the breakdown of the marriage concerned. Her failures are there to be seen by everybody in the film. But Clare's bad behavior is shown in lesser important fashion. It can be safely said that the film *Tess the D'Urbervilles* is more discriminatory in the portrayal of Tess character than in the novel.

Certain social issues are treated in a different manner in *Tess the novel* and *Tess the film*. In the film the place of women in the society is shown in a very degraded fashion. They are considered as playthings in a male-dominated society. But the portrayal of women in the novel is little more sensitive and straight-forward. The novel portrays the suppression; oppression and compression of women in an open fashion in the 19th century society, but when it comes to film these suppressive attitudes of the males in society are often not given the attention they deserve, although this film is produced in the modern time. There is a difficulty in the film in

terms of how to show the attitudes of a lady who is violated and how she deals with such a matter while she lives in a conservative society which tries to overlook this particular matter and even the people of this society try to sweep these matters under the carpet and how a lady tries to cope with her violation is shown in a modern perspective not in the perspective of a lady living in a 19th century society. So this is a serious drawback the film has in its composition, certain social matters which should have been shown in a 19th century background and taste are shown in the taste and perspective of the modern time.

Whether the film maker of *Tess of the D'Urbervilles* has strayed from the beaten track or struck to it should be analyzed and found out. During the composition of the film, the film-maker has not left the beaten track; he has always struck to the beaten track. He has not brought about any new experiments to the composition of this film and exposed no new theories and trends. The film maker should have shown Tess as an assertive lady. In his quest to make the film based on the people of the 19th century society, the film-maker gives ancient 19th century setting to the film but fails entirely in projecting the spirit of the 19th century through his characters. He reached nowhere in his attempt to project 19th century British society with 20th century British Society characteristics. So, here is a gross difference between *Tess the novel* and *Tess the film* in terms of the social, economic, religious and moral matters and the subjugation of women in a male-dominated society, in terms sexual matters and basic fearful attitude regarding morality and ethical matters.

The fact of the matter is that in the film everything is shown not in a touchy fashion. As soon as the viewer of the film leaves the theatre, the film also relegates to the category of usual love stories broken down half way through the line. There is nothing new in the film *Tess of the D'Urbervilles* compared to other films

depicting the same mode of story. All sequences are packed with trials and tribulations of an innocent lady and the people who put her in trouble. The film definitely is not the reproduction of novels starting in the fashion "once upon a time" and ending or concluding in the way "they lived happily there after" But the film has nothing to show which would make it an innovative and renovative film. But the novel on the other hand is highly sensitive and heartwarming through the portrayal of the different characters and the description of different intimate matters that take place between true lovers Mr. Clare and Tess. After reading the novel the readers get a clear picture of the suffering and pains of different characters and the situations and circumstances they are in. How a spiritual man is turned into a sexual deviant is depicted in a very powerful manner in the novel. But in the film this matter is not given sufficient considerations.

The taboos, stigmas, inhibitions and prejudices the Roman Catholic Church had in the 19th century are depicted in a very elaborate manner in the novel. When the village priest doesn't allow Tess's child to be buried in the church backyard where people are buried because her child born out of wedlock, the attitude of the church towards the delicate human problems which should be tackled with utmost care is completely and starkly exposed. Instead of helping Tess to rebuild her life after the turbulent period in her life, the church has only helped in depriving the will and determination of Tess to live and go ahead in her life. The wrongdoing of the church is portrayed in a powerful manner in the novel but this aspect is completely undermined in the film of Tess of the D'Urbervilles. The anger of Tess towards Alec her seducer is depicted through these words of Tess in the novel.

'Now punish me she said, turning up her eyes to him with the hopeless defiance of the sparrow's gaze before its captor twists its neck. Whip me; crush me... I shall not cry out. Once victim, a always victim that's the law!' (Page

220)

But such outburst of anger from the part of Tess is not shown in film towards Alec except an occasional mild outburst followed by a violent act, when he comes to help her to get out of her troubles while she works in a farm. There is a letter written by Tess to Angel Clare when he is in Brazil. This letter is an adequate testimony of Tess devotion, dedication and commitment to Angel Clare. This letter is fully given in the novel to convince everybody that Tess is a devoted and nice wife. But in the film at no occasion it is shown so adequately the devotion of Tess to her husband Angel Clare. The Extracts from this letter in the novel being described below would show or convince the degree of devotion Tess has towards her husband Angel Clare. The letter starts with.

My own Husband, - let me call you so I must even if it makes you angry to think of such an unworthy wife as I. I must cry to you in my trouble – I have no one else! I am so exposed to temptation, Angel. I fear to say who it is, and I do not like to write about it at all. But I cling to you in a way you cannot think! Can you not come to me now at once, before anything terrible happens? D, I know you cannot, because you are so far away I think I must die if you do not come soon, or tell me to come to you. The punishment you have measured out to me is deserved- I do know that well deserved-and you are right and just to be angry with me. But, Angel, please, please, not to be just-only a little kind to me, even if I do not deserve it, and come to me! If you would come, I could die in your arms! I would be well content to do that it so be you had forgiven me. (Page 239)

Again,

The daylight has nothing to show me, since you are not here, and I don't like to see the rooks and starlings in the fields, because I grieve and grieve to miss you who used to see them with me. I long for only one thing in heaven or earth or under the earth, to meet you, my own dear! Come to me- come to me, and save me from

what threatens me!-your faithful heartbroken (page 240).

These types of explicit testimonies by Tess in order to show her devotion to her husband Angel Clare are not seen in the film, because of the lack of such scenes would lead to a tendency of showing Tess in a bad light. Although the kind of devotion Tess has shown towards her husband is not relevant in today's modern society where everything is up for grab.

Tess's friends selfless love towards her although she has deprived from them the handsome Angel Clare are amazing. Their devotion to her is articulated in the novel through a letter they have together written to Angel Clare to persuade him to accept Tess after the marriage of Tess and Clare is broken up nearly and they are separated. These behavioral patterns of the friends of Tess are not given attention they deserve in the film Tess's friend letter goes like this.

Honour'D Sir- Look to your wife if you do love her as much as she does love you. For she is sorer put to by an Enemy in the shape of a friend. Sir, there is one near her who ought to be away. A woman should not be try'd beyond her strength, and continual dropping will wear away a stone-ay more-a Diamond (Page 258)

Tess is not a blind lover after all she criticizes her husband for abandoning her or putting her at the mercy of a cruel and crooked fellow such as Alec for the second time. Alec is actually a bully who would do anything to satisfy his sexual appetite Tess's outburst against her husband Angel Clare is as follows.

O why have you treated me so monstrously, Angel! I do not deserve it. I have thought it all over carefully, I can never, never forgive you! You know that I did not intend to wrong you why have you so wronged me? You are cruel. Cruel indeed! I will try to forget you. It is all injustice I have received at your hands! (Page 252)

This letter of Tess is an adequate example to throw light on the unbiased and critical love Tess has towards her husband Angel Clare. Last but not least there is an important difference between Tess the novel and Tess the film. In the novel there are at least seven parts which would describe the different life situations Tess is put in. But in the film there doesn't have this kind of compartmentalisation.

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FINANCIAL GOVERNANCE, LEADERSHIP & ROLE OF STUDENTS' UNION IN THE GOVERNANCE OF HIGHER EDUCATIONAL INSTITUTIONS (HEIS) IN WEST BENGAL – AN EMPIRICAL INQUEST WITH REFERENCE TO THE DISTRICT OF HOWRAH

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Abstract

Education in its general sense is a form of learning, in which the knowledge, skills, and habits of a group of people are transferred from one generation to the next through teaching, training, or research. Higher education institutions are an important part of - and play an important role in – society. The institutions are societies unto themselves, but they are also part of the larger society. If they remained only societies unto themselves, higher education institutions would be locked up in the proverbial ivory tower and their future would most likely be considerably shorter than their past. The present study investigates the issues of governance in Higher Education Institutions in India, with a specific and pin-pointed analysis on the financial governance, leadership and role of students' union on the overall governance of the degree colleges in the district of Howrah, West Bengal. The study is based on Primary Data Analysis. Statistical tools like frequency distribution table and factor analysis have been used for the study.

Keywords : Governance, HEIs, Howrah, Factor Analysis.

Introduction

Education in its general sense is a form of learning in which the knowledge, skills, and habits of a group of people are transferred from one generation to the next through teaching, training, or research. Education frequently takes

place under the guidance of others, but may also be autodidactic. Any experience that has a formative effect on the way one thinks, feels, or acts may be considered educational. The English word “Education” has been derived from two Latin words Educare (Educere) and Educatum. “Educare” means to train or mould.

Higher Education – Overview

In a society full of diversity, ideologies and opinions, higher education means different things to different people. The pluralism of views is quite inevitable and some would opine it should be like that only. However, as one intends to discuss and learns about quality in higher education, one should ask oneself, what is higher in higher education? As a stakeholder of higher education, one should agree that it is not just about the higher level of educational structure in the country. There is more to it. In terms of the level, higher education includes college and university teaching – learning towards which students' progress to attain higher educational qualification. Higher education imparts in-depth knowledge and understanding so as to advance the students to new frontiers of knowledge in different walks of life. It is about knowing more and more about less and less. It develops the student's ability to question and seek truth and makes him/her competent to critique on contemporary issues. Although it broadens the intellectual powers of the individual within a narrow specialisation, yet it also gives him/her a wider perspective of the world around.

Growth of Higher Education in India -A Brief Idea

Higher education institutions 'in India are of varied growth levels and also have varying funding mechanisms. We have higher education institutions under the category of Institutes of national importance like IITs, IIMs, AIIMS and the Central universities, all funded 100% by the Central Government. State Universities are funded mainly by the State Government, however, some marginal financial supports are provided by the Central Government as plan grants through various schemes of the UGC. Another category of institutions are designated as Deemed to be Universities.

Broadly, the size of the State University sector is reported to be 57 % of the total, 8% is

the Central University sector, 1 % are the institutions other than universities established under the State Legislation and likewise, 7% are the institutions of national importance and almost 27% institutions are under the category of Deemed-to be-Universities. The number of the universities up to the year 2010 has been reported to be 518 by the UGC. The total student enrollment under all these institutions is over 12.3 million students (123 lakhs). There has been a rapid growth beyond the year 2000. The number of universities in year 2000 was 266 and there is almost 100% growth in less than 8 years. period. Also in 1947, the total number of universities were only 20, with student enrolment of about 0.2 million (2 lakhs). We thus have come a long way!

Likewise, the College sector which is primarily affiliated to the universities recorded its growth to reach a mark of 25951 in the year 2010. This number was 500 in the year 1947. Total percentage of enrollment for Undergraduate programmes is almost 90%, 10% is for Postgraduate Education & Research. Likewise, if we look at stream-wise enrollment in India, Humanities & Arts stream constitute the largest percentage among all i.e. 45%; Sciences constitute 20%; Commerce & Management constitute 18%; Engineering & Technology constitute 7% and remaining 10% for streams like Law, Agriculture, Medicine and all others ranging from 1 % to 3% each. The Government of India has emphasized the need for further growth of higher education institutions incorporating the recommendations of the National- Knowledge Commission and also similar recommendations by the Planning Commission of India from time to time. In the current plan period, the Govt. of India has already established 8 new IITs, 6 IIMs, 20 NITs, 3 IISERs, and 20 new NITs are proposed and 2 more SPAs. The spectacular growth in the number of higher education institutions at all levels including the affiliating college system, the universities including deemed-to-be

universities etc has elevated India as a country leading globally in higher education sector along with USA and China.

After going through glimpses of study in the above idea, one point that necessarily arises relating to the maintenance of quality in higher education through good governance practices. Before venturing into this discussion one should have some idea about the concept of quality and quality in higher education. From the following lines, one can have some idea about the same.

Governance in Higher Educational Institutions (HEIs)

The term governance—derived from the Greek *kybernan* meaning to steer a ship and was used for the first time in a metaphorical sense by Plato. It then passed on to Latin and then on to many languages. It is loosely used to describe the process by which decisions are made and carried out on behalf of the members of an organization, the stockholders of a corporation, or the citizens of a nation. However, in common parlance the term governance means the act of governing. It relates to decisions that define expectations, grant power, or verify performance. It consists of either a separate process or part of decision-making or leadership processes. In case of a business or of a non-profit organization, governance relates to consistent management, cohesive policies, guidance, processes and decision-rights for a given area of responsibility. In case of HEIs "governance" is what a "governing body" does.

In India, the higher education institutions exist in two significant categories- University and Colleges. Universities are autonomous bodies whereas colleges are affiliated to universities. Universities therefore, have the prime responsibility of developing the higher education system and maintaining quality of it. The dimensions of 'Our higher education system warrant a very serious consideration of the issues of management and accordingly the theme of the Issue is of utmost importance. Here we

need to review the governance issues for all aspects of higher education system prevalent in India. We should begin examining the manner in which the governance had been evolving since pre-independence period to the present context. Models of institutional governance and administration with particular reference to autonomy and accountability are the most important issues of governance which need much pondering. Besides the above, governance issues of higher education in the current scenario of establishment of Institutions under Public Private Partnership (PPP) model; establishment of Foreign Institutions in India jointly with Indian education providers or otherwise; and issues concerning the role and responsibility of statutory bodies interacting and dealing with the university system vis-a-vis the State and Central Governments also needs discussion.

Issues of External and Internal Governance

We may divide issues of governance of institutions into two major groups:

1. Issues of external governance of higher education
2. Issues of internal governance of higher education

Issues concerning interaction with the Governments, statutory bodies etc. are issues of external governance of higher education system/institutions. Likewise, the issues of academic and administrative matters of the institution; and matters of its own vision and mission are considered as issues of internal governance within.

Under this backdrop an attempt will be made to explore the evaluation of the governance of the general degree colleges affiliated to the University of Calcutta in the Howrah district, West Bengal.

Identifying the Ultimate Research Vacuum

Quality as a concept is a 20th century phenomenon that has its root in the industry and management. In the field of education it has been

observed that with globalisation and the GATS (Global Agreement on Trade in Services), the educational environment has been seized by increased competition. In order to survive in such a situation, educational institutions become worried about their quality. This has become more prominent in case of private/self-financed institutions. Maintaining standard is the buzzword of the day. And it will be possible only when good governance practices can be adopted by the educational institutions. Although some research work has been done on the governance practices adopted by the HEIs, most of the relevant books and articles are basically conceptual. However, the effectiveness of the governance of the HEIs has not been dealt with in great details, leaving more scope of doing research in this area.

Research Methodology for the Present Study

Nature of Data

The study is essentially empirical in nature. It is mainly based on relevant primary data and information are collected from all the general degree colleges in the Howrah District affiliated to the University of Calcutta, based on Complete Enumeration Method, where the population are all the afore-mentioned colleges, of course, depending on the availability of data. Finally, data were collected from 168 governing body members of 13 degree colleges in the district of Howrah.

Method of Collection of Data

Necessary data required for the study were collected through a questionnaire supplemented by personal interviews and discussions with the Principals, /Teachers-in charge, coordinators of IQACs, selected members of Governing Bodies, and cross-sections of stakeholders connected with higher education, namely, students, parents, teachers, staff members of the said institutions. Information available in the Annual Quality Assurance Reports (AQARs) has also been used in case of the NAAC - accredited colleges. For

the purpose of the study, secondary data and information has also been gathered from the existing literature, such as relevant research based books/articles and reports and some relevant websites has also been visited.

Time Frame for Collecting the Primary Data

From August 2014 to October 2015.

Tools for Data Analysis

The data collected was analysed using appropriate statistical tools and techniques. Based on appreciation of the conceptual issues and analysis of data, an attempt has been made to draw meaningful conclusions. To be more specific, factor analysis was conducted on the variables relating to strategic planning and financial governance separately, to identify the relevant important factors. As the data was large in number (>30), so normality assumption was valid and multivariate analysis was found to be relevant for the study and so used properly, keeping static all the relevant assumptions.

Objectives of the Study

Based on the above literature review and more specifically, after pin-pointing the ultimate research vacuum, the major objective of the study has been found to be, to evaluate the governance of the general degree colleges affiliated to the University of Calcutta. With a view to making the study more meaningful, certain specific aspects have to be studied and these are as under:

1. To assess whether and to what extent governance helps improve academic, financial and administrative performance of the said institutions.
2. To measure the extent to which governance helps said institutions internalize and institutionalize quality culture.

Detailed Analysis and Findings

From the above collected data, I got the following information about the governance of HEIs which are presented below :

The financial strategy is discussed in the Finance Committee meeting and ratified in the meeting of the Governing Body

Table 1 : The financial strategy is discussed in the Finance Committee meeting and ratified in the meeting of the Governing Body

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	105	53.8	62.5	62.5
	agree	27	13.8	16.1	78.6
	neutral	17	8.7	10.1	88.7
	disagree	9	4.6	5.4	94.0
	strongly disagree	10	5.1	6.0	100.0
	Total	168	86.2	100.0	
Missing	System	27	13.8		
Total		195	100.0		

Source: compiled from primary data through SPSS 21.0

The above table depicts that 62.5 per cent of the respondents strongly agree on the point that the financial strategy is discussed in the Finance Committee meeting and ratified in the meeting of the Governing Body, which again strongly depicts the financial governance in strategic planning in the aforesaid institutions.

The Principal in consultation with Bursar and Accountant prepares the Annual Budget and discusses the same in the Finance Sub-committee

Table 2 : The Principal in consultation with Bursar and Accountant prepares the Annual Budget and discusses the same in the Finance Sub-committee

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	127	65.1	75.6	75.6
	agree	9	4.6	5.4	81.0
	neutral	10	5.1	6.0	86.9
	disagree	8	4.1	4.8	91.7
	strongly disagree	14	7.2	8.3	100.0
	Total	168	86.2	100.0	
Missing	System	27	13.8		
Total		195	100.0		

Source: compiled from primary data through SPSS 21.0

The above table depicts that 75.6 per cent of the respondents strongly agree on the point

that The Principal in consultation with Bursar and Accountant prepares the Annual Budget and discusses the same in the Finance Sub-committee, which again strongly depicts the decentralization and proper communication in the financial governance in the aforesaid institutions.

Table 3 : Finance Committee's decision is approved by the Governing Body

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	109	55.9	64.9	64.9
	agree	18	9.2	10.7	75.6
	neutral	17	8.7	10.1	85.7
	disagree	7	3.6	4.2	89.9
	strongly disagree	17	8.7	10.1	100.0
	Total	168	86.2	100.0	
Missing	System	27	13.8		
Total		195	100.0		

Source: compiled from primary data through SPSS 21.0

The above table depicts that 64.9 per cent of the respondents strongly agree on the point that the Finance Committee's decision is approved by the Governing Body, which strongly depicts the ultimate ratification of the financial decisions by the Governing Body in the financial governance in the aforesaid institutions.

Table 4 : Governing Body interfaces into the day-to-day financial matters of the institution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	24	12.3	14.3	14.3
	agree	7	3.6	4.2	18.5
	neutral	9	4.6	5.4	23.8
	disagree	11	5.6	6.5	30.4
	strongly disagree	117	60.0	69.6	100.0
	Total	168	86.2	100.0	
Missing	System	27	13.8		
Total		195	100.0		

Source: compiled from primary data through SPSS 21.0

The above table depicts that 69.6 per cent of the respondents strongly disagree on the point that the Governing Body interfaces into the day-to-day financial matters of the institution, which strongly depicts the role of the Governing Body as an overall supervisory and decision-making authority.

Results of Factor Analysis

Financial Governance

Regarding financial governance, we have taken the KMO Measure of Sampling Adequacy which was found to be .600 (>.500) and Bartlett's Test of Sphericity which was found to be significant (.000).

Table 5 : KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.600
Bartlett's Test of Sphericity	Approx. Chi-Square	1170.860
	df	55
	Sig.	.000

Table 6 : Communalities

	Initial	Extraction
The Principal/TIC in consultation with the Burser designs the financial strategy	1.000	.767
The financial strategy is discussed in the Finance Committee meeting and ratified in the meeting of the Governing Body	1.000	.595
The Principal in consultation with Burser and Accountant prepares the Annual Budget and discusses the same in the Finance Sub-committee	1.000	.311
Finance Committee's decision is approved by the Government	1.000	.786
Governing Body into the day-to-day financial matters of the institution	1.000	.731
Principal does not take any financial decision without consulting the Finance Committee	1.000	.929
Periodic review of the financial actions taken by the Principal is done by the Governing Body	1.000	.753
Governing Body takes effective steps, if any financial irregularities arise	1.000	.745
Internal Audit is done on a regular basis	1.000	.942
Audit Committee necessarily establishes financial discipline	1.000	.863
In preparing annual budget, it is the practice to collect departmental budgets	1.000	.798

Extraction Method: Principal Component Analysis.

Leadership

Regarding leadership, we have taken the KMO Measure of Sampling Adequacy which was found to be .500 and Bartlett's Test of Sphericity which was found to be significant (.000).

Table 7 : KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	621.871
	df	28
	Sig.	.000

Table 8 : Communalities

	Initial	Extraction
The Principal/TIC motivates the staff of the institution for their improvement	1.000	.688
The Principal/TIC helps the staff to create confidence to take care of any situation that goes against the interest of the institution	1.000	.576
The Principal/TIC TAKES advice of those members who are close to him/her	1.000	.739
The Principal/TIC uses 'divide and rule' policy to run the institution	1.000	.878
To avoid criticism, the Principal/TIC sticks to holding just the minimum number of the Governing Body meetings in an academic session	1.000	.935
The Principal/TIC helps the staff so far as their promotion-related matters are concerned	1.000	.843
The Principal/TIC believes in participative style of leadership	1.000	.757
The Principal/TIC delegates authority	1.000	.531

Extraction Method: Principal Component Analysis

Role of Students' Union

Regarding the role of students' union, we have taken the KMO Measure of Sampling Adequacy which was found to be .617 ($>.500$) and Bartlett's Test of Sphericity which was found to be significant (.000).

Table 9 : KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.617
Bartlett's Test of Sphericity	Approx. Chi-Square	467.840
	df	15
	Sig.	.000

Table 10 : Communalities

	Initial	Extraction
The students' union takes active part in the day-to-day administration of running the institution	1.000	.670
The Principal/TIC allows the students' union to take active part in the day-to-day administration of the institution	1.000	.799
The Principal/TIC turns a deaf ear to prayer of the general students and encourages them to place their demands through the students' union	1.000	.725
The external Governing Body members give importance to the views of the students' union in the governance of the institution instead of relying on the views of the Principal/TIC	1.000	.724
The Principal/TIC cannot take independent decision regarding any issue concerning the interests of the students until he/she gets some endorsement from the students' union	1.000	.685
Inclusion of the students' representative leads to better functioning of the Governing Body	1.000	.840

Extraction Method: Principal Component Analysis.

Findings and Conclusion

Therefore, in conclusion it can be said that in case of financial governance of sample HEIs, factors like financial prudence, independent financial strategy, coherence principle in financial governance and role of Governing Body in Exceptional Financial Decision Making play effective role whereas in case of leadership of sample HEIs, factors like Participative Approach, Cooperation and Confidence Building and Motivation and Advise play effective role and in case of the role of students' union as a part of governance of sample HEIs, factors like Importance to Students' Opinion/ Students' Concern and Active Role/Part played by the Students' Union play effective role. This gives us a simple model of Shared Governance as suggested by the Bologna Convention (1988). This study is similar to the studies in Uganda, Liberia and USA (Ksannes, 2007), as those studies also put stress on the role of bodies like managing committee or governing body in financial governance of the Higher Education Institutions in those countries.

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A STUDY OF LEXICAL KNOWLEDGE AND COMPREHENSION LEVEL OF FIRST YEAR ENGINEERING STUDENTS IN AND AROUND COIMBATORE

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ABSTRACT

This study was conducted to investigate the Lexical Knowledge and Comprehension Level of First Year Engineering Students in and around Coimbatore. English is the number one library language of the world, a vast majority of world's library resources are in English and the biggest publishing industries are publishing materials and journals in English. Therefore, it has become quite impossible to pursue meaningful higher education without the reading skill of English. In order to have a good understanding in reading, one should know to comprehend the reading material and also to have lexical knowledge. Today's world is becoming increasingly globalized because a graduate who is produced is not only for the local, but for the global market. So, graduates should have education of an international standard which is not possible without the reading skills of English.

Key Words: Lexical knowledge, Reading Comprehension, Problems faced by the learners, decoding

Introduction - Comprehension

Language comprehension generally refers to one's ability to understand speech. It is important to remember that language is not at all generic. There are different "levels" of language. Adults student do not speak to small student the way they speak to their fellow students. Stories for grown up student are aimed at higher level than stories for children. It is noted that there are different types and levels of

language comprehension. The most important form is explicit comprehension. In this comprehension listener merely understands what is clearly stated. The listener may not draw any inferences or elaborate on what is said, but at least the listener understands what is specifically stated.

A more elaborate form of language comprehension builds inferential understanding on top of explicit comprehension. Sometimes,

in order to understand language, the listener must consider the context in which communication is taking place. Sometimes, one needs to “read between the lines” and draw inferences. Sometimes, these inferences are context dependent, meaning that it is necessary to consider the speaker and the audience.

Language comprehension in this context refers to the stunt ability to understand and draw inferences from speech that is in a language the student understands, and that is at a level the child should be able to understand. If a child is expected to read English text, the child must understand spoken English adequately. If the child does not speak English, the text will be more meaningful if it is written in the language the child does speak and at a level she understands.

The importance of connecting the students’ spoken language to the text is paramount, but it is frequently overlooked when assessing the reading instruction needs of the students. This is not just a concern when addressing the needs of students who are learning English as a second language, or addressing the needs of children who speak a non-standard dialect of English. This is a concern that every reading teacher of every child should be aware of. Some children—English speaking children—grow up in an impoverished linguistic environment. Despite the fact that English is their native language, their language comprehension skills are underdeveloped. Furthermore, explicit instruction aimed at developing linguistic comprehension usually takes a back seat to explicit instruction of text-awareness or decoding skills in the classroom. The balance is important, and teachers need to maintain that balance in reading. The second important element underlying reading comprehension is decoding, which generically refers to the students’ ability to recognize and process written information.

Lexical Knowledge

Lexical knowledge simply refers to the

knowledge that enables a student to correctly recognize and pronounce familiar, irregular words. The English writing system is structured with some fairly consistent spelling-sound relationships. Some have attempted to formally identify a set of “rules” that capture English spelling-sound relationships, but these attempts have always been somewhat unsatisfactory — there are always many exceptions to any rule. but that is only true 60 percent of the time. Students seem to be much better at recognizing patterns and making generalizations based upon observed patterns than at applying explicit rules when decoding words. Reading specialists call this internal representation of all of the words we know our “lexicon”—basically, it is the dictionary in your head.

In order to pronounce the irregular words correctly, young readers depend upon their lexical knowledge, which develops with practice, feedback, and exposure to text. Lexical knowledge develops throughout a reader’s life if he is a good reader. (Even adults are constantly learning new words — you, for example, might have just learned the word “lexicon.”) But the development of lexical knowledge is most visible in children. Young readers start out as sight-word readers: They memorize words as wholes, or they look for some salient feature in a word. Sight-word reading is extremely inefficient and very limited, but the few words the young reader is familiar with are all pronounced correctly.

Problems Faced by the Learners while Comprehending

It is observed that students, especially ESL and EFL learners, confront a variety of difficulties while Reading and Comprehending. These difficulties comprise inadequate vocabulary, lexical inefficiency, structural complexity, language inaccessibility, poor reading skills, lack of schemata, and so on. Students’ lack of interest is another major cause of their failure in reading. Reading is, for many of them, “a passive, boring activity, performed

constantly in isolation and perhaps associated with skills which they feel they do not possess” Greenwood (1998: 5).

In the classroom the teachers ask the students some selected questions conjoined a particular text. The students, in their turn, get the answers memorized, and in the class, they just vomit them on the exercise books. As a result, not only their capability but also their interest in reading is deteriorating day by day. And its consequence is that most students end their academic life without having least skill in reading even their L1 books, let alone English ones.

Statement of the Problem

The importance of reading skills especially Lexical Knowledge and Comprehension level in English has reached new heights in the present context of the globalized world. But the question is how far our learners from First Year Engineering in Coimbatore prepared for it?

Students’ proficiency of reading English is very poor here. A large majority of students in first year engineering in Coimbatore cannot access English Text books prescribed in their syllabus for their lack of required proficiency of Reading Skills in English. Therefore, they depend only on the prescribed books, and the vast resources in the libraries being in English remain unutilized. As a result, in most cases, higher education in this location suffers miserably. It falls below the international standard. Since they do not have the habit of reading English books they are lacking the vocabulary.

Though students do some reading in school, they prefer memorizing things like words from dictionaries, sentences from various books, and rules of grammar from different grammar books. They are not in a position to identify their Comprehension level.

Objectives of the Study

The study examines the recent development in the methodology for the teaching and learning

of reading skills especially to develop lexical knowledge and to analyze the Comprehension level among the students. it also focuses upon the problems faced by the students of Engineering Colleges in reading English .The objectives of the study are to

1. Examine the problems faced by the students during their reading
2. Examine the competency of the students in their reading
3. Evaluate and examine the Lexical Knowledge and Comprehension Level of the Students
4. Recommend the measures to improve the present state.

Significance of the Study

The research in this field is very important, because the standard of education totally depending on the students’ lexical knowledge and comprehension level in reading English. There have been notable developments in the theories and practices of reading all over the world in last four decades. It is important to examine those developments which can help us to bring significant changes in reading. For meaning full education it is very important to improve the reading proficiency of learners in English. It is equally important to examine the present state of first year engineering students’ reading skills especially lexical knowledge and comprehension level in Coimbatore. To identify the problems and address those to improve the overall situation in the interest of the students’. It is admitted that higher education in this location suffers a lot because of students’ poor level of lexical knowledge and comprehension level.

Literature Review

For the right focus in the lexical knowledge and comprehension level it is important define it closely examine what problems learners face while reading in English. It’s difficult to define reading in a word. Many thinkers have defined

and analyzed it in many different ways. The perspective of reading differs from person to person depending on the person's individual attitude and aims towards printed words, from language to language considering the cause of reading and the content of the text.

There are different approaches to defining, analyzing and teaching reading as there are different schools of critics. According to the New Criticism, reading is just a process of 'recreating' in our mind the mental condition of the authors or the writer (Eagleton, 1996: 41).

To be an effective reader, one should make a logical link between the language of the text and his mental perception. Therefore, the language should suit the level and perception of the reader and, "should enable a student to enter inner worlds which become real to the perceiver."

(Rolaff, 1973) These 'inner worlds' of the reader and of the text and their structure play vital role in understanding the text. Students should enable themselves to enter the world of the text without seeking the help from the traditional teaching method of comprehension checks. "Instead they could be more actively engaged in negotiation for potential meaning, both individually and with other students. Interest in the activity can sustain interest in the text or be fuelled by interest in the text." (Greenwood, 1998: 89).

King (1978: 38) has pointed out some common problems students face while reading and comprehending a text. He has mentioned the problems "of eye-fixation, sub vocalization, limited experience in reading a diversity of texts, the interrelation between reading and thinking, and the development of sensibility."

Nuttall (1996: 35) has also pointed out some reasons of the failure of the students' reading. They are: – negative expectations – unsuitable tasks – the wrong procedures – expecting to run before they can walk – the wrong texts.

Dechant (1982: 336) has mentioned a number of reasons for students' failure in reading a text. He states that they cannot use dictionary: cannot locate words in a dictionary; cannot use diacritical markings to determine the correct pronunciation of the word; cannot find the meaning appropriate to the context; cannot use guide words, accent, and syllabication cues; cannot interpret phonetic respellings; cannot use cross references; and cannot determine the plural, the part of speech, or the sense of a word, form the information as it is given. Moreover, they cannot locate where the appropriate information is, and they are unable to adjust a proper method or rate of reading according to their linguistic level.

Lexical Knowledge and Comprehension Level

Lexis can be defined, roughly, as the words in the language. However, it may include items that are more than a single word. Lexical knowledge is a complex issue paramount to overall foreign language proficiency. It entails the ability to recognize as well as apply lexical items appropriately to situation and context of use. A lexical item, also referred to as a *lexeme* is understood to represent "basic abstract unit of the lexicon on the level of langue which may be realized in different grammatical forms such as the *lexeme* write in writes, wrote, written. A *lexeme* may also be a part of another *lexeme*, e.g. writer, ghostwriter, etc. In its broader sense, 'lexeme' is also used synonymously for 'word' to denote a lexical unit or element of the vocabulary "The term *vocabulary* is also sometimes taken to include grammatical items: pronouns such as she, someone, or determiners such as the, that any. These are contrasted with lexical items (nouns, verbs, adjectives, adverbs). Grammatical items do not have much meaning on their own but are used to show the relationship with other words with meaningful utterances. They are closed (it is unlikely that the language will acquire a new pronoun, or another demonstrative to add to this/that),

whereas lexical items are an 'open set' items are constantly being added lost or changed.

Comprehension involves two levels of processing, shallow (low-level) processing and deep (high-level) processing. Deep processing involves semantic processing, which happens when we encode the meaning of a word and relate it to similar words. Shallow processing involves structural and phonemic recognition, the processing of sentence and word structure and their associated sounds. This theory was first identified by Fergus I. M. Craik and Robert S. Lockhart. Reading comprehension is a skill with a knowledge base just like all of the elements that support it, and as such, it can and should be taught explicitly. To know the comprehension level and Lexical Knowledge, students should be given more exercises to practice. Lexical knowledge is the most important factor for reading comprehension.

Research Methodology

A successful research requires both library research and empirical investigations, that is, suitable research methodology and instrument have to be used by the researcher. Empirical research is important because it helps to support or reject the hypothesis/statement stated in the theoretical arguments of a study.

Methods of Data Collection

Several types of methods are used to collect data for a thesis. The important methods Include:

- a) Questionnaire survey
- b) Interview
- c) Observation method
- d) Schedule method

Questionnaire Survey

It is a popular method of collecting data. In this method a questionnaire containing a set of questions or statements is sent to the students with a request to answer those. After answering the questions, the students return it to the researcher. The form of questions in a

questionnaire may be either closed (i.e. 'yes', 'no' or multiple point type questions) or open-ended (i.e. inviting free response), and they are typed out and printed (Kothari, 2006: 101). The main merits of this method, according to Kothari (op. cit.), are:

1. It is a method that can be conducted at a low cost even when the universe is large.
2. It is free from the bias of the researchers.
3. Students have adequate time to give well thought out answers.
4. Remote students can be easily approached.
5. The result of this method is more dependable and reliable as the research is conducted in a large scale.

Interview

Interview method of data collection involves, according to Kothari (2006: 97), presentation of verbal stimuli and recording of verbal responses. This method is conducted through personal or telephone interviews. In the personal interview, the interviewer collects information by asking questions to the Students personally. He/she goes to the spot and meets the students and conduct the interviews .Though it is not a widely used method, it plays an important role in empirical study.

Observation Method

In this method, the information is collected by the investigator's direct observation. The main advantage of this method, according to Kothari (2006: 96) is that in it subjective bias is eliminated. This method is independent of respondents' willingness to respond because it does not demand any active co-operation from the respondents. Moreover, it enables the researchers to obtain what is currently happening.

Schedule Method

This method is like the questionnaire survey.

The only difference between these two systems lies in the fact that “schedules are being filled in by the enumerators who are specially appointed for the purpose” (Kothari, p. 104). These enumerators take schedules to the students and record their answers. But in the questionnaire survey, the researcher goes to the students and they themselves fill in the questionnaire.

Methods of Data Collection Adopted for the Present Study

The present study is basically a descriptive study. For a successful and acceptable empirical survey the nature and the purpose of the study have been closely examined, and five major techniques of the survey methods have been used for collecting data. They are:

- a) Students’ and teachers’ questionnaire survey,
- b) Students’ and teachers’ interview,
- c) Test of reading skills

Instruments Used for the Empirical Study

Instrument used for the empirical study have been designed according to the designed methodology of the study. The methods used in this study are-

1. Questionnaire for the students
2. Questionnaire for the teachers
3. Classroom observation scheme, and
4. A reading test.

The same questionnaire was used for both questionnaire survey and interview.

Pilot Survey

Before administering the questionnaire survey and interview, a pilot study was conducted. The purposes of the pilot survey were to develop the standard of the questions in the questionnaire and interview schedule to make the questions easily understood to the respondents who are meant to answer them.

Sampling Plan for the Empirical Study

In sampling for empirical study, the mainstream education and the institutions of mainstream education were taken into consideration. As the survey was conducted on the intermediate students, colleges were chosen for the empirical investigation. And, since the curriculum and syllabi in the intermediate level are same except some O/A level institutions (which do not fall into the criterion of mainstream education), colleges of a particular area were thought to represent the entire location.

Problems of Students as Found in the Study

The study shows that many-faceted problems exist with students’ in the Lexical Knowledge and Comprehension Level. The main problem is their insufficient vocabulary. New words in every sentence become a main hurdle for them to understand texts. Many of them were depending on dictionary meaning more than contextual meaning of words. As a result, they fail to understand the meaning words assume in the context of a text. Moreover, most of the students are unable to understand and analyze long sentences in a text. They also have problems with understanding syntax and surveying text organization.

Conclusion

The present study refers to the Study of Lexical Knowledge and Comprehension Level of First Year Engineering Students in and around Coimbatore. And finds out that students are weak in Lexical Knowledge and Comprehension Level. Their speed of comprehending the text is very slow, and their understanding the meaning the lexical items of the text is very poor. At the same time the study has also proved that the teachers and teaching methods are mostly responsible for the students’ poor proficiency in the lexical Knowledge and Comprehension Level.

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MARKETING OF LIFE INSURANCE PRODUCTS

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ABSTRACT

The Present study deals with the opinion of the agents of LIC in Tiruchirapalli District. In order to analyse the opinion of the agents in LIC, the researcher has used Garrett's Ranking method to rank residential status and methods of approach, expenditure and methods of approach, occupational status and methods of approach, education and methods of approach.

Keywords : Life insurance, Insurance products, Garrett's ranking Technique

In this study an attempt has been made to assess the opinion of the agents of life insurance corporation of India about marketing of insurance products in Tiruchirapalli district. A Selection of 120 agents was made on a simple random basis at the rate of 40 each from three revenue division name Tiruchirapalli, Mursiri, and Lalgudi.

Garrett's ranking Technique is used to rank the opinion of agents of insurance companies in Tiruchirapalli district. The collected information from the agents were arranged and converted into mean score values which are in turn ranked using Garrett's ranking technique.

Present position =
$$\frac{100 (Rig-0.05)}{Nij}$$

Where

Rij: Rank given for its factor by the 'j' the individual.

Nij: Number of reasons ranked by the 'j' the individual.

The chi -square test represent a useful method of comparing experimentally obtained data with those expected theoretically. The following formula has been used.

$$\text{Chi-square test} = \frac{\sum (fo-fe)^2}{fe}$$

Where fo= Observed frequency

fe= Expected frequency

Degrees of Freedom (df) = (r-1) (c-1)

If the calculated value is greater than the table value at a significant level say 0.05 level,

it is concluded that the factor' is dependent on variable for which chi-square is computed. If the calculated value is less than the table value, it is concluded that the factor is independent on the variable.

The aim of the researcher is to highlight the variable whose impact is deep in a situation. The agents usually follow certain methods of approach to policy holders for procuring life insurance policies. They are (a) Prompt Services (b) Cold calls (c) Referral marketing (d) Educating the policy holders and (e) Frequent follow up action. The aim of this analysis is to identify the foremost method related to the procurement of life insurance policies. The following statements are tested

- (1) There is a significant relationship between residential status and methods of approach
- (2) There is a significant relationship between experience and methods of approach
- (3) There is a significant relationship between occupational status and methods of approach
- (4) There is a significant relationship between educational qualification and methods of approach.

Table:1. Statement :There is a significant relationship between Residential Status and Methods of approach

S.No	Methods	Urban	Rural	Total
1	Prompt Services	276	120	396
2	Cold Calls	195	69	264
3	Referral Marketing	219	101	320
4	Educating the Policy holder	168	104	272
5	Frequent follow up action	342	206	548
	Total	1200	600	1800

Source : Primary Data

Calculated Value $X^2 = 15.65$

Table value at 5% level of significance for 4 df =9.49

As he calculated value is more than the table value it implies that the hypothesis " There is a significant relationship between Residential Status and Methods of approach"

Table 2. Statement : There is a significant relationship between Experience and Methods of approach

S.No	Methods	Short	Medium	Long	Total
1	Prompt Services	213	120	63	396
2	Cold Calls	140	85	39	264
3	Referral Marketing	176	102	42	320
4	Educating the Policy holder	144	89	39	272
5	Frequent follow up action	302	189	87	548
	Total	975	555	270	1800

Source : Primary Data

Calculated Value $X^2 = 2.83$

Table value at 5% level of significance for 8 df =15.51

The hypothesis "There is a significant relationship between Experience and Methods of approach" does not hold well. This statistically reveals that there is no significant relationship between experience and methods of approach.

Table 3. Statement: There is a significant relationship between Occupational status and methods of approach

S. No	Methods	Agri culture	Retired Govt Employees	Pvt. Employees	Professiona l	Business people	Total
1	Prompt Services	128	75	36	80	77	396
2	Cold Calls	89	54	32	52	37	264
3	Referral Marketing	90	70	24	60	76	320
4	Educating the Policy holder	87	56	32	58	39	272
5	Frequent follow up action	146	75	56	140	131	548
	Total	540	330	180	390	360	1800

Source : Primary Data

Calculated Value $X^2 = 40.75$

Table value at 5% level of significance for 16 df =26.30

The Calculated value is more than the table value. It implies that the significant relationship between Occupational Status and methods of approach holds good statistically.

Table 4. Statement: There is a significant relationship between educational qualification and methods of approach

S.No	Methods	School	College	Total
1	Recognition	295	192	487
2	Challenging Task	158	102	260
3	Personal growth and developed	316	215	531
4	Encouragement	188	138	326
5	Monetary and Fringe benefit	93	103	196
	Total	1050	750	1800

Source : Primary Data

Calculated Value $X^2 = 11.59$

Table value at 5% level of significance for 4 df = 9.49

The calculated value is seemed to be greater than the table value . It implies that the hypothesis “There is a significant relationship between educational qualification and motivational factor holds good statistically.

Thus is this analysis the opinion of agents of the insurance product has been attempted using Garrett’s ranking method. The various marketing activities such as method of approach to policy holders, insurance product features motivational factors etc. are identified. The variables like experience, education, residential status, Occupational Status etc are tested with the above and marketing activities using chi square test.

It is inferred from the analysis that the main method of approach to policy holders in procurement of life insurance policies are frequent followup action and prompt services of insurance agents. It was found that the three variables residential status, occupational status and education has significant relationship with methods of approach to policy holders.

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AN OVERVIEW OF INDIAN RAILWAYS – GROWTH AND CHALLENGES

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ABSTRACT

Service sector plays a vital role in the process of economic development Indian Railways is one of the largest rail networks in the world and its serve as an emerging vehicle for the economic development of the country. It has been separated into several zones because of its economic and administrative reasons. The effectiveness of the railway system can be judged depends upon the adequacy, speedy and cheaper. Railways paly major role in centralising the market and increase the trading activities. Moreover it bought distance towns closer and it helps to bloom the industries and commerce. The growth in this system supported by 'digitally transformed' Indian Railways. The Indian government has been implementing number of policies which will be helpful for poor people in terms of safety and comfort ability with affordable cost.

Keywords: Indian railways, Economic Development, Tourism, Transport system.

Introduction

Service sector plays a vital role in the process of economic development. It is a well-documented observation in economic history that the share of services¹ in national product tends to dominate once the economy reaches a certain stage of development. These services also form a vital component of the economy's infrastructure (Sailaja, 1988) and railways are one such organization. The journey of railways in Indian sub-continent started modestly in 1853 with 34 kilometers (kms). Iron wheels rolled

on rails on 16th April, 1853, where the first-ever train, with a capital of Rs 3.8 million, carrying 400 people in 14 carriages, covered the 21-mile distance in about 75 minutes from Bombay to Thane (Sailaja, 1988, Alivelu, 2006). By 1950, India had a net-work of about 34,000 miles. In 1948, immediately after Independence, there were as many as 42 different railway systems consisting of 13 Class I Railways, 10 class II Railways and 19 class III Railways. The class of a Railway is fixed depending on gross earnings.

Need for the Study

The major task for the Indian Railways (IR) is to integrate the above mentioned divided railway system of the sub-continent such as princely state railways, state owned railways and to bring them under one management. India railways play a vital role in Indian transport system because its links major part of the country and majority of Indian businesses depends of this mode of transport. The Indian government has been implementing number of policies which will be helpful for poor people in terms of safety and comfort ability with affordable cost. Majority of the economic development focus on the confluence of transport system and the industrial revolution created high transport demand. The Indian Railways contributes six percent of the total employment opportunity and play an important role in human resource development. It covers nearly 63,000 routes kilometres covering 1.2 million tonnes of goods and twelve million passengers every day.

Objectives of the Study

The intention of this paper is to establish a comprehensive scenario so as to analyse the trends of output and employments of IR during the period. The objectives of this study are to estimate the following:

- Ø Performance of IR
- Ø Labour productivity growth
- Ø Challenges ahead in IR

Period of the Study

The period of study spans from 2014 -2015

Data Collection

The paper also makes use of the personal interactions with top and middle level management of the railways to corroborate the quantitative data with the qualitative data.

Performance of IR

The year ended with an excess of '1,404.89

crore which was appropriated to Development Fund. The originating revenue loading was 1921.73 million tonnes excluding loading of Konkan Railway in 2014-15 compared to 1887.79 million tonnes in the previous year. During 2014-15, the number of passengers carried was 10,957 million compared to 9,246 million in 2013-14 thus registering an increase of 7%. Passenger kms. which is the product of the number of passengers carried and average distance traversed was 978 billion, up by 8.31% from 903 billion

in the previous year. During the year, 1510 kms. of new lines were constructed and 1640 kms. of track was converted to Broad Gauge. 6,465 kms. of track renewal was carried out in 2014-15 as against 3,840 kms. in the previous year. The interactions during the third period the top and middle level management reveal that the better performance of IR during the third period is due to the efforts made by the railways to reduce unit costs in core activities, to carry large volumes by increasing the capacities, optimisation of existing infrastructure, increasing the time interval between two successive wagon examinations. 1875 kms. of IR's route was electrified during 2014-15. Efforts continued to bring down the adverse effects of railway activities on the environment through adaptation of cleaner technologies, energy conservation measures, afforestation on vacant railway land, etc. Concerted efforts to eliminate the use of wooden sleepers, adoption of energy efficient technologies, etc. were some of the major initiatives in managing the environment. A number of initiatives were taken to improve the quality of training programmes for railway employees in order to improve productivity.

Labour Productivity Growth

Despite the transport, storage & communication being the core sector, their employment potential remains limited. How about the employment in railways as a whole? IR is considered to be the largest employer in

the public sector in India. It employs 1.4 million employees directly and several times larger the number indirectly through forward and backward linkages (IR, Vision, 2020). As a corporate policy, IR has set itself a goal of 1 percent reduction in the sanctioned strength per annum, assuming a 3 percent annual natural retention to reach an equilibrium level of right-sized staff-strength (IR, Vision 2020).

Role of Railway Transport in Indian Economy

Indian railways play an important role in integrating markets and increasing trade. The Minister of Railways Suresh Prabhu stressed that "A proper sustainable transportation sector has potential to play a key role in India's economic growth including removal of social disparity, help reduce global greenhouse gas emission." The total approximate earnings of Indian Railways on originating basis during FY2014-15 were Rs 157,880 crore and currently Indian Railways focusing in capacity-augmentation projects that having highest return. Investment in the railway related components from the year 2000 to 2015 were US\$652.2 million in the form of Foreign Direct Investment (FDI). Rapid growth in industrial activities is expected quotable volume of growth in Indian Railways. During the initial period of industrial revolution railways play an important role in expanding domestic market, expanding the export sector. In India more than 70 percent of the population preferred railway transport.

Promotion of Tourism

Trains touch almost all important places of tourism and it encourage tourism by offering promotional schemes, tour packages to the foreign tourists. The World Tourism Council predicts that India will sustain the enormous growth in the tourism sector. Tourism is an important aid to the nation's economy and it gives enormous employment opportunities form tourism based businesses like hotels, retail shops, transportation services. Medical tourism

also one of the fastest growing part in the tourism industry who are considering the factors such as low cost and scale and range of treatment provided. Government also took some initiatives to boost tourism industries by the way of reducing the import tax, income tax exemptions and interest subsidiaries.

Policy Implications and Challenges Ahead

This paper provides an over view of the performance of the IR in terms of its output. The turnaround story reveals that it was achieved because of more focused attention on implementation of the various strategies by IR. The strategies on the freight side include enhancing the capacities of the wagons, optimum use of assets, increasing the length of the siding for loading and unloading, giving incentives to privileged customers, differential pricing system, reclassification of goods to make them more customer friendly and reduction of tariffs. On the passenger side, the railways increased the speed of the passenger trains, increased the number of coaches so as to accommodate more passengers, up gradation of the passengers from lower class to higher class, reduction of fares in the upper classes, setting up of model stations, tatkal scheme, e-ticketing etc. Yet another challenge is the availability of wagons. As of now, there is a dearth of wagons for freight movement. The demand is more than the supply; as a consequence, we are losing rail traffic to road. To overcome this problem, the railways have to produce more wagons. Similarly, on the passenger side, the coach manufacturing units should be well equipped so as to create the state-of-art wagons at a faster pace.

Conclusion

Railways in India are considered as an important segment in economic development. Most of the people in India prefer to travel through rail transport due to poor road transport system and cheapest cost. The train fares are quite cheaper which is accessible even by the

economically backward peoples Even though railways contributes for market integration and national income, government could have done more to aid India railways. Thus the Indian railways treated as 'engine of growth'.

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CEMENTING OF DALIT ENTREPRENEURS

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ABSTRACT

India is a big libertarian country. 4/5th of Indians are breathing in villages. Higher counts of dalit population are living in villages. The entrepreneurs play the important role for growth and development of every country. Entrepreneur is the boss of the particular concern. Especially, the dalit members are shortfall in entrepreneurship. Maximum number of dalit people does not know about the facilities of bank loan and privileges habituated by the Government. Plenty of entrepreneurial job opportunities are available for dalit people. If we sponsor good guidance and encouragement to them definitely they successfully survive in the entrepreneurship.

Keywords: Dalit Entrepreneurship – Risk taking – Troubles for the dalit entrepreneurs – Word of advice.

Introduction

India is a big democratic country. More than 80% of poor people are living in Indian villages. The lakhs and lakhs of villages are situated in India. These are the villages are backbone of India's development. Agriculture food items are manufactured at villages. The landlords of the rural area are having large number of agriculture fertile land. Poor people are working their agriculture lands. The maximum numbers of at least three fourths of poor people are who are working in the land. When compared to urban area, dalit populations are high in rural villages and hamlets. The paramount numbers of agriculture labour are dalit people. Although,

they inadequacy in the entrepreneurial jobs. Besides rural dalit, urban dalit people are also scarcity in the entrepreneurship.

Entrepreneurship

Entrepreneurship is the process of designing a new business. i.e., to start up Company offering a product, process or service. Entrepreneur means "who starts a business". He is also called "innovator, dreamer, organizer, visionary, capitalist, decision-maker, job creator, problem solver, high achiever, social parasite, risk taker, opportunist, leader, boss, business man, etc".,

It simply says

**Entrepreneur = Innovation + Risk Taking
+ Vision + Ethics + Organising Skills.**

Status of Dalit Entrepreneur

According to the statistics, dalit entrepreneur are very low in both rural and urban areas. India got independence on 1947. Still some rural dalit people suffers from untouchability, double tumbler usage, domestic violence against dalits, dowry harassment, carnal offences, sexual harassment against dalit women at work place, destroying dalit's assets, lower wages, unhealthy job relationship, cyber crimes, etc., .

Generally, large numbers of Indian dalit "youths" are not interesting to "Create Job" as an "Entrepreneur". They do not know about the provisions of bank loan, privileges habituated by the Central and the State Governments and other credit facilities given by them. The educated people do not properly intimate the credit facilities available in the financial institutions to the dalit people.

Job Seekers

One and the other town and rural areas in India, the majority of dalit youths are interesting to work with other people or prefer to Government job. Considering assured income on every month, 8 to 10 hours of work, lesser degree of responsibility, these are the reasons they prefer to employee work. Still and all, if worker gives hard work in the private/ Government sector, they could not get more income. At the time of festival of Deepavali, Pongal or other festivals they earn bonus from the employer according to their job performance, skill and ability. Employees work is 8 hours duty but Entrepreneurs work 24 hours duty. There is no rest or interval. Because of lack in awareness to start in industry, the dalit people would not adopt the entrepreneurship immediately. Some of their close friends, blood relations and the distance relations give them fear and risk of entrepreneurship.

Problems for Dalit Entrepreneurs:-

Now, many of dalit entrepreneurs are doing

various businesses in India. Some dalit entrepreneurs are successfully running the business without fear. However, parts of new dalit business persons are facing many problems in this entrepreneurship. These are

1. Inadequacy of technical know-how
2. Semi-skilled working staff
3. Measures of coaching and prolongation activities
4. Management complications
5. Shrinkable of quality and endowment control
6. High cost of production owing to high input cost
7. Down and out quality of raw materials
8. Paucity of storage and warehousing facilities
9. Outmoded and primordial technology
10. Shortfall of promotional strategy
11. Wear and tear of old technology machinery equipments
12. Incommensurate slow of credit
13. Poor quality standards
14. Insufficient infrastructure and framework facilities
15. Low level of education
16. Lack of focus, follow up and support

Needs of Dalit Entrepreneurs in the Competitive World: -

Entrepreneur is the boss of the particular concern. He/She follows the time management in day and night. Punctuality, sincerity, righteousness, virtue, rescuing word, unshakeable faith in the business, non-failure of self confidence & self trust, strategies to cover the customers, these are very important for each and every dalit entrepreneurs. The companies developments are depend upon the enhancement of customers.

The various tips and the important follow-up of dalit entrepreneurs in their business activities:-

1. Utilization of finance in properly
2. Maintaining financial management
3. Care of business activities
4. Always smiling face
5. To be sure in the mind
6. If the aim of being able to try
7. Quick to recover
8. Eye on the career
9. Accepting responsibility
10. Alertness in the occupation
11. Punctuality in decision making
12. Knowing about market awareness
13. Product technological advancement and innovation
14. Foresight about the business growth
15. Creating goodwill among the customers
16. Ability to expand a business
17. Satisfy the workers, staff members, creditors and bankers.

More opportunities and facilities are available for entrepreneurship of dalit people for creating new business

Entrepreneurship business availability for the dalit entrepreneurs:-

1. Apiculture
2. Arboriculture
3. Aviculture
4. Floriculture
5. Horticulture
6. Olericulture
7. Pisciculture
8. Pomiculture
9. Sericulture
10. Viticulture
11. Rabbit culture
12. Turkey culture
13. Pig culture

14. Cow farms
15. Dog farms
16. Goose farms
17. Fisheries and ornamental fish breeding
18. Mushroom cultivation
19. Vermi-composting
20. Manufacturing organic vegetables
21. Poultry farm
22. Prawn farm
23. Duck rearing
24. Flowers plant breeding (Florists)
25. Terrace garden
26. Natural fertilizers production
27. Silk warming
28. Fowl/Eten culture
29. Lamb breeding
30. Milch cow farm
31. Sheep farm
32. Goat farms
33. Cattle feed and seed production
34. Earth warm production
35. Japanese Quail culture
36. Drake/Duck culture
37. Marine algae
38. Production of organic seeds
39. Vending buffalo milk
40. Production of pickles
41. Production of papad
42. Production of cottage industries goods like chips, pellet groundnut, sweets and snacks
43. Manufacturing mineral water
44. Solar power production
45. Production of Betel nut plate, Paper plate and cup
46. Carpentry and woodworks
47. Beauty parlour
48. Home appliances
49. Bride/bridegrooms make-up firm
50. Tour operator
51. Electrician/Painter/Mansion/Tiles pasting work/Welding/Electrical Wiring/Plumbing/Mechanic

52. Two wheeler/ Four wheeler shops and driving institute
53. Hotels and restaurant
54. Tailoring shop
55. Real Estate and consultant
56. Photography/Audio/Video/Advertisement/ Digital printing/Multimedia/Animation, etc.,
57. Mobile Shops/Mobile servicing/Computer servicing/Laptop servicing/Television Servicing
58. Textiles and readymade showroom
59. Fruit and vegetable markets
60. Jewellery shops
61. Electronics and Electrical shop
62. Production/show room of Chapels and Shoes
63. Education coaching centre-Coaching for spoken English, training for Government / public examinations for SSLC and H.S.C., students/Taking special coaching for degree students/ coaching for Government competitive examinations, etc.,
64. Yoga and Meditation centre
65. CD/DVD Shops
66. Grocery and departmental stores
67. Books and stationary shops
68. Courier services
69. Medical shops
70. Products agency
71. Sweet marts, bakery, butter milk, cool drinks, ice-cream, tea and coffee shops
72. Educational consultancy
73. Cat business
74. Renting of chairs, tables, vessels, shamiyana, etc.,
75. Preparing catering food for marriage, auspices events, others.
76. Multi Gym

77. Other business activities according to the demands of the local people

Conclusion

In India, more than 85% Dalits are living in rural areas. Now, our Central and State Governments give them loan/credit facilities and provide with training with the subject experts for the benefit of dalit people. Some of the district employment offices in Tamil Nadu state offers self employment programme for the sake of dalit community people. They give some important tips to them with low cost. If we subsidize good guidance and encouragement to them definitely they successfully survive in the entrepreneurship. The development of Indian economy depends upon the entrepreneur. Particularly, we encourage dalit entrepreneur for our society development.

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PROBLEMS IN REPAYMENT OF EDUCATION LOANS FROM NATIONALIZED BANKS INCLUDING OTHER COMMERCIAL BANKS IN KERALA

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ABSTRACT

Loans for education should be seen as an investment for economic development and prosperity. Knowledge and information would be the driving force for economic growth in the coming years. Many nationalized banks have come up with various attractive schemes of educational loan to meet the diversified financial wants of students to fund their educational expenses. Even private banks are not lagging far behind. This scenario is certainly helping the illustrious students to pursue higher education and realize their dreams. This is only the fertile side of education loan. Whereas on the other hand, students from the modest financial backgrounds who will soon step out into the world of employment are carrying huge milestones around their neck, worrying how will they pay off educational loan if jobs continue to shrink.

Keywords: Education Loan, Knowledge information, Commercial Banks, Higher education

Introduction

Bankers now say educational loans could potentially hold a store of problems. As educational loans are typically unsecured, meaning there is a little or no collateral for banks to fall back on. The scope of educational loan has widened both in India and abroad covering new courses in diversified areas. Development of human capital is a national priority and it should be endeavor of all that no deserving student is denied the opportunity to pursue higher education for want of financial support. Therefore the problem of study is stated as

‘Studies on the Status and Problems in Repayment of Education Loans from Nationalized Banks Including Other Commercial Banks in Kerala’. Educational loans are generally granted for higher studies and payback time begins one year after the completion of the course or six months after getting placed, whichever is earlier. As the economic slowdown deepens, campus recruitment and the chances of securing employment are reducing fast. As per the procedures followed by the banks, the repayment normally will start six months after

the completion of the course or on securing full employment whichever is earlier. It may also start immediately after the disbursement of the loan. Course period +1 year or 6 months after getting job, whichever is earlier.

Objectives

The objectives are (1) To study the status of education loan in Kerala, (2) To study the repayment schedule of the banks concerned, (3) To study the circumstances of the student leads to undertake a higher education loan, (4) To study the repayment status of the loan amount and (5) To identify the problems in repayment, and the factors behind successful repayment.

Methodology

The methodology followed to answer the objectives set aside is of immense significance. The following section specifies various methods, techniques and paradigms followed with respect to this study.

Data and Sample Design

The primary data for the study was obtained from one hundred students who borrowed educational loan from any of the commercial bank and are residing within the district of Kottayam by a questionnaire. With regard to secondary data, various published sources such as reports and documents issued by the RBI and other financial regulators, government departments and agencies, banks and other financial institutions, autonomous bodies etc

Literature Review

Consequent to Education Policies of 1986 and 1992 the Central Government decreased the budget allocation for higher education. Self financing institutions for higher education were permitted to operate. On August 4, 2009, the Indian Parliament has passed "The Right of Children to free and Compulsory Education Bill, 2009" which envisages free and compulsory education to children in the 6-14 age group.

In a study Narayana has stated that it is pertinent to all developing countries to allow educational loans to supplement budgetary shortcomings as well as to maintain reasonable fee structure by Government and aided colleges as was done in Karnataka and for that matter in other states in India.

Harsh Gangadhar conducted his study on educational loan schemes by scheduled commercial banks in Chandigarh. He has highlighted absence of previous studies on education loan schemes. During the years 2004 to 2010 when his study took place, the interest on educational loans were high and that it was disbursed on purely commercial basis. In some cases the loans were taken to get visa to foreign countries and after reaching there the loans were fully repaid.

Disbursement of Educational Loan

Following table shows the amount of educational loan outstanding with commercial banks in Kerala during the period 31 march 2007 to 31 march 2011.

Table 1- Education Loan Outstanding on 31st of March 2007- 2011 (Rs. Cores)

Year	Amount	As a percentage to total Personal loan
2007	15,208	3.36
2008	20,532	4.00
2009	28,579	5.08
2010	36,860	6.29
2011	43710	6.38

Source: Compiled from Reports on Trends and Progress of Banking in India

RBI for 2007-2011

Table 1 reveals that over a period of five years starting from the year 2007 the educational loans have risen from Rs. 15,208 Crores to Rs 43710 Crores. Furthermore table 1 shows, in comparison of education loan as a percentage of total personal loan there is a steady increase from 3.36 percent to 6.38 percent.

Table 2- Disbursement of Educational Loans and its Growth Percentage over the period of 2007-2011

Year	Amount	Growth Percentage based on previous year
2007	15,208	-
2008	20532	35
2009	28,579	39.19
2010	36,860	28.97
2011	43710	18.58

Source: Compiled from Reports on Trends and Progress of Banking in India

RBI for 2007-2011

From table 2 shoes that the disbursement of educational loans of commercial banks increased from 15,208 lakh in 2007 to 43,710 lakh in 2011. Where the average rate of growth during the period is 30 percentage, which is a clear indication of the steady increase in the demand for educational loan.

Analysis of Data

The data collected from 100 respondents are presented in the appropriate heads. Out of one hundred sample identified forty one respondents were male (ie. 41 percentage) and the remaining fifty nine (59 percentage) were female. Seventy five percentage of sample respondents have the age above 25. Whereas only 25 percent of the respondents have the age up to 25 and can be interpreted that a significant portion of the respondents were elder than 25 years. Education stream/course for which the respondents have availed the educational loan is of immense importance as each of the different course have a distinct job prospect and market in the economy. The following table shows the course wise distribution of respondents.

Table 3 Course wise Distribution of Respondents

Course	No. of respondents
Engineering	25
Medicine	4
M.B.A.	31
Nursing (B.Sc.)	29
General Nursing	7
Others	4
Total	100

Source: Primary data

From table 3, 40 percent of the respondents belongs to medical and allied field (medicine, nursing). It was followed by M.B.A, 31 percent; then by engineering, 25 percent and others, 4 percent. It is a clear indication that most of the education loan borrowers (94 percent) availed loan for studying professional courses which have a comparatively higher placement/job chance in the job market. Sixty eight percent of the educational loan borrowers studied their course at self-financing colleges, it was followed by 20 percent at aided colleges. Only 12 percent of the educational loan borrowers have admitted at government institutions. This gives a clear picture that majority (60 percent) of the education loan borrowers have resorted to self-financing colleges for their studies.

Table 4- Annual income of the Respondent's household

Annual Income	No. of respondents
Less than Rs. 50,000	25
50,000-1,00,000	27
1,00,000-1,50,000	23
1,50,000-2,00,000	9
2,00,000-2,50,000	6
Above Rs. 2,50,000	10
Total	100

Source: Primary data

Table 4 shows the distribution of loan borrowers based on their annual household income. 27 percent of the respondents have household income in between 50,000-1, 00,000. Whereas 25 percent of the respondents household income is even below 50,000. 23 percent of respondents have household income between 1 lakh and 1.5lakh. 10 percent have household income above 2.5lakh. Similarly 9 percent of the respondent's household income falls in between 1.5 lakh to 2 lakh. And another 6 percent of borrowers have household income ranges in between 2 to 2.5 lakh. In short 75 percent of the loan borrower's annual household income is under 1.5 lakh. It is a clear indication that majority of the education loan borrowers have low annual household income.

The occupational status of respondent's

parents are also studied . Forty three (43) percent of the educational loan borrowers parents were agriculturist, it was followed by business/profession related occupation, 21 percent; then followed by private sector employment, 14 percent; then by government employment, 12 percent; and 10 percent of the loan borrowers parents were occupied with self-employment. From this it is understood that large part (agriculture 43 percent, self-employment 10 percent) of education loan beneficiaries belongs to the weaker sections of the society.

Social Class of Respondents Under the Study

From the study it was found that out of hundred respondents fifty five respondents belongs to the general category, whereas twenty six belongs to minorities. However, only 19 of the respondents belongs to OBC/SC/ST/etc. According to the study, 64 percent of the respondents have family strength up to four. Only 36 percent of the respondents have family strength over 4.

Amount of education loan availed

Table 5– Amount of Loan availed

Loan Amount	No. of Respondents
Up to 2,00,000	4
2,00,000-2,50,000	8
2,50,000 -3,00,000	25
3,00,000-3,50,000	19
3,50,000-4,00,000	21
4,00,000-4,50,000	15
Above 4,50,000	7
Total	100

Source: Primary data

As per the data shown in the table 5, 25 percent of the respondents have loan amount between 2.5 to 3 lakh, 21 percent have loan amount between 3.5 to 4 lakh, 19 percent have loan amount between 3 to 3.5 lakh, 15 percent have loan amount between 4 to 4.5 lakh, 8 percent have loan amount between 2 to 2.5 lakh, 7 percent have loan amount above 4.5 lakh. And only 4 percent of the respondents have loan

amount below 2 lakh. That is the most availed loanable amount is in between 2.5 to 4 lakh (75 percent).

Rate of Interest on Education Loan Charged by Banks

Out of one hundred respondents 32 of the respondent's availed education loan at a rate of 14 percent. 29 of the respondents were able to avail loan at a rate of 13 percent, 28 of the respondent's availed loan at a rate of 12 percent, 23 of the respondents at 15 percent. However 4 of the respondents availed loan at 11 percent interest rate. Although 4 of the respondents stated that they were paying interest at a rate of 16 percent. From this it can be summarised that the usual interest rate charged by banks on educational loan ranges in between 12-15 percent (92 percent). Types of Banks Provided the education Loan

Table 6- Name of the bank from which loan taken

Nature Bank	No. of respondents
SBI/SBT	43
Other Nationalized banks	35
Private sector Banks	29
Co-operative banks	11
Total	100

Source: Primary data

Table 6 shows that 43 percentage of the respondents have availed education loan from either SBI or SBT. Whereas 35percent have resorted other nationalized banks for educational loan. At the same time 29 percent of the respondents availed loan from private sector banks. Only 11 percent of the respondents availed loan from co-operative banks. Therefore it can be concluded that state bank group banks and other nationalized banks were the main lenders of educational loan (78 percent).

Period Education Loan of The Respondents

The study shows period wise classification of educational loan borrowers. 39 percent of the respondent's loan tenure period is 3 years,

whereas 31 percent have 4 years, 25 percent have 5 years and 5 percent of the respondents have loan tenure period of 6 years. Hence it can be concluded that on an average the period of education loan ranges between 3-5 years.

Purpose for Which the Loan Utilized

The research study finds that 44 percent of the respondents availed education loan to cover their course fee. However 43 percent of the respondents availed loan to cover up their course, hostel, as well as mess fee. Only 13 percent of the respondents availed loan for financing a part of their course fee.

Source of knowing the education Loan

Table 7 Source of knowing the education loan

Source	No. of Respondents
Media advertisement by banks	16
Friends and relatives	42
Educational Institution	32
Media news	10
Total	100

Source: Primary data

Table 7 illustrates the major sources of education loan. According to the data displayed in the table 7, 42 percent of the respondents gather information about education from friends and relatives, it was followed by educational institution 31 percent, then by media advertisement by banks 16 percent, and by media news 10 percent.

According to the study 65 percent of the respondents have only one educational loan in the family. Whereas 35 percent of the respondents stated that they have additional educational loan in the family.

Family Having other loans availed

As per the study, 54 percent of the respondent's does not have any other loan other than educational loan. Whereas the 46 percentage of the respondent's family have other loans other than educational loan. Reasons for opting a higher education Loan ?

Table 8 - Why education loan opted for higher studies

Reasons for availing education	No. of Respondents
Lack of finance to fund education expense	56
Low rate of interest	3
Financing education expenses myself	30
Duty of the govt. to provide education	5
Expectation of loan waiver scheme	1
Commonly accepted practice of society of funding education expenses	5
Total	100

Source: Primary data

Table 8 illustrates the various reasons for availing educational loan. The study displayed that 56 percent of the respondents availed educational loan because of the lack of adequate finance to fund the education expenses, it was followed by the motive of financing educational expenses themselves 30 percent, then by the view that funding for education is the duty of government, as a commonly accepted practice 5 percent, low rate of interest 3 percent, and the expectation of loan waiver scheme. Ninety nine percent of the respondents were successfully completed the course. Whereas only one percent is incapable of completing the course. It is a clear indication that the educational loan borrowers were able to complete the course.

Whether the education loan borrower got employment

The study shows the employment status of the respondents and it was revealed that, 72 percent of the respondents got placed. Whereas 28 percent were not able to find an employment after completing the education .

Way in which the Respondents got employment

As per the study, 40 percent of the respondents got employment within one year after completing the course, 30 percent of the respondents got employment only after one year completion the course, 16 percent got employment immediately after completing the

course, and 14 through campus placement.

Employment in the same field of study

According to the study 67 percent of the respondents got employment in the same field of study, whereas remaining 33 percent of the respondents were unable to find a job in the area of their study.

Employment in Accordance with the qualification

As per the study 71 percent of the respondents opined that they have got placed in accordance with their qualification. Whereas 29 percent of the respondents opined that they were not employed in accordance to their qualification.

Level of salary of the employed respondents

The study displays that 53 percent of the respondents are of opinion that they were getting fair amount of salary, 42 percent are of opinion that their salary was below par, and 5 percent are of opinion that their salary was above par. The study reveals that the loan repayment status of the employed respondents. And the study illustrates that 66 percent of the employed respondents have started repaying their educational loan. However, 36 percent of the employed respondents have not yet started to repay the loan.

Extend of repayment of education Loan

Table 9: Extend of repayment of loan done

Extend of loan paid	No. of Respondents
Below 25%	21
25-50%	16
50% to 75%	7
In between 75% to 100%	3
Full	-
Total	47

Source: Primary data

The extend of loan repayment status of respondents those who started repaying loan is shown in the table 9. As per table, 45 percent of the respondent's repayment status is below 25

percent of loan amount, 34 percent have repaid the loan in between 25-50 percent, 15 percent have repaid the loan in between 50-75 percent, and 6 percent have repaid the loan in between 75-100 percent of loan amount.

Reason for Non-payment of education Loan

Table10: Reasons for Non-payment of education Loan

Reasons for Non-payment	No. of Respondents
Not secured employment	28
The salary is not sufficient to pay the loan	12
Not getting proper salary	6
Salary is used for the education of other members of the family	5
Salary is used construction of houses	2
Heavy marriage expense of other members in the family	-
Total	53

Source: Primary data

Table 10 illustrates the reason for non-payment of education loan. According to the data presented in the table 27, 53 percent of the respondents are of opinion that lack of employment was the reason for non-payment, 22 percent opined lack of adequate salary, 11 percent opined improper receipt of salary as reason, and 14 percent opined that the salary is used for the other purpose as a reason for non-payment.

Findings

Following are the important findings of the study

There is a steady increase in the demand for educational loan in the society. Over the period of five years starting from the year 2007 the educational loans have risen from Rs. 15,208 Crores to Rs 43710 Crores. The average growth percentage of educational loan disbursement during the period from 2007 to 2011 was 30 percent. It is an indication for the rapid increase for education loan in the society. Out of one hundred sample identified forty one of the respondents were male (ie. 41 percentage) and the remaining fifty nine (59 percentage) were female. Ninety four percent of the education loan borrowers availed the loan for studying

professional courses. Out of which 40 percent of the respondents belongs to medical and allied field (medicine, nursing). It was followed by M.B.A, 31 percent; then by engineering, 25 percent.

Sixty eight percent of the educational loan borrowers studied their course at self-financing colleges, it was followed by 20 percent at aided colleges. Only 12 percent of the educational loan borrowers have admitted at government institutions. This gives a clear picture that majority (60 percent) of the education loan borrowers have resorted to self-financing colleges for their studies.

Seventy five percent of the loan borrower's annual household income is under 1.5lakh. It is a clear indication that majority of the education loan borrowers have low annual household income. The 75 percent of the respondent's availed loanable amount is in between 2.5 to 4 lakh. Ninety two percent of the respondents pay the rate of interest in between 12-15 percent. Forty three percentage of the respondents have availed education loan from either SBI or SBT. Whereas 35 percent have resorted other nationalized banks for educational loan. At the same time 29 percent of the respondents availed loan from private sector banks. Only 11 percent of the respondents availed loan from co-operative banks. Therefore it can be concluded that state bank group banks and other nationalized banks were the main lenders of educational loan (78 percent). Ninety five percent of the respondent's loan term ranges between 30 to 5 years. Forty four percent of the respondents availed education loan to cover their course fee. However, 43 percent of the respondents availed loan to cover up their course, hostel, as well as mess fee. Only 13 percent of the respondents availed loan for financing a part of their course fee. Forty two percent of the respondents consider friends and relatives as a source to gather information about education loan, it was followed by educational institution 31 percent, then by media

advertisement by banks 16 percent, and by media news 10 percent. Sixty five percent of the respondents have only one educational loan in the family. Whereas 35 percent of the respondents stated that they have additional educational loan in the family. Fifty four percent of the respondent's does not have any other loan other than educational loan. Whereas the 46 percentage of the respondent's family have other loans other than educational loan.

Fifty Six percent of the respondents are of opinion that they have availed educational loan because of the lack of adequate finance to fund the education expenses, it was followed by the motive of financing educational expenses themselves 30 percent, then by the view that funding for education is the duty of government. Ninety nine percent of the respondents were successfully completed the course and Seventy two percent of the respondents got placed. Whereas 28 percent were not able to find an employment. Forty percent of the respondents got employment within one year after completing the course, 30 percent of the respondents got employment only after one year completion the course, 16 percent got employment immediately after completing the course, and 14 through campus placement. Thirty three percent of the respondents were unable to find a job in the area of their study. Seventy one percent of the respondents opinioned that they have got placed in accordance with their qualification. Whereas 29 percent of the respondents opinioned that they were not employed in accordance to their qualification. Fifty three percent of the respondents are of opinion that they were getting fair amount of salary, 42 percent are of opinion that their salary was below par, and 5 percent are of opinion that their salary was above par. Sixty six percent of the employed respondents have started repaying their educational loan. However 36 percent of the employed respondents have not yet started to repay the loan. Forty five percent of the respondent's

repayment status is below 25 percent of loan amount, 34 percent have repaid the loan in between 25-50 percent, 15 percent have repaid the loan in between 50-75 percent, and 6 percent have repaid the loan in between 75-100 percent of loan amount. The reasons for non-payment of education loan by respondent were the lack of employment 53 percent, lack of adequate salary 22 percent, improper receipt of salary 11 percent, and use of salary for other important purposes like construction of house, for the education of other family members 14 percent.

Conclusion

. It is the only fundamental way by which a desired change and upliftment in the society can be taken into effect. In fact, banks started focusing on education loans in 2005 after Chidambaram announced several incentives to promote such loans. Together with the wide spread of educational loan now for many banks, especially government-owned lenders, student loans are emerging as a new source of stress. The main reason is the lack of repayment. Banks are under continuous pressure from the government and regional political parties to extend loans even to those students without adequate merit. The students can't be blamed for the non payment of education Loan. Most of the borrowers of education loan were able to complete the course. But the problem is with employment and salary. Many firms have frozen fresh hiring or are offering lower salaries. The emergence of a large number of sub-standard educational institutions run with poor infrastructure and under-qualified faculty have also made employers wary of hiring, contributing to the increase in student loan defaults.

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STRESS MANAGEMENT AND COPING STRATEGIES WITH REFERENCE TO GARMENT EMPLOYEES IN COIMBATORE DISTRICT

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ABSTRACT

It may seem that there's nothing you can do about your stress level. There will never be more hours in the day for all your errands, and your career or family responsibilities will always be demanding. But you have a lot more control than you might think. In fact, the simple realization that you're in control of your life is the foundation of stress management. Managing stress is all about taking charge: taking charge of your thoughts, your emotions, your schedule, your environment, and the way you deal with problems. The ultimate goal is a balanced life, with time for work, relationships, relaxation, and fun – plus the resilience to hold up under pressure and meet challenges head on.

Keywords : destruct, rejection, anger, depression

Introduction

Stress is the “wear and tear” of our bodies experience as we adjust to our continually changing environment; it has physical and emotional effect on us and can create positive or negative feelings. As positive influences, stress can help to compel us in action, it can result in a new awareness and an exciting new perspective. As a negative influence it can result in feelings of destruct, rejection, anger and depression, which in turn can lead to health

problem such as headache, upset stomach, rashes, and insomnia. Ulcers, high blood pressure, heart diseases and stroke. Thus it badly affects the productivity of the person in his functional area. Stress may be defined as an emotional, an intellectual or physical reaction to change or demands. Anything that cause change in routine is stressful. Anything that causes change in body health is stressful. Stress is any thing that physically, emotionally and psychologically pressures an individual.

- Ø Stress is an everyday part of lives of any person.
- Ø “stress is not a weakness” stress becomes a part of every one’s daily life.
- Ø Without some stress in our lives, the world seems boring and dull.
- Ø Stress can be both positive and negative

Garment Industry

Indians are recognized all over the world for their sense of fashion; the fashion statement is not only limited to celebrities but applies for the common masses as well. For the garment industry in India, industrialization has proved to be a blessing. Complying with the changing tastes of people and evolving market trends, the garment manufacturers in India are continuously striving to be innovative. India is engaged in heavy export of garments to the international markets.

According to a study conducted by the Confederation of Indian Industry (CII) and McKinsey & Company, India is expected to witness a seven-fold increase in its exports over the next decade. One of the sectors to be benefited is the apparel sector. The garment industry in India is completely self-dependent; right from manufacturing of fibre to finished garments, everything is done in the country itself.

Textile industry in India is widely comprehensive, integrating whole range of raw material to finished product that includes fibre manufacturing, spinning, knitting and weaving, and garment manufacture. Industry provides almost every single aspect.

In recent years, the readymade garment segment has seen vertical growth. Accounting nearly Rs. 20,000 crores, this industry is growing at the rate of 20 percent, with massive visibility and consideration margins. The largest segment for the readymade garment segment includes the age-group of 16-35 that is very

brand conscious and gives priority to high quality. Branded readymade garments account over 21 percent of the readymade garment industry.

Despite substantial growth, comparing to the international readymade garment market of nearly 183mn USD, the Indian readymade garment market is still in a budding phase. Due to the higher the introduction cost of brand in India for the foreign players, domestic players have no fear of any outside competition. The main obstacle to the organized players is the huge unorganized scenario of the market. In a move to compete, the organized players have rolled out their own strategy of standardizing the goods.

Indians are recognized all over the world for their sense of fashion; the fashion statement is not only limited to celebrities but applies for the common masses as well. For the garment industry in India, industrialization has proved to be a blessing. Complying with the changing tastes of people and evolving market trends, the garment manufacturers in India are continuously striving to be innovative. India is engaged in heavy export of garments to the international markets.

Objectives of the Study

- To study the causes of stress among garment employees
- To study the stress level on employees
- To know the effect of stress on productivity of an organization
- To study the effect of stress on personal growth.
- To identify stress coping strategies at organizational level

Research Methodology

Research Design

The research design used in the study is Descriptive research design. A descriptive study

is undertaken in order to ascertain and be able to describe the characteristics of the variables the research design reveals the study of facts existing.

Sources of Data

The data were collected from both primary and secondary sources. Questionnaire method is used for collecting the primary data. The data were also collected from published records, Journals and Websites.

Sample size

Using the random sampling method, the data were collected from 150 employees working in various garment industries in Coimbatore namely KG denim Limited, Mondo Styles, Coral reef cottons, Qualitime India and A A Fashion wear etc., The study was undertaken to measure the stress level of the employee.

Tools and techniques used

The collected data were analyzed by employing the statistical tools like Percentage analysis, Chi-square test and Mean Score

Result and Discussion

Table 1 – Demographic Details of the respondents

S.No.	Demographic Factors	Category	No. of respondents	Percentage
1	Age group	Below 20 years	30	20
		21-35 years	63	42
		36-50 years	36	24
		Above 50 years	21	14
		Total	150	100
2	Gender	Category	No. of respondents	Percentage
		Male	114	76
		Female	36	24
		Total	150	100
3	Marital status	Category	No. of respondents	Percentage
		Married	107	78
		Unmarried	48	32
		Total	150	100
4	Monthly Income	Below Rs.10000	27	18
		Rs.10,001 – Rs.20,000	63	42
		Rs.20,001- Rs.30,000	33	22
		Above Rs.30,000	27	18
		Total	150	100

5	Experience	Below 2	15	10
		2 – 5 years	51	34
		5 – 10 years	42	28
		Above 10	42	28
		Total	150	100

Table 1 clearly explains the demographics details of the respondents

Table 2- Reason for Stress Among Employees

Reason for Stress	Mean	Rank
Shortage of staff	4.12	1
Inability to delegate work	3.58	5
Managing others work	4.07	2
Work for long hour	3.97	3
Low Remuneration	3.27	9
No guidance from the superiors	3.77	4
Work affects my personal and social life	3.48	6
Lack of Encouragement from superiors	3.22	10
Personal belief conflicting with the organization	3.41	7
Poor training and development	3.35	8

The result from table 2 shows that, shortage of staff, Managing others work and work for long hours are the main reasons for stress among garment employees

Table 3- Impact of Stress in Work Place

Impact of Stress	Mean	Rank
Increase in error rate	3.78	3
Work is not completed within the time	3.99	1
Frustration	3.66	6
Tendency to lay blame on others	3.81	2
Feeling of incompetence and worthlessness	3.73	4
Decline in the recall	3.69	5
Work at home and weekend to get things done	3.44	8
Lack of confidence in dealing with peoples	3.03	9
Target becomes unachievable	3.52	7

Table 3 clearly explains that. Work is not completed within the time rank first as the impact of stress in work place rank first while, lack of confidence in dealing with peoples rank last.

Table 4 – Impact of Stress in Personal Life

Statement	Strongly agree	Agree	Neither agree or disagree	Strongly disagree	Disagree	Total
Work interferes with my relaxation/ sleep/ peace of mind	27	51	51	9	12	150
My works put a strain on my family/relationship/ health and well being	39	37	11	6	57	150

The above table clearly explains the impact of stress on personal life of the employees

Table 5 - Chi Square Test

Hypothesis	Calculated value	Degrees of freedom	Table value	Significant/ Not significant
There is no significant relationship between age and reason for stress among employees	49.86	9	16.9	Significant
There is no significant relationship between Monthly income and impact of stress in work place	53.75	6	5.3	Significant

Table 6 – Stress Coping Strategies

Coping Strategies	Rank
Spiritual programs	II
Physical Activities planned in Job Design	IV
Stress Management Programs	I
Supportive organization culture	VII
Stress Audit	III
Stress Counseling Programs	V
Life Style Modification programs	VI

The study identified the stress coping strategies for reducing the stress among garments employees.

Findings

- 42 percent of the respondents are 21 to 35 years.
- 76 percent of the respondents were male.

- 42 percent of the respondents monthly income is Rs Rs.10,001 – Rs.20,000
- 34 percent of the respondents have 2 to 5 years of work experience
- 78 percent of the respondent were married
- Shortage of staff the main reasons for stress among garment employees
- Work is not completed within the time rank first as the impact of stress in work place
- Majority of the respondents agrees that work stress interferes and upset their family life

Chi Square Test

- There is significant relationship between age and reason for stress among employees
- There is significant relationship between Monthly income and impact of stress in work place

Conclusion

Today, the buyers of readymade garment segment are aware of the running trends, and demand the newest in fashion and products at a reasonable cost. At the front position of this evolution are the smaller players, which private labels that are thoroughly transforming the dressing way of men, women and children. With the supply chain limitations eased, organization in real estate markets, and rationale tax structure, the readymade garment segment has become more lucrative and it is anticipated that the readymade garment segment will be the main segment in the next five years.

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DO IT RIGHT THE FIRST TIME - SERVICE RECOVERY ASSESSES THE OVERALL PERFORMANCE!

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ABSTRACT

This research paper attempts to measure the overall customer satisfaction as an outcome of service recovery that leads to overall performance. In addition to customers, employees of a health insurance sector also occupy a unique and sensitive position in health insurance sector. No meaningful change is possible in the health insurance sectors without the involvement of the employees. If health insurance sectors have to take any significant measure to adapt themselves to the new competitive environment, one of the most crucial initiatives to be undertaken is the organization's preparation of its employees to update them with the requirement of competitive health insurance sectoring. No longer can an organization striving for success afford to devalue and demoralize its workforce. It cannot hope to succeed at the expense of those who help and make success possible. The level of employee satisfaction will decide the quality of services the customer receives.

Keywords : Health insurance, Indian economy, liberalization, privatization, globalization

Background of the Study

The health insurance sectoring sector determines the economic and financial pulse of every country to which the Indian economy is not an exception. Prior to globalization, the attitude of the public sector health insurance sector employees was not receptive. There has been a tremendous change among the public sector health insurance sectors only after the India's access to economic liberalization, privatization and globalization (LPG) process

which gained the entry of multinational health insurance sectoring companies alongside the public and private sector health insurance sectors in India. To address this intense competition, health insurance sectors have shielded their strategy from product-centered to a customer-centered strategy. Studies show that to change the strategy, it is advisable for health insurance sectors to apply effective mechanisms to maintain excellent service delivery system with an edge over the competitors through the

technology driven product and service in terms of global quality.

Thus increased productivity by providing the required services at the first attempt (Lovelock firtz, 2011). However, it is quite intricate to obtain the intended outcomes as most of the “moments of truth” in the field of services are susceptible to failures and sometimes failures happened due to reasons that are beyond the control of the service provider. The literature in health insurance sectoring classifies service failure into three categories; 1) unavailable services, 2) unreasonably slow services and 3) other core service failures.

Unavailable services refer to the absence of services that are usually available and unreasonably slow services refer to the slow responses by the customer service employees when dealing with their customers. Meanwhile, other core service failures occur when the employees' behavior are unacceptable by the customers' standard.

Thus, service failures can evoke dissatisfaction among customers and they would take any of the following actions: 1) in a form of public action (i.e., complaining to the service firm, sharing the problem on social networks such as twitter and facebook and spread negative word of mouth (WOM)), 2) private action (i.e., switch over process) or 3) no action due to the monopoly nature of industry. To avoid the negative impacts of service failures, the service provider should try to overcome the problem quickly by implementing the most suitable service recovery (SR) procedures. SR is defined as systematic actions which are taken by a service provider to rectify the error following a service failure in order to regain customers' support (Gronroos, 1990). However, to have effective SR can be difficult since to resolve conflicts and managing aggrieved customers require comprehensive procedures (Zeithaml f Bitner, 2000). Successful SR can improve customers' perceived quality of the services and lead to positive word of mouth, good customer

relationship and customer loyalty (Komunda f Osarenkhoe, 2012). However, ineffective SR will decrease the level of confidence among customers towards the service provider and cause the emergence of negative word of mouth regarding the particular service provider (Komunda Osarenkhoe, 2012). Despite its strategic relevance, firms still overlook the importance of effective SR and corrective measures are usually far from the acceptable level of systematic SR procedure. To address the relevance of SR in health insurance sectoring industry, the primary aim of this article is to study the association between SR, customer satisfaction and post behavioral actions of customers that determines the level of performance. It is hoped that this paper can: 1) contribute to the body of SR's literature by examining the relative impact of SR on customer satisfaction (CS) as well as the relationships between CS and post behavioural intention, that leads to enhance the level of performance.

Service Recovery (SR) – A Review

Actions initiated by a service provider in rectifying the problem that leads to a service failure (Sheth, Sisodia f Sharma, 2000) which can affect the level of customer satisfaction and loyalty (Karatepe, 2006). Research in these field shows that SR is a rather neglected part of service marketing and thus, more attention should be given to it (Tax, Brown f Chandrashekar, 1998; Wirtz f McColl-Kennedy, 2010). In doing so, the operation functions of a firm would always be ready with the capacity to recover any service failure in order to ensure quality services are being provided by the firm (Prajoogo f McDermott, 2008; Sousa f Voss, 2009). The level of service quality can be measured by two dimensions; 1) the outcome or “what” the customer actually receives as part of the firm's efforts to recover and 2) the process of recovery and “how” the recovery is accomplished (Duffy, Miller f Bexley, 2006). The outcome of SR is the customer's main concern while the dimension

of SR process is more internal. Consequently, in order to provide appropriate response to the unhappy customers, service recovery requires high level of interaction between the service provider and its customers (Casado-Díaz & Nicolau-Gonzálbeza, 2009; Kau & Loh, 2006).

Perceived Justice with Service Recovery

The Justice theory (Adams, 1963) has been widely used to explain customers' reactions (satisfaction or dissatisfaction) toward a service failure. Table 1 shows the summary of literature that studied the impact of perceived justice (PJ) on CS. Overall, these studies concluded that PJ consists of three dimensions; 1) perceived distributive justice (PDJ), 2) perceived procedural justice (PPJ) and 3) perceived interactional justice (PIJ) (Chebat & Slusarczyk, 2005; Ha & Jang, 2009; Smith, Bolton & Wagner, 1999).

Distributive Justice

Distributive justice is defined as the distribution of costs and benefits in gaining unbiased exchange in relationships (Smith et al., 1999). Distributive justice usually means that the customers are compensated during SR. the compensation can be in the form of monetary rewards (refunds for failed service), discounts, coupons, adjustments or substitutions (Lewis, 2012; Mattila, 2001; Sparks & McColl-Kennedy, 2001). Distributive justice in service is usually measured by "fairness", "need", "value" and "reward" of the given compensation (Chebat & Slusarczyk, 2005; Lin & Huang, 2010; Smith et al., 1999). measured by "fairness", "need", "value" and "reward" of the given compensation (Chebat & Slusarczyk, 2005; Lin & Huang, 2010; Smith et al., 1999).

Procedural Justice

Procedural justice (PRJ) is defined as the perceived justice of policies, procedures and criteria used by service firms in achieving the outcome of a negotiation (Ok, Back, Shanklin, 2005). In fact, PPJ is the customer's perception

of fairness in various phases of procedures and processes needed to recover the failed service (Mattila, 2001). In general, literature has measured procedural justice in service by "timeliness", "promptness", "flexibility", "procedure control" and "right policy and execution" (Chebat & Slusarczyk, 2005; Kim et al., 2009; Lin & Huang, 2010).

Customers usually feel some kind of injustice when the firm fails to deliver the service(s) as promised and consequently they would expect to receive proper compensation from the firm (Chebat & Slusarczyk, 2005). Customers usually have different perception which is based on the level and quality of the service recovery that offered by the firm. If the offer(s) meets or goes beyond the costumers' expectations, they will be either satisfied or delighted but otherwise, they will be dissatisfied if the ofer(s) does not fulfill their expectations (Blodgett, Hill & Tax, 1997; Kim et al., 2009; Lai & Zhao, 2010; Lin & Huang, 2010; Schoefer & Ennew, 2005). Significant relationship between one of the PJ dimensions and CS is always evident in many studies. Lai et al. (2010) had found that theme park visitors have positive responses when they feel there is justice in the SR. However, the number of dissatisfied tourists increases when customer service staffs are reluctant to deal with their complaints. Lii et al. (2012) had found that when customers receive appropriate SR, they experience positive disconfirmation and thus, satisfied with the recovery efforts. However, different studies find different factor as either the most or the least influential item in affecting customer satisfaction. Smith et al. (1999) discovered that PDJ has high influence on CS than the other two types of fairness. Karatepe (2006) mentioned that PIJ is the most significant determinant of CS follows by PDJ, which is consistent with Blodgett et al. (1997)'s findings. In addition, Ok et al. (2005) found that PPJ has the highest impact on recovery satisfaction in a restaurant setting followed by PDJ and PIJ.

Interactional Justice

Interactional justice is defined as the perceived fairness of interpersonal treatment that customers receive during the enactment of procedures (Tax et al., 1998). In other words, IJ is the perceived fairness of manner in which customers are treated during the process of recovery efforts such as politeness, apology or explanation (Sparks f McColl-Kennedy, 2001). According to the literature, the proper measurement for interactional justice could be “courtesy”, “respect”, “listening”, “effort”, “explanation”, “empathy”, “apology” and “communication” (Kuo f Wu, 2011; Lin f Huang, 2010; Mattila, 2001; Smith et al., 1999).

Need for the Study

A major challenge in health insurance sectoring is attracting customers and retaining them. Customer retention favorably affects profitability. According to a study by Reichheld and Sasser, a five percent increase in customer retention can increase profitability by 35 percent in health insurance sectoring business. Retention is more difficult in competitive environments. A large number of research papers have identified customer satisfaction as an indispensable and essential action for customer loyalty, retention, behavioral intention, market share, profitability so also the overall performance. A satisfied customer is expected to be more likely to form future purchase intention, engage in positive word of mouth advertising and be more tolerant of price increase. Measuring customer satisfaction has great potential to provide the health insurance sector managers with information about their actual performance and the expectations of their customers. The availability of such information allows these managers to fine-tune their effective service delivery system.

One cannot expect excellent result/service from an unsatisfied employee. An employee's frustration with his work will obviously get reflected in the way he treats the customer. A

Gallup survey reports state that highly satisfied groups of employees often exhibit above-average levels of the following characteristics: customer loyalty (56% more) productivity (50%), employee retention (50%), safety records (50%), and profitability (33%). Sears used an “employee-customer-profit chain” and found that a 5 percent increase in employee satisfaction drives a 1.3 percent increase in customer satisfaction, which results in 0.5 percent increase in revenue

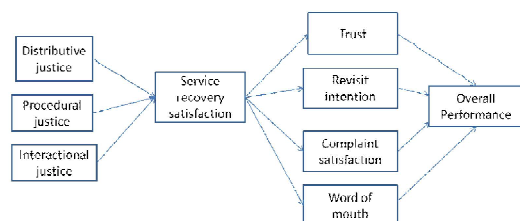
Significance of the Study

This research is important given the explosion in the size and significance of the health insurance sectoring industry in the last two decades in India. It appears that health insurance sectoring industry is growing well and will be sailing smoothly in the years to come. Yet there are growing challenges. The work culture in an organization is crucial as it scripts the formula of its success by creating a bond between employees and organization and thus resulting in quality services to the customers. Besides that, several notions about health insurance sectoring in general and the relative performance of public sector health insurance sectors vis-à-vis their private counterparts are part of popular discourse. This study conceptually sights some of these notions and lends credence to the right ones.

Objectives of the Study

The main objectives of the present paper is to study, identify and conceptually analyze the nuance of service failures, service recovery, satisfaction that lead to overall performance.

Hypothesized Theoretical Model



Service Failure and Recovery in the Health Insurance Sectoring Industry

Customers nowadays have higher expectations and more knowledgeable regarding their rights. If a failure occurs, it is the organization's responsibility to attain the customer's satisfaction by recovering the failure. Otherwise when the organization chose to ignore the failure, then it can be said as a sure sign of pushing the customer to a competing firm. The term *defection* is used to describe customers who transfer their loyalty to another firm (Lovelock, *et al.*, 2005). The risk of defection is high, especially when there are various competing alternatives available like in another industry. Customer switching behavior in service industries found that the largest category of service switching was because of a core service failure followed by service encounter failures. Core service failures include all critical incidents that were due to mistakes or other technical problems with the service itself. Meanwhile, service encounter failures that represent the personal interactions between customers and employees were the failures which are attributed to the employees' behaviors or attitudes. Due to the high percentage of service encounter failure highlights the importance of managing the people (frontline employees) closest to the customers so as to remain competitive.

Service failures can be described as any services-related mishaps or problems, whether it is real or perceived by customers, that happens during a customer's experience with a firm (Maxham, 2001). No matter how excellent the service is delivered, or how high the rate of standard it is classified in, every health insurance sectoring industry still could not avoid from making mistakes in meeting the expectations of today's customers like slow service, unavailable service or other core service failures. One of the distinctive characteristics is the way in which both the employee and customer is involved in the service creation and

delivery. Indeed, a service encounter can only happen after the customer arrives at the health insurance sector premises. Therefore, it is impossible for health insurance sectors to interact and always guarantee error-free services in advance. Since it is quite impossible to prevent the failures from happening at all, therefore health insurance sectors need to take proactive actions as to prepare in advance when they actually happen.

A service recovery occurs as a means to patch things up after a service failure. However, patching things up is just an attempt of a normal recovery action to rectify the situation. An *effective* recovery is needed where customers' expectations are met or exceeded (Black & Kelley, 2009). Ignoring and failing to recover can lead to negative outcomes such as losing customers, negative word of mouth, and decreased profits (Tax, *et al.*, 1998). Previous research suggests that highly effective service recovery steps can even produce a "service recovery paradox" whereby customers experiencing a service failure perceive a higher level of post-recovery satisfaction than those who did not experience a service failure encounter at all.

Conclusion

Customer satisfaction is a key theoretical and practical topic for marketers of services and customer researchers as it links the different stages of customer buying behavior because of the characteristics of service, namely, intangibility, heterogeneity, perishability, and inseparability, service execution is performed by making use of people as the medium of communication. However, even when the service process has been standardized, consumers make judgments about it by determining their own level of satisfaction. Therefore, service failure is an inevitable problem for every service dealer. Such failure often results in dissatisfaction, thus leading to the spread of negative word-of-mouth so also the dismal performance. To prevent this from

happening, service dealers should adopt service recovery measures that immediately decrease consumers' discontent, thus minimizing the effects of the spread of negative word-of-mouth.. This study further indicates that consumers' level of satisfaction with service recovery is higher when they have a greater sense of perceived justice. At the time of service failure, consumers expect to receive a certain degree of justice and integrity from the recovery measures of such companies; thus, their satisfaction level does not increase significantly when those measures are provided. In contrast, consumers do not expect high-quality service from firms with low levels of brand recognition; thus, they are significantly more satisfied by the overall service process when recovery measures that

exceed their expectations of appropriate and fair compensation are provided. Hence, companies with higher levels of brand recognition, in addition to maintaining a high-quality standardized service process, must continuously and innovatively pursue services that create greater perceived satisfaction for consumers. Companies with lower levels of brand recognition should attempt to extend that recognition by providing services that match up to those of companies with higher levels of brand recognition. This will result in a beneficial difference between consumers' expectations and perceptions of service. By overturning consumers' stereotyped impressions of them, these firms can create high levels of consumer satisfaction, increase positive word-of-mouth, and strengthen overall performance.

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LOGICAL INVESTIGATION ON STOCK MANAGEMENT IN CHETTINAD CEMENT CORPORATION LIMITED, ARIYALUR

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ABSTRACT

The purpose of inventory management is to ensure availability of raw material insufficient quantities as and when required and also minimize investment in inventories. There is an essential to manage inventories efficiently and effectively in order to avoid excess investment. It is possible for a company to reduce the level of inventories to a considerable extent without any adverse effect on production and sales by using simple inventory planning and control techniques. The reduction of excessive inventories will create a favorable impact on the company profitability. Inventory turnover ratio, inventory conversion period are very helpful to know how effectively plays and control in the organization EOQ analysis will enables the organization to use of EOQ analysis is very effective and useful tool for classifying, monitoring and control of inventories.

Keywords : Inventory management, asset management, inventory forecasting, physical inventory, available physical space for inventory, quality management, returns

Introduction

Inventory management is primarily about specifying the size and placement of stocked goods. Inventory management is recurred at different locations within a facility or within multiple locations of a supply or network to protect the regular and planned course of production against the random disturbance of running out of materials or goods. The scope of Inventory management also concerns the fine lines between replenishment lead time, carrying

costs of inventory, asset management, inventory forecasting, physical inventory, available physical space for inventory, quality management, returns and defective goods and demand and forecasting.

Research Problem

There are a number of problems that can cause havoc with inventory management. Some happen more frequently than others. Here are some of the more common problems with

inventory systems. Unqualified employees in charge of inventory, Using a measure of performance for their business that is too narrow, not identifying shortages ahead of time, Bottlenecks and weak points can interfere with on-time product delivery, too much distressed stock in inventory, Excessive inventory in stock and unable to move it quickly enough, Computer assessment of inventory items for sale is inaccurate, Computer inventory systems are too complicated, items in-stock gets misplaced, Not keeping up with the rising price of raw materials.

Review of Literature

BharathiPathak 1991 the bulk of the banking business in the country is in the public sector comprising the state bank of India and its seven associate banks and twenty nationalized commercial banks till 1991, the Indian banking industry was operating in a highly regulated and protected regime. But with the acceptance of Norseman committee recommendation, competition has been injected into the banking industry in two forms. The study has been found that HDFC Bank emerged as leader in this financial analysis of the year ended 2000-01. Its closest competitor was ICICI Bank. Financial performance of the other three, no doubt, lagged behind them, but it by no means, depressing. These Bank obviously, have to focus more improving parameters like credit quality and cost control for the emerge as the top performance.

R.Hamsaakshmi-M.Manicham 2000 "The study, it has been found the liquidity position and working capital positions were favorable and good during period of study. Regarding turnover ratio, efficiency in management of fixed assets and total assets must be increased. Regarding return on investment and return on equity was proved that the overall profitability position of the software companies had been increasing at a moderate way.

Dr R.Dharamaraj 2003 "The study article "positing in Indian management industry" have

concluded that for the last five year, there has been proliferation of international and domestic providence of mutual funds. He says that this increased growth is due to the increasing cash flows among innovative young companies through India

Dr.KavithaChavvali 2009 inventory analysis of gold exchange trade funds. **Mathew T. Jones** and Maurice ousted (2007) revised and evaluated pre world war ii current date for countries by treating gold follows on a continuous basis. The historical data of saving and investment was taken over a time period of 1850 – 1945.

N.Prasanna 2009 stock performance Aitkin 1997 the external effect foreign direct investment on export with example of Bangladesh where entry of a koala multinational in garment exports led establishment of a member of domestic export firms creating the country's largest export industry.

Research Objective

- ❖ To analyze the inventory those are sufficient to perform production and sales activities smoothly.
- ❖ To study the inventory management followed in chettinad cement.
- ❖ To identify the existing inventory management and its effectiveness.
- ❖ To calculate analysis for their performance in inventory management.

Research Methodology

Research Design

The descriptive type of research has been applied in the study. This research the researcher has no control over the variables. Only reports what has happened or what is happening. The research can only discover causes but cannot control the variables.

Data Collection

This study purely based on secondary

sources of information. The necessary data calculated from annual report, books, journals and websites.

Period Of Study

This study covers a period of five years from 2009 – 2010 to 2013 – 2014. The accounting year commenced from April and ending with March of the next year.

Area Of Study

This study was conducted in Chettinad cement corporation limited, Ariyalur District.

Data Analysis and Interpretation

Ratio Analysis (Inventory)

The percentage of a mutual fund or other investment vehicle's holdings that have been "turned over" or replaced with other holdings in a given year. The type of mutual fund, its investment objective and/ or the portfolio manager's investing style will play an important role in determining its turnover ratio.

Ratio	Inventory turnover ratio	Inventory Conversion Period
2009 – 2010	5.46	66
2010 – 2011	5.65	64
2011 – 2012	3.78	96
2012 – 2013	4.24	86
2013 – 2014	5.50	65

Economic Order Quantity (EOQ)

Economic order quantity is that level of inventory that minimizes the total of inventory holding cost and ordering cost. The framework used to determine this order quantity is also known as Wilson EOQ Model. The model was developed by F. W. Harris in 1913. The most economical quantity of a product that should be purchased at one time. The EOQ is based on all associated costs for ordering and maintaining the product. EOQ refers to the size of the order which gives maximum economy in purchase of materials.

Item	Annual Requirement	O	C	P	EOQ	Total Investment With EOQ	Total Investment Without EOQ	Saving Inventory Cost
Iron Ore	31500	36	1.5	65	1230	81794	135615	56821
Lime Stones	15000	40	1.25	144	980	142345	145675	2880
Clay Ash	14000	42	2	144	737	111982	135955	23933
Sulphur	13000	31.5	1.75	125	716	110801	133927	23136
Gypsum	13500	35	1.25	144	869	126223	130628	4465
Bauxite	11500	36.5	1.5	150	748	113322	116173	2851

Results and Discussion

- ❖ In inventory level of the company, the inventory level has been increased year by year. There is no problem in the inventory level of the Chettinad Cement Corporation Limited.
- ❖ In inventory turnover ratio the ratios of the year has been found as low in the years of 2009 – 10 and 2010 – 11. After those periods the inventory turnover ratio has slightly increased on the year 2011 – 12. Even though that level is quite low when compared with 2009 – 10.
- ❖ In inventory conversion period is found as good level. Even though they want to keep the inventory conversion period as low.
- ❖ In EOQ analysis for the year 2009 – 10 to 2013 – 14 is good. For this year they followed EOQ with investment for purchase of goods.
- ❖ In EOQ analysis for the year 2010 – 11 to 2010 – 11 is good. For this year they followed EOQ with investment for purchase of goods.
- ❖ In EOQ analysis for the year 2011 – 12 to 2013 – 14 is good. For this year they followed EOQ with investment for purchase of goods.
- ❖ In EOQ analysis for the year 2012 – 13 to 2013 – 14 is good. In this year the EOQ with investment and EOQ without investment are same.

Conclusion

The study covers the inventory management for effective inventory control. I have used a technique Economic Order Quantity Analysis

named as EOQ Analysis for find out the rate with EOQ and without EOQ investment for purchasing of good in the manufacturing the cement in Chettinad Cement Corporation Limited. Hence the inventory management of the organization quite good. During the year 2009 – 2014 from this study I concluded that organization would be effective inventory management. The study will be use for Chettinad Cement Corporation Limited in various ways.

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MEASURES OF OPERATIONAL PERFORMANCE OF PUBLIC SECTOR BANKS

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ABSTRACT

In the Indian context, Banking is the speculum of the economic advancement of the nation. Before liberalization, the network of Indian Banking was mainly restrained and the criterion like branch size and location were given prominent importance. The Indian Banking industry has travelled from a drowsy institution to an agitation entity. Now, the Indian Banking industry is undergoing a period of hasty diversity, where global tendency are smashing the banking business due to increasing antagonism. Liberalization has boosted customer expectations, increasing disintermediation, competitive estimate and possibilities of macro – volatility. Investigation and Interpretation of Operational Competence of Preferred Public Sector Banks is an important one. In this paper an attempt has been made to identify measures that can be used to analyze and compare operational competence of public sector banks on specific parameters.

Keywords: Operational performance, Productivity, Technical efficiency, Profit aptitude.

Introduction

The rate of economic advancement has a direct and adequate link with the functioning of financial sector of the country. An adequate financial sector gains economic advancement at a faster rate. Performance increases with the enhancements in the procedures, technology and management of the production process. These enhancements have lead to higher production and lower costs. Higher per-capita incomes of developed countries emulate higher levels of performance whereas low and stagnant per-capita incomes show low levels of performance. The concept of practical performance of banks

is connected with diverse aspects of its operations. Practical performance in an assistance industry like banking has a wide connotation. This connotation is markedly enlarged where banks are required to assume responsibility of serving social as well as economic objectives. The need of improving performance has increased noticeably for the continuity and uninterrupted viability of commercial banks.

Concept of Operational Performance

The concept of practical efficiency in public entity can be defined in number of ways such

as aptitude that may range from enforcement of the laws and regulations with which they have been charged to enduring that all possible stakeholders have the opportunity to compete in the policy process. The size of the organization and practical technology employed by the organization has also been designed as an important factor of practical efficiency.

‘Practical efficiency’ refers to the adequate utilization of human and material resources or the adequate use of people, machines, tools and equipment materials funds. Better utilization of any or a combination of these, can increase output of goods and services and reduce costs.

Practical efficiency is the tactical planning of an organization to keep a healthy balance between cost and productivity. It determines the wasteful processes that contribute to sewerage of resources and organizational profits. It deals with minimizing waste and maximizing the benefits of resource to provide better services to the customers. To face tough competition lowering costs is a best option as interval diffusion contributes to enhanced cost. Any input that is not processed through system into useful output is waste. It means producing more goods and services with no greater use of resources or maintaining the same level of production using fewer resources.

Operational Performance in Banking Sector

While dealing with banking efficiency analyses, the very first question which strikes in the mind of the research analysts is that why regulators, customers, managers and stakeholders bother about the relative efficiency of banks? The answer of this question will be different depending upon the viewpoint of interested parties. From the regulator’s viewpoint, inadequate banks are riskier and have a higher likelihood of failure. Further, the efficiency of banks is directly linked to the productivity of the economy. Without a sound and adequately functioning banking system, the economy cannot function fluently and

adequately. When banking system fails, the whole of a nation’s payment system is in jeopardy. From the point of view of customers, only adequate banks can offer better services at reasonable prices.

The standpoint of stakeholders is that only adequate banks assure reasonable returns. The viewpoint of bank managers is that in a dynamic and competitive market environment, only adequate banks will survive and maintain their market share, and inadequate ones will eventually be viewpoint. The adequate banks are better able to compete because of their lower practical costs and can steal business away from less adequate banks. In sum, the relative efficiency of banks is always a matter of serious interest to the regulators, customers, stakeholders, and managers because efficiency is a broader concept; it involves optimally choosing the levels, and mixes of inputs and outputs.

In developing economy like India, where disposition to consume is high and as a result savings of the people are less, banks play a strategic role in captivate more deposits from the people and then deploying these saving as lubricants for assorted sectors of the economy. The performance of banks has become a major concern of planners and policy makers in India, since the gains of real sector economy depend on how adequately the financial sector performs the function of financial intermediation (Rangarajan, 1997). Efficiency operation of banks has become an important issue in India. In the financial market, banks still play an arbitrary role. Every organization, be it a manufacturing company, a service firm (like a bank, a transport undertaking or an educational institution), or a govt. department, constantly trying to improve its practical efficiency, steady with its objectives and in accordance with its short and long term objectives. Banking business is no exception to all this. Banks now are normal business enterprises. They offer product in the form of services and they too work

for profit. They too have equal concern for customer retention and bank managers now usually talk of customer retention. Earlier the most of the banks were offering services in respect of deposit, withdrawal, loan, draft and money relocation and mostly manual not using the so called innovative devices. In order to survive and adapt to the changing environment, banking firms are putting more stress on understanding the drivers of practical efficiency like technology, infrastructure and employees, process of delivering trait service to its customers and performance bench marking. The need to be cost competitive is at the heart of effective competition in today's financial markets, because efficiency is mainly troubled with cost relative to output imparts the ingredients to long term commercial success.

In order to compete with non-bank financial institutions, banks should increase their levels of efficiency. Practical efficiency is connected with diverse aspects of its operations, as its financial soundness, its profit aptitude and trait services to customers. Here, in this research the word efficiency is a combination of growth & performance, productivity, profit aptitude, and technical efficiency. The banking business as a whole has been given more emphasis on deposit mobilization, credit deployment and branch expansion. However now days it has also started giving emphasis on practical efficiency. It will not be possible to increase profit without elaborating efficiency and productivity. The increasing competition enforced the commercial banks to become cost effective and adequate in using the resources to perform well. The main objective of practical efficiency is to achieve economic growth at less technical and social cost. The challenge of elaborating practical efficiency is more significant with the adaption of new technology in banking. It has empowered banks to not only handle enormous volume of transactions but also provide products and adequate services to garner new business in the face of tough competition in the market place.

Well-trained employees and common policy and standards contribute better to greater practical efficiency.

Measurement of efficiency of banking institutions serves two important purposes. It helps to criterion the relative efficiency of an individual bank against the 'best practice' bank(s) and secondly, it helps to evaluate the encounter of assorted policy measures on the efficiency and performance of these institutions. As the banking system provides transaction services and payment system, an adequate banking system has significant positive externalities, which increases the efficiency of economic transactions in general. In the Indian context, we have seen unfolding of few financial sector reform measures since the early 1990s. An important objective of these measures is to increase the practical efficiency of the banking sector as a whole as well as of individual institutions. In fact, policy makers have clearly recognized that inefficiency is an important factor contributing to the high level of cost of banking services in India (Government of India 1991, Narasimham Committee Report-1).

Measures of Operational Performance of Public Sector Banks

Growth Performance

The aim of every institution is to grow. A growth in number of variables in the right direction is required for overall growth and sound performance of the banks. During the post nationalization period, the banks have been grown functionally, geographically and multi-dimensionally in assorted business framework. With an increase in branch offices, the bank attracted a lot of deposits. Whatever be the type of deposits, an increase in the quantity of deposits of banks is an index of their growth. The growths in deposits naturally captivate the banker to increase his proposition and investment portfolio. The growth in proposition or investment is really an index of bank's growth.

Banks cannot survive without balanced growth in these variables: the growth of one variable affects other variable too. The growth in deposits and proposition if managed properly will contribute to the growth of profits and if not cared may lead to the growth in negative. Growth in profits can lead to growth in reserves and therefore to equity. A growth in number of variables in the right direction is hence required for an all round growth and sound performance of the banks.

‘Growth’ is generally designed as the most important parameter of practical efficiency. ‘Growth’ is the outcome of a bank’s general management function. Of course the policies and priorities of the Reserve Bank of India and the Government of India play an important role in this respect. The general economic environment, practical funds management etc. also have its bearing on ‘growth’ of the banks. The performance of public sector banks is assessed on the basis of the performance of a number of sub-frameworks.

Productivity Performance

Productivity has become talk of our times. I.G.SMITH has rightly pointed out that “productivity is a difficult subject for both student and practitioner, difficult in terms of definition, measurement and attempt to achieve an increase. At present, the subject of productivity and its measurement is characterized by too many loose ends and a great deal of confusion.” Shocked and confused by declining rate of productivity, assorted firms and governments are searching for answer and action.

Action however requires understanding of the issues and concepts. Productivity as a phenomenon has not only been studied by economist but also by management scientists. Economists have attempted to measure productivity and estimate its encounter on output and growth. ROSTAS’S BOOK comparative productivity in British and American industry,

‘which appeared in 1948 constituted a pioneer work in this field. Management experts like F.W. Taylor and Mc Gregor developed certain techniques and theories in order to enhance productivity of workers and other employees.

In fact, different definitions are used in different situations. The reason for this is that some of the questions relating to productivity are best answered with one kind of productivity measurement and other with another kind. People in areas such as accounting, economics, engineering and Industrial or organizational psychology interpret productivity in different ways. Productivity is:

Productivity=Total Output/Total Input

So, productivity is the ratio of output to input. This definition applies in an enterprise, an Industry or an economy as a whole. In simpler terms, productivity is only the arithmetical ratio between the amount produced and the amount of resources used in the production.

The outputs of banks are not homogenous. In banking business it is also difficult to existence an adequate amount of resources needed to produce service outputs which are ethereal. This makes the identification and measurement of output extremely difficult. So, in banking business measuring productivity is often much more difficult to evaluate than a manufacturing business entity where the product is tangible. However, as the economies grow the importance of services and territory sector increases, so measuring the productivity becomes very important. Thus we can say that if practical efficiency is a broad term then productivity is just a yard stick of efficiency.

Profit Aptitude Performance

Banking is an important institution in the development process and transformation of an economy. Profit is a complete measure of any firm’s performance. In financial terminology, profit of a certain concern is understood as the quantitative relationship of its profits (net or

gross) with assorted variables compatible to profit generation, such as quantum of owned funds or share capital or the level of working funds or the size of the turnover or the like, while profit aptitude refers to the profit-making aptitude of an enterprise. In the case of banks in our country, however any measure of profit aptitude will be that of accounting profit, rather than of the practical one. This is so because bank's presented accounts do not present a fair picture because, banking being a business of confidence, the banks are permitted (and required) not to disclose some very vital accounting information, and are well-known to be creating year after year fairly secret reserves through accounting undervaluation of their assets and the like. The profit aptitude level of banks, as seen through their presented accounts, is therefore, believed to be well below their actual value i.e., the practical profit aptitude level. But only the profit maximization is not, a basic reason of the existence of public sector banks. Therefore, only profit aptitude cannot be used as a parameter of measuring practical efficiency. Moreover, even satisfactory profits can make inefficiency. This happens when prices are quite high owing to high demand or other reasons. Similarly, a proper degree of efficiency can be concluded without maximizing profit. It is, therefore, clear that profit aptitude is not synonymous with efficiency through as an index it guides the management for greater efficiency. For this very reason, profit aptitude is used as a yardstick of measuring practical efficiency.

Technical Efficiency

Technical efficiency is the major precedent for measuring efficacy of banks. Technical efficiency means producing maximum output with given inputs; or equivalently, using minimum inputs to produce a given output. Technical efficiency deals with employing labor, capital and machinery as inputs to produce outputs based on the best practice in a given sample of decision making units, which means,

given the same technology and the same external environment no waste of input resources is designed in producing the targeted outputs. Technical efficiency is measured by the relationship between the physical quantities of output and input. Using technical efficiency, there is always relative efficiency score. When we call a system inadequate, we are asserting that we could achieve the craved output with less input, or that the input employed could produce more of the output craved. Since the purpose of this study is to measure the operation productivity of a given entity, the research will focus on the technical efficiency only.

Conclusion

Hence to conclude, that the aptitude of the organization to mobilized and exploit its tangible resources has become more decisive than investing in and managing the physical resources. It is rightly said that anything which can be measured can be controlled. Measuring practical efficiency of banks has been an important area and it has undergone continuous development and modifications. So, true efficiency can be measured only by using financial and non-financial key indicators in the best possible manner.

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IMPACT OF SELF-HELP GROUPS ON TRIBAL WOMEN LIVES IN ANIMALAI RANGE OF WESTERN GHATS

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ABSTRACT

Self-help group plays a significant role in empowering tribal women by improving their standard of living. Data was collected with the help of pre-tested questionnaire from fifty tribal women working in different SHGs through interview schedule. The data was analyzed to achieve the objectives of the study and the results indicate that joining of SHGs has a positive impact on level of income and savings of the household and also it improves the economic position of the tribal women. Thus joining of SHGs has positive impact on the lives of the women. The study focuses on the impact of self-help group on their lives of the tribal women in Animalai range of Western Ghats.

Keywords: Self-help group, empowering tribal women, reason for joining SHG, incomes and savings,

Introduction

Women in a tribal society play a vital role in their social, cultural, economic and religious ways of life and are considered as an economic asset in their society. These indigenous communities live in about 15% of the country's geographical area with various ecological and geo-climatic conditions. It is the fact that the dependence of tribal on forest is of much greater magnitude. The areas inhabited by the tribal population constitute a significant part of the underdeveloped areas of the country. The tribal continue to be socio-economically backward, because tribal have been residing in forest areas for generations, cultivating land and collecting

non-timber forest produce. Minor forest produce plays an important part in the tribal economy. Its collection and marketing is a major source of livelihood for most tribal families contributing around 70% of their total income. They have lived as isolated for centuries untouched by the modern society developed around them. This age old isolation from country's mainstream has been responsible for the slow growth and dissimilar pattern of their socio-economic and cultural development. This isolation has caused much of the hindrance to the tribal women of this indigenous society.

In tribal communities, the role of women is substantial and crucial because they work harder

and the family economy & management depends on them. Collection of minor forest produce is done mostly by tribal women. Tribal women have adjusted themselves to live a traditional life style in the local environment and follow occupations based on natural resources. However, tribal women face problems and challenges in getting a sustainable livelihood and a decent life due to environmental degradation and the interference of outsiders. Majority of the women in the study area live in most deprived conditions of ignorance and poverty, unemployment, completely unaware of their potential and individuality, leading to unhealthy lives. They have an extreme urge to come out of poverty. Poverty eradication is the major concern of development strategies in the developing countries like India. Self Help Groups (SHGs) are playing a major role in removing poverty in the tribal area. The group-based model of self-help is widely practiced for development, poverty alleviation and empowerment of tribal women. It aims to mobilize people, to give them voice and build people's organizations that will overcome barriers to participation and empowerment. Self Help Group's approach represents a paradigm shift from development towards empowerment. Nowadays, there are number of NGOs organizing Self Help Groups with or without Government support all over the country. SHGs' approach is to achieve the goals of empowerment and development of tribal women. Hence Tribal women play a significant role in the economic development of a nation.

Origin and Concepts Of SHGs

SHG originated from the brainchild of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. In India though the first SHGs was started and formed in 1975, it was started to take off during the year 1986-1987. Self-help groups, although initiated in India for the first time in 1984 by the Mysore Resettlement and Development Agency (MYRADA), have caught on rapidly with encouraging support from organizations such as

the National Bank for Agricultural and Rural Development (NABARD). Subsequently, at the Reserve Bank of India (the central institution), commercial banks started promoting SHGs.

Self Help Groups are voluntarily formed informal groups. A SHG consists of 10-20 members. The members are encouraged to save on regular basis. They use the pooled resources to meet the credit needs of the group members. The groups are democratic in nature and collectively make decisions. Regular savings, periodic meetings, compulsory attendance, proper repayment and systematic training are the salient features of the SHG. Self-help groups are an effective strategy for poverty alleviation, human development and social empowerment. The purpose of the SHG is to build the functional capacity of the poor and the marginalized in the field of employment and income generating activities. Evidences from various developing countries throughout the world have shown that the poor can be helped by organizing themselves into Self Help Groups.

Review of Literature

Triptimoy Mondal and Prof. Jaydeb Sarkhel (2015) have suggested that Self Help Groups (SHGs) are considered as an important tool for poverty alleviation through empowering the poor and underprivileged section of the society as they help the members of the SHGs to get them involved in various income generating activities. One such part of the poor and underprivileged section of the society is the people of the tribal inhabited region of India. The major problem faced by the inhabitants of this area these days is poverty. The status of women in such regions is more deplorable. They generally live in the most deprived conditions of ignorance and poverty, completely unaware of their potential and individuality, leading to unhealthy lives. Self Help Groups (SHGs) can play a vital role involving the poor tribal women in the income generating activities. But at the moment they participate in such activities they face some problems of varied nature.

Eli kumari Das and Dharitri Baishya (2015) have analyzed that the women empowerment is a term that has gained currency in the human development and government discourse. Amongst the 8th millennium economic development goals, women empowerment is one of the most crucial goals. She is empowered when she is valued as a normal being of society who has the space to participate in public discourse. The educated Indian women are empowered because she knows her rights. But women belonging to the weaker or poorer sections of the society still face problems like domestic violence, dowry harassment, sexual harassment, etc. According to census report, 2011, 82.14% literate person are male where as only 65.46% women are literate which shows the educated society is dominated by male in India.

T. Thileepan and Dr. K. Soundararajan (2013) have concluded that the women as compared to men have always been delicate and therefore they have to face many problems when they come out of the house to work with men. Women in developed economy do not face the problems which are faced by the Indian women. Despite many achievements, women get trifled by many difficulties. Some being common for both male and female and some are the curse only to the women. There are many psychosocial factors which hinder the path of women empowerment and her stepping towards entrepreneurship. Women have always been criticized by the male dominant society for their out of home activities.

Lal Suresh and Padma (2005) have analyzed the problem of empowerment of tribal women of Andhra Pradesh this study makes use of census data on tribal population, literacy rates in Andhra Pradesh, the tribal women in Andhra Pradesh were found well at dry land agriculture. Tribal women are facing the following problems in health and nutrition such as malnutrition is common among the tribal women, higher infant mortality rate in tribal compared to national

average, and the average protein calorie intake was found to be low among tribal women.

D. PullaRao (2013) this paper addresses the socioeconomic status of the scheduled tribes in Visakhapatnam district of Andhra Pradesh State (India). In the sample, the majority of the households is the tribe of Konda Dora. The majority of the sample households in the study area are Hindus and more than 70 percent of the sample population was illiterate. There is a need to put more attention on educational aspects of scheduled tribes, where this only can motivate them for future life.

Statement of the Problem

Generally most of the tribal women population in the Anaimalai region is illiterate because they face lot of difficulties in getting their basic education. Their belief system, ignorance, economic scarcity plays a major setback of their empowerment. However unemployment, poverty, illiteracy, lack of industries, male dominance, lack of self-awareness etc, still exist in the study area. The government and NGOs provides many facilities for improving tribal lives. SHG has considered as a powerful tool to alleviate poverty and empowerment of tribal women. Only few tribal women get benefit from SHG, this does not mean that whole tribal society should empowered. So this is the need of an hour to analyze the impact of SHGs on tribal women lives. The study has made an attempt to know the reason for joining the SHG and its impact on economic status of tribal women.

Objectives of the Study

To know the reason for joining SHGs among tribal women.

To study the relationship between increase in income and increase in savings.

Research Methodology

Primary data was collected from women Self Help Groups (SHGs) members through

interview schedule with the help of questionnaire. A Pilot study was conducted with the sample size offifty (50) women SHGs members in Anamalai range of Western Ghats.

Analysis and Interpretation

Table 1: Reasons for joining SHGs

S.No	Reasons	Mean Score	Rank
1	Low Income	4.1	II
2	Lack of Permanent Job	3.5	VII
3	Motivation by family members	3.76	IV
4	To add family income	3.82	III
5	To get loan for starting the business	4.44	I
6	Habit of Saving	3.72	V
7	Encouragement given by NGO's	3.08	VIII
8	Social status	3.68	VI

Source: Primary Data

The above table reveals that reasons for joining SHGs has been rank I to get loan for starting the business, the mean score value is (4.44), low income generation group getting II rank, the mean score value is (4.1), they getting loan to add family income ranks III, the mean score value (3.82), motivation given by family members to join in SHGs ranks IV, the mean score value (3.76), habit of saving ranks VI, the mean score value (3.72), lack of permanent job ranks VII, the mean score value (3.5) and encouragement given by NGOs ranks VIII, the mean score value (3.08).

Table 2: Correlation between the income and savings

Correlations			
		Income level of the respondents	Level of savings
Income level of the respondents	Pearson Correlation	1	.743 ^{**}
	Sig. (2-tailed)		.000
	N	50	50
Level of savings	Pearson Correlation	.743 ^{**}	1
	Sig. (2-tailed)	.000	
	N	50	50

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

The above table reveals that null hypothesis is there is no relationship between increase in the level of income and the increase in the level of savings. Therefore, thenull hypothesis is rejected at 1% level of significance. Thus, the level of income increases has resulted in their level of savings. Therefore there is a strong

relationship between the increase in the level of income and increase in the level of savings.

Mostly, tribal women take the loan to change their economic position by spending their money in some income generating activity.It is clearly understood that economicconditions of women can change only if she increases the income level that leads to increase in savings. After spending all the family expenditure, the women should save the remaining money for future. For that reason we tried to find out the relationship between the level of income and savings.

Conclusions

This study shows that after joining of SHG most of the women took loan from SHG and invested in some income generating activities (IGAs). SHG serves as a tool to create positive change in the lives of tribal Women. Now the tribal women are able to generate additional income to their families which helps to improve their economic status. The study indicates that income and savings are directly correlated which implies that rise in income leads to rise in savings. SHG members' savings are increased to the desirable extent which automatically increase the purchasing power and increase in standard of living and thereby enhance the empowerment of women. This will have direct impact on quality of life of its members. To sum up, it can be concluded from our analysis that there is a significant and positive impact of SHGs on lives of tribal women.

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RECENT TRENDS IN BANKING SYSTEM IN INDIA

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ABSTRACT

The Banking system in India has constructed a new stage from Traditional system by framing a new structure, function and organization with the help of new information technology revolution which has made in new millennium. Technology plays an important role to reach a high range of service with quality, because it has the control to organize the total system of the Banking sector in India. The latest version of the Banking system is E-Banking service which offers the fastest service to the customers and save their time from not to spend more time in Banks. This paper offers an opportunity to review the Recent Trends in Banking System in India.

Key Words: Traditional & Latest system, New Technology, Banking service, Recent Trends.

Introduction

The people have come across different stages right from the stone-age and till the modernized world. There are different kinds of competition from time to time and sector to sector in which the banking sector also not standing away from the competition. Each and every banking/ financial institution has the responsibility to prove themselves as people's right choice. So, both Government & Private Banks are ready to face the competition with the help of Government and the guidelines of the Reserve Bank of India. So the Traditional system had started to disappear due to computerization of the Banking sector. It resulted in introducing ATM, Credit Card, Debit Card, Electronic Fund

Transfer, Electronic Fund Clearance Service, Mobile Banking etc. It has got great influence among the Bank customers and brought the loyalty towards the banking services.

Objective of the Study

- Ø To study the Traditional system of banking system in India
- Ø To study the utility of the new technology in banking sectors
- Ø To study the services offered by the banking sectors in India.

Research Methodology

Secondary data is used here from various sources like Periodical Journal, Magazines,

Research report, Half yearly & Annual report of the Banking sector and Internet sources, which helped to analyze this research study.

Review of Literature

Arora and Verma (2005) studied the banking sector reforms in India and evaluated the performance of public sector banks during the reforms period. The data of 27 public sector banks, i.e., 19 nationalized banks, and State Bank of India and its seven associates for the year 1992 has been taken. Banking sector reforms were studied in relation to Prudential Norms, Capital Adequacy Measures, Structural Regulation, Deregulations of interest rates, accounting and disclosure norms, HRD initiatives, asset liability management system and risk management guidelines. Performance of public sector banks has been evaluated on the basis of Financial Parameters, Operational Parameters, Profitability Parameters and Productivity Parameters. The authors concluded that in order to remove subjectivity in banking sector, major steps like Prudential Norms; Income Recognition Provisioning should have been taken. The researchers suggested that to correct the impact of directed investments on profitability reserve requirements should be reduced.

Sinha (2006) compared the cost efficiency position of Public and Private Sector Banks. The data related to thirty banks covering time period from 1998 to 2003. For the study purpose, 7 Public Sector Banks, 13 Nationalized Banks and 10 Private Sector Banks were selected. Data envelopment analysis has been used and means technical efficiency scores, mean allocative efficiency scores and mean cost efficiency scores have been calculated by taking the assumption of constant returns to scale. Numbers of Bank Branches and Amount of Borrowed Capital have been taken as Input and Non-Interest Income as Output to find out the ownership effect and size effect. The study evidenced that small banks exhibit higher cost and higher mean technical efficiency scores as

compared to large banks. It was found that Public Sector Banks were 73% as efficient as Private Sector Banks under technical efficiency scores and 93% under allocate efficiency scores. The author observed that difference in mean cost efficiency was mainly due to divergence in technical efficiency.

Goyal and Kaur (2008) analyzed the performance of seven new private sector banks for the years 2001-07. The researchers calculated various ratios relating to capital adequacy, asset quality, employee productivity, earning quality and liquidity of banks. The study evidenced that capital adequacy ratio of all the banks has been above 9 per cent, the prescribed limit of Reserve Bank of India. Average debt/equity ratio is found to be maximum in the case of Axis Bank. Kodak Mahindra Bank registered maximum percentage increase in NPAs over the previous years. Ratio of advances to total assets has shown an increasing trend for all the banks under study which showed an increase in lending operations. The study witnessed significant differences among the mean ratios of all parameters except for liquid assets to total assets, liquid assets to total deposits, net profit to average assets and percentage change in NPAs.

Shukla (2009) aimed at examining the recent trends in Indian Banking System and its impact on cost and profitability of 27 public sector banks, 27 private sector banks, and 29 foreign banks in India during the period 1991-06. The secondary data used for the study has been collected from annual reports of banks and published material from Reserve Bank of India. The study analysed that in the post-reform period Indian Banking System has become more competitive, more developed and financially viable due to several structural changes. The study evaluated that banks should focus on high operating cost and diversification of activities to remain competitive and profitable. The study evidenced the use of technology based services to intensify competition and to reduce operating

cost and achieve higher profitability. The researcher recommended that some critical factors like security and integrity of system should be addressed, and greater emphasis should be given on banking and financial policies to strengthen the banking sector.

Uppal (2010) studied the extent of mobile banking in Indian banking industry during 2000-07. The study concluded that among all e-channels, ATM is the most effective, while mobile banking does not hold a strong 47 position in public sector banks and old private sector banks. In new private sector banks and foreign banks, mobile banking is good enough with nearly 50 per cent average branches providing mobile banking services. Mobile banking customers are also the highest in banks providing electronic services, which have a positive impact on net profits and business per employee of these banks. Among all, foreign banks are on the top position followed by new private sector banks in providing mobile banking services; and their efficiency is also much higher as compared to other groups. The study also suggested some strategies to improve mobile banking services.

Prasad and Ravinder (2011) analyzed the profitability of four major banks in India, i.e., State Bank of India, Punjab National Bank, ICICI Bank and HDFC Bank for the period 2005-06 to 2009-10. Statistical tools like arithmetic mean, one-way ANOVA, Tukey HSD Test have been employed for the purpose of study. The profitability of these banks have been evaluated by using various parameters like Operating Profit Margin, Gross Profit Margin, Net Profit Margin, Earning per Share, Return on Equity, Return on Assets, Price Earning Ratio and Dividend Payout Ratio. The study revealed that State Bank of India performed better in terms of earning per share and dividend payout ratio, while Punjab National Bank performed better in terms of operating profit margin and return on equity. The study found that HDFC Bank outperformed in terms of gross profit

margin, net profit margin, return on assets and price earning ratio. The study evidenced that ICICI Bank paid highest portion of earning as dividends to shareholders. Analysis ranked HDFC Bank on the top position followed by Punjab National Bank, State Bank of India and ICICI Bank.

Traditional System

Traditional Banking system had offered different structure of service, function and organizing method. Man power and Material power used at the most level till the last decade of the 20th century. Low Machine power, More time utility, more paper work, more documents utility, work delay, queue formalities and other procedures were followed in the Traditional systems of Banking sectors.

Latest System

The 21st century has offered a well developed banking system with different banking structure to our society. The latest system of the Banking sector is E-Banking system which played a major role to replace the traditional banking system. Computerization of the banking sector was the first revolution of the latest system of operation. It started to reduce the men at office and increase the speed of the work to complete on the day itself. It reduces the cost of transaction, work load of the employees and creates the goodwill of the banks among the customers of the concern banks.

New Technology

Automated Teller Machine (ATM), Cash Depositing Machine (CDM), Credit Card, Debit Card, Electronic Fund Transfer, Electronic Fund Clearance Service, Mobile Banking etc., are the best sources of example for the invention and application of the new technology in the banking sector. The development of new technology had faced many hurdles and oppose in the Indian society in convincing the people to accept and practice the new technology as most of the people are illiterate.

Services Offered by Banks

In the modern world, Banks in India offering many services either by person or through online towards attracting people and retain them as their customers. Advancing of Loans, Overdraft, Discounting of Bills of Exchange, Cheque Payment, Collection and Payment of Credit Instruments, Foreign Currency Exchange, Consultancy, Bank Guarantee, Remittance of Funds, Credit cards, ATMs Services, Debit cards, Home banking, Online banking, Mobile Banking, Accepting Deposit, Priority banking and Private banking are some of the services that are offered by the banks to the modern society.

Recent Trends

Some of the service offered by the Banks in India with the help of new Technology in Recent Trends are given below for easy understanding.

a) Automated Teller Machine (ATM)

ATM is a device which is commonly used by the rich & poor, literate & illiterate and rural & urban. ATM / Debit card is required to handle this device through which an account holder/customer can withdraw / transfer the cash, mini statement / balance enquiry can be had and deposit cash also. In-order-to serve the customers of any bank, the ATM centre is kept open for all 365 days in a year without closing.

b) Electronic Clearing Service (ECS)

ECS is a system which is applied for the retail payment. It becomes very easy to make the payment and receipts. Instead of dealing with cash personally, this electronic clearing system is used for the payment and receipt of cash. This system is mainly used by the companies and the government departments for the huge amount of payments and receipts.

c) Electronic Funds Transfer (EFT)

Funds that are transferred from one's own account of any bank to another's account of any bank through electronic system is called

Electronic Funds Transfer. This is possible only at the time of instruction given by the authorized account holder. But the detailed information about the receivers such as Name of the Bank & A/C Holder, Account Type, Account Number, IFSC Code etc., are to be mentioned at the time of fund transfer.

d) Real Time Gross Settlement (RTGS)

RTGS is a system of sharing the instructions among the banks about transferring funds from one bank to another bank. This method is offering the speedy financial operation by doing faster fund transaction. As soon as the fund is being transferred to other bank, the receiver bank has to credit to the account of the customer and give proper information to the account holder at the right time. Reserve Bank of India is the main authority for maintaining and operating this system.

e) Home Banking

Home Banking system is introduced by RBI for easy operation of account and financial transaction from one customer's account by staying home itself in round a clock day. Under this system any customer of the bank can do Fund Transfer, any Bills Payable, doing Clarification on New Schemes, Loan Borrowing and Cash Deposit like work. To avail this system, an account holder should have own computer system with internet facility.

f) Mobile Banking

Mobile Banking is shortly called as M-Banking. This system is used to perform the work such as Balance Check, Account/Fund Transaction, Bills Payment, Mobile Recharging etc. But an Account holder must use cell phone with internet facility or Personal Digital Assistant (PDA).

Challenges Faced

- Ø Convincing the villagers and illiterate people to understand the new technology that are related to the day-to-day activities.

- Ø Teaching the poor customer to utilize the latest technology available in the bank.
- Ø Facing more competitors both in Government and Non-government financial institutions.
- Ø Overcoming the stress in keeping good financial position so called Balance Sheet under more competition.
- Ø Facing problems in lending and borrowing (collecting) money from the customers within the matured period.
- Ø To save the customers from the criminals who commit cyber crime through tracing of Debit/Credit Card number, PIN number and enjoying with others' money.
- Ø Giving assurance to their customers that their personal profile like both financial and non-financial are kept in confidence.

Conclusion

It is very visible that the banking sectors in India have reached a successful place from overcoming various crucial situation and competition with world financial institutions. As the banks in Indian are acting as the Agent of Economic development, it still to grow more by implementing more schemes and introducing updated technologies. The modern generation is very faster than anything in advanced learning. So the Reserve Bank of India along with Public and Private Banks should reconstruct the schemes, rules and regulations with the help of new Information Technology Act, to offer very sophisticated service to the future customers and to meet critical competitions that will be extended by the banks from outside of our country.

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'PARTITION LITERATURE' OF INDIA AND PAKISTAN: A PARALLEL STUDY

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ABSTRACT

Towards the end of the Second World War there was widespread unrest in the British colonies. They revolted against the tyranny and for freedom of foreign rule. On 15th August 1947, our India got a sovereign Independent Republic. But, her partition after the Independence into two – India and Pakistan – remained an irrevocable curse. The partition continued to hurt and anguish the hearts which dreamt of having a united India. Its indelible impact on the collective human psyche could be felt in both the Indian and the Pakistani. This paper endeavours to present an overview of the impact of partition and its aftermath on these two nations through evaluating their literatures. Though innumerable writers have dealt with this issues, a few writers seems to genuinely mirror their traumatic experiences of partition which caused the extermination of thousands of people, migration of people in millions and never-ending communal frenzy which resulted in immeasurable atrocities, rapes, violence and usurping acts. The researcher deals with such writers selectively to evidence the title.

Keywords: Partition, Literature, India, Pakistan, Violence, etc.

Paper

Partition of India is a more impactful and more devastating historical event which has still an irrevocable pervasive effect. The division of the nation into two sects led to more complications and chaotic circumstances instead of analyzing and solving the problems of newly freed country. The initial bitterness caused by the mass expulsion of Hindus, Muslims and Sikhs from India to Pakistan and vice versa was further intensified by the political upheavals. It

is a matter of speculation how they, who lived together, fought together and freed their motherland together from the clutches of slavery, learnt the theories of regionalism, communalism, caste and racial discriminations with the prospect of partition; which also became the persisting problem for those who dreamt of united India after the independence. Since this paper is concerned with the literary response to the partition of the nation and not the historical events that caused the partition,

the researcher focuses on the two representative literatures of India and Pakistan.

The article reviews and analyses the works that mean partition as a main theme. The objective of this paper is to parallel the two partition narratives from their respective points of view. The bestial act of colonisation, perhaps, in a way united Indians and made them fight together for freedom; but, independence, the upshot of the audacious deed of our ancestors, had negatively facilitated her to divide into two nations— India and Pakistan. Wickedness, violence, and evil spirit which erupted in the venomous minds of a few conservatives resulted in the massacre of the thousands of innocent lives and migration of gullible people in lakhs. As the incredible suffering and bewilderment of the gullible of these two groups tormented the humane hearts of such writers, they started delineating the sadistic, barbaric and fiendish acts impassively with the notion of setting the future India right.

The political partition of India caused one of the great human convulsions of history. Never before or since have had so many people exchanged their homes and countries so quickly? In the space of a few months, about twelve million people moved between the new, truncated India and the two wings, East and West, of the newly created Pakistan. By far, the largest proportion of these refugees—more than ten million of them—crossed the western border that divided the historic state of Punjab, Muslims travelling west to Pakistan, Hindus and Sikhs east to India. Slaughter sometimes accompanied and sometimes prompted these movements; many people died from malnutrition and contagious disease (Butalia 41).

He pathetically remembers that “This is the generality of Partition: it exists publicly in history books. The particular is harder to discover; it exists privately in the stories told and retold inside so many households in India and Pakistan. I grew up with them: like many Punjabis of my generation, I am from a family

of Partition refugees. Memories of Partition, the horror and brutality of the time, the harking back to an often mythical past in which Hindus and Muslims and Sikhs lived together in relative peace and harmony – these have formed the staple of stories I have lived with (Butalia 42). As he points out, the partition violence gets reflected more precisely in the regional literatures than the non-native languages. This resulted in massive and violent migration of the people across the divide. Muslims moved into Pakistan, and Sikhs and Hindus moved into India with the prospects of peaceful and better living, with their own religious as well as ethnic identities. Ironically, this mass scale migration entailed crimes of unprecedented violence, murders, rapes and bestiality.

All these get reflected in the regional literatures realistically. The tragedy of the partition encounters which caused an immeasurably more psychological, physical and emotional trauma to the refugees than one could realise gave rise to fictional explorations with an instinct to prevent the humanity from being plagued by racial turmoil, religious complexities, political ingenuity and social incongruities. The wide range of literary texts on the effects of partition covers almost the sixty years of post-independence India and Pakistan. Certainly there might never be a writer who has not dealt with the effect of partition in their writings. In concrete terms, the vast volumes of partition literature in Urdu, Hindi, Bengali, Punjabi, and other regional languages and also in English are the faithful records of the gruesome human catastrophe in the wake of partition and its immediate aftermath.” The colossal human tragedy of the partition and its continuing aftermath has been better conveyed by the more sensitive creative writers and artists – for example in Saadat Hasan Manto’s short stories and Ritwik Ghatak’s films – than by historian (Qtd. in Roy 20). ”

For instance, from the Urdu short stories of Saadat Hasan Manto such as *Siyah Hashiya*, *Toba*

Tek Singh, *Ismat Chughtai* from the collection: *Kingdom's End and Other Stories*, Raavi Paar and other Stories by Sampooran Singh Gulzar and poetry of Faiz Ahmad Faiz (*Subh-e-Azadi*); Panjabi poems by Amrita Pritam's "Ajj Akhaan Waris Shah Nu" are a few examples of vernacular literary works that represent the brutality and savagery with which people were raped and killed during Partition. Regional novels such as Nasim Hijazi's *Khakaur Khoon*, Krishna Baldev Vaid's *The Broken Mirror*, Rahi Massom Reza's *Half a Village*, Abdullah Hussein's *The Weary Generations*, Intizar Hussain's *Basti*, Balachandra Rajan's *The Dark Dancer*, Bhisham Sahni's *Tamas*, Sunil Gangopadhyay's *Purbo-Paschim* (Bengali), Kamleshwar's *Kitne Pakistan*, Chaman Nahal's *Azadi*, depicts the India from the prehistory of the colonization through the experiences of the partition to the present chaotic condition. Many of them focused on the bitter memories of the partition which affects the present life. Much narratives having a family as microcosm portrays the then India during the Partition. Socio-economic changes, political and psychological transformations, sexual and physical attacks on the subaltern, communal and caste-based boundaries and etc, became predominant themes of these novels.

Indian English literature that delineates the vicious and callous acts of one against another comprises writings in a vast scale. "Phoenix Fled" and "After the Storm" and *Sunlight on a Broken Column*—a novel by Attia Hosain Anita Desai's *Clear Light of Day*, Shauna Singh Baldwin's *What the Body Remembers*, Samina Ali's *Madras on Rainy Days*, and non-fictional writings like *Freedom at Midnight* by Larry Collins and Dominique Lapierre are a few mentionable from what is a very rich and diverse collection of writing that addresses uncontainable issues of Partition and how it persistently haunting the South Asians' memories down to the present. And, the novels such as Khushwant Singh's *Train to Pakistan*,

Vikram Chandra's *Sacred Games*, Rohinton Mistry's *A Fine Balance*, Jhumpa Lahiri's *Interpreter of Maladies*, Amitav Ghose's *The Shadow Lines*, Manohar Malgonkar's *A Bend in the Ganges*, Salman Rushdie's *Midnight's Children*, Bapsi Sidhwa's *Cracking India*, and *Ice Candy Man*, Anita Desai's *Clear Light of Day*, fall under the category of the partition novels as they instead of depicting the events in either political or historical terms, have shown human dimensions which enlivens the words on the page with a sense of horror, reality and believability.

Besides these, the screenplays or the cinematography makes another round in realistically depicting the aftermath of Partition. Among all, *Hoshiarpur to Lahore* (Urdu) authored by a Police officer, a narrative of true story based on a train journey from India to Pakistan [like Khushwant Singh's *Train to Pakistan* which narrates the expedition of Muslims to Pakistan from India], *This is Not That Dawn* [Jhootasach] in Hindi which nostalgically talks about the gullible whose dreams got scattered at the prospect of independence. These are some such examples that attempt to give us an insight into the public frenzy, communal hatred, extreme disintegration and large scale sectarian violence. The article concisely talks about the literary representation of Partition of India and Pakistan, to present a comparative overview of these two literatures. Both literatures with great élan depicts how the Indian nationalism against British imperialism and Indian's patriotism for their mother land turned into communalism and parochialism giving way to partition which about-turned the neighbours into virtual enemies overnight.

Khushwant Singh's *Train to Pakistan* which delineates how love wins over the religious prejudices comes first in the discussion. It is a story of Mano Majra, a village on the frontier between India and Pakistan, where the

unprecedented violence and horror heralded on the eve of the partition. Sikhs and Muslims who lived like brothers for generations became deadly enemies and indulge in the communal riots which lead the Sikhs to the extent of burning a train full of Muslims on the way to Pakistan. The author's impersonal narrative style makes the novel immensely gripping. As he is not wholly taken up with just the violence, for he also redeems a sense of faith in essential humanity or selfless love through the figure of Jugga. Manohar Malgonkar's *A Bend in the Ganges* which both shares ideals from and stands contrast to Singh's, questions the conservatives that had engaged themselves in the brutal butchering of other human beings the reason of their bestial behaviour. Among those, the question of whether Hindus and Muslims are really enemies and can be united and whether non-violence would be a practical remedy of these atrocities are prominent. He attempts to answer them through Devi Dayal and Gian Talwar, two representative characters of opposite political ideologies of revolutionary terrorism and non-violence respectively.

Anita Desai's *Clear Light of Day* illustrates the emotional crisis of siblings during the partition. Personal life of Bim, Raja and Tara is inextricably gets bounded up with that of the political history. Though the alienation of the protagonists remains a central theme in this novel, it emphasises on the rejuvenation and re-identification of oneself with the milieu instead of annihilation. It examples how disruption that takes place due to the partition affects even the innocent lives who were neither a part of nationalist politics, nor the victims of exile. Salman Rushdie's *Midnight's Children* which possesses the status of magnum opus in Indian Writing in English primarily deals with the life of a Midnight's children. He, who born on the midnight hour of 15th August, 1947, also undergoes through an irrevocable transformation with the Independent India and becomes a witness of the partition of India,

Pakistan and Bangladesh. It depicts how the chaotic circumstance that prevailed during the partition ruined the children's future. Amitav Ghosh's *The Shadow Lines*, yet another novel from a different perspective prophesies the far-reaching consequences of the partition through three generations. The author fictionalises the country's history in which the absurdity of the Partition and its ability to unleash endless waves of violence for generations could be easily felt. His other novels such as *The Circle of Reason*, *The Hungry Tide* also acknowledge the readers about the aftermath of partition in varying degrees by highlighting the unresolved problems of post-colonial, post-independence, post-partition India.

The Heart Divided by Mumtaz Shahnawaz which spans between 1943 and 1948 could be regarded as one of the best Pakistani novels that deal with the theme of renunciation of the motto of Hindu and Muslim unity. Through the challenging issues of changing relationship of two families – a Hindu and a Muslim or India and Pakistan – the author treats the confused political, social and economic conditions. Bapsi Sidhwa's *Ice-Candy-Man* arguably the remarkable partition novel narrates the story of an eight-year-old Parsee girl, Lenny, whose world falls apart when her beloved Ayah (who is a Hindu) is separated. Narrated from the perspective of Lenny who serves as a spectator, the novel registers the rising tension among the three groups of Lahore in 1947. The traumatic experiences of gullible women during the partition are being delineated in this. The novel has parallel importance to the partition historiography of India. Elsa Kazi's *Old English Gardan Symphony* is an yet another extensive novel which comparatively depicts the attitudinal changes in the Indians due to the impact of the Victorian style. It follows a combined approach of traditional and absurd existentialism. Mr. Zahir. H. Frooqi's *Faces of Love and Death* is a novel about the degrading

human values, life style and pretentious nature of high class society.

Attia Hossain's *Sunlight on a Broken Column* which is based on a struggle for getting freedom of act and thought relates how the religious wars let a woman to agonise. Zulfikar Ghose's *Murder of Aziz* beautifully amalgamates and gives a wonderful commentary on the past and present living ways of South Asian. She speaks about the selfish policies and political agendas made during the partition. The Pakistani literature of the then era was the most disturbed kind due to the influence of the great loss of East Pakistan (Bangladesh). These texts of rupture and dismay such as Khwaja Ahmed Abbas's *Revenge*, Badiuzaman's *The Alien*, Intizar Husain's *The City of Sorrow*, and Ibrahim Jalees' *A Grave Turned*; the literature on conflict and chaos like Kamleshwar's *How Many Pakistans?*, Mumtaz Mufti's *An Impenetrable Darkness*, Vishnu Prabhakar's *My Native Land*, Mohan Rakesh's *God's Dog*, M. S. Sarna's *Savage Harvest*; and the works on betrayal and protest as Satinath Bhaduri's *The Champion of the People*, Kartar Singh Duggal's *Kulsum*, Suraiya Quasim's *Where Did She Belong?*, Bhisham Sahni's *The Train Has Reached Amritsar*, Ganda Singh's *A Dairy of Partition Days*, and other outstanding literary writings of repair and memory like Ashfaq Ahmed's *The Shepherd*, Lakithambika Antharjanam's *A Leaf in the Storm*, Jamila Hashmi's *Exile*, Ramlal's *A Visitor from Pakistan*, Kushdeva Singh's *Love is Stronger than Hate* and Suresh Vaid and Urvashi Butalia's *We Are Still Theirs* are worth mentioning among other Partition Literary texts.

Partition of India never was a simple act of bordering space between two nations but has had a never-endingly negative impact over the souls of South Asian. In fact, no religion supports massacre of countless human beings. The innumerable deaths that occurred between the 1940s and 50s, poses the question whether

the partition is about dividing the nations or to massacre its' masses. No doubt the partition of India has had truly resulted in a holocaust which was the upshot of Israel and Palestine. There is no dearth of separatist movements and partition literatures. To example a few, the discrimination of Tamils in Sri Lanka; Eritrea from Ethiopia in Africa; breaking of Yugoslavia into Slovenia, Croatia, Macedonia and Bosnia; partition of Soviet Union into nearly fifteen republic between 1990 and 1991; the divide of Kurds between Iran, Iraq, Syria and Turkey; independence movements of inside South Thailand and Latin America are for partition.

In fact, no religion favours killing, dividing, and warring. They hold high the values of humanity and life such as charity, mercy, benevolence, generosity, and insist on a altruistic vision of life. But the humanity wars over religions and gods, kills innocent lives for power and wealth. Many gullible falls victims to the military, economic and political aggression of the ruling people when the riot-mongers, the bad-politicians, and the war-loving conservatives go on destroying humanity. To quote Mahatma Gandhi,

The Muslims must have the same right to self-determination that the rest of India has. We are at present a joint family. Any member may claim a division.... As a man of nonviolence, I cannot forcibly resist the proposed partition if the Muslims of India really [insist] upon it [sic].... My whole soul rebels against the idea that Hinduism and Islam represent two antagonistic cultures and doctrines.... But that is my belief. I cannot thrust it down the throats of the Muslims who think that they are a different nation (Qtd. in Francisco 236).

Even the dream of reunited India goes unattainable, as the Father of nation wished every individual has to follow the preamble of Indian Constitution which reads as follows.

We, the People of India, Having Solemnly Resolved to constitute India into a Sovereign

Socialist Secular Democratic Republic and To secure to all its citizens: JUSTICE, social, economic and political, LIBERTY of thought, expression, belief, faith and Worship; EQUALITY of status and of opportunity; And to promote among them all FRATERNITY assuring the dignity of the individual And the unity and integrity of the Nation ... (Constitution Society).

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CUSTOMER PREFERENCE AND LEVEL OF SATISFACTION TOWARDS HOUSING FLATS PROMOTED AND SOLD BY PRIVATE HOUSE PROMOTERS

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ABSTRACT

Housing is the primary unit of human habitation. Private House Promoters (PHP) is constructing and selling different types of houses applicable to low income, middle income and higher income groups. PHP is a business institution and people who buy these houses are to be viewed as customers. An attempt is made in this paper to study how PHP is able to satisfy their customers. A study was conducted with the help of interview schedule administered to 200 customers who have purchased PHP housing flats. The results of the study reveal the preference and satisfaction level of customers. Suitable recommendations are made in this regard.

Keywords: Promoters, habitation, Customer Preference.

Introduction

Housing is one of the basic human needs in terms of safety, security, self-esteem and social status. It is an important indicator of economic well being. A rapid rise in population results in higher demand for houses. This is further complicated by the growth in household formation and increased rural-urban migration due to scarcity of job opportunities in rural areas. Housing is a pre-requisite for individual intellectual and economic growth and social stability.

“We need to gear up to contribute substantially to the housing stock through streamlined efforts of public private co-operative, community and self-help sectors in order to see the dream of shelter for all”. - Kiran Nanda

Shelter is a basic need that helps ensure personal safety and health. The increase in demand for housing is driven by the increase in population. Urbanisation also increases the nuclearization among households and hence, the numbers of households are likely to increase.

The available options of the people are to construct or buy a house or hire a house.

Buying house according to people's satisfaction is a difficult task. Constructing a house involves too many difficult tasks. Hence the emergence of flat system to satisfy the maximum needs of the consumers. Though there are individual houses located in key areas private flats are spread all over the parts of the city, and they are better organised than Tamil Nadu Housing Board. This may be due to the availability of variety of models and design with maintenance of better quality when compared to other flats.

Review of Literature

In the word of Jawaharlal Nehru, "A house is not merely a place to take shelter from the rain or cold or the sun. World Bank Housing sector policy observed, "Housing is important to development in the both economic and welfare terms. It typically constitutes 15 % to 20 % of household expenditure. The share of housing investment in Gross National Product is two percent for the poorest countries but it increases to six to eight percent for middle income countries. "A well planned housing can increase National Productivity, economize urban space and minimize the cost of urban infrastructure. Improved location of dwellings in relation to jobs leads to reduction in traffic congestion and increased "take home pay" by reducing commuting expenses". **G.C. Mathur** observes that "the major problem confronting housing development in the country is the speedy construction of houses at prices affordable by the large majority. All efforts, therefore, should be on cost reduction."

Statement of the Problem

Housing is one of the basic requirements for human needs, for a normal citizen, owing a house provided significant economic security and dignity in society. For a shelter less person, possession of a house brings about a found social change in his/her existence. The study is

confined to Karur Taluk. The study has used only primary data and secondary data. The data were collected from 200 customers by using interview schedule method. Simple random sampling method was administrated in the selection of customers.

Analysis and Intrepretation

Table No.1 profile of the respondents

Age in years	No. of Respondents	Percentage
Upto 30	24	12
31-40	48	24
41-50	80	40
50 and Above	48	24
Total	200	100
Qualification	No. of Respondents	Percentage
School Level	44	22
Under Graduate	52	26
Post Graduate	56	28
Professional	48	24
Total	200	100
Occupation	No. of Respondents	Percentage
Employed	60	30
Business	104	52
Profession	32	16
Retired	4	2
Total	200	100
Income level	No. of Respondents	Percentage
Below Rs. 1 Lakh	58	29
Rs. 1 - 2 Lakhs	82	41
Rs. 2 - 3 Lakhs	34	17
Above 3 Lakhs	26	13
Total	200	100
Sources of Awareness	No. of Respondents	Percentage
Magazines/Newspaper	92	46
TV/Radio	56	28
Posters & Banners	38	19
Dealers/Distributors	14	7
Total	200	100
Attracting Factors	No. of Respondents	Percentage
Price	32	16
Quality	64	32
Design	48	28
Location	56	24
Total	200	100
Type of Dwelling Units	No. of Respondents	Percentage
Single Room	74	37
Two Rooms	92	46
Three Rooms	21	10.5
Above Three Rooms	13	6.5
Total	200	100
Opinions	No. of Respondents	Percentage
Loan availability	24	12
Quality of Building	48	24
Vasthu Principles followed	62	31
Safety & Security System	48	24
Optimum utilisation of the site & architect planning	18	9
Total	200	100

Source: Primary Data

People's choice of goods and services changes over their life time.

From the above table, it is inferred that 12% of the respondents fall in the age group of 20-30 years and 24% of the respondents fall in the

age group of 31-40 years, 40% in the age group of 41-50 years and 24% in the age group of above 50 years. So most of the respondents are in the age group of 41-50 years (40%).

Depending upon the level of literacy among the target consumers, the markets will have design a communication mix for promoting a particular product or services.

It is clear from the above table that there is no much difference among the educational qualifications of the respondents. 22% constitutes the school level category, 26% are under graduates and 28% are finished their post graduation.

Occupation is a widely accepted and probably the best documental measure of social class because it implies occupational status. In reality a close association exists between occupation, income and education.

A person's occupation has a direct effect on his choice of goods and services. Marketers will have to identify which occupational group will be interested in their products and workout marketing strategies to communicate about their products and services to the relevant occupational group. Most of the respondents are come under the group of Business people (52%).

Purchasing power to income has a direct effect on the potential demand for the product. Income levels can be analyzed on the basis of two income concepts, namely disposable income and discretionary Income. Disposable income means taking home pay and making available for personal consumption, expenditures. Discretionary income which the income left after paying taxes and meeting expensed relating to food, cloth, shelter, and other necessary items. Economic ability must be combined with willingness to buy the products, purchasing power depends on the per capital income of the target market.

From the above table, it is clear that 29% of the respondents belong to the income level

below Rs. One lakh. 41% of the respondents fall under the category of Rs. 1 - 2 lakhs. The remaining 17% and 13% of the respondents are fall under the category of Rs. 2 – 3 lakhs and above Rs. 3 lakhs respectively. From this it can be concluded that most of the respondents are come under the income group of Rs. 1 – 2 lakhs .

The consumer can gather more information about the product or service from various sources like magazines, Newspapers, TV, Radio, Friends, relatives, Dealers and distributors and so on. The consumers have made decision prior to purchase with help of the advertisement. Advertising medium is a means through which advertisers communicate their ideas to likely customers to influence them with a view to know and decide about the product or service advertised. Advertising medium should satisfy the objectives of advertising and to reach maximum prospects. Magazines/Newspaper creates more awareness among the respondents. (46%)

Consumer buying behaviour can be defined as the activities and the actions of people and organization that purchase and use economic goods and services, including the influence on these activities and actions. The attracting factors influence the consumer to buy the products or services. The attracting factors or motives refer to thought, urge, strong feelings, emotions etc. The needs and desire of the consumers and their buying behaviour greatly depend upon their income, social status, psychology etc.

From the above table, it describes 16% of the respondents are influenced by Price. 32% of the respondents are attracted by Quality feature. 28% of the respondents are influenced by Design and 24% of the respondents are influenced by location of the flats. It can be concluded that most of the respondents are influenced by Quality feature.

The above table depicts that 37% of the

respondents preferred single rooms. 46% of the respondents preferred two rooms. The remaining 10.5% and 6.5% of the respondents opt for 3 rooms and more than three rooms respectively.

Most of the respondents preferred to buy flats with two rooms.

From the above table, it is clear that 12% of the respondents have selected the flats for easy availability of loan. 24% of them opined that they have selected for Quality of building. 31% of them opinion that they have selected for Vasthu principles followed in housing flats. 24% of the respondents for safety and security system and the remaining 9% of the respondents for optimum utilization of the site and architect planning.

It can be concluded that the maximum number of respondents have selected housing flats constructed according to Vasthu principles.

Table No.2 Satisfaction Level Of The Respondent

Opinion	Extremely Satisfied	Satisfied	Neutral	Dissatisfied	Extremely Dissatisfied	Total
Loan availability	72	64	32	18	14	200
Quality of building	68	72	28	12	20	200
Vasthu Principles followed	156	32	8	4	-	200
Safety & Security System	136	25	21	8	10	200
Optimum utilization of site & architect planning	82	64	42	7	5	200

From the above table, it is clear that 72 respondents are extremely satisfied that they avail loan easily from banks and other financial institutions, 14 respondents are opinion that though easily avail the loan from various financial institutions, the rate of interest is so high. 72 respondents are satisfied with the quality of building. Only 20 respondents are not satisfied with the quality of the building. Majority (156) of the respondents satisfied with the vasthu principles followed by private house promoters. 136 respondents are satisfied with the safety & security systems in the housing flats. Majority (82) of the respondents satisfied

about the optimum utilization of site & architect planning in the construction of the flats.

Findings of the Study

Following are the findings of the study

- Most of the respondents are in the age group of 41-50 years. (40%)
- Most of the respondents (28%) are finished their post graduation.
- 52% of the respondents are Business people.
- Majority of the respondents come under the income group of Rs. 1 – 2 lakhs .
- Magazines/Newspaper creates more awareness among the respondents. (46%)
- Most of the respondents preferred to buy flats with Two rooms.
- Majority of the respondents are influenced by Quality feature
- Maximum number of respondents has selected housing flats constructed according to Vasthu principles.
- The income level of the respondents has no significant influence over the number of dwelling units.
- The occupational status of the respondents has no significant influence over the attracting factors.
- There is a significant relationship between the age of the respondents and the attracting factors.
- Education of the respondents and sources of awareness are independent of each other.

Suggestions

- The Private House Promoters should

promote individual type of houses to attract more customers.

- It is recommended to the PHP to go for latest models and design not only to attract new customers but also to retain the old customers.
- Customers feel that the price of housing flats is high. On this basis, it is recommended to PHP to take adequate steps to go for suitable revision of prices.
- To avoid unsalable flats, the promoters may consider the consumer requirements.

Conclusion

Housing is one of the basic requirements for human needs, for a normal citizen, owing a house provided significant economic security

and dignity in society. With the present population, the resources available with the Government are inadequate to provide 'housing for all'. Thus, Private House Promoters should promote different types of houses for different income groups of people with good quality and reasonable price. Therefore the success of Private House Promoters depends more on customers' satisfaction than on selling houses to large consumers.

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SERVICE FAILURES, CUSTOMERS' COMPLAINING BEHAVIOR FOR SERVICE RECOVERY IN BANKING INDUSTRY

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ABSTRACT

The purpose of this research paper is to trace out the issues pertaining to the conceptual and theoretical phenomenon of service recovery, how it applies to banking public and how customers' evaluate service recovery efforts taken by the service providers and what leads to higher customer satisfaction. It is also needed further to understand the important aspects/ attributes of service recovery efforts of banks to address the customers concern and to what extent are they satisfied in these aspects. The academic efforts and the resultant findings will be of immense benefit not only to banks to improve the service recovery practices but also make the customers to be sensible in complaining the service failures/ deficiencies and the expected satisfactory response of the bankers thereon . These things are theoretically approached through the conceptual model developed and explained below.

Keywords : banking industry, globalised, scenario, non-banks, financial institutions

Introduction

Presently, the banking industry is facing a distinguished competitive environment at the backdrop of globalised scenario as they not only compete among each other but also with non-banks and other financial institutions for their sustained development. Most bank product developments are easy to duplicate and when banks provide nearly identical services, they can only distinguish themselves on the basis of price, quality with the service edge. Therefore, customer retention is potentially an effective tool

that banks can use to gain a strategic advantage and survive in the volatile environment. The argument for customer retention is relatively straightforward. It is more economical to keep customers than to acquire new ones since the retention of the present customer is costlier than acquiring a new customer. This is because the expense of acquiring customers is incurred only in the beginning stages of the commercial relationship (**Reichheld and Kenny, 1990**). In addition, longer-term customers buy more and, if satisfied, may generate positive word-of

mouth promotion for the banks. Besides, long-term customers also take less of the company's time and are less sensitive to price changes (Healy, 1999). Thus, it is believed that reducing customer defections can double the profits (Healy, 1999). The key factors influencing customers' selection of a bank include the range of services, rates, fees and other related charges (Abratt and Russell, 1999). It is obvious that superior service alone is not sufficient to satisfy customers. Prices are also essential, if not more important than service and relationship quality. Furthermore, service excellence, meeting client needs, and providing innovative products are essential to succeed in the banking industry. Most private banks claim that creating and maintaining customer relationships are important to them and they are aware of the positive values that relationships provide. Despite the consensus regarding the importance of offering high quality services, service failure remains challenging one for almost every business in the world. The prevalence of service failure in retail service settings and the growth in importance of the service sector in the world's economy both point to the need for a better understanding of the role that service recovery should play in today's marketplace. Customers share their views and describe why they think banks should make efforts to resolve their complaints. The responses of the customers have been classified into crucial and minor service failures. Most of the failures which prompt customer complaints are considered to be crucial service failures. The steps followed by customers in making complaints are also investigated and mapped out. It is found that most customers eventually approach branch to complain, which suggests that banks may look to trying their level best to minimize the effort taken by customers to make complaints. How customers evaluate the service recovery strategies of the banks are considered. This predominantly addressed the issues pertaining to fairness, which comprises procedural, interactive, and distributive fairness. This research paper attempts to understand the

phenomenon of service recovery and how it applies to banking customers.

“SERVICE FAILURE, CUSTOMERS' COMPLAINING BEHAVIOR” – Conceptual Issues

Service recovery is usually preceded by a complaint of a dissatisfied customer. However, over the years the trend in literature shows that only a small percentage of dissatisfied customers complain (Peppers & Rogers, 2004). In the case of banks, although 63% of consumers are dissatisfied with the bank services, only 11% complain to their banks (Press, Ganey, & Hall, 1997 cited in Chebat, Davidow & Codjovi, 2005). According to Malhotra, Ndubisi and Agarwal (2008), a private has a stronger impact on defection than public complaints in the context of retail banking sector. Thus, it is important to investigate the reasons and circumstances that facilitate or deter customers from complaining with reference to complaining behavior in the banking industry, Valenzuela (2008) in his work on the Chilean banking industry stated that on the basis of past literature there were two plausible reasons as to why customers do not complain. The first reason was the inherent negative attitude that people have towards complaining (Davidow & Dacin, 1997). Secondly, customers perceived that companies have a negative attitude towards complaint resolution (Lau & Ng, 2001). Siddiqui & Tripathi (2010) found four types of customers in terms of their complaining attitude in the context of the Indian banking sector: non-complainers, switchers, prompt complainers and positive thinkers, and the majority of the customers (61%) belonged to the non complaining group. They further found that many of the customers of the non complaining group do not know where and how to complain. Al-Foqahaa (2010) found that customers' complaining behavior is negatively affected by lack of information as to whom they complain perceived justice, and the expected costs and efforts of complaining in Palestine.

In addition, customers' education level, frequency of bank visits and the type of problem were also found to have an impact on complaining behavior, but gender, age and income had no effect (**Al-Foqahaa, 2010**). In the context of India, there is a dearth of studies regarding the factors affecting customer complaining behavior towards Banks. **White and Yanamandram (2004)** found that customers' complaining behaviour towards financial services was found to differ according to three variables, namely: account type, length of time dissatisfied, and gender such as (a) cheque account holders complain less frequently than other account holders, (b) the more the times that the customer had been dissatisfied with a financial service, the higher the number of times that the customer tend to complain, and (c) women make more complaints to financial institutions than men. They further found a number of reasons for customers' dissatisfaction towards financial institutions, such as lack of branch locations, high interest rates on loans, low interest rates on savings, long waiting times, numbers and volume of account fees, high account fees, poor counter service, e-banking confusion, poor telephone banking service, and various other reasons. **Colgate and Hedge (2001)** found that customers' complaint at least twice before they exit their banks. According to **Colgate and Hedge (2001)**, 'service failures' are the most influencing factor on customers' propensity to complain followed by 'denied services' and then 'pricing problems', but demographic differences do not have a reasonable impact on complaining behaviour among the bank customers. Thus, from the literature review, it appears that the nature of the problem (perceived severity of the problem), attitude towards banks' complaint resolution, the level of confidence of receiving a positive outcome from the bank, the level of relationship with the service provider, knowledge about where to complain and how to complain, perceived easiness/complexity of complaining process, and various demographic and psychographic factors tend to be the predicting

variables for complaining behavior of banking customers.

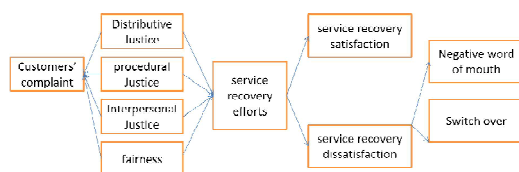
Customers' Complaining Process

Customer complaining behavior can be seen from the discussion is a fairly complex activity, and the 'modus operandi' by which customers complain is of significant importance to service providers. The complaint process normally begins with a trigger caused by an unfavorable negative incident which triggers an unfavorable service experience (**Tronvoll, 2012**). **Kim, Wang and Mattila (2010)** presented a conceptual model of customer complaining behaviour which suggests that initial dissatisfaction from a service failure leads to cognitive appraisal, which in turn will determine the customers' coping strategies (i.e., doing nothing, complaining to a third party, spreading negative word-of-mouth, or deciding to make a complaint). If customers' make a complaint, then they evaluate the recovery effort in terms of fairness and form their recovery satisfaction judgments, which in turn will lead to behavioral outcomes such as switching, word of mouth (WOM) or loyalty. In line with complaining behaviour, it is also significant to identify the channel(s) used by customers to complain to service providers, as various types of encounters (e.g., personal, phone, and electronic) are available for customers' to lodge complaints. Earlier studies (**Tax & Brown, 1998**) predicted that the proliferation of technology would facilitate customer complaints. **Tax and Brown (1998)** stated that the increased accessibility of customer service personnel via mobile phones, e-mail, and toll-free numbers might encourage customers to complain, because it minimizes the time and cost overrun to make a complaint. **Andreassen and Streukens (2012)** developed a conceptual model to understand customers' intention to adopt online complaining and found the attitude toward online complaining is positively related to the extent customers believe online complaining to be useful, easy to use, and enjoyable. They further found that the effect

of attitude on intention to use online complaining is moderated by situational factors (e.g., intensity of dissatisfaction and outcome expectations) but is not affected by individual customer characteristics (i.e., inherent novelty seeking and need for social interactions).

Customer complaining behavior augmented by technology driven services encounter was further studied by **Snellman and Vihtkari (2003)** who found that in the Finnish banking industry, there were no significant differences in the complaining rates of customers who complained via traditional means and those who complained via technology mediated service encounters. The research conducted to date suggests that more work is needed, as the findings of industry specific customer complaining behavior will have interesting implications for designers of service recovery mechanism. Especially, more investigation is needed in the banking customers' complaining behavior, as the existing literature clearly depicts a knowledge gap in this area.

Conceptual Research Model



Service Recovery Efforts – An Evaluation

How customers' evaluate service recovery efforts of service providers and what leads to higher customer satisfaction is another important aspect of academic inquiry within the broader literature of service recovery. It is well known in the service recovery literature that customers' evaluate three types of fairness when evaluate service recovery efforts: distributive justice (fairness of the outcome of the business' response), procedural justice (fairness of the process by which decisions are made), and interactional justice (fairness of the organization's representative's attitude and

personal interaction with the customer) (**Tax & Brown, 1998**). **Hess and Ambrose (2010)** extended it to a four factor model: distributive, procedural, interpersonal, and informational justice. Numerous researchers have investigated how various aspects of these fairness dimensions impact customer satisfaction about service recovery efforts. **Gelbrich and Roschk (2011)** empirically validated a path model depicting organizations responses (compensation, favorable employee behavior, and organizational procedures) positive influence justice perceptions (distributive, interactional, and procedural justice) which positively affect post complaint satisfaction (transaction-specific and cumulative satisfaction), and in turn has a positive impact on customer behavioral intentions (loyalty and positive word of mouth). **Battaglia et al. (2012)** revealed that speed of recovery and empowerment are important aspects of service recovery dimensions from the distinguished operating environment. **Huang (2010)** found that positive perceived employee effort aspects of service recovery for customers. **Hocutt, Bowers and Donavan (2006)** found that customers were most satisfied and less likely to engage in negative word of mouth under conditions of high responsiveness (i.e., least amount of time taken for service recovery) and courtesy. **Younas and Jan (2012)** also found that prompt response, material compensation and politeness of employees play important roles in service recovery evaluations in the banking industry in Sweden. Similarly, the study conducted in the US retail-banking sector by **Duffy, Miller and Bexley (2006)** found that customer satisfaction level was significantly affected by the nature and type of the recovery strategy used by the bank, but no significant difference in recovery strategies or satisfaction by customer age, gender, or tenure with the bank. **McCollough, Berry and Yadav (2000)** showed that customer satisfaction was lower after service recovery than in the case of error-free service. This reinforced the importance of

'doing it right the first time'. In Australia complaints handling standard (currently adopting AS-ISO-10002-2006) provides thirteen 'essential elements' of effective complaints handling: commitment, fairness, resources, visibility, access, assistance, responsiveness, no charges, remedies, data collection, systemic and recurring problems, accountability, and review of which eight elements fall into front-office and the remaining five belong to back-office category. They further found that dissatisfactory service recovery effort of the banks was the major reason for the switching behavior of customers. However, these limited research efforts are completely inadequate to identify how customers evaluate service recovery efforts of banks.

Conclusion

In banking industry, establishing long-term relationship with valuable customers is only possible by creating trust among the customers in the bank. The trust is gained through satisfactory service recovery that leads to increase customers' confidence toward the bank. To increase PDJ, banks should develop specific procedures and guidelines to help service counter staff and branch managers to recover service failure such as waving the service fees for the failed transaction due to bank's mistake. To overcome such a situation, training programs should also be designed in such a way to develop accurate and comprehensive procedures to address the customers' complaints as quickly as possible to solve the issues within the justifiable timeframe. Service failure is a nightmare for every organization. No matter how large or small the organizations, service failure is inevitable and it may tarnish the reputation if nothing is done to rectify the problems, at the earliest. Therefore, service recovery should be a culture to every organization. Focus should be given to the three dimensions of justice theory that have been mentioned earlier. Extensive studies have proven that distributive justice, procedural

justice, and interactional justice influence the service recovery satisfaction.

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VOCATIONAL TRAINING TO PRISONERS IN TAMIL NADU

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ABSTRACT

Prison is one of the complicated and pathetic places where the convict and under trial persons are lodged owing to their involvement in illegal or unlawful activities. It is the universal phenomenon which had an ancient history from the age old periods. The system and treatment of prison and prisoners have been changing because of growing evaluation of the human rights approach. In the early periods, prison was one of the places where the anti-social and anti-national persons were lodged, but now it has been changing, and even if the prisoners are convicts, they are treated as human beings and his/her rights are protected by law. Rehabilitation steps have been taken to create a new life after imprisonment is quite common in all around the world. This paper made an attempt to explore the performance of vocational training and prison industry in Tamil nadu.

Keywords: Prison, prisoner, jail, convicts, undertrial, detenu, Borstal School,

Introduction

The words 'Prison' and 'Goal' are derived from the Latin words which mean to "Seize" and "cage" respectively. The Oxford English Dictionary defines prison as, "A place properly arranged and equipped for the reception of persons who by legal process are committed to it for safe custody while awaiting trial or punishment". With this view, the present paper discusses the demographic profile of prisoners in Tamil Nadu. (Raju.L.P 2014) The prison system as it operates today in our country is a legacy of the British Rule. It was the creation of the colonial rulers over our penal system with the prime motive of making imprisonment "a terror to wrongdoers". In India, Jail is the

popular term which describes the prisons, which are categorized into the following types.

Prisons serve the public by keeping in safe custody those committed by the courts and treating them with humanity and helping them lead a useful life in society as law abiding citizens after their release from the prison. Prison in India is an age old concept. In the early periods; unused old forts were used as prison where the persons who acted against the government were lodged. Studying the demographic profile of prisoners is unique in nature and it involves social understanding of the prisoners in the jail. This paper made an attempt to explore the demographic status of prisoners in the country.

Concept of Prisons

A prison also known as gaol or jail is a place in which people are physically confined and usually deprived of a range of personal freedoms.(wikiperdia.org)The Online Oxford English dictionary defines prison as, “A buildingto which people are legally committed as a punishment for a crime orwhile awaiting trial.” In our country “Prison” falls under state subject inList II of the Seventh Schedule to the Constitution of India. The administration of Prisons falls in the hands of the state Governments, andis governed by the Prisons Act, 1894 and the Prison Manual of therespective State Governments. Thus, States have the primary responsibilityand authority to change the current prison laws, rules and regulations.

Prisons are the public institutions and therefore they must performthe function assigned to them by law. The law declares simply and preciselythat if individuals are convicted of crimes, they shall be placed on probation,fine, or undergo a sentence of imprisonment. Men are thus sent to aprison as punishment. Strictly speaking, the law sends them not to bereformed but primarily to be held in safe custody. Thus we can safely saythat till the last century the idea has been to keep the prisoner in safecustody alone. The recent tendency now is, of course, that prison systemis meant for reformation of the prisoners that they may return to societyas useful members and this function of the prison is now termed asdiscipline.(B.S. Haikerwal)

Prisons In Tamil Nadu

The Presidency Jail for women in Vellore, was the first prison constructed in Tamil Nadu during the year 1830 followed by Madras “Penitentiary” during the year 1837 and thereafter all other prisons were constructed one by one up to the year 1872. After Independence Central Prison, Puzhal was the only prison constructed during the year 1981 and some

additional accommodation was made in other Prisons. All the Prison buildings are more than 150 years old.

Table No 1 - Prisons in India and Tamil Nadu

Category of Prisons	Number		Percentage to India
	India	Tamil Nadu	
Central Prisons	131	9	6.87
Special Prison for Women	19	3	15.78
Borstal School	20	12	60.00
Special Sub Jails(Men : 2 Women : 3)	37	5	13.51
District Jails	364	9	2.47
Sub Jails(Men : 87 Women :8)	758	95	12.53
Open Air Prison	54	3	5.56
Others	04	-	-
Total	1387	136	9.80

Source: Tamil Nadu Prison Department

Table no 1 indicates that there are 9 central prisons, 3 special prisons for women, 12 borstal schools, 5 special sub jails, 9 district jails, 95 sub jails and 3 open air prisons in Tamil Nadu.

Vocational Training in Prison

MihikaBasu (2013) nearly two years after a report by Tata Institute of Social Sciences (TISS) recommended effective vocational training programmes to improve employability of prisoners post release, the higher and technical education department has decided to extend its facilities to prisons in the state. A major finding of his study was that while 48 per cent of inmates had no job skills, almost 74 per cent of them expressed the need for jobs after release.

Mission News wire (2012) “Building the skills of India’s prison population is a key focus for reducing poverty and the potential for recidivism,” says Fr. Mark Hyde, Executive Director of Salesian Missions, the U.S. development arm of the Silesians of Don Bosco. “Providing educational opportunities while in

prison helps youth learn the skills necessary to have a productive life once they are released”.

RAND Corporation report (2013) Prison inmates who receive general education and vocational training are significantly less likely to return to prison after release and are more likely to find employment than peers who do not receive such opportunities, according to a new RAND Corporation report.

Researchers found that inmates who participate in correctional education programs have 43 percent lower odds of returning to prison than those who do not. The estimate is based on studies that carefully account for motivation and other differences between correctional education recipients and non-recipients. The findings also suggest that prison education programs are cost effective.

Paramasivan.C (2016) Vocational training is one indispensable training to enlarge the self-employment activities of the unemployed or the underemployed, which make them as a viable manpower in the country. In the topical periods, skills and vocational training become budding aspects to promote employment opportunity to all. As such, providing vocational training to the prison inmates is one of the innovative schemes which make the prisoners as a valuable resource and also it helps to generate income for them to meet their dependents. Vocational training to the prisoners will make them as self-employee entrepreneurs after their imprisonment is over. Therefore vocational training to prison should be strengthened and various types of vocational training should be offered.

The Hindu (2015) in the article of Prisons in Tamil Nadu top in productivity, Productivity in Tamil Nadu prisons has topped the country with a total earning of Rs. 36.97 crore last year. With an inmate population of 15,784, the State has also topped in prisoner rehabilitation, thanks to a variety of educational/ vocational courses. In 2012, the State was

placed fifth in gross earnings from products of inmates with a revenue of Rs 11.56 crore.

Sold under the ‘Freedom Bazaar’ brand, Tamil Nadu prison products made many heads turn when they were displayed at the recently held Global Investors Meet in Chennai where multinational corporate companies showcased their might.

Going by data released by the National Crime Records Bureau, the Tamil Nadu government had spent Rs. 38.84 crore on prisoners lodged in 136 jails, including nine central prisons, across the State in 2014. This expense included food, clothing, education, vocational courses and welfare activities.

Kerala stood second in prison productivity with an inmate population of 7,078 and goods valued at Rs. 21.43 crore.

On the rehabilitation front, Tamil Nadu again topped with 961 prisoners being rehabilitated. “Sustained efforts are on to make sure that every inmate leaves the prison with employable skills which will help in merging with the mainstream workforce of the society. Last year 2,185 inmates went through Elementary Education, 1,201 Adult Education and 699 Higher Education programmes. About 300 underwent computer courses,” the official said.

As many as 4,951 prisoners who could not afford or engage legal counsel were provided free legal aid in association with the Tamil Nadu State Legal Services Authority.

The object of vocational training to the prisoners is reformation and rehabilitation and with this objective in mind training in various simple trades like plumbing, simple electrical wiring, painting including sign board writing, brick making is offered and prisoners are awarded with certificates by State Council Vocational Training to enable them to seek employment after their release.

Table No 2 details of Vocational Training

1	Bread Making
2	Diploma and PG Diploma Spiritual Value Education
3	L.E.D Bulb Making
4	Candle Making
5	Four Wheeler and Two Wheeler Mechanism
6	Computer Hardware Course
7	Sanitary Napkin Manufacture
8	Music Class
9	Information & Communication Vocational Technology
10	Handmade paper & Products
11	Diploma in Housing Electrician
12	Herbal Training
13	Diploma in Garment Fashion Designing
14	Basic Tailoring
15	Assistant Cook
16	Basic Wood Work
17	Screen Painting
18	Music Class
19	Kunthakal Art
20	Phenyl Making
21	Cleaning Powder
22	Drawing Class
23	Candle Making
24	Tailoring course (Women)
25	Candle Products (Women)
26	Electrical&Wiring (Men)
27	Diploma in Four Wheeler Mechanism
28	Diploma in Catering Assistant
29	Block Printing
30	Sanitary Napkin
31	Computer Training
32	Beautician Course
33	Hand Embroidery
34	Tailoring And Embroidery
35	Mat Work and Woollen Work
36	Muffler Making
37	Computer Training
38	Baby Napkin and Baby Frock
39	Tailoring course
40	Beautician Course
41	Gem Cutting

Source: Tamil Nadu Prison Department

Prisoner's Education

Q Hayat(1983) numerous reports dating back to the end of the 19th century have pointed to the need for educational programs in prisons. However, the basic penal philosophy is one of deterrence and retribution. Prisoner education remains largely neglected. The prison education program includes both general education and vocational education. Further needs are proper supplying and staffing of libraries, improved vocational education, provision of television and radio facilities to inmates, and adequate funding.

The Hindu(2012) Community college education fosters hope among prisoners, Ten convicts undergoing life sentence at the Special Prison for Women, Tiruchi, have recently completed a beautician course conducted by the Mahatma Gandhi Community College.

The year-long course was initiated by the community college in January 2011 and was taught by LathaThiruvengadam, a beautician appointed by the Tamil Nadu Open University. The final exams, which were conducted over four weekends in February, tested candidates for theoretical as well as practical knowledge.

The beautician course covered a variety of treatments like threading, waxing, facials, and scalp massages, acupressure head massages to relieve headaches, hair colouring, manicure, pedicure, hair dressing, and preparation of herbal hair oils and complete bridal make-up. "During their practical exams, the candidates were allowed to use other inmates as their models, so that even they had a chance to experience such things." After their release, the students will have to work at some parlour to gain practical experience before starting off on their own, she added. "Once they begin their own parlours, these women can make up to Rs.15,000 in the initial stages."The course is one among the various vocational courses being taught by the Mahatma Gandhi Community College.10 life sentence convicts at Special Prison for Women complete beautician

course. Conducted in collaboration with local community colleges and the Indian Centre for Research and Development of Community Education (ICRDCE), the courses and training programmes are available across nine central prisons in the state.

Speaking about the courses offered to prison inmates, Father Xavier Alphonse S.J., Director, ICRDCE said, "In January 2010, we registered around 261 inmates from Central Prisons in Puzhal, Vellore, Cuddalore, Palayamkottai, Salem, Madurai, Coimbatore and Tiruchi. The first batch under this set up is being trained to become DTP operators, beauticians, and computer operators, catering assistants, four wheeler mechanics, electricians and plumbers."

Besides these vocational training courses, the community college also trains inmates who have studied up to class VIII to take the SSLC and Plus Two examinations. The training programmes impart training in life-coping skills and work skills, besides including an internship, preparation of resumes, applying for jobs and grooming for interviews.

Table No 3 - Prisoner's Education and Vocational training through N.G.Os' Participation

No. of prisoners studying as on 31.08.2008	
... in the Prison School	127
... in Adult Education Programme	728
... Under graduate course	156
... Post graduate course	22
... M.Phil., /MCA course	7
... Computer course	72
... in Vocational training	2217
No. of Prisoners trained (2006 - 2007)	
Cup and Plate	60
Tailoring	105
Readymade Garments	20
Bakery	12
Computer training (31.03.2008)	2280

Source: Tamil Nadu Prison Department

Table no 7 explains the prisoner's education and vocation training through N.G.O's participation. There are 2217 prisoners who studied vocational training course as on 31.08.2008. During the year 2006-2007, 60 prisoners were trained in cup and plate making, 105 in tailoring, 20 in readymade garments, 12 in bakery industry and 2280 were trained in computer training.

Table No 4 The Non-Governmental organizations are running industries in prisons

No. of Prisoners trained (2012-13)		
No.	Trade	No. of prisoner Studying
1	Basic Sewing Operator	20
2	Bed Side Assistant	57
3	Basic House Wiring	20
4	Security General Guard	40
5	Assistant Manson	38
6	Weaver Looms	50
7	Hand tufted carpet Manufacturing (Handloom)	10
8	Computer Fundamental	117
9	Handmade Paper	28
10	Tailor	60
11	Painter Assistant	39
12	Basic of Beauty and Hair Dressing	46
13	Assistant Cook	74
14	Assistant Plumber	20
15	Basic Wood Work	16
16	Basic Electrical Training	20
17	Hospitality Assistant	20
18	Basic Cultivation of Cereal Crops	20
19	Garment Packer	20
20	Spoken English and Communication Skill	40
21	Attendant - Ethnic Indian Sweets, Snacks & Food	20
22	House hold help Kitchen	20

23	Bulp Beater	40
24	Agitator -Pulp QC	40
25	Packer	40
26	Manufacturing of Envelopes	40
27	Paper Cutter	40
28	Dosa Maker	20
29	Idly Sambar Maker	19
30	Helper	18
Total		1052

Source: Tamil Nadu Prison Department

Conclusion

Vocational training is provided to enhance the skills in a particular field which helps one become an independent worker or gain self-employment to generate income by the person. Vocational training may be of different categories for different aspects depending on the nature of work and capacity of the trainee. In Tamil Nadu, almost all the central jails are giving vocational training to their inmates particularly to the men convicts. Weaving, Tailoring, handle making, bricks making, carpentering, sanitary napkin making, computer training are the major vocational training in the central Jails in Tamil Nadu. Providing vocational training to the prison inmates helps

to divert their concentration into the productivity and income generation aspects which help their family members also. This kind of vocational training should be given to all the prison inmates. Their basic knowledge and skill should be identified based on which vocational training should be given with the help of NGO's Academic institutions, training centre and voluntary trainer. Providing vocational training is not only giving training but also it is one of the best ways of rehabilitation measures to the prisoners.

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SOCIAL SCIENCE RESEARCH IN GLOBALISING INDIA- RECENT TRENDS

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Abstract

Social science research in India has under come serious criticism in recent years for not having met expectations in terms of analyzing some basic structural aspects of the economy and society that have emerged, particularly in the wake of the India's quest for globalization, meeting some internationally set standards of quality and providing inputs for policy and teaching in higher education. Was it the increasing trend of lack of resources, commercialization and privatization of social science research in recent years. Was social science research meeting these expectations in earlier years? Has there been a qualitative change in the scenario in the recent years? What factors are responsible for this change? What major changes are required to remedy the situation? Are some of the 'reforms' being currently advocated likely to improve the situation? These and related issues are examined in historical and contemporary perspectives in the paper.

Key Words: Social Science, Globalization, Trends, Historical perspective

Introduction

In general, social science research is expected to enhance understanding of the society, its functioning and changes; provide inputs for policies for socio-economic management and development; and, generate ideas and information that could be used for teaching at various levels of education. As such social science research renders vital services to the society and, therefore, deserves to get adequate public support and funding. Social scientists, on their part, are expected to carry out research on themes and in a manner that

could best fulfill the above expectations. Were these expectations being fulfilled adequately in earlier years? And how and why are they not being fulfilled by social science research in 'recent years'?

Teaching and research in social sciences started in India with the introduction of the modern university system in the latter half of the nineteenth century. Social sciences formed a part of the higher education system in line with the British tradition of liberal education. In the beginning, education in social sciences naturally

aimed primarily at dissemination of the concepts and theories in vogue at the time in European, especially in British Universities. Simultaneously with the emergence of national movement for independence, however, a limited yet significant trend developed to question the application and usefulness of Western theories and concepts in the Indian context.

Such a trend, however, did not gather much strength due to the colonial government's hostility to anything that resembled protest against the British dominance. Yet, along with the growth of a positivist – theoretic tradition, a significant body of thought and literature exploring new path for India's socio-economic regeneration after the impending political independence emerged particularly during 1930's and 1940's. Higher education system expanded at a rapid rate as a part of the programme of planned socio-economic development. Management of development at various stages and levels required increasing number of educated and trained people not only in technical and scientific fields, but also in social and economic disciplines. Development process threw up numerous and diverse problems that required research and analysis to arrive at strategies and solutions. Approaches to study, however, became more discipline-based and specialized, as against the holistic and interdisciplinary approaches of studies earlier, both because of the more specific nature of the problems requiring study and discipline based specialization that grew with expansion of higher education.

At the same time, availability of more experience – based data and empirical material which cast doubt upon the validity of received theories, led some researchers to raise questions on the application of Western concepts and propositions for explaining the socio-economic phenomena in India. A large volume of empirical research resulted in this process, which quite often helped in examining certain accepted propositions on relationship among socio-

economic variables. Most research attempts, however, stopped short of formulating alternative hypotheses, propositions and theories. The nature of research was also shaped, to a large extent, by the dominant methodological framework utilized in most studies. By 1960's, Indian social science, influenced by the contemporary American tradition to which many Indian social scientists had been exposed, had imbibed a strong positivist and quantitative approach in its research. It, no doubt, helped bring precision and specificity in research work, but at the same time, promoted an approach in which the method (the means) became more important than the result (the end). Greater the 'sophistication' used, better was considered to be the quality of research. Contribution to understanding and policy became secondary to the exercise of research itself. Technique virtually triumphed over theory. Rigorous efforts were made to improve identification and specification of variables with useful but still inadequate results. But emphasis on quantification led to the neglect of non-quantifiable, structural and institutional variables, which have a vital role in economic and social processes in India.

Methodological innovations and the ascent of quantitative approach nevertheless led to rapid increase in the quantum of research, particularly in Economics. Availability of new data, specially with large scale surveys on different aspects such as consumption and employment (by National Sample Survey Organisation – NSSO) also aided significantly in the quantitative increase in research output. Also, increase in the number of social scientists with expansion of university departments and setting up of new institutions was another significant factor in leading to a boom in social science research in 1970's and 1980's. Increasing importance given to research publications in selection and promotion of teachers in the universities added its own contribution to this quantitative spurt in research output. Empirical research using quantitative

techniques got preference over historical-deductive research, due to its quick yielding nature. Research-Policy Interface Research based on empirical data and material also yielded results and implications that could be used for short and medium term strategies, policies and programmes for development. Some research was undertaken to evaluate the ongoing policies and programmes and its findings were used to revise, modify and change them. Both autonomous research by social scientists and that sponsored by government agencies with specific objectives of examining the performance of policies and programmes found use in decision making. Most research was, however, what the policy makers termed as 'academic', meaning not of use for policy making.

On the other hand, many researchers often also did not care to work on subjects and choose questions of direct relevance for policy: in fact, such research was treated as of inferior variety. Thus the idea of an inevitable and direct relationship between analytically sound scientific research and rational policy formulation was often lost and a false dichotomy between 'academic' research and 'relevant' research developed. This dichotomy notwithstanding, there occurred a vast increase in the quantum of empirical research during the 1970's and 1980's. There were two basic reasons for this expansion. First, the social and economic transformation that was taking place under the planned process of development threw up issues not only relating to the effectiveness of the government programmes and policies, but also concerning the structural changes, inequity and emerging social and economic distortions.

Many social scientists obviously found challenging themes for research in these developments. Second, even though primarily interested in promoting research of direct relevance to policies and programmes, the government in the process also provided support for 'academic' research. Availability of larger

funds for social science research and establishment of the Indian Council of Social Science Research (ICSSR) are testimony to government's interest in promoting social science research of both varieties. Clearage between Research and Teaching Side by side the vast expansion in social science research, there developed a cleavage between teaching and research both because of the nature of themes that got importance in research and location of research away from the teaching departments in the universities and colleges. Most researchers, as noted earlier, examined specific questions of short-term nature relating to a specific phenomenon or a programme or a policy with limited goals and objectives. There was not much research that contributed to secular long term questions of structural relationship in society and economy which could have contributed to the development of propositions and conclusions of more general and lasting nature to be included in the syllabi and teaching. Findings of the large variety of empirical research, each with limited scope did not lend themselves to some definitive conclusions and generalizations so as to easily form parts of the course contents, textbooks and classroom instructions. A more important reason for widening cleavage between teaching and research was the separation of the personnel and location of the two activities.

Till about the middle of 1970's, most research took place in the teaching departments of Universities. It was undertaken by teachers and, therefore, could get incorporated directly and quickly, if not spontaneously, in teaching and reference material and class room instructions. A system of encouraging research among teachers by making 'contribution to knowledge' as an important criterion in appointment particularly at higher than the initial level, had been in place in the Indian university system from as far back as 1920's (Shah, 2005). Separation of teaching and research had taken place in physical sciences rather early as an unintended but inevitable and

undesirable consequence of the establishment of a large number of research laboratories outside the university system soon after Independence with the objective of strengthening the scientific research system in the country.

It started in social sciences during 1970's when a number of non-teaching research institutions came up either under the auspices of ICSSR or, independently induced by the availability of larger research funding. An increase in teaching load, which was also formalized as 'norms' by University Grants Commission around that time, in any case left very little time for research for teachers in most university departments and colleges. Those interested and able to put in extra effort also found it difficult to carry out any sponsored research on a project mode due to rather rigid bureaucratic financial and administrative procedures in the universities. University research got mostly confined to doctoral degree dissertations the quality of which also deteriorated due to lack of adequate rigorous supervision. Ideological Parameters of Indian Social Science An important feature of social science research during the first three decades after independence that needs to be noted is its ideological orientation. Research foci and themes mostly endorsed the basic ideological premises of social and economic development that evolved during the independence movement and got incorporated in the philosophy of socio-economic development followed after independence.

The basic tenets of democracy, freedom, secularism, equality and social justice, as enshrined in the Indian constitution, specially the Directive Principles of State Policy were accepted by the mainstream social scientists as desirable goals; they were rarely questioned and were taken as given parameters of research in economic, social and political issues. Planning as a system of management and development of the economy was also, by and large, endorsed:

researches were carried out on the need and ways of improving and reorienting the planning system and effectiveness of its implementation, but the necessity and desirability of planning itself were rarely questioned.

It was recognized and accepted that the traditional social structure based on caste system is unjust and needs to be abolished and, in any case, discrimination based on caste must be eliminated; and, that untouchability is a social evil and must be eradicated. Objective studies were undertaken to expose these distortions in the social system and to examine how they were changing and could be removed. Researches were also undertaken on nature and causes of communal and regional tensions with the underlying idea of establishing harmony and national integrity. Modernization of the social and economic structure of the country had similarly been a common cause both of development agenda and social science research though there have been differences among social scientists as to what 'modernization' should mean.

While the basic parameters of the national ideology of development were accepted by social scientists in general, there was, however, no similar endorsement of the means and actions through which the nationally accepted goals were to be achieved. Social scientists, in fact, constantly questioned through their research, publications and discussions, the routes and strategies adopted by the government irrespective of which political group constituted it. There was hardly any major policy initiative of the government that did not evoke critical comments from social scientists. With the exception of instances under emergency during 1975-77, critical and dissenting views were heard and often accommodated by the state. It can be reasonably argued that to a certain extent, the dissenting voices, including those of the social scientists, contributed to the balanced character that most social and economic policy measures in India obtained. Thus, ideology of

industrialization was pursued along with emphasis on agricultural and rural development; large scale industrialization was sought to be counter balanced by special attention to the development of small scale industries; positive discrimination in favour of disadvantaged groups was combined with efforts at integrated development; tribal development programmes have been a mixture of preservationist and modernizing measures; and, public sector hegemony of 'commanding heights' was combined with encouragement to the growth of private sector – the so-called 'mixed economy' strategy.

Such balance in policy may have been primarily necessitated by the objective conditions prevailing in the society and also resulted from the political compulsions of a democratic polity, but significance of public debate, including that from the social scientists based on their research and discourse, in bringing it about, cannot be denied. Primacy of Economics Different social science disciplines, however, did not get equal space and importance in public discourse on development. Major concerns of India as a politically independent nation were seen to be economic in nature, and it was assumed that economic development would lead to resolution of most social problems as well. Social scientists, by and large, accepted these propositions, notwithstanding some questioning of this 'deterministic' approach. Sociological and anthropological research did throw up some evidence to suggest that economic growth not only does not solve all problems, but could also lead to emergence of some new problems.

The dominant view, however, continued to be economy-centric; resolution of social problems of inequity and exclusion were sought within economic domain, by reorienting the pattern of growth to make it more equitable and by adopting special measures, mostly economic, favouring the poor and the disadvantaged. As a result, Economics attained the major importance

among social science disciplines, in terms of relevance for identifying, diagnosing and treating the problems of Indian society. It was mostly the economists who were involved in official bodies in policy making as experts, advisors or consultants, and it is they who were in demand for undertaking research for policy making. As a consequence, Economics experienced the fastest expansion in multi-disciplinary institutions and universities, in terms of faculty and enrolments as well as resources available for research. While there may have been no grudge from other disciplines against the disproportionate share Economics received in public visibility and resources, the relative neglect of study of other disciplines and specially, the decline in interdisciplinary and multi-disciplinary approach in research constrained the development or a fuller and integrated understanding of the complex problems of the Indian society.

Within the discipline of Economics, however, different approaches and schools of thought prevailed. Thus in spite of a dominance of neoclassical, marginalist and positivist tradition in the West, there occurred a resurgence of classical, institutional and Marxist traditions as they were often considered to be better suited to explain and devise solutions to the problems faced by Indian society. Yet, research and writings with different approaches and ideologies grew and received encouragement and support from the state and civil society. Different conclusions and opinions arising out of research and studies with different approaches were welcome and often accommodated in public policy making. Recent Developments and Concerns Most of the trends and features of social science research described above have continued in recent decades as well.

But there have been both quantitative and qualitative changes that have given rise to new features some of which do not appear to auger well for the future of social science research in India. More important of these developments

and concerns are described in the following paragraphs. Narrowing of Space for Social Sciences in Rapidly Expanding Higher Education System The quantitative expansion of higher education system, which provides the basic source for development of social sciences, has taken place at a much faster rate during the last two and half decade than in the earlier years. In 1950-51, there were 27 universities, 370 general and 208 professional colleges; their respective numbers went up to 184, 4862 and 886 by 1990-91 and 350, 11698 and 5284 by 2005-06. The number of university level institutions is reported to have gone up to 450 by 2010. There are, however, changes in the composition of these institutions that have reduced the share and importance of social sciences in higher education. A large number of the new institutions have come up in the professional and technical fields. Many, and, in fact, majority of them in recent years, have been started by the private actors where again 'paying' and 'self-financing' courses have precedence and social sciences have limited scope for offering such courses.

Research, in general, and social science research, in particular, finds hardly any place in most of such new private and professional institutions. Thus it appears that the rapid expansion of higher education system in the new phase coinciding with India's quest for globalization is marked by a narrowing down of space for social sciences in the institutions of higher education as well as the scope of research in social sciences in the higher education system. This may be contrasted with a strong positive association between expansion in higher education and social science development during the first thirty years of Independence. Declining Demand for Social Scientists and Social Science Research Similarly, the use of social sciences in development planning and policy making which saw an upsurge during the first three decades after Independence seems to have declined.

Development planning was seen as a complex process involving economic, social, political and spatial dimensions, for which it was necessary that inputs from different social sciences were used. In recent decades, the importance of planning itself has declined and whatever planning is practised is supposed to be market – centered, mostly involving linear rather than structural relationships (GDP growth can solve all problems, no need to bother about structural and distributive aspects in development. But even among them those conforming to official thinking are in demand, those with dissenting views are kept at a safe distance. Researches that justify official policy are referred to with approval while those critical of it are ignored. Usefulness of research is seen in terms of the support of the government action, not of constructive criticism which often tends to make powers that be rather 'jittery'. As a result, support for balanced and diversified research is becoming increasingly constrained. gain from it.

The role of social scientists and social science inputs is limited in such a policy environment. Questioning Mode on a Decline The new policy perspective and attitude towards social science research with different outlooks have also influenced the selection and treatment of research themes by researchers themselves. Thus the longer term structural issues are generally ignored while short-term causes and consequences of sporadic events and phenomena attract most attention. Concerns about poverty persist, but more research is done on how NREGA programmes are functioning than on how the high economic growth of the past decade is distributed. 'Inclusive' rather than 'pro-poor' growth becomes the rallying point for researchers because the former has replaced the latter in official development strategy. In a globalised world, it may look stupid to talk of 'self-reliance', but the long term sustainability of a growth that is led by export of services is not seriously examined. The function of social

science research is to enhance the understanding of and critically analyze the pace and pattern of development and change. This task was performed by social scientists very credibly during the first three to four decades of Independence as pointed out earlier in this paper. The same cannot be said with confidence for the past two decades. Social scientists have not been able to explain contradictions in economic and social development that have emerged over the past decades.

Growing socio-economic inequality, stickiness of caste labels and persistent dominance of primary relationships despite rapid changes towards 'modernization', and increasingly extreme and violent forms that social conflicts have taken in recent years, have not found adequate explanation in social science research. In fact, not many social scientists have ventured to study these phenomena. There are more studies evaluating the processes and impacts of government programmes that are expected to alleviate poverty and backwardness than those attempting to identify social and economic causes and processes that result in and tend to perpetuate poverty, inequality and deprivation. Thus the studies, at best, point out the weaknesses in implementation as the cause of ineffectiveness of programmes, but do not examine whether the programmes really strike at the root of the problems. Increasing Commercialization and Privatization of Social Science Research Like all other aspects of society, social science research has also seen a sharp rise in commercial orientation and increasing role of private enterprise. Financial support for research has become more motivated by specific, short-term and often commercial concerns. General support for academic research for advancement of social sciences, and particularly support for institutional capacity building, has declined.

Most research funding is project-based where the objective, scope and often even methodology are specified by the sponsors. And

sponsors, irrespective of whether they are public agencies, private foundations or international organizations, have their own agenda and goals that the researchers have to pursue. Increased use is made of 'tendering' or 'bidding' to award research projects, in which a scholar, an agency or institution with best research credentials need not necessarily be selected. And among the actors in research, a new breed of organizations, private consultancy companies, have emerged as an important addition to the previous three, namely, the universities, research institutions and government agencies — all supported by public funds and operating on a non-profit principle. Research is thus being "driven by the interests and concerns of sponsors as distinct from public interest" (Vaidyanathan, 2008).

It is natural and perfectly justified for a funding agency to support or sponsor research that it could directly use to advance its goals. So a government department or ministry supports research that helps better formulation and implementation of policies and programmes in the areas in its jurisdiction. A private company gets researches carried out to increase its business and profits. Even so-called charitable endowments and foundations have specific objectives to achieve through research they support. The problem is not with the expansion of research in these categories as such. It lies in the shrinkage of funding for research that could enhance knowledge in all aspects of social science disciplines, so as to improve overall understanding of socio-economic development and its processes and which could also be used to upgrade the contents of teaching in social sciences.

The cleavage between research and teaching which was noted to have taken place earlier because of the compartmentalization of the two activities between different institutions and scholars, is bound to increase with the above trend in the nature of research funding and consequent contents of social science research.

Conclusion

The trends described in above paragraphs obviously do not auger well for the future of social science research in the country. For healthy and balanced development of social sciences it is imperative that adequate space is available for independent and diversified research. In other words, there should be enough scope for the social scientists to be able to undertake research on the themes of their choice and with the scope and method they consider appropriate. That is possible only when adequate support is available for social science research that is not tied with any particular theme or approach. Such support should consist both of the block financial assistance for institutional development and capacity building and for research projects and programmes proposed by individual or groups of social scientists. At the same time it must be ensured that the social scientists, individually and as part of institutional teams take serious interest in pursuing research in themes of larger and long-term concerns of society. For while lack of funds could be one reason for a decline in social science research, "inability or unwillingness of individuals and institutions to forge long-term inter-disciplinary research programmes and strategies" could be another equally important reason.

Finally, it is time that serious thought is given to bridge the gap between teaching and research. In the first instance, it is important that the teaching departments in universities and colleges are strengthened to undertake research. Not only more funds need to be made available to them, but the university administration should also become more research friendly and suitable incentive structure – both financial and professional should be evolved to encourage teachers to undertake research. Second, mechanisms should be found out to forge active links between research institutes and university departments so that teachers in the universities can participate in research programmes of

institutes and those in research institutes get opportunities to teach in the universities. In fact, it would be most desirable to develop a system of deputation of scholars from one to another type of institutions on a regular basis. It is often observed that the statutes, traditions and political dynamics of old, especially state, universities come in the way of forging such links. A suggestion, in this regard, to connect the research institutes with the new central universities (Chatterjee, 2008) deserves very serious consideration.

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E-MENTORING PRACTICES AND ITS IMPACT AMONG STUDENTS OF MANAGEMENT STUDIES

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Abstract

The system of Mentoring was started right away back to the period of Greek meaning enduring – is defined as a sustained relationship between a youth and an adult. Mentoring programs are one of the best means of bringing a person who can represent the concern and support of the teachers into the lives of youth in B-Schools. With the explosion in the information availability, attributes of knowledge based society like thinking, liking, guiding, utility and many more changing very fast. The present scenario of Information Technology it is rightly said, “the whole world is at your finger tip”. Stealthily, the Mentoring system is supported and replaced with the E-Mentoring. In this paper, the mentor-mentee relationships are well defined and their respective roles and responsibilities are brought out clearly. Further the paper also describes the do’s and don’ts of E-Mentoring and the styles of E-Mentoring, process and benefits to the either parties of the E-Mentoring.

Keywords: *Mentoring, E-Mentoring, mentee, effectiveness, development, self-esteem*

Introduction

Mentoring is a relationship or partnership between two people in which one person (a mentor) helps another person (a mentee) to develop and grow over time in their work, knowledge, thinking and personnel effectiveness within a safe, supportive, but challenging environment.

Formal E-Mentoring is a structured and coordinated approach to mentoring where individuals (usually novices as mentees and more experienced persons as Mentors) agree to engage in a personal and confidential

relationship that aims to provide professional development, growth and varying degrees of freedom.

E-Mentoring can bring mentors and mentees together for long and in-depth, productive, mutually beneficial interactions when the same couldn’t happen (for logistical reasons) face-to-face mentoring.

What is E-Mentoring?

E-Mentoring began to gain popularity around 1993. E-Mentoring is a means of providing guided mentoring relationship

between person/teachers and students, largely through Email or through telephone.

E-Mentoring is a convenient way to get students and Faculty/corporate employees matched in mentoring relationship. And, the program model is flexible so teachers and business partners shape the program to fit their needs.

It provides the advantage of transcending geographic boundaries and time constraints through on-line communication. It helps to young professionals to find their way in the profession. Mentoring appears to be one of those good win-win ideas we affirm but have difficulty implementing.

Commonalities in Mentoring and E-Mentoring

- A caring relationship
- Fostering of the young's skills by a more experienced person.
- Consistent, regular communication
- Easy accessible
- Building Commitment
- Instilling confidence, self-esteem and self-dependency
- Crisis Management/Problem solving resources
- Sharing of knowledge, information on the constant changing scenario of the Organisation.
- Motivating the slow learners/achievers.

Differences in Mentoring and E-Mentoring

- Communication occurs mostly through e-mail or telephone
- Time bound relationships
- Monitoring procedures may differ
- Communication mostly done online
- Traditional mentoring is used as an allied

tool.

- No gestures, body languages communication is counted

Objectives of the study:

1. To enumerate factors of E-Mentoring that operates among the students of Management Studies.
2. To identify how E-Mentoring factors affect Management students in enhancing their career advancement.

Survey statistics

No of Students for each Mentor followed out in Management Schools

No of Students	Percentage
5-10	30
10-20	20
20-30	-

Ratio of Students preferred by Mentor

Ratio	Percentage
1:5	15
1:10	16
1:15	14
1: 20	5

Problem Attributes faced by the Mentees

Problems faced by the Students		
	Problems	Percentage
Academic	Attendance	-
	Curriculum	10
	Ambience	19
Relational	Parents	6
	Peers	12
	Teachers	3

E-Mentoring systems helps aspiring the Managers of tomorrow

Factors	Percentage
Yes	50
No	-

Results

a. Trustworthiness

Trustworthiness is the major variable that attributed the relations between mentor and the mentee. The **TRUST** is an acronym of

Trust Honesty must be the first priority. It is the core for building trust.

Rapport Using listening skills effectively

Unearthing Revealing all prevalent issues

Strategies Considering various options

Tactics action Steps.

To maintain trustworthiness, the following guidelines can be followed out

- Do not share things said in confidence
- Keep to agreed upon schedules and rules
- Keep criticism of each other within the relations.
- Show active respect
- Follow through on commitment
- Admit mistakes
- Respect cultural and gender differences
- Respect intellectual property.

During the research, the researcher put forth the question on the comfortability of asking questions through mail and the continuance of mentoring process even after the mentoring period is over. The question was put on a five point scale from the Strongly Disagree to Strongly agreeable stage. The respondents, out of the weighted average method, found to be an Agreeable and strongly agreeable respectively.

To the trust as the foundation of the relationship mentors give mentees a secure platform to try out skills, ideas and roles.

b) Practical Implementation Skills:

The mentor's role can be compared to that of birds guiding their young in leaving the nest. They support without rescuing, provide scaffolding, and experience, the students speed past learning basic routines and get on to the job. They enjoy a fast link up between what was learned in the classroom and what is needed in the workplace. Exploring low experience is transformed into expertise, we can identify three types of learning – **trial and error, observing an experienced person and guided learning.** The latter, they suggest is characteristic of the most effective mentoring. The knowledge acquired, is thus constantly reinterpreted and developed through practice and term end evaluation.

- Keep a balance between dreams and current reality
- Focus on practical examples of goal achievement/non-achievement
- Make sure that the tangible outcomes from the meetings.

By using weighted average method, the researcher inferred that for practicing E-mentoring, the technical knowledge of the Computer and the Internet usage should be imparted. The Mentor should communicate the problems or the mode of applications that can be employed in their future workplace.

c) E Mentoring replace traditional Mentoring:

50 percent of the respondents agree that E Mentoring can be utilized as an alternative to face – to – face mentoring if the traditional mentors not available in sufficient numbers. 40 percent of the respondents agree that e mentoring will replace traditional mentoring as its usages are high and catering the modern

mechanical and competitive world. 10 percent feel that the e-mentoring will not replace traditional mentoring as e-mentoring has some of its own barriers.

d) Reliable technology:

85 percent of the respondents feel that the technology maintained are totally reliable, fast and secure. The remaining 15 percent of the respondents feel that they lack on technological or trouble shooting competency, inadequate access to computers/internet time for youth, lack of ongoing relationship monitoring, support and program management, lack of consistent communication between mentoring partners. No contingency plans in case of a staff turnover. Failures are met to implement specific policies and procedures for ensuring youth safety, terminating unsatisfactory mentors or mentees, or concluding satisfactory matches.

In addition, both have social and personal commitments. Both should be responding to the email in a timely manner and due acknowledgement should be provided. Respect for one another and the courtesy of a timely reply are essential for a good relationship.

Courtesy and professionalism is expected on both sides of the relationship. Set limits, if necessary. As a mentor, if much of your work is confidential or deals with proprietary information, share that with your mentee as appropriate. If it is better to use an alternate email address because of constraints at work or system security, let your mentee know that.

e) Protections for Privacy and Safety:

Out of the 30 student's respondents 75 percent are highly satisfied with the available protections for e-mentoring. E-Mentoring programme maintained secluded protections for Privacy & Safety. The respondents responded that the safety of youth be protected on conducting through screening of potential matters. They adapt existing program safeguard measures to cyberspace. They establish good

tracking procedures and monitor diligently. They use a secured email environment. They are provided knowledge and adhered to the law affecting youth service programs. A co-ordinator is maintained at both the levels. At Mentee site, the co-ordinator advocates children and help them solve problems. At mentor site, he supplies information, technical assistance and mentoring oversight. Online safety measures including maintaining confidentiality, conduct codes, secure communications are ensured.

f) Appropriate Training and Expectation setting:-

Around 80 percent of the respondents are confirming that the training is provided and there arouse expectations among the Mentees. The remaining 20 percent of the respondents feel that the training should be little more improvised catering to the needs of the Mentee's expectations. The E-Mentoring program provides orientation training on the goals and procedures and format options for delivery. Technical requirements are also provided. Some of the expectations that are aroused among Mentees: Improved Writing skills, improved self-directed learning, improved ability to become proactive learner, improved self awareness. Most of the e-mentees want to continue emailing the mentor even after the e-mentoring program ends.

g) Screening of Mentors:

As per to the study made, the researcher found 60 percent of the respondents opined that the mentors should be screened properly along with their profile, adequate training should be given to the mentor before they initiate the mentorship. 20 percent of the respondents feel that the profile of being at corporate level with age old experience can make out the screening. The remaining 20 percents were standing neutral to the Comments.

h) Benefits of E-Mentoring:

The qualities of mentor were correlated to

the Benefits of E-Mentoring. The variables identified to the benefits of E-Mentoring were Increase in Self Confidence, Develop better interpersonal skills, Improve Communication Skills, Learning to be a Hard worker, Discovering and discussing how to be successful, exchanging new ideas, gathering knowledge, discovering talents, discussing one's strengths and weaknesses, finding out job market potentials and about industry happenings and overall personality development. The variables identified to the qualities of a good mentor are self confident, Good Interpersonal Skills, Persuasive/convincing, Motivating, Has the right attitude, is a good caretaker, friendly, organized, encouraging pleasant personality/approachable good leader and Updated on the latest happenings in the Industry. The researcher found the result obtained out of correlation, that the value of 'r' is 0.57, which shows the positive correlation between the qualities of Mentor and the benefits obtained out of E-Mentoring.

Conclusion

We need to understand that Management Education is going to face challenges in the upcoming competitive Organizational Challenges. It should aim for continuous

improvement and self-regulation for an effective outcome. B-Schools need to develop good practices in teaching-learning and establish benchmarks in this context.

The Ementoring program as such is a very effective program and it is an opportunity to tap into the knowledge and experience of seasoned professionals. E Mentoring is a chance to

- Enhance one's understanding of a specialized field or technical discipline.
- Benefit from practical career advice on day-to-day issues.
- Obtain guidance as the student's transition into the working world.

As to face the competitive world, where there is a question of survival arises, there arises a crucial situation for the students to mould himself/herself catering to the emerging needs of the atmosphere. Definitely, the E-mentoring may pave a way for the successful life.

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EMPOWERING VISUALLY IMPAIRED WOMEN BY HEALING THEIR LIFE IN FEMINISTIC PERSPECTIVE

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Abstract

This paper, an empirical paper, which is entitled as "Empowering Visually Impaired Women by Healing their Life with Feministic Perspective" was prepared based on personal visits and involvement in a rehabilitation center; explains the way in which visually impaired women are becoming empowered by healing their life with feministic approach Participatory observation methodology. Information was gathered through instructed interactive way. This paper aims to adopt feministic approach for the empowerment of visually impaired women.

Key-words: Visually impaired women, Counselling, Feministic Approach, Empowerment

Introduction

The women excluded by nature due to their disability of visual impairment compared to other kinds of disability. They need the assistance of others in their day to day life. Special focus of this paper is to heal the life of visually impaired women to implement the empowerment in a feministic perspective.

As of 2012 the World Health Organization (WHO) estimated that 285 million are visually impaired worldwide. The highest level of the causes of visual impairment is refractive errors (43%) and other causes are cataracts (33%) and glaucoma (2%) globally. In India, the incidents of malnutrition, trachoma and cataract are higher. The deficiency of vitamin A is the lead cause of childhood blindness. In trachoma, virus affects the conjunctiva and cornea. Trachoma

is infectious. Cataract is a clouding that causes dullness in the eye lenses. It usually occurs with old age. Apart from these, inaccessible eye care facility or eye care awareness in village or among poor people is also responsible of increasing blindness in India. Reports of WHO highlight that 80% of the visually impaired or blind can be cured.

Objective

This paper explains the way in which visually impaired women are becoming empowered by healing their life with feministic approach.

Methodology

One year agreement of voluntary work for the visually impaired women at the rehabilitation center was initiated by the

researcher in January 2016. In order to give full fledged concentration in the project two visually impaired women were selected based on their needs for coaching by the researcher on a part time basis. Each session was conducted in a friendly environment at their convenience. The coaching was done in the evening on working days for two hours and on Saturday or Sunday for two hours at their convenience. The coaching was done at their rehabilitation center. The lessons were taken for an hour and followed by a brief discussion on their day to day activities giving counselling, listing their experiences, gathering information in a friendly manner to heal their life to empower them with feminist approach.

Problem of the visually impaired

By observation and discussion with the visually impaired women the researcher noticed their thirst for education was in high, among their needs to heal and empower their life. Their needs are categorized under four heads such as education, mobility, friendly environment and counselling.

Education is the important tool to empower the visually impaired women. Reading, listening, writing and speaking are the four spheres of education. In the rehabilitation center there are only few readers for the candidate appearing for examination. They cannot satisfy their needs of reading of news papers, books and other readable material to empower their life. Most of them are not aware of or trained in Braille. The women with low vision have no printed material in large font size to read and write. Listening to programme broadcasted or telecasted is not accessible to all for want of time as they are engaged in other activities at the rehabilitation center. There are no scribes either to help them. Interaction among the visually impaired women is also less.

The **mobility** is the second part of the problem of the visually impaired women. The parent or guardians are giving over protection

to their visually impaired ward. Furthermore the gender is also a source of insecurity among the visually impaired women. And there is no helping hand to guide them round the clock.

The third part of the problem of the visually impaired women is the absence of **friendly environment**. There is no technological guidance to the inmates for their free and unhindered movement in their rehabilitation center. The difficulty in mobility affects their self confidence. The geography of the center is conducive to their unhindered mobility. The steps have blind ends without side walls or handle bars.

Finally **counselling** is an essential part of healing their life. There is no substitute for sharing their feelings. Of course confidential approach is conspicuously missing. They have an attitude to double check and doubt everything. They need brief appreciation of their performances and appearance. They want to be informed of the new arrivals in the center or their living environment – men/women and materials. Now a days there is no respect among humans for most of us a self centered. The present day society has no consideration for the disability of the visually impaired and their needs. It is also true that the visually impaired do not identify themselves as visually impaired by carrying the sticks (white cane). The inconsiderate approach of the society makes them feel insecure and lack self confidence.

Feministic Principles

According to Judith Cook and Mary Margaret Fonow (1986) identify five basic epistemological principles in feminist methodology. These include the taking of women and gender as the focus of analysis; the importance of consciousness raising; the rejection of subject and object (this means valuing the knowledge held by the participant as being expert historical standpoint; a concern with ethics (throughout the research process and in the use of research results); and an intention

to empower women and change power relations and inequality.

Healing visually impaired women's life with feminist approach:

In this study three, need-based courses conducted by the researcher were analyzed with feminist approach. The courses are

1. Coaching Mathematic (Course 1)
2. Imparting Knowledge (Course 2)
3. Developing Self confidence (Course 3)

Mathematics is taught to candidates appearing for SSLC examination. News papers are read to respondents seeking information on current affairs and knowledge around them. And above all books on self improvement is read to instil confidence in them and developed positive thought. The courses were analysed based on these five epistemological principles in feminist methodology suggested by the Cook and Mary in the following ways.

1. Identifying problems of visually impaired women by interacting:

The problems of visually impaired women were gathered by participating and interacting with them. The problems were analysed with women perspective.

Course 1

The researcher interacted with the respondents to find their level of understanding of mathematics. They were required to visualise by touching and understand the object. First step was made by making model of the shapes for the mathematics lesson. They were not aware of soft touch because of want of practice. A change was made in the models for them to feel comfortable. They felt happy and satisfied of teaching. They solved the geometric problem and ven-diagram. The researcher had to make models for each problem.

Course 2

While reading the newspapers attention has

to be paid to the listening capacity of the respondent, understanding the pronunciation of words. The researcher had to read it little louder so that they can understand the readings.

Course 3

When a book was read to them they initially showed interest and inquisitiveness of the colour, the texture of the book, size of the book, the colours used in the pictures in the book. They have showed their interest of know about the author of the book. They learnt the book as a researcher assimilated the contents of the book and applied in their daily life. They listened to the book with interest and not for the sake of passing the time.

2. Consciousness rising by teaching and sensitizing:

Course 1

Both respondents studied in a normal school with clear vision and lost sight by the last 2 and 4 years. Due to the sudden blindness they struggle to cope with the normal life and education. They know the materialistic world better before they become blind and struggle now to imagine the objects as a blind now.

Course 2

The participation of the totally blind and low vision respondents. Totally blind is 54 years old and studied in a blind school and comfortable in handling the Braille. She can read and write. She is enthusiastic to become a journalist. She needs to read a lot of printed materials to enhance her knowledge.

Another respondent has low vision and gradually loosing her vision. She sees the objects as a shadow and need a large printed material to read for her BA English and she wants to prepare for examination seeking employment. So that she can stand on her own legs.

Course 3

Course 3 was the follow up for the course 2 respondent's requiring to remove their

inferiority complex and make them self confident by reading books on positive thought.

3. Rejection of stereotype practices and negative thoughts by counselling:

The gap between the researcher and respondent have been reduced by rapport building in a friendly manner.

Course 1

The belief that a person with visual impairment can study fine arts subject easily is proved wrong for they studied mathematics with interest. This was made easier due to the approach of the researcher and the interest shown by the respondent. The second practical statement of education was memorising as the best strategy for the visually impaired. But the stereotypical way of memorising was broken down by adopting alternative method of sense of touch. Practical explanations and experiments were given to them to make them understand the scientific application of mathematics.

Course 2

Breaking the silence of gathering the information about the society, current affairs and day to day events by the visually impaired by listening to the reading of news paper.

Course3

Reading gave them the self confidence by listening to the positive thoughts contained in the book lessons. Researcher encouraged the respondents with practical examples and counselling them to raise their positive change of their daily life.

4. Concern with morality by observation:

The course is conducted with care full attention to the respondent without disturbing their life.

Coures1

Initially they did not show interest in the subject and impact resented. And as the time

went on the understood the subject they showed interest. They listened with attention. They enjoyed creative and new ways with interest.

Course 2

The shackle of aloofness was broken and they really enjoyed the company of the researcher for it gave them a confidence in life.

Course 3

The inferiority complex that is already instilled in the minds of the visually impaired women is removed by the motivation contained in the books of self motivation read to them on the one hand and by the encouragement given by the researcher.

5. Empowering visually impaired women by motivation:

Course 1

The respondents were encouraged to study mathematic, which was omitted to them. They were motivated to choose a new field or a different subject to take in to their life and face a challenge to empower them.

Course2

They were empowered to enhance their knowledge on current affairs with the help of daily news paper.

Course 3

Books were read by the researcher for the respondent to encourage the positive approach in life and for the betterment doing away with their inferiority complex.

Major findings:

- By employing proper and appropriate methods of teaching with patience one can create interest in the minds of the visually impaired women to study any subject and improve their life.
- The society by their approach and attitude towards the visually impaired women should in still confidence in their minds.

Recommendation:

- The state may provide the visually impaired women a programme that would assure them proper accommodation, economic security, women security against violence, a conducive environment to live in.

Conclusion:

The visually impaired women already have an incurable draw back that affect their life mentally physically and economically. In order to make them live happily as any other women their life has to be improved. The necessary steps that would go a long way in their upliftment are discussed in this paper.

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தமிழாய்வுச் சங்கமம்

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TAMILAIVU SANGAMAM

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தமிழ் அறிஞர்கள், பேராசிரியர்கள், ஆய்வாளர்கள் மற்றும் எழுத்தாளர்களின் வேண்டுகோளையும், தேவைகளையும் பூர்த்திச் செய்யும் நோக்கத்தோடு IARA PUBLICATION- ன் மூன்றாவது இதழாக "தமிழாய்வுச் சங்கமம்" என்ற பன்னாட்டு ஆய்வு இதழின் நான்காம் தொகுதி டிசம்பர் 2014ல் வெளிவர இருக்கிறது.

இவ்விதழில் ஆய்வுக்கட்டுரை சமர்ப்பிக்க விரும்புகின்றவர்கள் தங்களது ஆய்வுக்கட்டுரைகளை மின் அஞ்சல் வாயிலாக (எடுத்துருவையும் சேர்த்து) tamilself@yahoo.in என்ற முகவரிக்கு அனுப்பலாம்.

தமிழாய்வுச் சங்கமம் - பன்னாட்டு ஆய்விதழின் கௌரவ ஆசிரியர்கள் மற்றும் ஆசிரியர்குழு உறுப்பினர்களாக விரும்புகின்ற தமிழ் அறிஞர்கள் மற்றும் பேராசிரியர்கள், தங்களின் வேண்டுகல் கடிதத்துடன் ஒரு பக்க சுயகுறிப்பினை எங்களுக்கு அனுப்பலாம்.

- நிர்வாக ஆசிரியர்.

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